

PUBLIC DISCLOSURE

October 14, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Busey Bank
RSSD# 416245

100 West University Avenue
Champaign, Illinois 61820

Federal Reserve Bank of Chicago

230 South LaSalle Street
Chicago, Illinois 60604-1413

NOTE: This document is an evaluation of this bank'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 bank. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this bank. The rating assigned to this bank does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial bank.

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INSTITUTION’S CRA RATING

Busey Bank Overall CRA Rating: Satisfactory

Performance Test Rating Table

The following table indicates the performance level of Busey Bank with respect to the lending, investment, and service test.

Busey Bank			
Performance Levels	Performance Tests		
	Lending Test	Investment Test	Service Test
Outstanding		✓	
High Satisfactory	✓		✓
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

** Note: The lending test is weighted more heavily than the investment and service tests when arriving at an overall rating*

Summary of Major Factors that Support the Rating

Lending Test:

- Lending levels reflect adequate responsiveness to assessment area credit needs;
- A high percentage of loans are made in the bank’s combined assessment area;
- The geographic distribution of loans reflects good penetration throughout the combined assessment area;
- The distribution of borrowers reflects, given the product lines offered, good penetration among customers of different income levels and businesses and farms of different sizes;
- The bank exhibits a good record of serving the credit needs of low-income individuals and

- areas and very small businesses;
- The bank is a leader in making community development loans; and
- The bank makes use of innovative and/or flexible lending practices in serving combined assessment area credit needs.

Investment Test:

- The bank made an excellent level of qualified community development investments and grants, particularly those not routinely provided by private investors, occasionally in a leadership position;
- The bank makes significant use of innovative and/or complex investments to support community development initiatives; and
- The bank exhibits excellent responsiveness to credit and community development needs.

Service Test:

- Delivery systems are accessible to the bank's geographies and individuals of different income levels in its assessment area;
- The bank's record of opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and/or low- and moderate-income individuals.
- Services do not vary in a way that inconveniences its assessment area, particularly low- and moderate-income geographies and/or low- and moderate-income individuals;
- The bank provides a relatively high level of community development services.

BUSEY BANK

DESCRIPTION OF INSTITUTION

Busey Bank, with assets of \$18.9 billion as of June 30, 2025, is a wholly owned subsidiary of First Busey Corporation, a one-bank holding company. The bank is headquartered in Champaign, Illinois, while the holding company is headquartered in Leawood, Kansas.

Since the previous evaluation on March 25, 2022, First Busey Corporation finalized the acquisition of Merchants & Manufacturers Bank Corporation and its wholly owned subsidiary Merchants & Manufacturers Bank on April 1, 2024. First Busey Corporation also acquired CrossFirst Bankshares and its wholly owned subsidiary CrossFirst Bank on March 1, 2025. However, since the acquisition of CrossFirst Bank occurred outside of the evaluation period, this performance evaluation will cover the assessment area and branch network, prior to that acquisition. Prior to the acquisition of CrossFirst Bank, the bank operated its main office, 61 branches, 63 full-service automated teller machines (ATMs), 22 cash-only ATMs, and one loan production office. Within the evaluation period, the bank opened four branches, relocated one branch, and closed one branch. Additionally, the bank opened three full-service ATMs, relocated one full-service ATM, closed one full-service ATM, and closed one cash-only ATM. Details of branch and ATM activity within specific assessment areas since the previous evaluation are as follows:

Chicago-Naperville-Schaumburg, IL MD 16984

- Opened two full-service branches with ATMs in moderate-income census tracts
- Opened one full-service branch with ATM in middle-income census tract
- Opened one full-service branch without ATM in middle-income census tract
- Closed one full-service branch with ATM in middle-income census tract

Decatur, IL MSA 19500

- Closed one cash only ATM in a moderate-income census tract

St. Louis, MO-IL MSA 41180

- Relocated one branch with ATM in upper-income census tract

Details of the institution's current branch and ATM operations are provided in the following tables.

Branch Locations			
Assessment Area	City	State	Branch Type
Bloomington, IL MSA 14010	Bloomington	IL	Branch with ATM
	Bloomington	IL	Branch with ATM
	Le Roy	IL	Branch with ATM
Cape Coral-Fort Myers, FL MSA 15980	Cape Coral	FL	Branch with ATM

Champaign-Urbana, IL MSA 16580	Fort Myers	FL	Branch with ATM
	Rantoul	IL	Branch with ATM
	Champaign	IL	Branch with ATMs
	Champaign	IL	Branch with ATM
	Urbana	IL	Branch with ATM
	Mahomet	IL	Branch with ATM
	Urbana	IL	Branch with ATM
	Tolono	IL	Branch without ATM
	Champaign	IL	Main Office with ATM
Chicago-Naperville-Schaumburg, IL MD 16984	Champaign	IL	Branch with ATM
	Joliet	IL	Branch with ATM
	Joliet	IL	Branch with ATM
	Channahon	IL	Branch with ATM
	Coal City	IL	Branch with ATM
	Homer Glen	IL	Branch with ATM
	Joliet	IL	Branch with ATM
	Morris	IL	Branch with ATM
	Oakbrook Terrace	IL	Branch without ATM
	Burr Ridge	IL	Branch with ATM
	Glenview	IL	Branch with ATM
	Glenview	IL	Branch with ATM
	Naperville	IL	Branch with ATM
	Naperville	IL	Branch with ATM
	Glenview	IL	Branch with ATM
	Mount Prospect	IL	Branch with ATM
Northbrook	IL	Branch with ATM	
Plainfield	IL	Branch with ATM	
Decatur, IL MSA 19500	Decatur	IL	Branch with ATM
	Decatur	IL	Branch with ATM
	Decatur	IL	Branch with ATM
Indianapolis-Carmel-Greenwood, IN MSA 26900	Carmel	IN	Branch with ATM
North Port-Bradenton-Sarasota, FL MSA 35840	North Port	FL	Branch with ATM
Peoria, IL MSA 37900	Peoria	IL	Branch with ATM
	East Peoria	IL	Branch with ATM
	Peoria	IL	Branch with ATM
	Peoria	IL	Branch with ATM

	Pekin	IL	Branch with ATM
	Peoria	IL	Branch with ATM
St. Louis, MO-IL MSA 41180	Belleville	IL	Branch with ATM
	Collinsville	IL	Branch with ATM
	East Saint Louis	IL	Branch with ATM
	Saint Louis	MO	Branch with ATM
	Saint Charles	MO	Branch with ATM
	Alton	IL	Branch with ATM
	Saint Louis	MO	Branch with ATM
	Saint Louis	MO	Branch with ATM
	Edwardsville	IL	Branch with ATM
	Saint Louis	MO	Branch with ATM
	Highland	IL	Branch with ATM
	Granite City	IL	Branch with ATM
	Belleville	IL	Branch with ATM
	Troy	IL	Branch with ATM
	Wood River	IL	Branch with ATM
	Chesterfield	MO	Branch with ATM
	Saint Louis	MO	Branch with ATM
	Saint Louis	MO	Branch with ATM
Glen Carbon	IL	Branch with ATM	
Edwardsville	IL	Branch with ATM	

ATM Locations				
Assessment Area	City	State	Full-Service	ATM Type
Bloomington, IL MSA 14010	Bloomington	IL	Yes	Branch ATM
	Bloomington	IL	Yes	Branch ATM
	Normal	IL	No	ATM
	Le Roy	IL	Yes	Branch ATM
Cape Coral-Fort Myers, FL MSA 15980	Cape Coral	Fl	Yes	Branch ATM
	Fort Myers	Fl	Yes	Branch ATM
Champaign-Urbana, IL MSA 16580	Urbana	IL	No	ATM
	Urbana	IL	No	ATM
	Champaign	IL	No	ATM
	Champaign	IL	No	ATM
	Urbana	IL	No	ATM
	Champaign	IL	No	ATM
	Rantoul	IL	Yes	Branch ATM
	Champaign	IL	Yes	Branch ATM
Champaign	IL	Yes	Branch ATM	

	Tolono	IL	No	ATM
	Champaign	IL	No	ATM
	Thomasboro	IL	No	ATM
	Urbana	IL	No	ATM
	Champaign	IL	No	ATM
	Champaign	IL	Yes	Branch ATM
	Urbana	IL	Yes	Branch ATM
	Champaign	IL	No	ATM
	Savoy	IL	No	ATM
	Mahomet	IL	No	ATM
	Saint Joseph	IL	No	ATM
	Champaign	IL	No	ATM
	Mahomet	IL	Yes	Branch ATM
	Urbana	IL	Yes	Branch ATM
	Champaign	IL	Yes	Main Office ATM
	Champaign	IL	Yes	Branch ATM
	Urbana	IL	No	ATM
Chicago-Naperville-Schaumburg, IL MD 16984	Joliet	IL	Yes	Branch ATM
	Joliet	IL	Yes	Branch ATM
	Channahon	IL	Yes	Branch ATM
	Coal City	IL	Yes	Branch ATM
	Homer Glen	IL	Yes	Branch ATM
	Joliet	IL	Yes	Branch ATM
	Morris	IL	Yes	Branch ATM
	Burr Ridge	IL	Yes	Branch ATM
	Glenview	IL	Yes	Branch ATM
	Glenview	IL	Yes	Branch ATM
	Naperville	IL	Yes	Branch ATM
	Naperville	IL	Yes	Branch ATM
	Glenview	IL	Yes	Branch ATM
	Mount Prospect	IL	Yes	Branch ATM
	Northbrook	IL	Yes	Branch ATM
	Plainfield	IL	Yes	Branch ATM
Decatur, IL MSA 19500	Decatur	IL	Yes	Branch ATM
	Decatur	IL	No	ATM
	Decatur	IL	Yes	Branch ATM
	Decatur	IL	Yes	Branch ATM
Indianapolis-Carmel-Greenwood, IN MSA 26900	Carmel	IN	Yes	Branch ATM
North Port-Bradenton-Sarasota, FL MSA 35840	North Port	FL	Yes	Branch ATM

Peoria, IL MSA 37900	Peoria	IL	Yes	ATM
	Peoria	IL	Yes	Branch ATM
	East Peoria	IL	Yes	Branch ATM
	Peoria	IL	Yes	Branch ATM
	Pekin	IL	No	ATM
	Chillicothe	IL	No	ATM
	Peoria	IL	Yes	Branch ATM
	Pekin	IL	Yes	Branch ATM
	Peoria	IL	Yes	ATM
	Peoria	IL	Yes	Branch ATM
St. Louis, MO-IL MSA 41180	Belleville	IL	Yes	Branch ATM
	Collinsville	IL	Yes	Branch ATM
	East Saint Louis	IL	Yes	Branch ATM
	Saint Louis	MO	Yes	Branch ATM
	Saint Charles	MO	Yes	Branch ATM
	Alton	IL	Yes	Branch ATM
	Saint Louis	MO	Yes	Branch ATM
	Saint Louis	MO	Yes	Branch ATM
	Edwardsville	IL	Yes	Branch ATM
	Saint Louis	MO	Yes	Branch ATM
	Highland	IL	Yes	Branch ATM
	Granite City	IL	Yes	Branch ATM
	Belleville	IL	Yes	Branch ATM
	Troy	IL	Yes	Branch ATM
	Wood River	IL	Yes	Branch ATM
	Chesterfield	MO	Yes	Branch ATM
	Saint Louis	MO	Yes	Branch ATM
	Saint Louis	MO	Yes	Branch ATM
	Glen Carbon	IL	Yes	Branch ATM
	Maryville	IL	No	ATM
Edwardsville	IL	Yes	Branch ATM	

According to the Uniform Bank Performance Report, the bank reported total assets of \$18.9 billion and total deposits of \$15.9 billion as of June 30, 2025. The bank offers a full range of loan products with commercial lending representing the majority of the loan portfolio at 74.6 percent by dollar volume. Further details regarding the composition of the bank’s loan portfolio are provided in the following table. The bank offers the MyCommunity Home Loan Program which is a product developed in-house to assist borrowers who may not qualify for traditional mortgage products due to income, credit history, or other barriers. In addition, the bank participates in various government-sponsored loan programs including, but not limited to, those offered by the Small Business Administration (SBA), Veteran Affairs (VA), United States Department of Agriculture

(USDA), Freddie Mac Home Possible program, and Fannie Mae HomeReady. The bank also participates in the Federal Home Loan Bank (FHLB) Down Payment Plus Program as well as state-specific programs in Florida, Illinois, Indiana, and Missouri.

Composition of Loan Portfolio as of June 30, 2025		
Loan Type	Dollar Volume (\$ in 000's)	% of Portfolio
Commercial	10,304,899	74.6
Residential	1,975,922	14.3
Consumer – Open End	636,757	4.6
Other	520,325	3.8
Agriculture	263,306	1.9
Consumer – Closed End	117,907	0.9
Total	13,819,116	100.1
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

Deposit products include, but are not limited to, personal checking and savings, business/commercial checking and savings, certificates of deposit, investment, and retirement accounts. Since the previous evaluation, the bank transitioned from its previous StartFresh deposit offerings to new BankOn-certified Busey Bridge Checking and Savings accounts. These accounts meet BankOn national standards for safe and affordable banking and are designed to serve individuals who may not qualify for traditional deposit products. Customers have access to their accounts via phone, internet, and mobile banking. Busey Bank offers online applications for mortgage and consumer non-mortgage products as well as various deposit accounts through its website (<https://www.busey.com>). Through online and mobile banking, customers are able to monitor transaction activity, deposit checks, initiate internal and external money transfers, make loan payments, pay bills, initiate person-to-person payments, and access bank statements.

Marketing efforts are centered on building brand awareness through promoting values, community commitment, and holistic financial services. Specific products may be marketed in individual assessment areas based on their unique goals.

There are no known legal, financial or other factors impeding the bank's ability to help meet the credit needs in its communities.

At its previous evaluation conducted on March 25, 2022, the bank was rated **Satisfactory** under the CRA by the Federal Deposit Insurance Corporation (FDIC).

SCOPE OF THE EXAMINATION

Busey Bank’s CRA performance was evaluated using the Federal Financial Institutions Examination Council’s Large Institution CRA Examination Procedures. The CRA performance evaluation assesses the bank’s responsiveness and effectiveness in meeting the credit and community development needs in the assessment area. Performance was evaluated in the context of information about the institution and its assessment areas, including the bank’s asset size, financial condition, competition, and the economic and demographic characteristics of the assessment area.

The bank delineates nine assessment areas, including eight Metropolitan Statistical Areas (MSAs) and one Metropolitan Division (MD). The assessment areas reviewed for full scope evaluations were selected based on the branch distribution, percentage of total deposits, and distribution of loans. The bank’s operations, as well as deposit and lending activity, are predominantly in the Champaign-Urbana, IL MSA, Chicago-Naperville-Schaumburg, IL MD, and St. Louis, MO-IL MSA; therefore, those assessment areas carried the greatest weight in the analysis and overall performance conclusions. The assessment areas under limited review were evaluated for consistency with the bank’s overall performance and did not affect the overall rating. The following table presents the full- and limited-scope review assessment areas selected as part of this evaluation.

Assessment Area	Short Name	Review Type
ILLINOIS		
Champaign-Urbana, IL MSA #16580	Champaign MSA	Full Scope
Chicago-Naperville-Schaumburg, IL MD #16984	Chicago MD	Full Scope
Peoria, IL MSA #37900	Peoria MSA	Full Scope
Bloomington, IL MSA #14010	Bloomington MSA	Limited Scope
Decatur, IL MSA #19500	Decatur MSA	Limited Scope
FLORIDA		
Cape Coral-Fort Myers, FL MSA #15980	Cape Coral MSA	Full Scope
North Port-Bradenton-Sarasota, FL MSA #35840	North Port MSA	Limited Scope
MULTISTATE MSA		
St. Louis, MO-IL MSA #41180	St. Louis MSA	Full Scope
INDIANA		
Indianapolis-Carmel-Greenwood, IN MSA #26900	Indianapolis MSA	Full Scope

The lending analysis was based primarily on the bank’s 2023 and 2024 Home Mortgage Disclosure Act (HMDA)-reportable and CRA-reportable loans. Tables containing HMDA- and CRA reportable loan data for 2022 are available in Appendix B and were used for comparison purposes.

The bank’s performance was evaluated using the following performance standards:

- ***Lending Activity*** – HMDA-reportable and CRA-reportable loans were reviewed to determine the bank’s responsiveness to credit needs in the bank’s assessment areas from January 1, 2022, through December 31, 2024.
- ***Lending in the Assessment Areas*** – HMDA-reportable and CRA-reportable loans were reviewed to determine the percentage of loans originated in the combined assessment area from January 1, 2022, through December 31, 2024.
- ***Geographic Distribution of Lending in the Assessment Areas*** – HMDA-reportable and CRA-reportable loans were analyzed to determine the extent to which the bank is making loans in census tracts of different income levels, including those designated as low- or moderate-income, from January 1, 2022, through December 31, 2024.
- ***Lending to Borrowers of Different Incomes and Businesses and Farms of Different Sizes*** – HMDA-reportable and CRA-reportable loans were analyzed to determine the loan distribution among borrowers of different incomes and businesses and farms of different revenue sizes from January 1, 2022, through December 31, 2024.
- ***Community Development Lending*** – The number, volume, innovativeness, and complexity of community development loans were reviewed from March 25, 2022, through October 13, 2025.
- ***Innovative or Flexible Lending Practices*** – The degree to which the bank uses innovative and flexible lending practices to address the credit needs of low- and moderate-income individuals, small businesses, small farms, and geographies.
- ***Investments*** – Qualified investments from March 25, 2022, through October 13, 2025, were reviewed to determine the bank’s responsiveness to community development needs. Qualified investments were also evaluated to determine the bank’s use of innovative or complex investments.
- ***Services*** – The distribution of the bank’s branch offices, banking services, hours of operation, availability of loan and deposit products, and the extent and innovativeness of community development services were reviewed from March 25, 2022, through October 13, 2025.

In addition, nine community representatives were contacted in connection with this examination to provide information regarding local economic and socio-economic conditions in the assessment area. The following types of organizations were contacted: affordable housing, community development, and economic development.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

LENDING TEST

Busey Bank's performance relative to the lending test is rated **high satisfactory** based on its performance across the combined assessment area. Factors contributing to the rating include: lending levels reflect adequate responsiveness to assessment area credit needs; a high percentage of loans are made in the bank's assessment area; loans reflect good geographic distribution throughout the bank's assessment area, including low- and moderate-income geographies; the bank demonstrates good distribution of loans among individuals of different income levels and businesses and farms of different sizes; the bank makes use of innovative and/or flexible lending practices to address the credit needs of low- or moderate-income individuals or geographies; and the bank is a leader in making community development loans.

Level of Lending Activity

Busey Bank's lending levels reflect adequate responsiveness to credit needs in its assessment area, taking into account the number and dollar amount of home mortgage, small business, and small farm loans in its assessment area. During the current review period, the bank's HMDA- and CRA-reportable lending activity comprised 9,276 loans for a total of \$2.8 billion over the three-year period. The review period for the previous evaluation covered two years, and the bank originated approximately 18,173 loans for a total of \$3.7 billion. When adjusted for the length of the review period, this represents a decrease of 66.0 percent by number and 49.9 percent by dollar amount.

As it pertains to HMDA-reportable lending, the bank's performance declined 62.0 percent by number and 53.2 percent by dollar amount when compared to the previous evaluation and adjusted for the difference in review period length. The previous evaluation assessed performance during 2020 and 2021, which included a portion of the COVID-19 pandemic during which time home mortgage rates fell to historic lows and the industry saw a surge in homeowners refinancing their existing home mortgage loans. While the FDIC did not provide a breakdown by HMDA products in the previous performance evaluation, Busey Bank's decline is consistent with industry declines over similar evaluation periods as the cost benefit of refinancing has declined.

As it pertains to small business reportable lending, the bank's performance declined 71.1 percent by number and 45.0 percent by dollar amount when compared to the previous evaluation and adjusted for the difference in review period length. The decline in small business lending can be partially attributed to Busey Bank's prior participation in the U.S. Small Business Administration's (SBA) Paycheck Protection Program (PPP) lending program in response to the COVID-19 pandemic which ended in 2021. Additionally, the higher interest rate environment has constrained traditional small business lending opportunities.

As it pertains to small farm reportable lending, the bank's performance declined 55.5 percent by

number and 26.1 percent by dollar amount. This can be attributed to the higher interest rate environment and compounded by the relatively small number of small farm loans completed by the institution. Agricultural lending is only 1.9 percent of Busey Bank’s portfolio, and the smaller number of total loans results in a greater percentage change.

The following table summarizes the bank’s lending activity from January 1, 2022, through December 31, 2024.

Summary of Lending Activity				
January 1, 2022 – December 31, 2024				
Loan Type	#	%	\$(000s)	%
Home Purchase	2,865	30.9	653,311	23.7
Refinancing	1,779	19.2	334,308	12.1
Home Improvement	608	6.6	49,930	1.8
Multi-Family Housing	172	1.9	589,904	21.4
Loan Purpose Not Applicable	1	0.0	210	0.0
Total HMDA Reportable	5,425	58.5	1,627,663	59.1
Total Small Business Reportable	3,565	38.4	1,065,354	38.7
Total Small Farm Reportable	286	3.1	59,337	2.2
Total Loans	9,276	100.0	2,752,354	100.0
<i>Note: Percentages may not total to 100.0 percent due to rounding.</i>				

Assessment Area Concentration

Busey Bank made a high percentage of loans in its combined assessment area. Of the 9,276 loans originated during the evaluation period, the bank originated 83.7 percent of total loans by count and 77.5 percent by dollar amount inside the combined assessment area. When evaluating loans by total count, the bank originated 85.2 percent of HMDA-reportable loans, 82.5 percent of small business loans, and 70.3 percent of small farm loans inside the combined assessment area. When evaluating loans by dollar amount, the bank originated 75.6 percent of HMDA-reportable loans, 80.8 percent of small business loans, and 71.0 percent of small farm loans inside the combined assessment area. This is comparable to the previous evaluation where the bank originated 82.4 percent of loans by count and 80.3 percent of loans by dollar amount inside the combined assessment area.

The following table summarizes the bank’s lending inside and outside its combined assessment area for HMDA-reportable, small business, and small farm loans from January 1, 2022, through December 31, 2024.

Lending Inside and Outside the Assessment Areas								
Loan Type	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Improvement	534	87.8	42,304	84.7	74	12.2	7,626	15.3
Home Purchase – Conventional	2,250	83.5	494,406	79.0	443	16.5	131,757	21.0
Home Purchase – FHA	119	83.2	17,534	84.5	24	16.8	3,207	15.5
Home Purchase – VA	23	79.3	5,063	79.0	6	20.7	1,344	21.0
Loan Purpose Not Applicable	1	100.0	210	100.0	0	0.0	0	0.0
Multi-Family Housing	136	79.1	391,477	66.4	36	20.9	198,427	33.6
Refinancing	1,559	87.6	279,015	83.5	220	12.4	55,293	16.5
Total HMDA Reportable	4,622	85.2	1,230,009	75.6	803	14.8	397,654	24.4
Total Small Business Reportable	2,940	82.5	861,058	80.8	625	17.5	204,296	19.2
Total Small Farm Reportable	201	70.3	42,114	71.0	85	29.7	17,223	29.0
Total Loans	7,763	83.7	2,133,181	77.5	1,513	16.3	619,173	22.5

Geographic and Borrower Distribution

Busey Bank’s lending activities reflect good distribution throughout the assessment area and of loans among individuals of different income levels and businesses and farms of different sizes. Please refer to the state and individual assessment area summaries for further detail.

Busey Bank exhibits a good record of serving the credit needs of highly economically disadvantaged areas in its assessment areas, low-income individuals, or businesses and farms with gross annual revenues of \$1 million or less, consistent with safe and sound operations. Additionally, the bank makes use of innovative or flexible lending practices in a safe and sound manner to address the credit needs of low- or moderate-income individuals or geographies.

Programs include Busey Bank’s internally administered MyCommunity Home Loan (MCHL) Program which is designed for borrowers who may not qualify for traditional mortgage products due to income, credit history, or other barriers. The bank made a total of 526 MCHL loans from January 1, 2022, through December 31, 2024. This is a 34.2 percent increase from January 1, 2019, through December 31, 2021, period of the previous evaluation where the bank originated 392 such loans. The bank also offers government backed loans through the Federal Housing Administration, Veterans Affairs, and United States Department of Agriculture which require lower down payments and flexible credit criteria. Fannie Mae HomeReady and Freddie Mac Home Possible programs are also available as affordable conventional products for creditworthy low- and moderate-income borrowers. To further support homeownership opportunities, Busey Bank participates in and administers several down payment assistance programs including the Federal Home Loan Bank Down Payment Plus Program, and state-specific programs within Florida, Illinois, Indiana, and Missouri.

As it relates to commercial lending, Busey Bank is a Small Business Administration Preferred Lender which allows the bank to increase capital availability to small businesses through SBA 7(a) and 504 loans. The bank has also run successful pilots of an in-house microloan program that will assist commercial customers in obtaining financing up to \$25,000. This program has not been finalized at this time.

Community Development Lending

Busey Bank is a leader in making community development loans. During the evaluation period, the bank originated 453 loans totaling approximately \$1.3 billion throughout its combined assessment area. Of the total amounts, 63.4 percent by number and 45.7 by dollar amount were originated within the full scope review assessment areas. The bank made 139 community development loans in broader statewide or regional areas which contribute to the rating given that the bank met the needs of its assessment area.

The following table presents the bank's community development loans throughout its combined assessment area during the review period.

Community Development Loans										
March 25, 2022, through October 13, 2025										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize/Stabilize		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Full Review Assessment Areas										
Cape Coral MSA	0	0	1	50	4	19,629	5	8,258	10	27,937
Champaign MSA	8	4,155	14	2,696	13	37,189	1	1,600	36	45,640
Chicago MD	11	25,909	32	59,887	42	90,359	21	71,557	106	247,712
Indianapolis MSA	2	6,165	2	4,500	4	10,488	5	14,381	13	35,534
Peoria MSA	2	1,184	9	3,160	10	13,453	3	1,756	24	19,553
St. Louis MSA	18	38,905	25	34,217	34	102,197	21	55,832	98	231,152
Full Review Total	41	76,317	83	104,510	107	273,316	56	153,385	287	607,528
Limited Review Assessment Areas										
Bloomington MSA	3	3,218	4	440	3	13,882	5	18,366	15	35,906
Decatur MSA	0	0	6	2,730	1	1,981	4	3,312	11	8,023
North Port-Bradenton-Sarasota MSA	0	0	0	0	0	0	1	2,000	1	2,000
Limited Review Total	3	3,218	10	3,170	4	15,863	10	23,678	27	45,928
Other										
BSRA - Florida	0	0	1	718	6	10,748	3	16,950	10	28,416
BSRA - Illinois	0	0	5	5,500	19	63,986	3	12,402	29	82,513

BSRA - Indiana	2	15,650	1	3,878	12	24,162	5	20,980	21	69,770
BSRA - Missouri	0	0	4	12,870	3	15,000	2	9,500	9	37,370
BSRA - National	5	45,417	4	7,850	37	271,183	24	132,338	70	456,787
Grand Total	51	140,602	108	138,496	188	674,257	103	369,233	453	1,328,313
<i>Note: Dollar amounts are rounded and not reflective of exact figures.</i>										

INVESTMENT TEST

Busey Bank’s performance relative to the Investment Test is Outstanding. The bank made an excellent level of qualified community development investments and grants, particularly those not routinely provided by private investors, occasionally in a leadership position. The bank also makes significant use of innovative and/or complex investments to support community initiatives and demonstrates excellent responsiveness to credit and community development needs.

During the evaluation period, the bank made or maintained 405 community development investments totaling approximately \$230.1 million within the combined assessment area. Of the qualified community development investments, 320 investments totaling \$165.3 million were made within the current review period whereas the remaining investments were made prior to the current evaluation period yet still maintained by the bank. The bank had qualified investments in every individual assessment area.

The bank has successfully leveraged complex financing mechanisms including Low-Income Housing Tax Credits (LIHTCs), Historic Tax Credits (HTCs), and New Market Tax Credits (NMTCs). These strategic investments have helped strengthen low-income communities by developing safe and affordable housing for families, revitalizing historic buildings that maintain neighborhood character and cultural identity, creating employment opportunities through small business development, and improving access to essential healthcare services for underserved populations.

Community Development Investments											
As of October 13, 2025											
Assessment Area		Affordable Housing		Community Services		Economic Development		Revitalize/Stabilize		Total	
		#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Full Review Assessment Areas											
Cape Coral MSA	Current	14	8,367	0	0	1	75	0	0	15	8,442
	Prior	2	470	1	483	1	289	0	0	4	1,242
Champaign MSA	Current	15	6,424	4	1,201	5	1,875	0	0	24	9,499
	Prior	2	2,040	6	5,095	6	3,448	3	1,394	17	11,977

Chicago MD	Current	37	19,922	7	3,576	15	3,214	0	0	59	26,713
	Prior	5	9,340	3	1,437	2	605	2	873	12	12,255
Indianapolis MSA	Current	15	6,531	3	2,265	0	0	3	989	21	9,785
	Prior	0	0	0	0	0	0	1	1,136	1	1,136
Peoria MSA	Current	3	2,500	2	5,399	0	0	1	110	6	8,009
	Prior	0	0	4	1,060	0	0	5	4,083	9	5,142
St. Louis MSA	Current	19	9,412	11	6,145	8	2,525	0	0	38	18,083
	Prior	13	5,725	10	18,415	2	1,306	3	1,345	28	26,791
Full Review Total	Current	103	53,156	27	18,586	29	7,690	4	1,099	163	80,531
	Prior	22	17,575	24	26,490	11	5,648	14	8,831	71	58,543
Limited Review Assessment Areas											
Bloomington MSA	Current	16	7,197	0	0	0	0	0	0	16	7,197
	Prior	0	0	1	400	0	0	1	353	2	753
Decatur MSA	Current	6	2,541	0	0	2	5,087	0	0	8	7,628
	Prior	0	0	4	1,074	0	0	0	0	4	1,074
Northport MSA	Current	13	1,047	0	0	0	0	0	0	13	1,047
	Prior	0	0	0	0	0	0	0	0	0	0
Limited Review Total	Current	35	10,784	0	0	2	5,087	0	0	37	15,872
	Prior	0	0	5	1,474	0	0	1	353	6	1,826
Other											
BSRA - Florida	Current	0	0	2	325	7	451	0	0	9	776
	Prior	0	0	0	0	1	215	0	0	1	215
BSRA - Illinois	Current	6	5,681	1	50	0	0	1	381	8	6,112
	Prior	0	0	0	0	1	438	1	900	2	1,338
BSRA - Indiana	Current	0	0	2	6,141	0	0	0	0	2	6,141
	Prior	0	0	0	0	0	0	0	0	0	0
BSRA - Missouri	Current	7	3,873	0	0	1	4,875	0	0	8	8,748
	Prior	1	634	0	0	0	0	0	0	1	634
BSRA - National	Current	61	39,563	11	4,153	21	3,362	0	0	93	47,078
	Prior	0	0	2	1,359	2	950	0	0	4	2,309
Grand Total	Current	212	113,058	43	29,255	60	21,465	5	1,480	320	165,258
	Prior	23	18,209	31	29,322	15	7,251	16	10,084	85	64,866
<i>Note: Dollar amounts are rounded and not reflective of exact figures.</i>											

Additionally, the bank made 1,392 donations totaling approximately \$3.8 million to organizations within the combined assessment area during the evaluation period. Donations were made to a variety of organizations with the majority of donations, by dollar volume, going toward

community service efforts targeting low- and moderate-income individuals and communities (79.9 percent).

The following table presents the bank’s community development donations throughout its assessment areas during the review period.

Community Development Donations March 25, 2022, through October 13, 2025										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize/ Stabilize		Total	
	#	\$	#	\$	#	\$	#	\$	#	\$
Full Review Assessment Areas										
Cape Coral MSA	1	445	43	78,591	0	0	1	10,000	45	89,036
Champaign MSA	9	43,405	226	743,258	12	100,600	1	2,500	248	889,763
Chicago MD	24	104,960	341	1,116,988	27	205,340	6	7,010	398	1,434,298
Indianapolis MSA	2	2,715	30	35,740	4	10,310	0	0	36	48,765
Peoria MSA	3	1,240	142	237,403	17	28,040	2	5,000	164	271,683
St. Louis MSA	15	151,936	258	477,584	17	14,750	12	21,025	302	665,294
Full Review Total	54	304,701	1,040	2,689,564	77	359,040	22	45,535	1,193	3,398,838
Limited Review Assessment Areas										
Bloomington MSA	12	6,495	90	180,138	1	5,000	4	3,400	107	195,033
Decatur MSA	4	11,500	65	107,172	0	0	0	0	69	118,672
North Port MSA	0	0	3	2,250	0	0	0	0	3	2,250
Limited Review Total	16	17,995	158	289,560	1	5,000	4	3,400	179	315,955
Other										
BSRA - Illinois	4	17,950	12	19,320	3	980	0	0	19	38,250
BSRA - Missouri	0	0	1	250	0	0	0	0	1	250
Grand Total	74	340,646	1,211	2,998,694	81	365,020	26	48,935	1,392	3,753,293
<i>Note: Dollar amounts are rounded and not reflective of exact figures.</i>										

SERVICE TEST

Busey Bank’s performance relative to the Service Test is High Satisfactory based on the following major factors in the assessment areas: delivery systems are accessible to the bank’s geographies and individuals of different income levels; the bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals; services do not vary in a way that inconveniences the

assessment areas, particularly low- and moderate-income geographies and individuals, and the bank provides a relatively high level of community development services.

Retail Services

Busey Bank's retail delivery services are accessible to geographies and individuals of different income levels in its combined assessment area. The bank operates a total of 62 branch office locations (including the main office), 14 of which are located in low- or moderate-income census tracts. In addition, the bank operates 63 full-service automated teller machines (ATMs) and 22 cash-only ATMs, 23 of which are located in a low- or moderate-income census tract. Although branch offices are not evenly distributed throughout the combined assessment area, they are accessible to low- and moderate-income individuals and geographies. Alternative delivery systems include phone, internet, and mobile banking.

The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in low- or moderate-income geographies or to low- or moderate-income individuals. Since the previous evaluation, the bank has opened four branches, relocated one branch, and closed one branch. Additionally, the bank opened three full-service ATMs, closed one full-service ATM, relocated one full-service ATM, and closed one cash-only ATM. Of the newly opened operations, two full-service branches with ATMs were opened in moderate-income census tracts within the Chicago MD assessment area. The cash-only ATM that was closed was located in a moderate-income census tract in the Decatur MSA assessment area. All other changes occurred in middle- and upper-income census tracts.

Bank hours and services do not vary in a way that inconveniences its assessment areas, particularly low- or moderate-income geographies or low- or moderate-income individuals. Office hours are generally 9:00 a.m. to 4:00 p.m. or 5:00 p.m., Monday through Friday. Multiple locations also provide drive-up services with extended hours and services on Saturday. Applications for loan and deposit products are accepted at each location. Additionally, Busey Bank offers online applications for mortgage and consumer non-mortgage products as well as various deposit accounts through its website.

Community Development Services

Busey Bank provides a relatively high level of community development services. During the review period, the bank provided 8,786 hours of community development services. As illustrated in the following table, community development services were accomplished in partnership with a variety of organizations; however, a large majority of community development services had a focus of community services targeting low- and moderate-income individuals and geographies. This is inclusive of Busey Bank's innovative Financial Pathways program which combines free, self-paced digital learning with personalized education delivered by Certified Financial Pathways Facilitators (CFPFs). Community representatives identified financial literacy education as a

significant need within the bank’s assessment areas. This demonstrates the bank’s understanding and responsiveness to the needs of the communities it serves. Busey Bank partners also served as board members for a variety of organizations with a qualified community development purpose across the combined assessment area, demonstrating leadership and responsiveness to the communities it serves.

The following table presents the bank’s community development services throughout its combined assessment area during the review period.

Community Development Services					
March 25, 2022, through October 13, 2025					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize/Stabilize	Total
	Hours	Hours	Hours	Hours	Hours
Full Review Assessment Areas					
Cape Coral MSA	24	425	3	0	452
Champaign MSA	55	1,184	116	1	1,356
Chicago MD	127	2,033	191	0	2,351
Indianapolis MSA	5	112	0	0	117
St. Louis MSA	41	1,799	307	9	2,156
Peoria MSA	13	1,047	19	1	1,080
Full Review Total	265	6,600	636	11	7,512
Limited Review Assessment Areas					
Bloomington MSA	34	478	7	2	521
Decatur MSA	97	246	38	0	381
North Port MSA	0	22	0	0	22
Limited Review Total	131	746	45	2	924
Other					
BSRA - Florida	0	23	21	0	44
BSRA - Illinois	26	139	26	0	191
BSRA - Indiana	0	16	35	0	51
BSRA - Missouri	0	10	0	0	10
BSRA - National	0	54	0	0	54
Grand Total	422	7,588	763	13	8,786

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 (Dodd-Frank Act) established the Consumer Financial Protection Bureau (CFPB). In general, the Dodd-Frank Act gives the CFPB, among other things, primary examination and enforcement authority over insured depository institutions with total assets of more than \$10 billion when assessing compliance with the requirements of Federal consumer financial laws, including Busey Bank. The Fed, however, retains authority to enforce compliance with the Busey Bank CRA and certain other consumer compliance laws and regulations. During the review period of this evaluation, the Fed did not cite violations involving discriminatory or other illegal credit practices that adversely affected the Federal Reserve's evaluation of the bank's CRA performance.

ST. LOUIS, MO-IL MSA #41180 – Full Review

CRA RATING FOR ST. LOUIS MO, IL MSA¹: SATISFACTORY

The Lending Test is rated: High Satisfactory

The Investment Test is rated: High Satisfactory

The Service Test is rated: Outstanding

Busey Bank’s overall performance in the St. Louis, MO-IL MSA #41180 is Satisfactory.

The bank’s performance relative to the Lending Test is High Satisfactory. The bank displays a good geographic distribution, particularly to low- and moderate-income geographies in its assessment area. The bank demonstrates good distribution of loans among individuals of different incomes and businesses and farms of different sizes. The bank exhibits a good record of serving the credit needs of low-income individuals and areas and very small businesses and farms. The bank makes use of innovative and/or flexible lending practices in serving assessment area credit needs. Further, the bank is a leader in making community development loans.

The bank’s performance relative to the Investment Test is High Satisfactory. The bank makes a significant level of qualified community development investments and grants in the assessment area occasionally in a leadership position. The bank makes significant use of innovative and/or complex investments to support community development initiatives, and the bank exhibits excellent responsiveness to credit and community development needs.

The bank’s performance relative to the Service Test is Outstanding. Delivery systems are readily accessible to the bank’s geographies and individuals of different income levels. The bank’s record of opening and closing branches in the assessment area has not adversely affected the accessibility of its delivery systems. Services do not vary in a way that inconveniences the assessment area, particularly low- and moderate-income geographies and/or low- and moderate-income individuals. Finally, the bank is a leader in providing community development services in this assessment area.

SCOPE OF EXAMINATION

Performance within the St. Louis, MO-IL MSA #41180 (St. Louis MSA) assessment area was evaluated using full scope review examination procedures. The scope of examination is consistent with that which is defined for the whole review; see the more detailed description of the scope contained in the introduction section.

¹This rating reflects performance within the multistate metropolitan area. The statewide evaluations are adjusted and do not reflect performance in the parts of those states contained within the multistate metropolitan area.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN ST. LOUIS, MO-IL MSA #41180²

The St. Louis MSA assessment area includes portions of Missouri and Illinois including the city of St. Louis, MO, and Madison (IL), St. Charles (MO), St. Clair (IL), and St. Louis counties in their entirety. This is a change since the previous evaluation where the bank included all fifteen counties within the multistate MSA in its assessment area. Additionally, certain census tracts changed designations between 2021 and 2022 following the United States Census Bureau's American Community Survey. Given those two changes since the previous evaluation, there are now 556 census tracts in the St. Louis MSA assessment area comprised of 73 low-, 119 moderate-, 179 middle-, and 178 upper-income tracts. There are also seven unknown-income census tracts which consist of industrial areas, conservation areas, college campuses, and areas with high concentration of vacant and abandoned properties.

Busey Bank operates 20 branches, 20 full-service automated teller machines (ATMs), and 1 cash-only ATM in the St. Louis MSA assessment area. There are no branches in low-income census tracts; however, 25.0 percent (5 of 20) of the branches and approximately 23.8 percent (5 of 21) of ATMs are located in moderate-income census tracts. Half of the bank's branches (10 of 20) and approximately 47.6 percent (10 of 21) of ATMs are located in middle-income census tracts. Finally, 25.0 percent of branches and approximately 28.6 percent (6 of 21) of ATMs are located in upper-income census tracts. One branch was relocated within an upper-income census tract, but otherwise branching remains unchanged since the previous evaluation.

The Federal Deposit Insurance Corporation (FDIC) market share report, as of June 30, 2024, ranked Busey Bank tenth among 81 institutions serving the assessment area, with 2.0 percent of the market share. First ranked institution, U.S. Bank NA, had 15.0 percent of the market share followed by Stifel Bank and Trust with 14.0 percent and Bank of America, NA with 13.8 percent of the assessment area deposits.

In 2024, Busey Bank ranked 51st in the number of HMDA-reportable originations out of 588 institutions with 255 originations. The market leader was U.S. Bank, NA with 2,915 originations. In 2023, the bank ranked 21st among 168 CRA reporters with 290 originations. The market leader was American Express NB with 10,668 originations. Overall, the bank is providing financial services in a highly competitive assessment area, with respect to deposits and loans.

Information regarding census related and business demographic characteristics of the assessment area is provided in the following table.

² Census tract designations are based on American Community Survey income data. For years 2022 and after, the designations are based on 2016-2020 ACS data. For years 2021 and before, the designations are based on 2011-2015 ACS data. For examinations that include performance before and after 2022, both sets of data have been used to perform the analysis of bank activity in the respective timeframes.

2024 St. Louis, MO-IL MSA 41180 AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	73	13.1	45,011	7.9	12,755	28.3	116,962	20.6
Moderate	119	21.4	100,290	17.7	12,920	12.9	97,898	17.3
Middle	179	32.2	198,452	35.0	10,952	5.5	115,369	20.3
Upper	178	32.0	221,443	39.0	5,449	2.5	236,979	41.8
Unknown	7	1.3	2,012	0.4	587	29.2	0	0.0
Total AA	556	100.0	567,208	100.0	42,663	7.5	567,208	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	108,141	32,845	5.4	30.4	51,461	47.6	23,835	22.0
Moderate	208,480	99,005	16.2	47.5	78,110	37.5	31,365	15.0
Middle	354,068	223,059	36.4	63.0	105,161	29.7	25,848	7.3
Upper	337,826	255,563	41.7	75.6	65,420	19.4	16,843	5.0
Unknown	6,707	1,828	0.3	27.3	3,304	49.3	1,575	23.5
Total AA	1,015,222	612,300	100.0	60.3	303,456	29.9	99,466	9.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	7,782	7.7	6,880	7.5	811	9.3	91	9.3
Moderate	15,945	15.7	14,682	16.0	1,124	12.9	139	14.1
Middle	34,276	33.8	30,995	33.8	2,975	34.1	306	31.1
Upper	42,134	41.6	38,158	41.7	3,539	40.6	437	44.5
Unknown	1,140	1.1	857	0.9	273	3.1	10	1.0
Total AA	101,277	100.0	91,572	100.0	8,722	100.0	983	100.0
Percentage of Total Businesses:				90.4		8.6		1.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	29	2.9	26	2.7	3	17.6	0	0.0
Moderate	78	7.8	75	7.6	3	17.6	0	0.0
Middle	435	43.4	432	44.0	1	5.9	2	50.0
Upper	455	45.4	443	45.2	10	58.8	2	50.0
Unknown	5	0.5	5	0.5	0	0.0	0	0.0
Total AA	1,002	100.0	981	100.0	17	100.0	4	100.0
Percentage of Total Farms:				97.9		1.7		0.4
<p>Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding.</p>								

Population Characteristics

The following table presents the population trends for the assessment area, the counties and cities comprising the assessment area, and the states of Illinois and Missouri from 2015 to 2020.

According to the 2020 U.S. Census Bureau demographic data, the assessment area’s population is 2,234,224, which is comparable to the population in 2015 with only a 0.3 percent increase. The MSA as a whole and both states of Illinois and Missouri also experienced consistent population across this time period at 0.7 increase, 0.5 decrease, and 1.8 increase, respectively. Two counties within the assessment area varied from the population pattern with St. Clair County experiencing a slight decrease in population at 3.6 percent and St. Charles County experiencing a higher increase of 8.1 percent. St. Louis city also experienced a population decrease of 5.1 percent. While community representatives did not opine on population, this is consistent with trends across the country where individuals are moving out of cities into surrounding suburbs.

Population Change			
Area	2015 Population	2020 Population	Percentage Change (%)
Assessment Area	2,228,367	2,234,224	0.3
Madison County, IL	267,356	265,859	-0.6
St. Clair County, IL	267,029	257,400	-3.6
St. Charles County, MO	374,805	405,262	8.1
St. Louis County, MO	1,001,327	1,004,125	0.3
St. Louis city, MO	317,850	301,578	-5.1
St. Louis, MO-IL MSA	2,801,914	2,820,253	0.7
Illinois	12,873,761	12,812,508	-0.5
Missouri	6,045,448	6,154,913	1.8
<i>Source: 2011-2015 U.S. Census Bureau American Community Survey 2020 U.S. Census Bureau Decennial Census</i>			

Income Characteristics

According to the U.S. Census Bureau, the assessment area is comprised of 567,208 families, of which 20.6 percent are low-income, 17.3 percent are moderate-income, 20.3 percent are middle-income, and 41.8 percent are upper-income. However, 7.5 percent of families residing within the assessment area live below the poverty line, which is below the state of Illinois poverty rate (8.5 percent) and the state of Missouri poverty rate (8.9 percent). According to the 2016-2020 ACS, the median family income in the assessment area is \$85,733 which is above the state of Missouri and slightly below the state of Illinois.

Median Family Income Change			
Area	2015 Median Family Income (\$)	2020 Median Family Income (\$)	Percentage Change (%)
Assessment Area	79,062	85,733	8.4
Madison County, IL	74,142	80,946	9.2
St. Clair County, IL	70,108	77,323	10.3
St. Charles County, MO	93,750	102,422	9.3
St. Louis County, MO	84,564	90,540	7.1
St. Louis city, MO	50,623	60,978	20.5
St. Louis, MO-IL MSA	77,265	84,758	9.7
Illinois	78,169	86,251	10.3
Missouri	66,438	72,834	9.6
<p><i>Source: 2011 - 2015 U.S. Census Bureau American Community Survey 2016 - 2020 U.S. Census Bureau American Community Survey Median Family Incomes have been inflation-adjusted and are expressed in 2020 dollars.</i></p>			

Housing Characteristics

The bank’s assessment area includes 1,015,222 housing units. The majority of housing units are owner-occupied at 60.3 percent, whereas rental units account for 29.9 percent of total units. Within the assessment area, 9.8 percent of housing units are vacant, which is comparable to the state of Illinois at 9.1 percent of total housing units and lower than the state of Missouri at 13.0 percent of total housing units.

The following table presents recent housing cost burden for individuals within the assessment area, the counties and cities comprising the assessment area, as well as the states of Illinois and Missouri. The housing cost burden is a measure of affordability via a comparative analysis of individuals of different income levels that spend 30.0 percent or more of their monthly income on housing costs. As depicted within the following table, low-income individuals are impacted at a higher rate than moderate-income individuals as both renters and owners. Of the counties and cities comprising the assessment area, St. Louis County had the highest proportion of low-income renters that met the housing cost burden criteria at 80.2 percent, and St. Charles County had the highest proportion of moderate-income renters that met the housing cost burden criteria at 37.7 percent. As it pertains to homeowners, St. Charles County experienced the highest proportion of low- and moderate-income homeowners that met the housing cost burden criteria at 67.8 percent and 34.6 percent, respectively.

Community representatives identified the aging housing stock as a significant challenge, with many existing homes requiring substantial repairs and updates to meet modern living standards. In response to these concerns, there has been a notable surge in demand for affordable housing

loans, as residents actively seek financial assistance to renovate their older homes, make necessary repairs, or purchase updated properties. However, the high demand for these loan programs often exceeds available resources, creating a gap between community needs and accessible funding options.

Housing Cost Burden						
Area	Cost Burden (%) - Renters			Cost Burden (%) - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Assessment Area	76.2	27.3	41.6	63.7	28.3	16.9
Madison County, IL	73.8	18.9	43.6	59.0	20.6	15.2
St. Clair County, IL	70.7	22.6	41.3	61.0	25.9	17.9
St. Charles County, MO	78.6	37.7	35.3	67.8	34.6	14.3
St. Louis County, MO	80.2	30.2	41.9	66.9	29.5	17.8
St. Louis city, MO	73.6	21.8	42.9	57.7	25.7	18.9
St. Louis, MO-IL MSA	75.2	25.8	40.8	61.0	26.9	16.4
Illinois	73.6	34.6	41.8	67.0	34.3	20.8
Missouri	74.0	30.3	39.6	58.6	26.5	16.1
<i>Cost Burden is housing cost that equals 30 percent or more of household income</i>						
<i>Source: U.S. Department of Housing and Urban Development (HUD), 2017-2021 Comprehensive Housing Affordability Strategy</i>						

Employment Conditions

The following table shows unemployment statistics for the assessment area, the counties and city comprising the assessment area, and the states of Illinois and Missouri. After increasing notably during the COVID-19 pandemic, the assessment area’s unemployment rate of 3.8 percent is comparable to the state of Missouri at 3.7 percent and slightly lower than the state of Illinois at 5.0 percent. All counties within the assessment area reflect a lower rate of unemployment than the state in which they are located. A community representative stated that manufacturing is a strong employment sector for the area with major employers who have a strong employment base. Another community representative noted that many businesses are experiencing difficulties finding employees due in part to an aging population.

Unemployment Rates (%)					
Area	2020	2021	2022	2023	2024
Assessment Area	6.9	4.6	2.9	3.3	3.8
Madison County, IL	7.6	4.9	3.9	4.2	4.2
St. Clair County, IL	9.0	6.2	4.5	4.7	4.7
St. Charles County, MO	5.3	3.3	2.2	2.6	3.1
St. Louis County, MO	6.5	4.3	2.6	3.1	3.6
St. Louis City, MO	8.1	5.5	3.0	3.5	4.1
St. Louis, MO-IL MSA	6.8	4.5	2.9	3.3	3.7
Illinois	9.3	6.1	4.6	4.5	5.0
Missouri	6.1	4.2	2.6	3.1	3.7

Source: Bureau of Labor Statistics (BLS), Local Area Unemployment Statistics

Industry Characteristics

The assessment area contains a diverse employment base and is most heavily impacted by the industries of health care, retail trade, and accommodation and food services based on data from the U.S. Bureau of Labor Statistics. One community representative specifically pointed out the importance of manufacturing and industrial industries in areas further from main highways. Another community representative focused on the growth in the small business sector that the area has seen in recent years.

Community Representatives

Information from two community representatives was considered during the evaluation to provide context regarding local economic and demographic conditions. The representatives stated that there is a general demand for small business and affordable housing loans throughout the area. It was also emphasized that many small business owners in the area lack access to financial literacy training needed to understand business finances, manage cash flow, and make informed decisions about loans and investments, which are skills that are essential for long-term success in the local economy.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ST. LOUIS, MO-IL MSA #41180

LENDING TEST

Busey Bank’s performance relative to the Lending Test in the St. Louis MSA is High Satisfactory based on the following major factors. The geographic distribution of loans reflects good penetration throughout the assessment area, and the distribution of borrowers reflects, given the product lines offered, good penetration among customers of different income levels and businesses

and farms of different sizes. The bank exhibits a good recording of serving the credit needs of low-income individuals and areas and very small businesses and farms. Busey Bank is a leader in making community development loans, and the bank makes use of innovative and flexible lending practices in serving assessment area credit needs.

The bank participates in a number of loan programs designed to assist low- and moderate-income borrowers. All product offerings discussed in the overall section of this report are offered in this assessment area, including the in-house MyCommunity Home Loan Program. Additionally, the bank works with a variety of downpayment assistance programs within the state of Missouri.

- Missouri Housing Development Commission's First Place Program – This program is for first time homebuyers and qualified veterans. The program either provides cash assistance for down payment and closing costs or offers a lower interest rate for those who do not need down payment or closing cost assistance.
- Missouri Housing Development Commission's Next Step Program – This program gives potential first-time and repeat homebuyers within certain income limits cash assistance towards down payment and closing costs.
- Beyond Housing – This program provides down payment and closing cost assistance to eligible families who purchase qualifying homes in the St. Louis area.

Geographic Distribution of Loans

Busey Bank's lending activities reflect good distribution throughout the assessment area, particularly in low- and moderate-income geographies. In 2024, the bank's rate of home mortgage lending was deemed good as the bank's performance was comparable to or slightly below the aggregate of lenders and the assessment area demographics. Additionally, the bank's performance with respect to small business loans was excellent given the bank's performance in low- and moderate-income census tracts was comparable to or exceeded the aggregate of lenders and the assessment area demographics. Finally, the bank's performance with respect to small farm loans was poor given the bank made no loans in low-or moderate-income census tracts. However, this was given the least weight due to the low number of small farm loans made overall in this assessment area. The bank's distribution of lending across geographies of different income levels in 2022 and 2023 was mostly consistent with 2024 figures.

For purposes of this analysis, 2024 and 2023 figures are featured in the narrative. The 2022 figures are used for comparison and are detailed in Appendix B.

A gap analysis was completed as part of the evaluation. In 2024, the bank originated HMDA-reportable loans in 19.2 percent of all census tracts in the assessment area with originations in 9.6 percent of all low-income census tracts and 17.6 percent of all moderate-income census tracts. As it pertains to CRA-reportable loans, the bank originated loans in 24.1 percent of all census tracts in the assessment area with originations in 16.4 percent of all low-income census tracts and 21.8

percent of all moderate-income census tracts. Combined, the bank originated loans in 33.8 percent of its census tracts in the assessment area with no loans in 368 of the 556 census tracts. While the bank did not make loans in the majority of its census tracts, there were no conspicuous, unexplained lending gaps in the assessment area. Busey Bank is operating in a highly competitive and densely populated assessment area for the number of loans it is originating.

HMDA Reportable Lending

In 2023 and 2024, the bank's rate of HMDA-reportable lending within low- and moderate-income census tracts was good. The bank's 2023 and 2024 HMDA-reportable lending in the assessment area was concentrated in home purchase, refinance, and home improvement loans which comprised 98.5 percent of the HMDA loans originated. Due to the lack of volume, multi-family loans were not considered within the analysis of HMDA-reportable lending.

Home Purchase Loans

In 2024, home purchase loans represented 48.5 percent of the bank's HMDA-reportable loans originated in the St. Louis MSA assessment area. The bank made 3.6 percent of its loans in low-income census tracts, which is comparable to the performance of the aggregate of lenders at 4.9 percent and the demographic of owner-occupied units in low-income census tracts at 5.4 percent. The bank made 10.7 percent of its home purchase loans in moderate-income census tracts, which was below the performance of the aggregate of lenders at 17.9 percent and the demographic of owner-occupied units in moderate-income census tracts at 16.2 percent. The bank made 50.0 percent of its home purchase loans in middle-income census tracts. This was above the aggregate of lenders at 38.5 percent and the 36.4 percent demographic of owner-occupied units in middle-income census tracts. Lastly, the bank made 35.7 percent of its home purchase loans in upper-income census tracts. This was slightly below the aggregate of lenders at 38.3 percent and below the demographic of owner-occupied units in upper-income census tracts at 41.7 percent.

In 2023, home purchase loans represented 41.4 percent of the bank's HMDA-reportable loans originated in the St. Louis MSA assessment area. The bank made 5.8 percent of its loans in low-income census tracts, which is comparable to the performance of the aggregate of lenders at 4.4 percent and the demographic of owner-occupied units in low-income census tracts at 5.4 percent. The bank made 26.9 percent of its home purchase loans in moderate-income census tracts, which was above the performance of the aggregate of lenders at 17.3 percent and the demographic of owner-occupied units in moderate-income census tracts at 16.2 percent. The bank made 40.4 percent of its home purchase loans in middle-income census tracts. This was comparable to the aggregate of lenders at 39.3 percent and slightly above the 36.4 percent demographic of owner-occupied units in middle-income census tracts. Lastly, the bank made 26.9 percent of its home purchase loans in upper-income census tracts. This was below the aggregate of lenders at 38.6 percent and the demographic of owner-occupied units in upper-income census tracts at 41.7 percent. The bank's performance in 2022 was consistent with 2023 and 2024 performance.

Refinance Loans

In 2024, refinance loans represented 30.3 percent of the bank's HMDA-reportable loans originated in the St. Louis MSA assessment area. The bank made 4.3 percent of its loans in low-income census tracts, which is comparable to the performance of the aggregate of lenders at 3.8 percent and the demographic of owner-occupied units in low-income census tracts at 5.4 percent. The bank made 11.4 percent of its refinance loans in moderate-income census tracts, which was slightly below the performance of the aggregate of lenders at 14.3 percent and the demographic of owner-occupied units in moderate-income census tracts at 16.2 percent. The bank made 32.9 percent of its refinance loans in middle-income census tracts. This was slightly below the aggregate of lenders at 37.7 percent and the 36.4 percent demographic of owner-occupied units in middle-income census tracts. Lastly, the bank made 51.4 percent of its refinance loans in upper-income census tracts. This was above the aggregate of lenders at 44.0 percent and the demographic of owner-occupied units in upper-income census tracts at 41.7 percent.

In 2023, refinance loans represented 40.2 percent of the bank's HMDA-reportable loans originated in the St. Louis MSA assessment area. The bank made 4.0 percent of its loans in low-income census tracts, which is comparable to the performance of the aggregate of lenders at 3.7 percent and the demographic of owner-occupied units in low-income census tracts at 5.4 percent. The bank made 23.8 percent of its refinance loans in moderate-income census tracts, which was above the performance of the aggregate of lenders at 16.4 percent and the demographic of owner-occupied units in moderate-income census tracts at 16.2 percent. The bank made 34.7 percent of its refinance loans in middle-income census tracts. This was slightly below the aggregate of lenders at 38.5 percent and comparable to the 36.4 percent demographic of owner-occupied units in middle-income census tracts. Lastly, the bank made 37.6 percent of its refinance loans in upper-income census tracts. This was slightly below the aggregate of lenders at 41.2 percent and the demographic of owner-occupied units in upper-income census tracts at 41.7 percent. The bank's performance in 2022 was consistent with 2023 and 2024 performance.

Home Improvement Loans

In 2024, home improvement loans represented 19.9 percent of the bank's HMDA-reportable loans originated in the St. Louis MSA assessment area. The bank made no loans in low-income census tracts, which is slightly below the performance of the aggregate of lenders at 2.2 percent and below the demographic of owner-occupied units in low-income census tracts at 5.4 percent. The bank made 13.0 percent of its home improvement loans in moderate-income census tracts, which was slightly above the performance of the aggregate of lenders at 10.8 percent and slightly below the demographic of owner-occupied units in moderate-income census tracts at 16.2 percent. The bank made 28.3 percent of its home improvement loans in middle-income census tracts. This was below the aggregate of lenders at 36.1 percent and the 36.4 percent demographic of owner-occupied units in middle-income census tracts. Lastly, the bank made 58.7 percent of its home improvement loans

in upper-income census tracts. This was above the aggregate of lenders at 50.7 percent and significantly above the demographic of owner-occupied units in upper-income census tracts at 41.7 percent.

In 2023, home improvement loans represented 16.7 percent of the bank's HMDA-reportable loans originated in the St. Louis MSA assessment area. The bank made no loans in low-income census tracts, which is slightly below the performance of the aggregate of lenders at 2.2 percent and below the demographic of owner-occupied units in low-income census tracts at 5.4 percent. The bank made 14.3 percent of its home improvement loans in moderate-income census tracts, which was above the performance of the aggregate of lenders at 9.1 percent and comparable to the demographic of owner-occupied units in moderate-income census tracts at 16.2 percent. The bank made 54.8 percent of its home improvement loans in middle-income census tracts. This was significantly above the aggregate of lenders at 34.5 percent and the 36.4 percent demographic of owner-occupied units in middle-income census tracts. Lastly, the bank made 28.6 percent of its home improvement loans in upper-income census tracts. This was significantly below the aggregate of lenders at 53.9 percent and below the demographic of owner-occupied units in upper-income census tracts at 41.7 percent. The bank's performance in 2022 was consistent with 2023 and 2024 performance.

The following table summarizes the bank's 2023 and 2024 HMDA-reportable lending in the assessment area, while 2022 tables are available in Appendix B.

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography													
Assessment Area: St. Louis, MO-IL MSA 41180													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2023						2024						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	6	5.8	4.4	705	3.0	2.2	4	3.6	4.9	467	2.0	2.3	5.4
Moderate	28	26.9	17.3	2,768	11.9	9.3	12	10.7	17.9	1,329	5.6	9.8	16.2
Middle	42	40.4	39.3	7,325	31.6	34.0	56	50.0	38.5	10,501	44.5	33.8	36.4
Upper	28	26.9	38.6	12,408	53.5	54.3	40	35.7	38.3	11,299	47.9	53.8	41.7
Unknown	0	0.0	0.3	0	0.0	0.3	0	0.0	0.3	0	0.0	0.3	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	104	100.0	100.0	23,206	100.0	100.0	112	100.0	100.0	23,596	100.0	100.0	100.0
Refinance Loans													
Low	4	4.0	3.7	356	1.2	2.2	3	4.3	3.8	149	2.0	1.9	5.4
Moderate	24	23.8	16.4	1,499	5.2	9.9	8	11.4	14.3	429	5.7	8.0	16.2
Middle	35	34.7	38.5	3,179	11.0	32.3	23	32.9	37.7	2,310	30.6	33.3	36.4
Upper	38	37.6	41.2	23,832	82.6	55.4	36	51.4	44.0	4,672	61.8	56.7	41.7
Unknown	0	0.0	0.2	0	0.0	0.2	0	0.0	0.3	0	0.0	0.2	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	101	100.0	100.0	28,866	100.0	100.0	70	100.0	100.0	7,560	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	2.2	0	0.0	1.4	0	0.0	2.2	0	0.0	1.5	5.4
Moderate	6	14.3	9.1	179	9.8	6.4	6	13.0	10.8	251	7.8	6.8	16.2
Middle	23	54.8	34.5	1,056	57.6	28.8	13	28.3	36.1	625	19.4	29.1	36.4
Upper	12	28.6	53.9	567	30.9	63.1	27	58.7	50.7	2,346	72.8	62.4	41.7
Unknown	1	2.4	0.3	32	1.7	0.2	0	0.0	0.2	0	0.0	0.2	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	42	100.0	100.0	1,834	100.0	100.0	46	100.0	100.0	3,222	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	12.9	0	0.0	6.7	1	33.3	11.1	423	17.1	5.9	12.0
Moderate	2	50.0	29.0	1,620	49.8	18.6	1	33.3	24.7	413	16.7	18.5	18.2
Middle	1	25.0	37.5	850	26.1	42.2	1	33.3	38.9	1,637	66.2	41.6	39.0
Upper	1	25.0	20.3	781	24.0	32.5	0	0.0	23.1	0	0.0	33.0	28.9
Unknown	0	0.0	0.3	0	0.0	0.1	0	0.0	2.2	0	0.0	1.0	1.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	3,251	100.0	100.0	3	100.0	100.0	2,473	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	10	4.0	4.0	1,061	1.9	2.5	8	3.5	4.3	1,039	2.8	2.4	5.4
Moderate	60	23.9	16.0	6,066	10.6	9.9	27	11.7	16.0	2,422	6.6	9.8	16.2
Middle	101	40.2	38.4	12,410	21.7	34.0	93	40.3	38.0	15,073	40.9	33.9	36.4
Upper	79	31.5	41.4	37,588	65.8	53.3	103	44.6	41.4	18,317	49.7	53.6	41.7
Unknown	1	0.4	0.3	32	0.1	0.2	0	0.0	0.3	0	0.0	0.3	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	251	100.0	100.0	57,157	100.0	100.0	231	100.0	100.0	36,851	100.0	100.0	100.0

Source: 2024 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Small Business

The bank's performance with respect to the geographic distribution of small business loans in the assessment area was excellent. In 2024, the bank made 9.0 percent of its small business loans in low-income census tracts, which was slightly above the aggregate of lenders at 5.3 percent and comparable to the 7.7 percent of total businesses in this assessment area located in such census tracts. The bank made 17.6 percent of its small business loans in moderate-income census tracts, which was above the aggregate of lenders at 12.6 percent and comparable to the 15.7 percent of total businesses located in moderate-income census tracts. The bank made 39.5 percent of its small business loans in middle-income census tracts, which was above the aggregate of lenders at 32.2 percent and the 33.8 percent of total businesses in middle-income census tracts. Lastly, the bank made 32.0 percent of its small business loans in upper-income census tracts. The bank's performance was significantly below the aggregate of lenders at 48.7 and below the 41.6 percent of total businesses in upper-income census tracts.

In 2023, the bank made 4.6 percent of its small business loans in low-income census tracts, which was comparable to the aggregate of lenders at 6.0 percent and slightly below the 7.7 percent of total businesses in this assessment area located in such census tracts. The bank made 18.8 percent of its small business loans in moderate-income census tracts, which was above the aggregate of lenders at 13.1 percent and slightly above the 15.7 percent of total businesses located in moderate-income census tracts. The bank made 41.1 percent of its small business loans in middle-income census tracts, which was above the aggregate of lenders at 32.9 percent and the 33.8 percent of total businesses in middle-income census tracts. Lastly, the bank made 33.7 percent of its small business loans in upper-income census tracts. The bank's performance was below the aggregate of lenders at 46.8 and the 41.6 percent of total businesses in upper-income census tracts. The bank's performance in 2022 was consistent with 2023 and 2024 performance.

The following table summarizes the bank's 2023 and 2024 small business lending in the assessment area, while 2022 tables are available in Appendix B.

Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography													
Assessment Area: St. Louis, MO-IL MSA 41180													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	13	4.6	6.0	6,634	7.0	7.5	23	9.0	5.3	8,782	11.4	7.1	7.7
Moderate	53	18.8	13.1	19,473	20.4	11.7	45	17.6	12.6	11,192	14.6	12.6	15.7
Middle	116	41.1	32.9	38,495	40.4	32.4	101	39.5	32.2	30,424	39.6	31.1	33.8
Upper	95	33.7	46.8	28,761	30.2	46.5	82	32.0	48.7	26,131	34.0	47.4	41.6
Unknown	5	1.8	0.9	1,872	2.0	1.8	5	2.0	0.9	358	0.5	1.8	1.1
Tract-Unk	0	0.0	0.2	0	0.0	0.0	0	0.0	0.2	0	0.0	0.0	
Total	282	100.0	100.0	95,235	100.0	100.0	256	100.0	100.0	76,887	100.0	100.0	100.0

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Small Farm

The bank’s performance with respect to the geographic distribution of small farm loans in the assessment area was poor. In 2024, the bank made no small farm loans in low-income census tracts, which was comparable to the aggregate of lenders at 1.7 percent and slightly below the 2.9 percent of total farms in this assessment area located in such census tracts. The bank also made no small farm loans in moderate-income census tracts, which was below the aggregate of lenders at 6.1 percent and the 7.8 percent of total farms located in moderate-income census tracts. The bank made 88.9 percent of its small farm loans in middle-income census tracts, which was significantly above the aggregate of lenders at 46.4 percent and the 43.4 percent of total farms in middle-income census tracts. Lastly, the bank made 11.1 percent of its small farm loans in upper-income census tracts. The bank’s performance was significantly below the aggregate of lenders at 45.8 and the 45.4 percent of total farms in upper-income census tracts.

In 2023, the bank made no small farm loans in low-income census tracts, which was comparable to the aggregate of lenders at 1.1 percent and slightly below the 2.9 percent of total farms in this assessment area located in such census tracts. The bank also made no small farm loans in moderate-income census tracts, which was slightly below the aggregate of lenders at 4.8 percent and below the 7.8 percent of total farms located in moderate-income census tracts. The bank made 87.5 percent of its small farm loans in middle-income census tracts, which was significantly above the aggregate of lenders at 45.5 percent and the 43.4 percent of total farms in middle-income census tracts. Lastly, the bank made 12.5 percent of its small farm loans in upper-income census tracts. The bank’s performance was significantly below the aggregate of lenders at 48.3 and the 45.4 percent of total farms in upper-income census tracts. The bank’s performance in 2022 was consistent with 2023 and 2024 performance.

The following table summarizes the bank’s 2023 and 2024 small farm lending in the assessment area, while 2022 tables are available in Appendix B.

Distribution of 2023 and 2024 Small Farm Lending By Income Level of Geography													
Assessment Area: St. Louis, MO-IL MSA 41180													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
Low	0	0.0	1.1	0	0.0	0.1	0	0.0	1.7	0	0.0	0.8	2.9
Moderate	0	0.0	4.8	0	0.0	4.0	0	0.0	6.1	0	0.0	8.3	7.8
Middle	7	87.5	45.5	883	74.6	48.3	8	88.9	46.4	1,389	82.2	51.8	43.4
Upper	1	12.5	48.3	300	25.4	47.5	1	11.1	45.8	300	17.8	39.0	45.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.5
Tract-Unk	0	0.0	0.2	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	8	100.0	100.0	1,183	100.0	100.0	9	100.0	100.0	1,689	100.0	100.0	100.0

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Lending to Borrowers of Different Income Levels and Lending to Businesses or Farms of Different Sizes

Busey Bank’s lending activities reflect good distribution, particularly in its assessment area, of loans among individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank. In 2024, the bank’s performance relative to home mortgage loans was excellent as the bank outperformed the aggregate of lenders in lending to both low- and moderate-income borrowers. With respect to small business loans, the bank’s performance was poor as the bank’s lending to businesses reporting annual revenues of \$1 million or less was significantly below the aggregate of lenders and the percentage of total businesses operating in the assessment area. Finally, the bank’s performance with respect to small farm loans was adequate as the bank’s lending to farms reporting annual revenues of \$1 million or less was below the aggregate of lenders and significantly below the percentage of total farms operating in the assessment area. However, this was given the least weight due to the low number of small farm loans made overall in this assessment area. The bank’s distribution of lending across individuals of different income levels and businesses and farms of different sizes in 2022 and 2023 was mostly consistent with 2024 figures.

For purposes of this analysis, 2024 and 2023 figures are featured in the narrative. The 2022 figures are used for comparison and are detailed in Appendix B.

HMDA Reportable Lending

In 2023 and 2024, the bank's performance relative to home mortgage loans was excellent within the St. Louis MSA assessment area.

Home Purchase Loans

In 2024, the bank made 17.0 percent of its home purchase loans, by number, to low-income borrowers, which was above the performance of the aggregate of lenders at 9.9 percent and slightly below the 20.6 percent demographic of low-income families within the assessment area. The bank made 27.7 percent of its home purchase loans to moderate-income borrowers, which was above the performance of the aggregate of lenders at 19.9 percent and the 17.3 percent demographic of moderate-income families within the assessment area. The bank made 14.3 percent of its home purchase loans to middle-income borrowers, which was slightly below the performance of the aggregate of lenders at 17.4 percent and below the 20.3 percent demographic of middle-income families within the assessment area. Lastly, the bank made 33.9 percent of its home purchase loans to upper-income borrowers, which was slightly above the performance of the aggregate of lenders at 28.7 percent and below the 41.8 percent demographic of upper-income families within the assessment area.

In 2023, the bank made 24.0 percent of its home purchase loans, by number, to low-income borrowers, which was above the performance of the aggregate of lenders at 10.9 percent and slightly above the 20.6 percent demographic of low-income families within the assessment area. The bank made 20.2 percent of its home purchase loans to moderate-income borrowers, which was comparable to the performance of the aggregate of lenders at 20.6 percent and slightly above the 17.3 percent demographic of moderate-income families within the assessment area. The bank made 22.1 percent of its home purchase loans to middle-income borrowers, which was slightly above the performance of the aggregate of lenders at 18.3 percent and comparable to the 20.3 percent demographic of middle-income families within the assessment area. Lastly, the bank made 24.0 percent of its home purchase loans to upper-income borrowers, which was below the performance of the aggregate of lenders at 29.5 percent and significantly below the 41.8 percent demographic of upper-income families within the assessment area. The bank's performance in 2022 was consistent with 2023 and 2024 performance.

Refinance Loans

In 2024, the bank made 15.7 percent of its refinance loans, by number, to low-income borrowers, which was above the performance of the aggregate of lenders at 8.6 percent and slightly below the 20.6 percent demographic of low-income families within the assessment area. The bank made 31.4 percent of its refinance loans to moderate-income borrowers, which was significantly above the performance of the aggregate of lenders at 15.9 percent and above the 17.3 percent demographic of moderate-income families within the assessment area. The bank made 18.6 percent of its refinance

loans to middle-income borrowers, which was comparable to the performance of the aggregate of lenders at 17.3 percent and the 20.3 percent demographic of middle-income families within the assessment area. Lastly, the bank made 32.9 percent of its refinance loans to upper-income borrowers, which was slightly above the performance of the aggregate of lenders at 30.6 percent and below the 41.8 percent demographic of upper-income families within the assessment area.

In 2023, the bank made 25.7 percent of its refinance loans, by number, to low-income borrowers, which was above the performance of the aggregate of lenders at 12.4 percent and the 20.6 percent demographic of low-income families within the assessment area. The bank made 19.8 percent of its refinance loans to moderate-income borrowers, which was comparable to the performance of the aggregate of lenders at 20.2 percent and slightly above the 17.3 percent demographic of moderate-income families within the assessment area. The bank made 22.8 percent of its refinance loans to middle-income borrowers, which was slightly above the performance of the aggregate of lenders at 20.0 percent and the 20.3 percent demographic of middle-income families within the assessment area. Lastly, the bank made 27.7 percent of its refinance loans to upper-income borrowers, which was comparable to the performance of the aggregate of lenders at 29.0 percent and below the 41.8 percent demographic of upper-income families within the assessment area. The bank's performance in 2022 was consistent with 2023 and 2024 performance.

Home Improvement Loans

In 2024, the bank made 8.7 percent of its home improvement loans, by number, to low-income borrowers, which was comparable to the performance of the aggregate of lenders at 7.7 percent and below the 20.6 percent demographic of low-income families within the assessment area. The bank made 10.9 percent of its home improvement loans to moderate-income borrowers, which was below the performance of the aggregate of lenders at 16.4 percent and the 17.3 percent demographic of moderate-income families within the assessment area. The bank made 28.3 percent of its home improvement loans to middle-income borrowers, which was above the performance of the aggregate of lenders at 22.6 percent and the 20.3 percent demographic of middle-income families within the assessment area. Lastly, the bank made 47.8 percent of its home improvement loans to upper-income borrowers, which was comparable to the performance of the aggregate of lenders at 47.9 percent and above the 41.8 percent demographic of upper-income families within the assessment area.

In 2023, the bank made 16.7 percent of its home improvement loans, by number, to low-income borrowers, which was above the performance of the aggregate of lenders at 7.5 percent and slightly below the 20.6 percent demographic of low-income families within the assessment area. The bank made 33.3 percent of its home improvement loans to moderate-income borrowers, which was significantly above the performance of the aggregate of lenders at 16.4 percent and the 17.3 percent demographic of moderate-income families within the assessment area. The bank made 11.9 percent of its home improvement loans to middle-income borrowers, which was below the performance of the aggregate of lenders at 21.0 percent and the 20.3 percent demographic of

middle-income families within the assessment area. Lastly, the bank made 35.7 percent of its home improvement loans to upper-income borrowers, which was below the performance of the aggregate of lenders at 50.0 percent and the 41.8 percent demographic of upper-income families within the assessment area. The bank's performance in 2022 was consistent with 2023 and 2024 performance.

The following table summarizes the bank's 2023 and 2024 HMDA-reportable lending in the assessment area, while 2022 tables are available in Appendix B.

Distribution of 2023 and 2024 Home Mortgage Lending By Borrower Income Level													
Assessment Area: St. Louis, MO-IL MSA 41180													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2023						2024						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	25	24.0	10.9	2,457	10.6	4.8	19	17.0	9.9	2,010	8.5	4.3	20.6
Moderate	21	20.2	20.6	2,817	12.1	13.9	31	27.7	19.9	4,402	18.7	13.3	17.3
Middle	23	22.1	18.3	3,646	15.7	17.0	16	14.3	17.4	3,480	14.7	16.0	20.3
Upper	25	24.0	29.5	9,549	41.1	44.2	38	33.9	28.7	12,726	53.9	42.6	41.8
Unknown	10	9.6	20.7	4,737	20.4	20.1	8	7.1	24.0	978	4.1	23.9	0.0
Total	104	100.0	100.0	23,206	100.0	100.0	112	100.0	100.0	23,596	100.0	100.0	100.0
Refinance Loans													
Low	26	25.7	12.4	1,860	6.4	6.5	11	15.7	8.6	655	8.7	3.8	20.6
Moderate	20	19.8	20.2	1,491	5.2	14.6	22	31.4	15.9	2,434	32.2	10.6	17.3
Middle	23	22.8	20.0	2,270	7.9	17.3	13	18.6	17.3	1,270	16.8	14.2	20.3
Upper	28	27.7	29.0	3,587	12.4	39.2	23	32.9	30.6	2,911	38.5	39.8	41.8
Unknown	4	4.0	18.4	19,658	68.1	22.4	1	1.4	27.6	290	3.8	31.7	0.0
Total	101	100.0	100.0	28,866	100.0	100.0	70	100.0	100.0	7,560	100.0	100.0	100.0
Home Improvement Loans													
Low	7	16.7	7.5	195	10.6	3.9	4	8.7	7.7	166	5.2	3.8	20.6
Moderate	14	33.3	16.4	477	26.0	10.7	5	10.9	16.4	169	5.2	10.2	17.3
Middle	5	11.9	21.0	273	14.9	16.4	13	28.3	22.6	796	24.7	17.4	20.3
Upper	15	35.7	50.0	776	42.3	60.7	22	47.8	47.9	2,006	62.3	61.1	41.8
Unknown	1	2.4	5.1	113	6.2	8.2	2	4.3	5.4	85	2.6	7.5	0.0
Total	42	100.0	100.0	1,834	100.0	100.0	46	100.0	100.0	3,222	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	58	23.5	10.6	4,512	8.4	5.0	34	14.9	9.4	2,831	8.2	4.2	20.6
Moderate	55	22.3	19.8	4,785	8.9	13.7	58	25.4	18.6	7,005	20.4	12.6	17.3
Middle	51	20.6	19.0	6,189	11.5	17.0	42	18.4	18.2	5,546	16.1	15.7	20.3
Upper	68	27.5	32.4	13,912	25.8	44.4	83	36.4	31.8	17,643	51.3	43.0	41.8
Unknown	15	6.1	18.2	24,508	45.5	19.9	11	4.8	22.1	1,353	3.9	24.6	0.0
Total	247	100.0	100.0	53,906	100.0	100.0	228	100.0	100.0	34,378	100.0	100.0	100.0
Source: 2024 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Small Business

The bank's performance relative to small business loans in the St. Louis MSA assessment area was poor. In 2024, the bank made 256 small business loans, of which 34.4 percent, by number, were to businesses reporting annual revenues of \$1 million or less. The bank's performance was significantly below the aggregate of lenders, which made 53.6 percent of such loans. The bank's performance was also significantly below the percentage of businesses reporting annual revenues

of \$1 million or less at 90.4 percent. Of the small business loans, 39.1 percent were made in amounts of \$100,000 or less, which are considered most beneficial to small businesses. This was significantly below the aggregate at 92.1 percent. However, to businesses with annual revenues of \$1 million or less, 64.8 percent of the loans made were for \$100,000 or less.

In 2023, the bank made 282 small business loans, of which 24.8 percent, by number, were to businesses reporting annual revenues of \$1 million or less. The bank's performance was significantly below the aggregate of lenders, which made 55.7 percent of such loans. The bank's performance was also significantly below the percentage of businesses reporting annual revenues of \$1 million or less at 90.4 percent. Of the small business loans, 30.9 percent were made in amounts of \$100,000 or less, which are considered most beneficial to small businesses. This was significantly below the aggregate at 91.9 percent. However, to businesses with annual revenues of \$1 million or less, 50.0 percent of the loans were for \$100,000 or less. The bank's performance in 2022 was consistent with 2023 and 2024 performance.

The following table summarizes 2023 and 2024 borrower distribution of small business loans in the assessment area, while 2022 tables are available in Appendix B.

Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses													
Assessment Area: St. Louis, MO-IL MSA 41180													
	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	70	24.8	55.7	15,895	16.7	29.7	88	34.4	53.6	15,410	20.0	29.9	90.4
Over \$1 Million	186	66.0		72,711	76.3		144	56.3		56,988	74.1		8.6
Revenue Unknown	26	9.2		6,629	7.0		24	9.4		4,489	5.8		1.0
Total	282	100.0		95,235	100.0		256	100.0		76,887	100.0		100.0
By Loan Size													
\$100,000 or Less	87	30.9	91.9	4,849	5.1	29.8	100	39.1	92.1	4,589	6.0	31.4	
\$100,001 - \$250,000	62	22.0	3.7	11,232	11.8	15.1	56	21.9	3.9	10,011	13.0	16.1	
\$250,001 - \$1 Million	133	47.2	4.4	79,154	83.1	55.1	100	39.1	4.0	62,287	81.0	52.5	
Total	282	100.0	100.0	95,235	100.0	100.0	256	100.0	100.0	76,887	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	35	50.0		1,978	12.4		57	64.8		1,947	12.6		
\$100,001 - \$250,000	16	22.9		2,665	16.8		13	14.8		2,295	14.9		
\$250,001 - \$1 Million	19	27.1		11,252	70.8		18	20.5		11,168	72.5		
Total	70	100.0		15,895	100.0		88	100.0		15,410	100.0		
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Small Farm

The bank's performance relative to small farm loans in the St. Louis MSA assessment area was adequate. In 2024, the bank made 9 small farm loans, of which 44.4 percent, by number, were to farms reporting annual revenues of \$1 million or less. The bank's performance was significantly below the aggregate of lenders, which made 60.8 percent of such loans. The bank's performance was also significantly below the percentage of farms reporting annual revenues of \$1 million or less at 97.9 percent. Of the small farm loans, 33.3 percent were made in amounts of \$100,000 or less, which are considered most beneficial to small farms. This was significantly below the aggregate at 76.9 percent. However, to farms with annual revenues of \$1 million or less, 50.0 percent of the loans were for \$100,000 or less.

In 2023, the bank made 8 small farm loans, of which 50.0 percent, by number, were to farms reporting annual revenues of \$1 million or less. The bank's performance was below the aggregate of lenders, which made 60.4 percent of such loans. The bank's performance was also significantly below the percentage of farms reporting annual revenues of \$1 million or less at 97.9 percent.

However, of the small farm loans, 50.0 percent were made in amounts of \$100,000 or less, which are considered most beneficial to small farms. This was significantly below the aggregate at 78.9 percent. However, to farms with annual revenues of \$1 million or less, 75.0 percent of the loans made were for \$100,000 or less. The bank’s performance in 2022 was mostly consistent with 2023 and 2024 performance.

The following table summarizes 2023 and 2024 borrower distribution of small farm loans in the assessment area, while 2022 tables are available in Appendix B.

Distribution of 2023 and 2024 Small Farm Lending By Revenue Size of Farms													
Assessment Area: St. Louis, MO-IL MSA 41180													
	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	4	50.0	60.4	343	29.0	55.2	4	44.4	60.8	453	26.8	51.2	97.9
Over \$1 Million	3	37.5		771	65.2		3	33.3		1,000	59.2		1.7
Revenue Unknown	1	12.5		69	5.8		2	22.2		236	14.0		0.4
Total	8	100.0		1,183	100.0		9	100.0		1,689	100.0		100.0
By Loan Size													
\$100,000 or Less	4	50.0	78.9	212	17.9	22.9	3	33.3	76.9	118	7.0	22.0	
\$100,001 - \$250,000	2	25.0	11.9	400	33.8	30.4	3	33.3	15.7	571	33.8	37.7	
\$250,001 - \$500,000	2	25.0	9.2	571	48.3	46.7	3	33.3	7.4	1,000	59.2	40.4	
Total	8	100.0	100.0	1,183	100.0	100.0	9	100.0	100.0	1,689	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	3	75.0		143	41.7		2	50.0		78	17.2		
\$100,001 - \$250,000	1	25.0		200	58.3		2	50.0		375	82.8		
\$250,001 - \$500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	4	100.0		343	100.0		4	100.0		453	100.0		
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Community Development Lending

Busey Bank is a leader in making community development loans. During the evaluation period, the bank originated 98 qualified community development loans totaling approximately \$231.2 million in the assessment area. The bank made an additional nine loans totaling approximately \$37.4 million within the state of Missouri that were found to impact the broader regional area. The qualified loans addressed a range of credit needs including affordable housing for low- or

moderate-income individuals, community services targeted to low- or moderate-income individuals or geographies, and economic development and revitalization/stabilization efforts. A community representative stated that affordable housing is a significant need in the assessment area. The bank made 18 affordable housing community development loans demonstrating the bank’s responsiveness to identified community needs. Several of these loans were for rehabilitating buildings into affordable housing, which was particularly responsive as community representatives noted that aging housing stock was a significant barrier in the assessment area.

The following table presents the bank’s community development loans throughout its assessment area and within the state of Missouri during the review period.

Community Development Loans March 25, 2022, through October 13, 2025										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize/ Stabilize		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
St. Louis MSA	18	38,905	25	34,217	34	102,197	21	55,832	98	231,152
BSRA - Missouri	0	0	4	12,870	3	15,000	2	9,500	9	37,370
Grand Total	18	38,905	29	47,087	37	117,197	22	63,582	107	268,522
<i>Note: Dollar amounts are rounded and not reflective of exact figures.</i>										

INVESTMENT TEST

Busey Bank’s performance relative to the Investment Test in St. Louis, MO-IL MSA #41180 is High Satisfactory based on a significant level of qualified community development investments and grants, particularly those not routinely provided by private investors, occasionally in a leadership position. Also, the bank makes significant use of innovative and/or complex investments to support community initiatives and demonstrates excellent responsiveness to credit and community development needs.

During the evaluation period, the bank made or maintained 66 community development investments totaling approximately \$44.9 million within the assessment area. Of the qualified community development investments, 38 investments totaling \$18.1 million were made within the current review period whereas the remaining investments were made prior to the current evaluation period yet still maintained by the bank. During the evaluation period, the bank made an additional 9 investments totaling 9.4 million in the broader statewide area of Missouri. Eight of these investments totaling 8.7 million were made within the current review period.

The majority of qualified investments, by count, were made toward affordable housing benefiting low-or moderate-income individuals at 53.3 percent, which is responsive to the need for affordable housing, as stated by a community representative. Four current investments were particularly

responsive and complex as they involved multifaceted financing consisting of both Low-Income Housing Tax Credits (LIHTC) and Federal Historic Rehabilitation Tax Credits to renovate a multi-site neighborhood project resulting in 73 affordable housing units. Community representatives noted that aging housing stock is a significant barrier to affordable housing in the St. Louis MSA assessment area. Additionally, a majority of the investments involved either LIHTCs, New Markets Tax Credits (NMTC), or Small Business Investment Company (SBIC) funds which are complex in nature.

The following table presents the bank’s community development investments throughout its assessment area during the review period.

Community Development Investments											
As of October 13, 2025											
Assessment Area		Affordable Housing		Community Services		Economic Development		Revitalize/Stabilize		Total	
		#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
St. Louis MSA	Current	19	9,412	11	6,145	8	2,525	0	0	38	18,083
	Prior	13	5,725	10	18,415	2	1,306	3	1,345	28	26,791
BSRA - Missouri	Current	7	3,873	0	0	1	4,875	0	0	8	8,748
	Prior	1	634	0	0	0	0	0	0	1	634
Grand Total	Current	26	13,285	11	6,145	9	7,400	0	0	46	26,831
	Prior	14	6,359	10	18,415	2	1,306	3	1,345	29	27,425

Note: Dollar amounts are rounded and not reflective of exact figures.

Additionally, the bank made 303 donations totaling \$665,544 to organizations within the assessment area during the evaluation period. Donations were made to a variety of organizations with the majority of donations, by dollar volume, going towards community service efforts targeting low- and moderate-income individuals and communities (71.8 percent). Donations made to affordable housing organizations benefiting, or likely to benefit, low- or moderate-income individuals accounted for 22.8 percent of total donations.

The following table presents the bank’s community development donations throughout its assessment area during the review period.

Community Development Donations March 25, 2022, through October 13, 2025										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize/Stabilize		Total	
	#	\$	#	\$	#	\$	#	\$	#	\$
St. Louis MSA	15	151,936	258	477,584	17	14,750	12	21,025	302	665,294
BSRA - Missouri	0	0	1	250	0	0	0	0	1	250
Grand Total	15	151,936	259	477,834	17	14,750	12	21,025	303	665,544

Note: Dollar amounts are rounded and not reflective of exact figures.

SERVICE TEST

Busey Bank’s performance relative to the Service Test in St. Louis, MO-IL MSA #41180 is Outstanding. The bank’s delivery systems are readily accessible to the bank’s geographies and individuals of different income levels in its assessment area. Its record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in low- or moderate-income geographies or to low- or moderate-income individuals. Its services do not vary in a way that inconveniences its assessment area, particularly low- or moderate-income geographies or low- or moderate-income individuals. The bank is a leader in providing community development services in the assessment area.

Retail Services

The distribution of the branch offices and ATMs is performed using current data (2024) and any changes in the median family income level of the geographies where the branches are located.

Busey Bank’s retail delivery services are readily accessible to geographies and individuals of different income levels in its assessment area. The bank operates 20 branch offices and 21 ATMs in the assessment area. Five branches and five ATMs are in moderate-income census tracts, which is 25.0 percent of the assessment area’s branches and 23.8 percent of its ATMs. The remaining branch offices and ATMs are located within middle-or upper-income census tracts. Alternative delivery systems include phone, internet banking, and mobile banking. To the extent changes have been made, the bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in low- or moderate-income geographies or to low- or moderate-income individuals. During the review period, the bank relocated one branch in the St. Louis MSA assessment area within an upper-income census tract. The bank has not opened or closed any branch offices in low- or moderate-income census tracts since the previous evaluation.

The bank’s services do not vary in a way that inconveniences its assessment area, particularly low- or moderate-income geographies or low- or moderate-income individuals. Branch offices in the

assessment area have generally consistent hours Monday through Friday from 9:00 a.m. to 4:00 p.m. or 5:00 p.m. Two of the branches in moderate-income tracts offer extended drive-through hours until 5:30 p.m. The only branch in a moderate-income tract without a drive-through is open from 10 a.m. until 6:00 p.m. Monday through Friday. Additionally, the majority of the branches in the assessment area, including all branches in moderate-income tracts, are open on Saturday from 9:00 a.m. until 12:00 p.m. Applications for loan and deposit products are accepted at each location. Additionally, Busey Bank offers online applications for mortgage and consumer non-mortgage products as well as various deposit accounts through its website.

Community Development Services

Busey Bank is a leader in providing community development services. During the review period, the bank provided 2,166 community development service hours. As illustrated in the following table, community development services were accomplished in partnership with a variety of organizations, however the majority of community development services had a focus of community services targeting low- and moderate-income individuals and geographies. A significant number of hours were dedicated to board membership to organizations that provide services to low- and moderate-income individuals or to economic development organizations showing the bank’s leadership in the community. Financial Pathways also played a significant role as bank partners provided financial education workshops throughout the assessment area. A community representative identified financial literacy education as a significant need within the bank’s assessment areas. This demonstrates the bank’s understanding and responsiveness to the needs of the communities it serves.

The following table presents the bank’s community development services throughout its assessment area during the review period.

Community Development Services March 25, 2022, through October 13, 2025					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize/ Stabilize	Total
	Hours	Hours	Hours	Hours	Hours
St. Louis MSA	41	1,799	307	9	2,156
BSRA - Missouri	0	10	0	0	10
Grand Total	41	1,809	307	9	2,166

ILLINOIS

CRA RATING FOR ILLINOIS³: SATISFACTORY

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Outstanding

The Service Test is rated: High Satisfactory

Busey Bank's overall performance in the state of Illinois is Satisfactory.

The bank's performance relative to the Lending Test is High Satisfactory. The bank displays good geographic distribution, particularly to low- and moderate-income geographies in its assessment areas. The bank demonstrates good distribution of loans among individuals of different incomes and businesses and farms of different sizes. The bank exhibits a good record of serving the credit needs of low-income individuals and areas and very small businesses and farms. The bank makes use of innovative and/or flexible lending practices in serving assessment area credit needs. Further, the bank makes a relatively high level of community development loans.

The bank's performance relative to the Investment Test is Outstanding. The bank makes an excellent level of qualified community development investments and grants in the assessment areas, occasionally in a leadership position. The bank makes significant use of innovative and/or complex investments to support community development initiatives. Finally, the bank exhibits excellent responsiveness to credit and community development needs.

The bank's performance relative to the Service Test is High Satisfactory. Delivery systems are accessible to the bank's geographies and individuals of different income levels. The bank's record of opening and closing of branches in the assessment areas has not adversely affected the accessibility of its delivery systems. Services do not vary in a way that inconveniences the assessment areas, particularly low- and moderate-income geographies and/or low- and moderate-income individuals. Finally, the bank provides a relatively high level of community development services in the assessment areas.

SCOPE OF EXAMINATION

The following three full-scope assessment areas contributed to the rating for Illinois: Champaign-Urbana, IL MSA #16580 (Champaign MSA), Chicago-Naperville-Schaumburg, IL MD #16984 (Chicago MD), and Peoria, IL MSA #37900 (Peoria MSA). The Champaign MSA and Chicago MD assessment areas were given the most weight given the institution's branching, lending, and deposit presence in each of the assessment areas. Limited-scope assessment areas included Bloomington, IL MSA #14010 and Decatur, IL MSA #19500. The scope of examination is consistent

³ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

with that which was defined for the whole review; see the more detailed description of the scope contained in the introduction section.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN ILLINOIS

Busey Bank delineates five assessment areas in Illinois, all of which are metropolitan areas. The bank maintains its main office, 37 branches, and 60 ATMs throughout these assessment areas. Two branches (5.4 percent) are located in low-income census tracts, and seven branches (18.9 percent) are located in moderate-income census tracts. Eight ATMs (13.3 percent) are in low-income census tracts, and ten ATMs (16.7 percent) are in moderate-income census tracts. Some of the major cities include Bloomington, Champaign, Urbana, Joliet, Naperville, Glenview, Decatur, and Peoria. Information regarding relevant demographic and economic conditions is discussed under each individual assessment area.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ILLINOIS

LENDING TEST

Busey Bank's performance relative to the Lending Test in Illinois is High Satisfactory based on a good geographic distribution of lending throughout the assessment areas in the state of Illinois, along with a good distribution of lending among individuals of different income levels and businesses and farms of different sizes. Busey Bank exhibits a good record of serving the credit needs of low- and moderate-income individuals and small businesses and farms with gross annual revenues of \$1 million or less. The bank makes use of innovative or flexible practices in serving assessment area credit needs. Further the bank makes a relatively high level of community development loans.

The bank participates in a number of loan programs designed to assist low- and moderate-income borrowers. All product offerings discussed in the overall section of this report are offered in these assessment areas, including the in-house MyCommunity Home Loan Program. Additionally, the bank works with a variety of downpayment assistance programs within the state of Illinois.

- Illinois Housing Development Authority Access Mortgage Programs – Four programs that provide down payment and closing cost assistance for borrowers that meet certain income and purchase limits.
- Town of Normal Downpayment Assistance Program - This program provides downpayment assistance to those meeting income criteria and purchasing a home within the Town of Normal.
- Chicago Housing Authority Choose to Own Program – This program allows qualified Public Housing and Housing Choice Voucher families in Chicago to use their housing subsidy to buy a home and receive monthly assistance with a portion of their mortgage.

- Aurora Homebuyer Assistance Loan Program - This program provides downpayment assistance to those meeting income criteria and purchasing a home within the City of Aurora.

Geographic Distribution of Loans

Busey Bank's lending activities reflect good distribution throughout the assessment areas in the state of Illinois. In the Champaign MSA, the bank's performance was good overall given the good performance related to HMDA-reportable lending, excellent performance related to small business lending, and adequate lending related to small Farm lending. In the Chicago MD, the bank's performance was good overall given the excellent performance related to HMDA-reportable lending, good performance related to small business lending, and poor performance related to small farm lending. The bank's performance in the Peoria MSA was excellent as the distribution of loans in low- and moderate-income census tracts was excellent for both HMDA-reportable and small business loans. The bank did not originate small farm loans in the Peoria MSA assessment area throughout the review period.

Lending to Borrowers of Different Income Levels and Lending to Businesses and Farms of Different Sizes

Busey Bank's lending activities reflect good distribution in the state of Illinois of loans among individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank. In the Champaign MSA, the bank's performance was excellent overall given the excellent performance related to HMDA-reportable lending, adequate performance related to small business lending, and excellent performance related to small farm lending. In the Chicago MD, the bank's performance was good overall given the excellent performance related to HMDA-reportable lending, poor performance related to small business lending, and good performance related to small farm lending. The bank's performance in the Peoria MSA was good given the excellent performance related to HMDA-reportable lending and poor performance related to small business lending. The bank did not originate small farm loans in the Peoria MSA assessment area throughout the review period.

Community Development Lending

Busey Bank makes a relatively high level of community development loans throughout the state of Illinois. Specifically, the bank originated 221 qualified community development loans totaling approximately \$439.3 million. Within the three full-scope review assessment areas, the bank originated 166 qualified community development loans totaling approximately \$312.9 million, which represents 75.1 percent of all community development lending in the state by number and 71.2 percent by dollar. Economic Development projects and organizations saw the largest number and dollar amount of community development loans originated by Busey Bank. In addition, there were 29 community development loans originated within the Broader Statewide or Regional Area (BSRA). Please see the individual full-scope assessment areas for further detail.

The following table presents the bank’s community development loans in the state of Illinois during the review period.

Community Development Loans										
March 25, 2022, through October 13, 2025										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize/Stabilize		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Full Review Assessment Areas										
Champaign MSA	8	4,155	14	2,696	13	37,189	1	1,600	36	45,640
Chicago MD	11	25,909	32	59,887	42	90,359	21	71,557	106	247,712
Peoria MSA	2	1,184	9	3,160	10	13,453	3	1,756	24	19,553
Full Review Total	21	31,248	55	65,743	65	141,001	25	74,913	166	312,905
Limited Review Assessment Areas										
Bloomington MSA	3	3,218	4	440	3	13,882	5	18,366	15	35,906
Decatur MSA	0	0	6	2,730	1	1,981	4	3,312	11	8,023
Limited Review Total	3	3,218	10	3,170	4	15,863	9	21,678	26	43,929
Other										
BSRA - Illinois	0	0	5	5,600	19	64,511	3	12,402	29	82,513
Grand Total	24	34,466	70	74,413	88	220,850	37	108,993	221	439,347
<i>Note: Dollar amounts are rounded and not reflective of exact figures.</i>										

INVESTMENT TEST

Busey Bank’s performance relative to the Investment Test in Illinois is Outstanding. The bank made an excellent level of qualified community development investments and grants, particularly those not routinely provided by private investors, occasionally in a leadership position. Also, the bank makes significant use of innovative and/or complex investments to support community initiatives and demonstrates excellent responsiveness to credit and community development needs.

During the evaluation period, the bank made or maintained 127 community development investments totaling approximately \$73.6 million in the three full-scope areas of the state of Illinois. Of the qualified community development investments, 89 investments totaling \$44.2 million were made within the current review period whereas the remaining investments were made prior to the current evaluation period yet still maintained by the bank. Please see the individual full-scope assessment areas for further detail. The bank made an additional 10 investments totaling \$7.5 million that impacted the broader statewide area of Illinois. Eight of these

investments totaling 6.1 million were made within the current review period. Three of the current period investments involved a partnership with Habitat for Humanity by directly purchasing their Illinois Affordable Housing Tax Credits which are considered responsive and complex. Other projects also involved LIHTCs and other tax credits which are generally complex in nature.

The following table presents the bank’s community development investments in the state of Illinois during the review period.

Community Development Investments											
As of October 13, 2025											
Assessment Area		Affordable Housing		Community Services		Economic Development		Revitalize/ Stabilize		Total	
		#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Full Review Assessment Areas											
Champaign MSA	Current	15	6,424	4	1,201	5	1,875	0	0	24	9,499
	Prior	2	2,040	6	5,095	6	3,448	3	1,394	17	11,977
Chicago MD	Current	37	19,922	7	3,576	15	3,214	0	0	59	26,713
	Prior	5	9,340	3	1,437	2	605	2	873	12	12,255
Peoria MSA	Current	3	2,500	2	5,399	0	0	1	110	6	8,009
	Prior	0	0	4	1,060	0	0	5	4,083	9	5,142
Full Review Total	Current	55	28,846	13	10,175	20	5,089	1	110	89	44,221
	Prior	7	11,380	13	7,591	8	4,053	10	6,350	38	29,374
Limited Review Assessment Areas											
Bloomington MSA	Current	16	7,197	0	0	0	0	0	0	16	7,197
	Prior	0	0	1	400	0	0	1	353	2	753
Decatur MSA	Current	6	2,541	0	0	2	5,087	0	0	8	7,628
	Prior	0	0	4	1,074	0	0	0	0	4	1,074
Limited Review Total	Current	22	9,738	0	0	2	5,087	0	0	24	14,825
	Prior	0	0	5	1,474	0	0	1	353	6	1,826
Other											
BSRA - Illinois	Current	6	5,681	1	50	0	0	1	381	8	6,112
	Prior	0	0	0	0	1	438	1	900	2	1,338
Grand Total	Current	83	44,265	14	10,225	22	10,177	2	491	121	65,158
	Prior	7	11,380	18	9,065	9	4,491	12	7,603	46	32,539

Note: Dollar amounts are rounded and not reflective of exact figures.

Additionally, the bank made 1,005 donations totaling \$2.9 million to organizations within the assessment areas during the evaluation period. Donations were made to a variety of organizations with the majority of donations, by dollar volume, going towards community service efforts targeting low- and moderate-income individuals and communities (81.6 percent).

The following table presents the bank’s community development donations throughout the state of Illinois during the review period.

Community Development Donations										
March 25, 2022, through October 13, 2025										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize/Stabilize		Total	
	#	\$	#	\$	#	\$	#	\$	#	\$
Full Review Assessment Areas										
Champaign MSA	9	43,405	226	743,258	12	100,600	1	2,500	248	889,763
Chicago MD	24	104,960	341	1,116,988	27	205,340	6	7,010	398	1,434,298
Peoria MSA	3	1,240	142	237,403	17	28,040	2	5,000	164	271,683
Full Review Total	36	149,605	709	2,097,649	56	333,980	9	14,510	810	2,595,743
Limited Review Assessment Areas										
Bloomington MSA	12	6,495	90	180,138	1	5,000	4	3,400	107	195,033
Decatur MSA	4	11,500	65	107,172	0	0	0	0	69	118,672
Limited Review Total	16	17,995	155	287,310	1	5,000	4	3,400	176	313,705
Other										
BSRA - Illinois	4	17,950	12	19,320	3	980	0	0	19	38,250
Grand Total	56	185,550	876	2,404,279	60	339,960	13	17,910	1,005	2,947,698
<i>Note: Dollar amounts are rounded and not reflective of exact figures.</i>										

SERVICE TEST

Busey Bank’s performance relative to the Service Test in Illinois is High Satisfactory. The bank’s delivery systems are accessible to the bank’s geographies and individuals of different income levels in its assessment areas. Its record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in low- or moderate-income geographies or to low- or moderate-income individuals. Its services do not vary in a way that inconveniences its assessment area, particularly low- or moderate-income geographies or low- or moderate-income individuals. The bank provides a relatively high level of community development services in the assessment areas.

Retail Services

The distribution of the branch offices and ATMs is performed using current data (2024) and any changes in the median family income level of the geographies where the branches are located.

Busey Bank's retail delivery services are accessible to geographies and individuals of different income levels in Illinois. The bank operates 38 branch offices, including the main office, and 60 ATMs in the state. Nine branches and 18 ATMs are located in low- or moderate-income census tracts which is 23.7 percent of the state's branches and 30.0 percent of its ATMs. The remaining branch offices and ATMs are located within middle-, upper- or unknown-income census tracts. Alternative delivery systems include phone, internet banking, and mobile banking. To the extent changes have been made, the bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in low- or moderate-income geographies or to low- or moderate-income individuals. The bank opened two full-service branches with ATMs in moderate-income census tracts in the Chicago MD assessment area and closed one cash-only ATM in a moderate-income census tract in the Decatur MSA assessment area. All other changes occurred in middle- or upper-income census tracts.

Its services (including, where appropriate, business hours) do not vary in a way that inconveniences its assessment area, particularly low- or moderate-income geographies or low- or moderate-income individuals. Applications for loan and deposit products are accepted at each location. Additionally, Busey Bank offers online applications for mortgage and consumer non-mortgage products as well as various deposit accounts through its website. Please see individual assessment areas for further detail.

Community Development Services

Busey Bank provides a relatively high level of community development services. During the review period, the bank provided 5,880 community development service hours in the state of Illinois. As illustrated in the following table, community development services were accomplished in partnership with a variety of organizations, however the majority of community development services had a focus of community services targeting low- and moderate-income individuals and geographies. Of the qualified hours, 191 were provided in the broader statewide area. These hours included board membership for organizations dedicated to improving affordable housing and economic development opportunities across the state.

The following table presents the bank's community development services throughout the state of Illinois during the review period.

Community Development Services					
March 25, 2022, through October 13, 2025					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize/Stabilize	Total
	Hours	Hours	Hours	Hours	Hours
Full Review Assessment Areas					
Champaign MSA	55	1,184	116	1	1,356
Chicago MD	127	2,033	191	0	2,351
Peoria MSA	13	1,047	19	1	1,080
Full Review Total	195	4,264	326	2	4,787
Limited Review Assessment Areas					
Bloomington MSA	34	478	7	2	521
Decatur MSA	97	246	38	0	381
Limited Review Total	131	724	45	2	902
Other					
BSRA - Illinois	26	139	26	0	191
Grand Total	352	5,127	397	4	5,880

CHAMPAIGN-URBANA, IL MSA #16580 - Full Review

SCOPE OF THE EXAMINATION

The scope for this assessment area is consistent with the scope presented in the overall section of the performance evaluation.

DESCRIPTION OF INSTITUTION’S OPERATIONS IN CHAMPAIGN-URBANA, IL MSA #16580⁴

The Champaign MSA assessment area includes Champaign County in its entirety and remains unchanged since the previous evaluation. The assessment area contains a total of 48 census tracts comprised of six low-, eight moderate-, 11 middle-, and 18 upper-income tracts. There are also five unknown-income census tracts composed primarily of the University of Illinois Champaign-Urbana and nature preserves.

Tract Designation Change Data

The median family income levels (MFI) for census tracts are calculated using the income data from the United States Census Bureau’s American Community Survey and geographic definitions from the Office of Management and Budget (OMB) and are updated approximately every five years (.12(m) Income Level). The income data used to calculate geographic income designations changed between 2021 and 2022. Accordingly, lending activity that took place in calendar years up to and including 2021 are evaluated based on ACS income level definitions from the five-year survey data set 2011-2015. Lending activity performed in 2022 and beyond are evaluated based on ACS income level definitions from the five-year survey data set 2016-2020.

Census Tract Designation Changes American Community Survey Data (ACS)			
Tract Income Designation	2021 Designations (#)	2022 Designations (#)	Net Change (#)
Low	8	6	-2
Moderate	7	8	+1
Middle	17	11	-6
Upper	9	18	+9
Unknown	2	5	+3
Total	43	48	+5
<i>Source: U. S. Census Bureau: Decennial Census: American Community Survey Data: 2011-2015 U.S. Census Bureau: Decennial Census: America Community Survey Data: 2016-2020</i>			

Busey Bank operates its main office, eight branches, nine full-service ATMs, and 17 cash-only ATMs in the Champaign MSA assessment area. There are no branches and five cash-only ATMs in

⁴ Census tract designations are based on American Community Survey income data. For years 2022 and after, the designations are based on 2016-2020 ACS data. For years 2021 and before, the designations are based on 2011-2015 ACS data. For examinations that include performance before and after 2022, both sets of data have been used to perform the analysis of bank activity in the respective timeframes.

low-income census tracts. Moderate-income census tracts account for two branches, 3 full service, and one cash-only ATMs. One branch, one full-service ATM, and 5 cash-only ATMs are in middle-income census tracts. Finally, six branches, five full-service ATMs and five cash-only ATMs are located in upper-income census tracts, and one cash-only ATM is located on a university in an unknown-income census tract. The bank has not opened or closed any branches or ATMs in the assessment area since the previous evaluation.

The FDIC market share report, as of June 30, 2024, ranked Busey Bank first among 29 institutions serving the assessment area, with 40.6 percent market share. This is substantially higher than the number two and three market shareholders, JPMorgan Chase Bank, NA and PNC Bank, NA, which held 16.1 and 6.8 percent of deposit shares, respectively.

In 2024, Busey Bank ranked first in the number of HMDA-reportable originations out of 225 institutions with 338 originations. The second ranked institution Broker Solutions, INC and third ranked institution Flat Branch Mortgage, Inc originated 242 and 202 loans, respectively. In 2023, the bank ranked seventh among 70 CRA reporters with 93 originations. The market leaders were JPMorgan Chase Bank, NA with 752 originations and American Express, NB with 626 originations.

Information regarding census related and business demographic characteristics of the assessment area is provided in the following table.

2024 Champaign-Urbana, IL MSA 16580 AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	6	12.5	2,716	6.4	631	23.2	9,729	22.8
Moderate	8	16.7	9,309	21.8	1,351	14.5	6,813	16.0
Middle	11	22.9	12,227	28.7	878	7.2	8,224	19.3
Upper	18	37.5	17,931	42.1	786	4.4	17,852	41.9
Unknown	5	10.4	435	1.0	87	20.0	0	0.0
Total AA	48	100.0	42,618	100.0	3,733	8.8	42,618	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	12,413	1,548	3.5	12.5	8,453	68.1	2,412	19.4
Moderate	19,268	9,264	21.0	48.1	7,721	40.1	2,283	11.8
Middle	25,391	13,287	30.1	52.3	9,251	36.4	2,853	11.2
Upper	31,306	19,700	44.7	62.9	9,383	30.0	2,223	7.1
Unknown	5,301	289	0.7	5.5	4,163	78.5	849	16.0
Total AA	93,679	44,088	100.0	47.1	38,971	41.6	10,620	11.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	682	10.6	609	10.4	70	14.2	3	4.8
Moderate	974	15.2	897	15.3	65	13.2	12	19.0
Middle	2,051	32.0	1,830	31.2	196	39.8	25	39.7
Upper	2,411	37.6	2,260	38.6	131	26.6	20	31.7
Unknown	298	4.6	264	4.5	31	6.3	3	4.8
Total AA	6,416	100.0	5,860	100.0	493	100.0	63	100.0
Percentage of Total Businesses:				91.3		7.7		1.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	4	1.5	4	1.5	0	0.0	0	0.0
Moderate	9	3.3	8	3.0	1	25.0	0	0.0
Middle	154	56.8	153	57.3	1	25.0	0	0.0
Upper	104	38.4	102	38.2	2	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	271	100.0	267	100.0	4	100.0	0	0.0
Percentage of Total Farms:				98.5		1.5		0.0
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Population Characteristics

The following table presents the population trends for the assessment area, the full MSA, and the state of Illinois from 2015 to 2020. According to the 2020 U.S. Census Bureau demographic data, the assessment area's population is 205,865. All three areas maintained stable populations between 2015 and 2020.

Population Change			
Area	2015 Population	2020 Population	Percent Change (%)
Assessment Area	205,766	205,865	0.0
Champaign-Urbana, IL MSA	236,096	236,072	0.0
Illinois	12,873,761	12,812,508	-0.5

*Source: 2011-2015 U.S. Census Bureau American Community Survey
2020 U.S. Census Bureau Decennial Census*

Income Characteristics

According to the U.S. Census Bureau, the assessment area is comprised of 42,618 families, of which 22.8 percent are designated as low-income, 16.0 percent are moderate-income, 19.3 percent are middle-income, and 41.9 percent are upper-income. However, 8.8 percent of families residing within the assessment area live below the poverty line which is comparable to the state of Illinois' poverty rate of 8.5 percent. According to the 2016-2020 ACS, the median family income for the assessment area is \$82,958, which is below the median family income for the state of Illinois at \$86,251 but slightly above the overall MSA median family income of \$81,070. The assessment area also experienced slightly slower growth than the state but comparable growth to the overall MSA.

Median Family Income Change			
Area	2015 Median Family Income (\$)	2020 Median Family Income (\$)	Percent Change (%)
Assessment Area	77,024	82,958	7.7
Champaign-Urbana, IL MSA	76,181	81,070	6.4
Illinois	78,169	86,251	10.3

*Source: 2011 - 2015 U.S. Census Bureau American Community Survey
2016 - 2020 U.S. Census Bureau American Community Survey
Median Family Incomes have been inflation-adjusted and are expressed in 2020 dollars.*

Housing Characteristics

The bank's assessment area includes 93,679 housing units. Owner-occupied units represent the

largest percentage at 47.1 percent, but rental units account for 41.6 percent of total units. Within the assessment area, 11.3 percent of housing units are vacant, which is slightly higher than the percentage of vacant units within the state of Illinois at 9.1 percent of total housing units.

The following table presents recent housing cost burden for individuals within the assessment area, the entire MSA, as well as the state of Illinois. The housing cost burden is a measure of affordability via a comparative analysis of individuals of different income levels that spend 30.0 percent or more of their monthly income on housing costs. As depicted within the following table, low-income individuals are impacted at a higher rate than moderate-income individuals as both renters and owners. Housing cost burden in the assessment area is below that of the state and comparable to the overall MSA in all categories. One exception is that overall housing cost burden across all renters in the assessment area is slightly higher than that of the state at 45.0 and 41.8 respectively.

A community representative stated that the presence of the university and vast amount of student housing in the area drives up the cost for all renters. This is also a barrier to construction of affordable housing as developers prefer the more lucrative student housing projects.

Housing Cost Burden						
Area	Cost Burden (%) - Renters			Cost Burden (%) - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Assessment Area	71.1	29.5	45.0	59.8	23.1	13.5
Champaign-Urbana, IL MSA	70.9	28.8	44.3	58.9	21.9	13.8
Illinois	73.6	34.6	41.8	67.0	34.3	20.8
<i>Cost Burden is housing cost that equals 30 percent or more of household income</i>						
<i>Source: U.S. Department of Housing and Urban Development (HUD), 2017-2021 Comprehensive Housing Affordability Strategy</i>						

Employment Conditions

The following table shows unemployment statistics for the assessment area, the overall MSA, and the state of Illinois. After increasing notably during the COVID-19 pandemic, the assessment area's unemployment rate of 4.2 percent remains below the state of Illinois' unemployment rate of 5.0 percent. A community representative noted that unemployment remains low and that businesses are having trouble finding workers, especially in healthcare and education fields.

Unemployment Rates (%)					
Area	2020	2021	2022	2023	2024
Assessment Area	6.5	5.0	3.9	4.2	4.2
Champaign-Urbana, IL MSA	6.4	4.9	3.9	4.2	4.2
Illinois	9.3	6.1	4.6	4.5	5.0
<i>Source: Bureau of Labor Statistics (BLS), Local Area Unemployment Statistics</i>					

Industry Characteristics

The assessment area contains a diverse employment base and is most heavily impacted by the industries of health care, retail trade services, and accommodation and food services based on data from the U.S. Bureau of Labor Statistics. Community representatives also noted that educational services accounted for a large portion of employment and was one of the industries, along with health care, that were struggling to maintain adequate staffing.

Community Representatives

Information from one community representative was considered during the evaluation to provide context regarding local economic and demographic conditions. The representative provided information on housing, employment and economic development needs within the assessment area. As previously noted, the representative stated that the biggest need is affordable housing given that the large amount of student housing in the area drives up the cost for all renters. They stated that there is a need for more financial institutions to support funding for affordable housing projects.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS CHAMPAIGN-URBANA, IL MSA #16580

LENDING TEST

The geographic distribution of loans reflects good penetration throughout the assessment area, and the distribution of borrowers reflects, given the product lines offered, excellent penetration among customers of different income levels and businesses and farms of different sizes. The bank exhibits a good record of serving the credit needs of low-income individuals and areas and very small businesses and farms. Busey Bank makes a relatively high level of community development loans, and the bank makes use of innovative and flexible lending practices in serving assessment area credit needs. Programs offered in the Champaign MSA assessment area are consistent with those discussed in the Lending Test section for the state of Illinois and for the institution overall.

Geographic Distribution of Loans

Busey Bank's lending activities reflect good distribution throughout the assessment area, particularly in low- and moderate-income census tracts. In 2024, the bank's rate of home mortgage lending was deemed good as the bank's performance was comparable to the aggregate of lenders and the assessment area demographics in low-income tracts and comparable to or slightly below in moderate-income tracts. Additionally, the bank's performance with respect to small business loans was excellent given the bank's performance in low- and moderate-income census tracts exceeded the aggregate of lenders and the assessment area demographics. Finally, the bank's performance with respect to small farm loans was adequate. The bank made no small farm loans in low- and moderate-income census tracts, but this was considered adequate given the low opportunity for such loans. The bank's distribution of lending across geographies of different income levels in 2023 and 2022 was mostly consistent with 2024 figures.

Census tract data changed in the assessment area between 2023 and 2024 due to the OMB Bulletin issued July of 2023. As a result, a combined table could not be generated. For purposes of this analysis, 2024 figures are featured in the narrative. The 2023 and 2022 figures are used for comparison and are detailed in Appendix C and Appendix B, respectively.

A gap analysis was completed as part of the evaluation. In 2024, the bank originated HMDA-reportable loans in 85.4 percent of all census tracts in the assessment area with originations in 66.7 percent of all low-income census tracts and 100.0 percent of moderate-income census tracts. As it pertains to CRA-reportable loans, the bank originated loans in 70.8 percent of all census tracts in the assessment area with originations in 83.3 percent of all low-income census tracts and 75.0 percent of all moderate-income census tracts. Combined, the bank had only one upper-income census tract and three unknown-income census tracts with no loans and originated loans in 91.7 percent of the census tracts in the assessment area. Based upon this analysis, there were no conspicuous, unexplained lending gaps in the assessment area.

HMDA Reportable Lending

In 2023 and 2024, the bank's rate of HMDA-reportable lending within low- and moderate-income census tracts was good. The bank's 2024 HMDA-reportable lending in the assessment area was concentrated in home purchase, refinance, and home improvement loans which comprised 100.0 percent of the HMDA-reportable loans originated. Due to the lack of volume, multi-family loans were not considered within the analysis of HMDA-reportable lending.

Home Purchase Loans

In 2024, home purchase loans represented 65.0 percent of the bank's HMDA-reportable loans originated in the Champaign MSA assessment area. The bank made 7.0 percent of its loans in low-income census tracts, which is slightly above the performance of the aggregate of lenders at 3.8

percent and the demographic of owner-occupied units in low-income census tracts at 3.5 percent. The bank made 19.9 percent of its home purchase loans in moderate-income census tracts, which was slightly below the performance of the aggregate of lenders at 22.9 percent and comparable to the demographic of owner-occupied units in moderate-income census tracts at 21.0 percent. The bank made 26.4 percent of its home purchase loans in middle-income census tracts. This was slightly below the aggregate of lenders at 29.2 percent and the 30.1 percent demographic of owner-occupied units in middle-income census tracts. Lastly, the bank made 45.8 percent of its home purchase loans in upper-income census tracts. This was slightly above the aggregate of lenders at 43.1 percent and comparable to the demographic of owner-occupied units in upper-income census tracts at 44.7 percent. The bank's performance in 2023 and 2022 was consistent with 2024 performance.

Refinance Loans

In 2024, refinance loans represented 17.5 percent of the bank's HMDA-reportable loans originated in the Champaign MSA assessment area. The bank made 1.9 percent of its loans in low-income census tracts, which is slightly below the performance of the aggregate of lenders at 4.2 percent and comparable to the demographic of owner-occupied units in low-income census tracts at 3.5 percent. The bank made 13.0 percent of its refinance loans in moderate-income census tracts, which was below the performance of the aggregate of lenders at 23.8 percent and the demographic of owner-occupied units in moderate-income census tracts at 21.0 percent. The bank made 38.9 percent of its refinance loans in middle-income census tracts. This was above the aggregate of lenders at 29.4 percent and the 30.1 percent demographic of owner-occupied units in middle-income census tracts. Lastly, the bank made 46.3 percent of its refinance loans in upper-income census tracts. This was slightly above the aggregate of lenders at 42.2 percent and comparable to the demographic of owner-occupied units in upper-income census tracts at 44.7 percent. The bank's performance in 2023 and 2022 was consistent with 2024 performance.

Home Improvement Loans

In 2024, home improvement loans represented 17.5 percent of the bank's HMDA-reportable loans originated in the Champaign MSA assessment area. The bank made no loans in low-income census tracts, which is comparable to the performance of the aggregate of lenders at 1.3 percent and slightly below the demographic of owner-occupied units in low-income census tracts at 3.5 percent. The bank made 22.2 percent of its home improvement loans in moderate-income census tracts, which was above the performance of the aggregate of lenders at 15.7 percent and comparable to the demographic of owner-occupied units in moderate-income census tracts at 21.0 percent. The bank made 25.9 percent of its home improvement loans in middle-income census tracts. This was slightly below the aggregate of lenders at 28.9 percent and the 30.1 percent demographic of owner-occupied units in middle-income census tracts. Lastly, the bank made 51.9 percent of its home improvement loans in upper-income census tracts. This was comparable to the aggregate of lenders at 53.5 percent and above the demographic of owner-occupied units in upper-

income census tracts at 44.7 percent. The bank's performance in 2023 and 2022 was consistent with 2024 performance.

The following table summarizes the bank's 2024 HMDA-reportable lending in the assessment area, while 2023 tables are available in Appendix C and 2022 tables are available in Appendix B.

Distribution of 2024 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Champaign-Urbana, IL MSA 16580							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	14	7.0	3.8	1,627	3.8	2.0	3.5
Moderate	40	19.9	22.9	5,386	12.7	14.5	21.0
Middle	53	26.4	29.2	9,687	22.9	26.1	30.1
Upper	92	45.8	43.1	25,003	59.0	56.5	44.7
Unknown	2	1.0	1.1	664	1.6	0.9	0.7
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	201	100.0	100.0	42,367	100.0	100.0	100.0
Refinance Loans							
Low	1	1.9	4.2	63	0.9	2.2	3.5
Moderate	7	13.0	23.8	464	6.8	14.9	21.0
Middle	21	38.9	29.4	2,069	30.5	29.0	30.1
Upper	25	46.3	42.2	4,197	61.8	53.7	44.7
Unknown	0	0.0	0.5	0	0.0	0.2	0.7
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	54	100.0	100.0	6,793	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	1.3	0	0.0	0.8	3.5
Moderate	12	22.2	15.7	481	15.1	8.8	21.0
Middle	14	25.9	28.9	961	30.2	27.3	30.1
Upper	28	51.9	53.5	1,739	54.7	62.6	44.7
Unknown	0	0.0	0.6	0	0.0	0.5	0.7
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	54	100.0	100.0	3,181	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	23.6	0	0.0	36.1	27.7
Moderate	0	0.0	13.9	0	0.0	2.5	11.5
Middle	0	0.0	27.8	0	0.0	26.8	25.1
Upper	0	0.0	22.2	0	0.0	12.3	22.4
Unknown	0	0.0	12.5	0	0.0	22.3	13.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	15	4.9	4.1	1,690	3.2	10.6	3.5
Moderate	59	19.1	22.0	6,331	12.1	11.4	21.0
Middle	88	28.5	28.9	12,717	24.3	26.6	30.1
Upper	145	46.9	43.8	30,939	59.1	45.4	44.7
Unknown	2	0.6	1.2	664	1.3	6.2	0.7
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	309	100.0	100.0	52,341	100.0	100.0	100.0

Source: 2024 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Small Business

The bank’s performance with respect to the geographic distribution of small business loans in the assessment area was excellent. In 2024, the bank made 20.7 percent of its small business loans in low-income census tracts, which was above the aggregate of lenders at 7.5 percent and the 10.6 percent of total businesses in this assessment area located in such census tracts. The bank made 20.7 percent of its small business loans in moderate-income census tracts, which was above the aggregate of lenders at 12.5 percent and the 15.2 percent of total businesses located in moderate-income census tracts. The bank made 27.6 percent of its small business loans in middle-income census tracts, which was comparable to the aggregate of lenders at 28.6 percent and slightly below the 32.0 percent of total businesses in middle-income census tracts. Lastly, the bank made 26.4 percent of its small business loans in upper-income census tracts. The bank’s performance was significantly below the aggregate of lenders at 47.1 percent and below the 37.6 percent of total businesses in upper-income census tracts. The bank’s performance in 2023 and 2022 was consistent with 2024 performance.

The following table summarizes the bank’s 2024 small business lending in the assessment area, while 2023 tables are available in Appendix C and 2022 tables are available in Appendix B.

Distribution of 2024 Small Business Lending By Income Level of Geography							
Assessment Area: Champaign-Urbana, IL MSA 16580							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	18	20.7	7.5	7,528	33.2	13.2	10.6
Moderate	18	20.7	12.5	4,324	19.1	12.1	15.2
Middle	24	27.6	28.6	6,578	29.0	36.4	32.0
Upper	23	26.4	47.1	3,765	16.6	36.4	37.6
Unknown	4	4.6	4.0	460	2.0	1.8	4.6
Tract-Unk	0	0.0	0.4	0	0.0	0.1	
Total	87	100.0	100.0	22,655	100.0	100.0	100.0

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Small Farm

The bank’s performance with respect to the geographic distribution of small farm loans in the assessment area was adequate. In 2024, the bank made no small farm loans in low-income census tracts, which was comparable to the aggregate of lenders at 1.3 percent and the 1.5 percent of total farms in this assessment area located in such census tracts. The bank also made no small farm loans in moderate-income census tracts, which was comparable to the aggregate of lenders at 0.7

percent and slightly below the 3.3 percent of total farms located in moderate-income census tracts. The bank made 72.7 percent of its small farm loans in middle-income census tracts, which was significantly above the aggregate of lenders at 47.0 percent and the 56.8 percent of total farms in middle-income census tracts. Lastly, the bank made 27.3 percent of its small farm loans in upper-income census tracts. The bank’s performance was significantly below the aggregate of lenders at 45.7 and below the 38.4 percent of total farms in upper-income census tracts. While the bank made no loans in low- or moderate-income census tracts, the low percentages of the aggregate of lenders and of farms in such tracts shows the lack of opportunity to make such loans. The bank’s performance in 2023 and 2022 was consistent with 2024 performance.

The following table summarizes the bank’s 2024 small farm lending in the assessment area, while 2023 tables are available in Appendix C and 2022 tables are available in Appendix B.

Distribution of 2024 Small Farm Lending By Income Level of Geography Assessment Area: Champaign-Urbana, IL MSA 16580							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Low	0	0.0	1.3	0	0.0	0.1	1.5
Moderate	0	0.0	0.7	0	0.0	0.0	3.3
Middle	8	72.7	47.0	1,357	57.5	56.9	56.8
Upper	3	27.3	45.7	1,005	42.5	41.6	38.4
Unknown	0	0.0	5.3	0	0.0	1.4	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	11	100.0	100.0	2,362	100.0	100.0	100.0

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Lending to Borrowers of Different Income Levels and Lending to Businesses and Farms of Different Sizes

Busey Bank’s lending activities reflect excellent distribution, particularly in its assessment area, of loans among individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank. In 2024, the bank’s performance relative to home mortgage loans was excellent as the bank was comparable to or outperformed the aggregate of lenders to both low- and moderate-income borrowers. The bank’s performance was also above the demographic of moderate-income individuals across all HMDA-reportable loan types. With respect to small business loans, the bank’s performance was adequate as the bank’s lending to businesses reporting annual revenues of \$1 million or less was below the aggregate of lenders and significantly below the percentage of total businesses operating in the assessment area. Finally, the bank’s performance with respect to small farm loans was excellent as the bank’s lending to farms

reporting annual revenues of \$1 million or less was significantly above the aggregate of lenders. The bank's distribution of lending across individuals of different income levels and businesses and farms of different sizes in 2022 and 2023 was mostly consistent with 2024 figures.

Census tract data changed in the assessment area between 2023 and 2024 due to the OMB Bulletin issued July 2023. As a result, a combined table could not be generated. The 2023 tables can be found in Appendix C.

HMDA Reportable Lending

In 2024, the bank's performance relative to home mortgage loans was excellent within the Champaign MSA assessment area.

Home Purchase Loans

In 2024, the bank made 9.5 percent of its home purchase loans, by number, to low-income borrowers, which was comparable to the performance of the aggregate of lenders at 10.1 percent and below the 22.8 percent demographic of low-income families within the assessment area. The bank made 22.9 percent of its home purchase loans to moderate-income borrowers, which was slightly above the performance of the aggregate of lenders at 20.7 percent and above the 16.0 percent demographic of moderate-income families within the assessment area. The bank made 21.9 percent of its home purchase loans to middle-income borrowers, which was slightly above the performance of the aggregate of lenders at 19.8 percent and the 19.3 percent demographic of middle-income families within the assessment area. Lastly, the bank made 42.8 percent of its home purchase loans to upper-income borrowers, which was above the performance of the aggregate of lenders at 32.8 percent and comparable to the 41.9 percent demographic of upper-income families within the assessment area. The bank's performance in 2023 and 2022 was consistent with 2024 performance.

Refinance Loans

In 2024, the bank made 16.7 percent of its refinance loans, by number, to low-income borrowers, which was above the performance of the aggregate of lenders at 10.5 percent and below the 22.8 percent demographic of low-income families within the assessment area. The bank made 18.5 percent of its refinance loans to moderate-income borrowers, which was comparable to the performance of the aggregate of lenders at 17.3 percent and slightly above the 16.0 percent demographic of moderate-income families within the assessment area. The bank made 25.9 percent of its refinance loans to middle-income borrowers, which was above the performance of the aggregate of lenders at 20.1 percent and the 19.3 percent demographic of middle-income families within the assessment area. Lastly, the bank made 33.3 percent of its refinance loans to upper-income borrowers, which was above the performance of the aggregate of lenders at 23.6 percent and below the 41.9 percent demographic of upper-income families within the assessment area. The

bank's performance in 2023 and 2022 was consistent with 2024 performance.

Home Improvement Loans

In 2024, the bank made 9.3 percent of its home improvement loans, by number, to low-income borrowers, which was comparable to the performance of the aggregate of lenders at 9.4 percent and below the 22.8 percent demographic of low-income families within the assessment area. The bank made 27.8 percent of its home improvement loans to moderate-income borrowers, which was above the performance of the aggregate of lenders at 19.5 percent and the 16.0 percent demographic of moderate-income families within the assessment area. The bank made 20.4 percent of its home improvement loans to middle-income borrowers, which was slightly below the performance of the aggregate of lenders at 22.6 percent and comparable to the 19.3 percent demographic of middle-income families within the assessment area. Lastly, the bank made 40.7 percent of its home improvement loans to upper-income borrowers, which was comparable to the performance of the aggregate of lenders at 40.3 percent and the 41.9 percent demographic of upper-income families within the assessment area. The bank's performance in 2023 and 2022 was consistent with 2024 performance.

The following table summarizes the bank's borrower distribution of 2024 HMDA-reportable lending in the assessment area, while 2023 tables are available in Appendix C and 2022 tables are available in Appendix B.

Distribution of 2024 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Champaign-Urbana, IL MSA 16580							
Borrower Income Level	Bank And Aggregate Loans					Families by Family Income %	
	Bank		Agg	Bank			Agg
	#	%	%	\$(000)	%		%
Home Purchase Loans							
Low	19	9.5	10.1	2,112	5.0	5.3	22.8
Moderate	46	22.9	20.7	6,820	16.1	14.7	16.0
Middle	44	21.9	19.8	8,728	20.6	19.0	19.3
Upper	86	42.8	32.8	23,428	55.3	45.1	41.9
Unknown	6	3.0	16.6	1,279	3.0	15.9	0.0
Total	201	100.0	100.0	42,367	100.0	100.0	100.0
Refinance Loans							
Low	9	16.7	10.5	553	8.1	4.9	22.8
Moderate	10	18.5	17.3	1,043	15.4	11.2	16.0
Middle	14	25.9	20.1	1,573	23.2	17.2	19.3
Upper	18	33.3	23.6	3,325	48.9	30.7	41.9
Unknown	3	5.6	28.6	299	4.4	35.9	0.0
Total	54	100.0	100.0	6,793	100.0	100.0	100.0
Home Improvement Loans							
Low	5	9.3	9.4	220	6.9	5.8	22.8
Moderate	15	27.8	19.5	788	24.8	12.4	16.0
Middle	11	20.4	22.6	528	16.6	22.2	19.3
Upper	22	40.7	40.3	1,620	50.9	52.8	41.9
Unknown	1	1.9	8.2	25	0.8	6.8	0.0
Total	54	100.0	100.0	3,181	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	33	10.7	10.1	2,885	5.5	5.2	22.8
Moderate	71	23.0	20.0	8,651	16.5	14.1	16.0
Middle	69	22.3	20.2	10,829	20.7	18.8	19.3
Upper	126	40.8	31.7	28,373	54.2	43.0	41.9
Unknown	10	3.2	17.9	1,603	3.1	19.0	0.0
Total	309	100.0	100.0	52,341	100.0	100.0	100.0
Source: 2024 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Small Business

The bank's performance relative to small business loans in the Champaign MSA assessment area was adequate. In 2024, the bank made 87 small business loans, of which 37.9 percent, by number, were to businesses reporting annual revenues of \$1 million or less. The bank's performance was significantly below the aggregate of lenders, which made 55.9 percent of such loans. The bank's performance was also significantly below the percentage of businesses reporting annual revenues

of \$1 million or less at 91.3 percent. Of the small business loans, 41.4 percent were made in amounts of \$100,000 or less, which are considered most beneficial to small businesses. This was significantly below the aggregate at 93.0 percent. However, to businesses with annual revenues of \$1 million or less, 57.6 percent of the loans made were for \$100,000 or less. The bank’s performance in 2023 and 2022 was consistent with 2024 performance.

The following table summarizes the bank’s borrower distribution of 2024 small business lending in the assessment area, while 2023 tables are available in Appendix C and 2022 tables are available in Appendix B.

Distribution of 2024 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Champaign-Urbana, IL MSA 16580							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	33	37.9	55.9	7,184	31.7	38.8	91.3
Over \$1 Million	48	55.2		14,846	65.5		7.7
Revenue Unknown	6	6.9		625	2.8		1.0
Total	87	100.0		22,655	100.0		100.0
By Loan Size							
\$100,000 or Less	36	41.4	93.0	1,957	8.6	33.6	
\$100,001 - \$250,000	17	19.5	3.7	3,049	13.5	17.2	
\$250,001 - \$1 Million	34	39.1	3.3	17,649	77.9	49.1	
Total	87	100.0	100.0	22,655	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	19	57.6		782	10.9		
\$100,001 - \$250,000	4	12.1		752	10.5		
\$250,001 - \$1 Million	10	30.3		5,650	78.6		
Total	33	100.0		7,184	100.0		
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Small Farm

The bank’s performance relative to small farm loans in the Champaign MSA assessment area was excellent. In 2024, the bank made 11 small farm loans, of which 72.7 percent, by number, were to farms reporting annual revenues of \$1 million or less. The bank’s performance was significantly above the aggregate of lenders, which made 36.4 percent of such loans. The bank’s performance

was significantly below the percentage of farms in the assessment area reporting annual revenues of \$1 million or less at 98.5 percent. However, of the small farm loans, 36.4 percent were made in amounts of \$100,000 or less, which are considered most beneficial to small farms. This was significantly below the aggregate at 87.4 percent. Of the farms with annual revenues of \$1 million or less, only 25.0 percent of the loans made were for \$100,000 or less. The bank’s performance in 2023 and 2022 was consistent with 2024 performance.

The following table summarizes the bank’s borrower distribution of 2024 small farm lending in the assessment area, while 2023 tables are available in Appendix C and 2022 tables are available in Appendix B.

Distribution of 2024 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Champaign-Urbana, IL MSA 16580							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	8	72.7	36.4	1,717	72.7	58.0	98.5
Over \$1 Million	2	18.2		570	24.1		1.5
Revenue Unknown	1	9.1		75	3.2		0.0
Total	11	100.0		2,362	100.0		100.0
By Loan Size							
\$100,000 or Less	4	36.4	87.4	287	12.2	37.2	
\$100,001 - \$250,000	4	36.4	8.6	780	33.0	32.5	
\$250,001 - \$500,000	3	27.3	4.0	1,295	54.8	30.2	
Total	11	100.0	100.0	2,362	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	2	25.0		112	6.5		
\$100,001 - \$250,000	4	50.0		780	45.4		
\$250,001 - \$500,000	2	25.0		825	48.0		
Total	8	100.0		1,717	100.0		
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Community Development Lending

Busey Bank makes a relatively high level of community development loans in the Champaign MSA assessment area. During the evaluation period, the bank originated 36 qualified community development loans totaling approximately \$45.6 million. The qualified loans addressed a range of credit needs including affordable housing for low- or moderate-income individuals, community

services targeted to low- or moderate-income individuals or geographies, and economic development and revitalization/stabilization efforts. Community representatives stated affordable housing is a significant need in the assessment area. The bank made eight affordable housing community development loans, demonstrating the bank’s responsiveness to identified community needs.

Community Development Loans March 25, 2022, through October 13, 2025										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize/ Stabilize		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Champaign MSA	8	4,155	14	2,696	13	37,189	1	1,600	36	45,640
Grand Total	8	4,155	14	2,696	13	37,189	1	1,600	36	45,640

Note: Dollar amounts are rounded and not reflective of exact figures.

INVESTMENT TEST

Busey Bank made an excellent level of qualified community development investments and grants, particularly those not routinely provided by private investors, occasionally in a leadership position. Also, the bank makes significant use of innovative and/or complex investments to support community initiatives and demonstrates excellent responsiveness to credit and community development needs.

During the evaluation period, the bank made or maintained 41 community development investments totaling approximately \$21.5 million within the assessment area. Of the qualified community development investments, 24 investments totaling \$9.5 million were made within the current review period whereas the remaining investments were made prior to the current evaluation period yet still maintained by the bank.

Of the qualified investments by dollar amount, 39.4 percent were made toward affordable housing benefiting low-or moderate-income individuals, 29.3 percent were to community service organizations, 24.8 percent were to economic development projects, and 6.5 percent were toward revitalization/stabilization efforts. A community representative highlighted a significant need for institutions in the area to fund affordable housing, and Busey Bank was responsive to this need by investing in several LIHTC projects. Additionally, Busey Bank had a leadership investment in a fund that provides venture capital for small business start-ups.

The following table presents the bank’s community development investments throughout its assessment area during the review period.

Community Development Investments As of October 13, 2025											
Assessment Area		Affordable Housing		Community Services		Economic Development		Revitalize/Stabilize		Total	
		#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Champaign MSA	Current	15	6,424	4	1,201	5	1,875	0	0	24	9,499
	Prior	2	2,040	6	5,095	6	3,448	3	1,394	17	11,977
Grand Total	Current	15	6,424	4	1,201	5	1,875	0	0	24	9,499
	Prior	2	2,040	6	5,095	6	3,448	3	1,394	15	11,977

Note: Dollar amounts are rounded and not reflective of exact figures.

Additionally, the bank made 248 donations totaling \$889,763 to organizations within the assessment area during the evaluation period. Donations were made to a variety of organizations with the majority of donations, by dollar volume, going towards community service efforts targeting low- and moderate-income individuals and communities (83.5 percent).

The following table presents the bank’s community development donations throughout its assessment area during the review period.

Community Development Donations March 25, 2022, through October 13, 2025										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize/Stabilize		Total	
	#	\$	#	\$	#	\$	#	\$	#	\$
Champaign MSA	9	43,405	226	743,258	12	100,600	1	2,500	248	889,763
Grand Total	9	43,405	226	743,258	12	100,600	1	2,500	248	889,763

Note: Dollar amounts are rounded and not reflective of exact figures.

SERVICE TEST

Retail Services

The distribution of the branch offices and ATMs is performed using current data (2024) and any changes in the median family income level of the geographies where the branches are located.

Busey Bank’s retail delivery services are accessible to geographies and individuals of different income levels in its assessment area. The bank operates nine branch offices, including its main office, and 26 ATMs in the assessment area. Two branches and nine ATMs are in low- or moderate-

income census tracts which is 22.2 percent of the assessment area’s branches and 34.6 of its ATMs. The remaining branch offices and ATMs are located within middle-, upper-, or unknown-income census tracts. Alternative delivery systems include phone, internet banking, and mobile banking. To the extent changes have been made, the bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in low- or moderate-income geographies or to low- or moderate-income individuals. The bank has not opened or closed any branch offices or ATMs in the assessment area since the previous evaluation.

Its services (including, where appropriate, business hours) do not vary in a way that inconveniences its assessment area, particularly low- or moderate-income geographies or low- or moderate-income individuals. Branch offices in the assessment area have generally consistent hours Monday through Friday from 9:00 a.m. to 5:00 p.m. except for one branch in an upper-income census tract that closes at 4:00 p.m. All branches offer extended drive-through hours until 5:30 p.m. except for the main office in an upper-income census tract, that does not have a drive-through. All branches are open on Saturday from 9:00 a.m. to 12:00 p.m. except for two upper-income branches. Applications for loan and deposit products are accepted at each location. Busey Bank also offers online applications for mortgage and consumer non-mortgage products as well as various deposit accounts through its website.

Community Development Services

Busey Bank provides a relatively high level of community development services. During the review period, the bank provided 1,356 community development service hours. As illustrated in the following table, community development services were accomplished in partnership with a variety of organizations, however the majority of community development services had a focus of community services targeting low- and moderate-income individuals and geographies. A significant number of hours were dedicated to board membership to organizations that provide services to low- and moderate-income individuals or to economic development organizations showing the bank’s leadership in the community. Financial Pathways also played a significant role as bank partners provided financial education workshops throughout the assessment area.

The following table presents the bank’s community development services throughout its assessment area during the review period.

Community Development Services March 25, 2022, through October 13, 2025					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize/ Stabilize	Total
	Hours	Hours	Hours	Hours	Hours
Champaign MSA	55	1,184	116	1	1,356
Grand Total	55	1,184	116	1	1,356

Chicago-Naperville-Schaumburg, IL MD # 16984- Full Review

SCOPE OF THE EXAMINATION

The scope for this assessment area is consistent with the scope presented in the overall section of the performance evaluation.

DESCRIPTION OF INSTITUTION’S OPERATIONS IN CHICAGO-NAPERVILLE-SCHAUMBURG, IL MD #16984⁵

The Chicago MD assessment area includes Cook, DuPage, Grundy, and Will counties in their entirety and remains unchanged since the previous evaluation. The assessment area contains a total of 1,733 census tracts, comprised of 232 low-, 398 moderate-, 532 middle-, and 553 upper-income census tracts. There are also 18 unknown-income census tracts composed primarily of nature preserves, correctional facilities, airports, Lake Michigan, train yards, and industrial complexes.

Tract Designation Change Data

The median family income levels (MFI) for census tracts are calculated using the income data from the United States Census Bureau’s American Community Survey and geographic definitions from the Office of Management and Budget (OMB) and are updated approximately every five years (.12(m) Income Level). The income data used to calculate geographic income designations changed between 2021 and 2022. Accordingly, lending activity that took place in calendar years up to and including 2021 are evaluated based on ACS income level definitions from the five-year survey data set 2011-2015. Lending activity performed in 2022 and beyond are evaluated based on ACS income level definitions from the five-year survey data set 2016-2020.

Census Tract Designation Changes American Community Survey Data (ACS)			
Tract Income Designation	2021 Designations (#)	2022 Designations (#)	Net Change (#)
Low	263	232	-31
Moderate	412	398	-14
Middle	469	532	+63
Upper	539	553	+14
Unknown	14	18	+4
Total	1,697	1,733	+36

*Source: U. S. Census Bureau: Decennial Census: American Community Survey Data: 2011-2015
U.S. Census Bureau: Decennial Census: America Community Survey Data: 2016-2020*

⁵ Census tract designations are based on American Community Survey income data. For years 2022 and after, the designations are based on 2016-2020 ACS data. For years 2021 and before, the designations are based on 2011-2015 ACS data. For examinations that include performance before and after 2022, both sets of data have been used to perform the analysis of bank activity in the respective timeframes.

Busey Bank operates 17 branches and sixteen full-service ATMs in the Chicago MD assessment area. There are no branches or ATMs in low-income census tracts. Two branches and two full-service ATMs are located in moderate-income census tracts. Six branches and five full-service ATMs are in middle-income census tracts. Finally, nine branches and nine full-service ATMs are located in upper-income census tracts. Since the previous evaluation, the bank opened two branches with ATMs in moderate-income census tracts and two branches in middle-income census tracts (one with and one without an ATM). The bank also closed one branch with an ATM in a middle-income census tract. Additionally, the bank operates a loan production office in a middle-income census tract within the Chicago MD assessment area.

The FDIC market share report, as of June 30, 2024, ranked Busey Bank 22nd among 118 institutions serving the assessment area, with 0.5 percent market share. First and second ranked institutions, JPMorgan Chase Bank, NA and BMO Bank NA, each account for 20.3 percent of the market share.

In 2024, Busey Bank ranked 68th in the number of HMDA-reportable originations out of 769 institutions with 316 originations. The market leaders were Guaranteed Rate, Inc and JPMorgan Chase Bank, NA with 8,146 and 6,331 originations, respectively. In 2023, the bank ranked 35th among 246 CRA reporters with 354 originations. The market leader was JPMorgan Chase Bank NA with 62,194 originations. Overall, the bank is providing financial services in a highly competitive assessment area, with respect to deposits and loans.

Information regarding census related and business demographic characteristics of the assessment area is provided in the following table.

2024 Chicago-Naperville-Schaumburg, IL MD 16984 AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	232	13.4	150,075	9.3	41,715	27.8	386,927	24.0
Moderate	398	23.0	351,743	21.8	45,879	13.0	264,397	16.4
Middle	532	30.7	550,914	34.2	34,394	6.2	300,485	18.6
Upper	553	31.9	554,450	34.4	15,615	2.8	660,983	41.0
Unknown	18	1.0	5,610	0.3	1,541	27.5	0	0.0
Total AA	1,733	100.0	1,612,792	100.0	139,144	8.6	1,612,792	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	300,972	85,447	5.4	28.4	164,883	54.8	50,642	16.8
Moderate	624,660	295,953	18.6	47.4	268,220	42.9	60,487	9.7
Middle	914,006	575,271	36.1	62.9	280,383	30.7	58,352	6.4
Upper	972,376	634,833	39.8	65.3	271,077	27.9	66,466	6.8
Unknown	14,055	3,476	0.2	24.7	8,711	62.0	1,868	13.3
Total AA	2,826,069	1,594,980	100.0	56.4	993,274	35.1	237,815	8.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	17,338	6.1	15,920	6.2	1,336	5.0	82	4.4
Moderate	46,056	16.2	42,085	16.5	3,732	13.9	239	12.7
Middle	88,751	31.3	79,389	31.1	8,819	32.7	543	28.9
Upper	130,485	45.9	116,527	45.7	12,955	48.1	1,003	53.4
Unknown	1,358	0.5	1,253	0.5	95	0.4	10	0.5
Total AA	283,988	100.0	255,174	100.0	26,937	100.0	1,877	100.0
Percentage of Total Businesses:				89.9		9.5		0.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	40	3.9	38	3.8	2	7.7	0	0.0
Moderate	97	9.3	96	9.5	1	3.8	0	0.0
Middle	427	41.1	418	41.3	9	34.6	0	0.0
Upper	471	45.4	456	45.1	14	53.8	1	100.0
Unknown	3	0.3	3	0.3	0	0.0	0	0.0
Total AA	1,038	100.0	1,011	100.0	26	100.0	1	100.0
Percentage of Total Farms:				97.4		2.5		0.1
<p>Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</p>								

Population Characteristics

The following table presents the population trends for the assessment area, the counties comprising the assessment area, the MD in its entirety, and the state of Illinois from 2015 to 2020. According to the 2020 U.S. Census Bureau demographic data, the assessment area’s population is 6,957,306, which is consistent with its 2015 population with only 0.8 percent increase. All areas saw this stagnation in population except for Grundy County, which saw a slightly higher increase at 4.5 percent. Grundy County is also the least populous, so any change results in a higher percentage by default. Community representatives attributed Grundy County's population increase to the area's relative affordability compared to surrounding counties and the opening of several warehouses that increased job opportunities.

Population Change			
Area	2015 Population	2020 Population	Percent Change (%)
Assessment Area	6,901,077	6,957,306	0.8
Cook County, IL	5,236,393	5,275,541	0.7
DuPage County, IL	930,412	932,877	0.3
Grundy County, IL	50,277	52,533	4.5
Will County, IL	683,995	696,355	1.8
Chicago-Naperville-Schaumburg, IL MD	7,208,434	7,267,535	0.8
Illinois	12,873,761	12,812,508	-0.5

*Source: 2011-2015 U.S. Census Bureau American Community Survey
2020 U.S. Census Bureau Decennial Census*

Income Characteristics

According to the U.S. Census Bureau, the assessment area is comprised of 1,612,792 families, of which 24.0 percent are designated as low-income, 16.4 percent are moderate-income, 18.6 percent are middle-income, and 41.0 percent are upper-income. However, 8.6 percent of families residing within the assessment area live below the poverty line, which is comparable to the state of Illinois’ poverty rate of 8.5 percent. According to the 2016-2020 ACS, the median family income for the assessment area is \$90,968, which is above the median family income of the state of Illinois at \$86,251. Cook County experienced the largest increase in median family income at 14.9 percent but also maintains the lowest median family income of all counties within the assessment area at \$84,500. Grundy County saw the lowest growth in median family income of the counties that compose the assessment area at only 1.3 percent. A community representative noted that Grundy County has experienced less inflation and lower cost of living increases than surrounding counties, which may explain why median family income grew more slowly by comparison.

Median Family Income Change			
Area	2015 Median Family Income (\$)	2020 Median Family Income (\$)	Percent Change (%)
Assessment Area	80,972	90,968	12.3
Cook County, IL	73,557	84,500	14.9
DuPage County, IL	105,708	115,954	9.7
Grundy County, IL	87,606	88,732	1.3
Will County, IL	96,092	105,658	10.0
Chicago-Naperville-Schaumburg, IL MD	81,969	92,622	13.0
Illinois	78,169	86,251	10.3
<p><i>Source: 2011 - 2015 U.S. Census Bureau American Community Survey 2016 - 2020 U.S. Census Bureau American Community Survey Median Family Incomes have been inflation-adjusted and are expressed in 2020 dollars.</i></p>			

Housing Characteristics

The bank’s assessment area includes 2,826,069 housing units. The majority of housing units are owner-occupied at 56.4 percent, whereas rental units account for 35.1 percent of total units. Within the assessment area, 8.4 percent of housing units are vacant, which is comparable to the percentage of vacant units within the state of Illinois at 9.1 percent.

The following table presents recent housing cost burden for individuals within the assessment area, the counties comprising the assessment area, the MD as a whole, and the state of Illinois. The housing cost burden is a measure of affordability via a comparative analysis of individuals of different income levels that spend 30.0 percent or more of their monthly income on housing costs. As depicted within the following table, low-income individuals are impacted at a higher rate than moderate-income individuals as both renters and owners. Of the counties comprising the assessment area, DuPage County had the highest proportion of low- and moderate-income renters that met the housing cost burden criteria at 81.8 and 52.2 percent, respectively. DuPage County also had the highest proportion of low- and moderate-income homeowners that met the housing cost burden criteria at 77.3 and 44.9 percent, respectively. As noted in the previous table, DuPage County has the highest MFI of the counties in the area, which drives up the cost of housing.

Housing Cost Burden						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Assessment Area	75.7	39.2	42.6	72.9	42.3	25.1
Cook County, IL	75.1	37.8	42.9	72.4	42.2	26.6
DuPage County, IL	81.8	52.2	39.7	77.3	44.9	21.6
Grundy County, IL	78.9	21.6	31.3	65.5	29.2	17.4
Will County, IL	78.7	37.4	44.4	72.8	41.4	21.0
Chicago-Naperville-Schaumburg, IL MD	75.8	39.4	42.7	72.9	42.3	24.8
Illinois	73.6	34.6	41.8	67.0	34.3	20.8
<i>Cost Burden is housing cost that equals 30 percent or more of household income</i>						
<i>Source: U.S. Department of Housing and Urban Development (HUD), 2017-2021 Comprehensive Housing Affordability Strategy</i>						

Employment Conditions

The following table shows unemployment statistics for the assessment area, the counties comprising the assessment area, the MD as a whole, and the state of Illinois. After increasing notably during the COVID-19 pandemic, the assessment area’s unemployment rate of 5.2 percent is comparable to the state of Illinois at 5.0 percent. All counties within the assessment area are comparable, with the highest being Cook County at 5.4 percent and the lowest being DuPage County at 4.3 percent. While community representatives identified transportation to suburban areas as the biggest barrier to employment, they noted that overall employment has improved due to new factories opening in the assessment area.

Unemployment Rates					
Area	2020	2021	2022	2023	2024
Assessment Area	10.2	6.5	4.7	4.3	5.2
Cook County, IL	10.7	7.0	5.0	4.5	5.4
DuPage County, IL	8.2	4.8	3.7	3.5	4.3
Grundy County, IL	8.4	5.1	4.6	4.3	5.3
Will County, IL	9.3	5.7	4.5	4.2	5.1
Chicago-Naperville-Schaumburg, IL MD	10.1	6.4	4.7	4.3	5.2
Illinois	9.3	6.1	4.6	4.5	5.0
<i>Source: Bureau of Labor Statistics (BLS), Local Area Unemployment Statistics</i>					

Industry Characteristics

The assessment area contains a diverse employment base and is most heavily impacted by the industries of healthcare, accommodation and food services, and professional and technical services based on data from the U.S. Bureau of Labor Statistics. Community representatives noted increases in the transportation and warehousing industry within the assessment area.

Community Representatives

Information from three community representatives was considered during the evaluation to provide context regarding local economic and demographic conditions. The representatives provided information on housing, employment, and economic development needs within the assessment area. Community representatives noted needs for capital support for service-based businesses with no collateral, bridge loans for small businesses, and awareness of assistance available for first time homebuyers. A community representative noted that while most institutions offer such assistance, it is underutilized as many potential homebuyers are not aware that it exists.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS CHICAGO-NAPERVILLE-SCHAUMBURG, IL MD #16984

LENDING TEST

The geographic distribution of loans reflects good penetration throughout the assessment area, and the distribution of borrowers reflects, given the product lines offered, good penetration among customers of different income levels and businesses and farms of different sizes. The bank exhibits a good record of serving the credit needs of low-income individuals and areas and very small businesses and farms. Busey Bank is a leader in making community development loans, and the bank makes use of innovative and flexible lending practices in serving assessment area credit needs. Programs offered in the Chicago MD assessment area are consistent with those discussed in the Lending Test section for the state of Illinois and for the institution overall.

Geographic Distribution of Loans

Busey Bank's lending activities reflect good distribution throughout the assessment area, particularly in low- and moderate-income geographies. In 2024, the bank's rate of home mortgage lending was deemed excellent as the bank's performance in low- and moderate-income census tracts was above the aggregate of lenders and assessment area demographics. Additionally, the bank's performance with respect to small business loans was good given the bank's performance in low-income census tracts was comparable to or slightly above the aggregate of lenders and the assessment area demographics. Finally, the bank's performance with respect to small farm loans was poor given the bank made no loans in low-or moderate-income census tracts. However, this

was given the least weight due to the low number of small farm loans made overall in this assessment area. The bank's distribution of lending across geographies of different income levels in 2022 and 2023 was mostly consistent with 2024 figures.

For purposes of this analysis, 2024 and 2023 figures are featured in the narrative. The 2022 figures are used for comparison and are detailed in Appendix B.

A gap analysis was completed as part of the evaluation. In 2024, the bank originated HMDA-reportable loans in 12.2 percent of all census tracts in the assessment area with originations in 12.9 percent of all low-income census tracts and 15.3 percent of all moderate-income census tracts. As it pertains to CRA-reportable loans, the bank originated loans in 10.0 percent of all census tracts in the assessment area with originations in 5.6 percent of all low-income census tracts and 6.8 percent of all moderate-income census tracts. Combined the bank had 1,390 census tracts with no loans and originated loans in 19.8 percent of its census tracts in the assessment area. While the bank did not make loans in the majority of its census tracts, there were no conspicuous, unexplained lending gaps in the assessment area. Busey Bank is operating in a highly competitive and densely populated assessment area for the number of loans it is originating.

HMDA Reportable Lending

In 2023 and 2024, the bank's rate of HMDA-reportable lending within low- and moderate-income census tracts was excellent. The bank's 2023 and 2024 HMDA-reportable lending in the assessment area was concentrated in home purchase, refinance, and home improvement loans which comprised 97.8 percent of the HMDA-reportable loans originated. Due to the lack of volume, multi-family loans were not considered within the analysis of HMDA-reportable lending.

Home Purchase Loans

In 2024, home purchase loans represented 59.0 percent of the bank's HMDA-reportable loans originated in the Chicago MD assessment area. The bank made 19.9 percent of its loans in low-income census tracts, which is above the performance of the aggregate of lenders at 6.1 percent and the demographic of owner-occupied units in low-income census tracts at 5.4 percent. The bank made 40.4 percent of its home purchase loans in moderate-income census tracts, which was significantly above the performance of the aggregate of lenders at 18.3 percent and the demographic of owner-occupied units in moderate-income census tracts at 18.6 percent. The bank made 33.5 percent of its home purchase loans in middle-income census tracts. This was comparable to the aggregate of lenders at 35.0 percent and slightly below the 36.1 percent demographic of owner-occupied units in middle-income census tracts. Lastly, the bank made 6.2 percent of its home purchase loans in upper-income census tracts. This was significantly below the aggregate of lenders at 40.4 percent and the demographic of owner-occupied units in upper-income census tracts at 39.8 percent.

In 2023, home purchase loans represented 56.2 percent of the bank's HMDA-reportable loans originated in the Chicago MD assessment area. The bank made 11.8 percent of its loans in low-income census tracts, which is above the performance of the aggregate of lenders at 6.2 percent and the demographic of owner-occupied units in low-income census tracts at 5.4 percent. The bank made 26.4 percent of its home purchase loans in moderate-income census tracts, which was above the performance of the aggregate of lenders at 18.7 percent and the demographic of owner-occupied units in moderate-income census tracts at 18.6 percent. The bank made 43.8 percent of its home purchase loans in middle-income census tracts. This was above the aggregate of lenders at 35.1 percent and slightly above the 36.1 percent demographic of owner-occupied units in middle-income census tracts. Lastly, the bank made 18.0 percent of its home purchase loans in upper-income census tracts. This was significantly below the aggregate of lenders at 39.8 percent and the demographic of owner-occupied units in upper-income census tracts at 39.8 percent. The bank's performance in 2022 was consistent with 2023 and 2024 performance.

Refinance Loans

In 2024, refinance loans represented 22.0 percent of the bank's HMDA-reportable loans originated in the Chicago MD assessment area. The bank made 1.7 percent of its loans in low-income census tracts, which is slightly below the performance of the aggregate of lenders at 5.8 percent and the demographic of owner-occupied units in low-income census tracts at 5.4 percent. The bank made 8.3 percent of its refinance loans in moderate-income census tracts, which was below the performance of the aggregate of lenders at 17.0 percent and the demographic of owner-occupied units in moderate-income census tracts at 18.6 percent. The bank made 40.0 percent of its refinance loans in middle-income census tracts. This was above the aggregate of lenders at 34.0 percent and slightly above the 36.1 percent demographic of owner-occupied units in middle-income census tracts. Lastly, the bank made 50.0 percent of its refinance loans in upper-income census tracts. This was above the aggregate of lenders at 43.1 percent and the demographic of owner-occupied units in upper-income census tracts at 39.8 percent.

In 2023, refinance loans represented 24.6 percent of the bank's HMDA-reportable loans originated in the Chicago MD assessment area. The bank made no refinance loans in low-income census tracts, which is below the performance of the aggregate of lenders at 7.2 percent and the demographic of owner-occupied units in low-income census tracts at 5.4 percent. The bank made 5.1 percent of its refinance loans in moderate-income census tracts, which was below the performance of the aggregate of lenders at 19.6 percent and the demographic of owner-occupied units in moderate-income census tracts at 18.6 percent. The bank made 33.3 percent of its refinance loans in middle-income census tracts. This was comparable to the aggregate of lenders at 34.9 percent and slightly below the 36.1 percent demographic of owner-occupied units in middle-income census tracts. Lastly, the bank made 61.5 percent of its refinance loans in upper-income census tracts. This was significantly above the aggregate of lenders at 38.2 percent and the demographic of owner-occupied units in upper-income census tracts at 39.8 percent. The bank's performance in 2022 was consistent with 2023 and 2024 performance.

Home Improvement Loans

In 2024, home improvement loans represented 16.5 percent of the bank's HMDA-reportable loans originated in the Chicago MD assessment area. The bank made 2.2 percent of its loans in low-income census tracts, which is comparable to the performance of the aggregate of lenders at 3.7 percent and slightly below the demographic of owner-occupied units in low-income census tracts at 5.4 percent. The bank made 6.7 percent of its home improvement loans in moderate-income census tracts, which was below the performance of the aggregate of lenders at 14.6 percent and the demographic of owner-occupied units in moderate-income census tracts at 18.6 percent. The bank made 42.2 percent of its home improvement loans in middle-income census tracts. This was above the aggregate of lenders at 35.6 percent and the 36.1 percent demographic of owner-occupied units in middle-income census tracts. Lastly, the bank made 46.7 percent of its home improvement loans in upper-income census tracts. This was comparable to the aggregate of lenders at 46.1 percent and above the demographic of owner-occupied units in upper-income census tracts at 39.8 percent.

In 2023, home improvement loans represented 17.4 percent of the bank's HMDA-reportable loans originated in the Chicago MD assessment area. The bank made 1.8 percent of its loans in low-income census tracts, which is comparable to the performance of the aggregate of lenders at 2.8 percent and slightly below the demographic of owner-occupied units in low-income census tracts at 5.4 percent. The bank made 7.3 percent of its home improvement loans in moderate-income census tracts, which was below the performance of the aggregate of lenders at 12.8 percent and the demographic of owner-occupied units in moderate-income census tracts at 18.6 percent. The bank made 36.4 percent of its home improvement loans in middle-income census tracts. This was comparable to the aggregate of lenders at 34.9 percent and the 36.1 percent demographic of owner-occupied units in middle-income census tracts. Lastly, the bank made 54.5 percent of its home improvement loans in upper-income census tracts. This was above the aggregate of lenders at 49.4 percent and the demographic of owner-occupied units in upper-income census tracts at 39.8 percent. The bank's performance in 2022 was consistent with 2023 and 2024 performance.

The following table summarizes the bank's 2023 and 2024 HMDA-reportable lending in the assessment area, while 2022 tables are available in Appendix B.

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Chicago-Naperville-Schaumburg, IL MD 16984													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$ (000)	\$ %	\$ %	#	%	%	\$ (000)	\$ %	\$ %	
Home Purchase Loans													
Low	21	11.8	6.2	4,460	9.1	4.4	32	19.9	6.1	7,100	18.7	4.4	5.4
Moderate	47	26.4	18.7	10,898	22.2	13.1	65	40.4	18.3	14,915	39.3	13.2	18.6
Middle	78	43.8	35.1	19,297	39.2	28.8	54	33.5	35.0	12,949	34.1	29.1	36.1
Upper	32	18.0	39.8	14,519	29.5	53.3	10	6.2	40.4	2,969	7.8	53.1	39.8
Unknown	0	0.0	0.3	0	0.0	0.3	0	0.0	0.2	0	0.0	0.3	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	178	100.0	100.0	49,174	100.0	100.0	161	100.0	100.0	37,933	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	7.2	0	0.0	4.6	1	1.7	5.8	50	0.5	3.0	5.4
Moderate	4	5.1	19.6	313	2.4	12.6	5	8.3	17.0	979	10.5	9.0	18.6
Middle	26	33.3	34.9	3,637	28.2	24.2	24	40.0	34.0	3,426	36.8	29.7	36.1
Upper	48	61.5	38.2	8,927	69.3	58.3	30	50.0	43.1	4,862	52.2	58.1	39.8
Unknown	0	0.0	0.2	0	0.0	0.2	0	0.0	0.1	0	0.0	0.1	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	78	100.0	100.0	12,877	100.0	100.0	60	100.0	100.0	9,317	100.0	100.0	100.0
Home Improvement Loans													
Low	1	1.8	2.8	100	1.6	2.3	1	2.2	3.7	90	2.0	2.8	5.4
Moderate	4	7.3	12.8	257	4.1	9.0	3	6.7	14.6	261	5.7	11.1	18.6
Middle	20	36.4	34.9	2,082	33.4	27.2	19	42.2	35.6	1,721	37.4	28.6	36.1
Upper	30	54.5	49.4	3,793	60.9	61.4	21	46.7	46.1	2,399	52.1	57.4	39.8
Unknown	0	0.0	0.1	0	0.0	0.1	1	2.2	0.0	134	2.9	0.0	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	55	100.0	100.0	6,232	100.0	100.0	45	100.0	100.0	4,605	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	1	16.7	19.2	300	1.1	9.7	0	0.0	18.0	0	0.0	6.2	10.2
Moderate	2	33.3	28.6	2,579	9.1	22.2	1	14.3	27.8	750	14.1	12.1	20.7
Middle	2	33.3	27.1	21,500	76.3	22.8	6	85.7	28.4	4,574	85.9	18.7	29.2
Upper	1	16.7	23.9	3,815	13.5	44.4	0	0.0	24.9	0	0.0	62.7	39.0
Unknown	0	0.0	1.2	0	0.0	0.8	0	0.0	1.0	0	0.0	0.3	0.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	6	100.0	100.0	28,194	100.0	100.0	7	100.0	100.0	5,324	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	23	7.3	6.0	4,860	5.0	5.0	34	12.5	5.8	7,240	12.7	4.2	5.4
Moderate	57	18.0	18.3	14,047	14.6	14.0	74	27.1	17.7	16,905	29.6	12.0	18.6
Middle	126	39.7	35.0	46,516	48.2	27.4	103	37.7	34.9	22,670	39.6	28.1	36.1
Upper	111	35.0	40.5	31,054	32.2	53.3	61	22.3	41.4	10,230	17.9	55.4	39.8
Unknown	0	0.0	0.2	0	0.0	0.4	1	0.4	0.2	134	0.2	0.2	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	317	100.0	100.0	96,477	100.0	100.0	273	100.0	100.0	57,179	100.0	100.0	100.0
Source: 2024 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Small Business

The bank's performance with respect to the geographic distribution of small business loans in the assessment area was good. In 2024, the bank made 7.7 percent of its small business loans in low-income census tracts, which was slightly above the aggregate of lenders at 4.7 percent and comparable to the 6.1 percent of total businesses in this assessment area located in such census tracts. The bank made 11.1 percent of its small business loans in moderate-income census tracts, which was below the aggregate of lenders at 16.2 percent and the 16.2 percent of total businesses located in moderate-income census tracts. The bank made 43.8 percent of its small business loans in middle-income census tracts, which was above the aggregate of lenders at 32.8 percent and the 31.3 percent of total businesses in middle-income census tracts. Lastly, the bank made 37.4 percent of its small business loans in upper-income census tracts. The bank's performance was below the aggregate of lenders at 45.7 percent and the 45.9 percent of total businesses in upper-income census tracts.

In 2023, the bank made 4.0 percent of its small business loans in low-income census tracts, which was comparable to the aggregate of lenders at 5.0 percent and slightly below the 6.1 percent of total businesses in this assessment area located in such census tracts. The bank made 13.7 percent of its small business loans in moderate-income census tracts, which was slightly below the aggregate of lenders at 16.4 percent and the 16.2 percent of total businesses located in moderate-income census tracts. The bank made 42.3 percent of its small business loans in middle-income census tracts, which was above the aggregate of lenders at 33.5 percent and the 31.3 percent of total businesses in middle-income census tracts. Lastly, the bank made 40.0 percent of its small business loans in upper-income census tracts. The bank's performance was slightly below the aggregate of lenders at 44.5 and below the 45.9 percent of total businesses in upper-income census tracts. The bank's performance in 2022 was consistent with 2023 and 2024 performance.

The following table summarizes the bank's 2023 and 2024 small business lending in the assessment area, while 2022 tables are available in Appendix B.

Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography													
Assessment Area: Chicago-Naperville-Schaumburg, IL MD 16984													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	14	4.0	5.0	4,773	4.6	4.7	23	7.7	4.7	10,684	11.6	4.7	6.1
Moderate	48	13.7	16.4	15,503	15.0	14.5	33	11.1	16.2	11,061	12.0	14.3	16.2
Middle	148	42.3	33.5	45,853	44.3	33.9	130	43.8	32.8	38,961	42.3	33.1	31.3
Upper	140	40.0	44.5	37,482	36.2	46.4	111	37.4	45.7	31,452	34.1	47.6	45.9
Unknown	0	0.0	0.4	0	0.0	0.4	0	0.0	0.4	0	0.0	0.3	0.5
Tract-Unk	0	0.0	0.2	0	0.0	0.0	0	0.0	0.2	0	0.0	0.0	
Total	350	100.0	100.0	103,611	100.0	100.0	297	100.0	100.0	92,158	100.0	100.0	100.0

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Small Farm

The bank’s performance with respect to the geographic distribution of small farm loans in the assessment area was poor. In 2024, the bank made no small farm loans in low-income census tracts, which was comparable to the aggregate of lenders at 1.4 percent and slightly below the 3.9 percent of total farms in this assessment area located in such census tracts. The bank also made no small farm loans in moderate-income census tracts, which was below the aggregate of lenders at 9.5 percent and the 9.3 percent of total farms located in moderate-income census tracts. The bank made 66.7 percent of its small farm loans in middle-income census tracts, which was significantly above the aggregate of lenders at 44.8 percent and the 41.1 percent of total farms in middle-income census tracts. Lastly, the bank made 33.3 percent of its small farm loans in upper-income census tracts. The bank’s performance was below the aggregate of lenders at 43.9 and the 45.4 percent of total farms in upper-income census tracts.

In 2023, the bank made no small farm loans in low-income census tracts, which was slightly below the aggregate of lenders at 4.5 percent and the 3.9 percent of total farms in this assessment area located in such census tracts. The bank also made no small farm loans in moderate-income census tracts, which was below the aggregate of lenders at 9.9 percent and the 9.3 percent of total farms located in moderate-income census tracts. The bank made 50.0 percent of its small farm loans in middle-income census tracts, which was above the aggregate of lenders at 44.6 percent and the 41.1 percent of total farms in middle-income census tracts. Lastly, the bank made 50.0 percent of its small farm loans in upper-income census tracts. The bank’s performance was above the aggregate of lenders at 40.8 and slightly above the 45.4 percent of total farms in upper-income census tracts. The bank’s performance in 2022 was consistent with 2023 and 2024 performance.

The following table summarizes the bank’s 2023 and 2024 small farm lending in the assessment area, while 2022 tables are available in Appendix B.

Distribution of 2023 and 2024 Small Farm Lending By Income Level of Geography													
Assessment Area: Chicago-Naperville-Schaumburg, IL MD 16984													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	4.5	0	0.0	1.4	0	0.0	1.4	0	0.0	0.2	3.9
Moderate	0	0.0	9.9	0	0.0	3.5	0	0.0	9.5	0	0.0	2.5	9.3
Middle	2	50.0	44.6	545	40.4	69.4	2	66.7	44.8	135	93.1	70.6	41.1
Upper	2	50.0	40.8	803	59.6	25.7	1	33.3	43.9	10	6.9	26.6	45.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.3
Tract-Unk	0	0.0	0.2	0	0.0	0.0	0	0.0	0.5	0	0.0	0.1	
Total	4	100.0	100.0	1,348	100.0	100.0	3	100.0	100.0	145	100.0	100.0	100.0

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Lending to Borrowers of Different Income Levels and Lending to Businesses and Farms of Different Sizes

Busey Bank’s lending activities reflect good distribution in the Chicago MD assessment area of loans among individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank. In 2024, the bank’s performance relative to home mortgage loans was excellent as the bank outperformed the aggregate of lenders in lending to both low- and moderate-income borrowers. With respect to small business loans, the bank’s performance was poor as the bank’s lending to businesses reporting annual revenues of \$1 million or less was significantly below the aggregate of lenders and the percentage of total businesses operating in the assessment area. Finally, the bank’s performance with respect to small farm loans was good as the bank’s lending to farms reporting annual revenues of \$1 million or less was significantly above the aggregate of lenders and the percentage of total farms operating in the assessment area. However, this was given the least weight due to the low number of small farm loans made overall in this assessment area. The bank’s distribution of lending across individuals of different income levels and businesses and farms of different sizes in 2022 and 2023 was mostly consistent with 2024 figures.

For purposes of this analysis, 2024 and 2023 figures are featured in the narrative. The 2022 figures are used for comparison and are detailed in Appendix B.

HMDA Reportable Lending

In 2023 and 2024, the bank's performance relative to home mortgage loans was excellent within the Chicago MD assessment area.

Home Purchase Loans

In 2024, the bank made 17.4 percent of its home purchase loans, by number, to low-income borrowers, which was above the performance of the aggregate of lenders at 6.1 percent and below the 24.0 percent demographic of low-income families within the assessment area. The bank made 49.1 percent of its home purchase loans to moderate-income borrowers, which was significantly above the performance of the aggregate of lenders at 20.6 percent and the 16.4 percent demographic of moderate-income families within the assessment area. The bank made 20.5 percent of its home purchase loans to middle-income borrowers, which was comparable to the performance of the aggregate of lenders at 21.1 percent and the 18.6 percent demographic of middle-income families within the assessment area. Lastly, the bank made 9.9 percent of its home purchase loans to upper-income borrowers, which was significantly below the performance of the aggregate of lenders at 32.8 percent and the 41.0 percent demographic of upper-income families within the assessment area.

In 2023, the bank made 18.0 percent of its home purchase loans, by number, to low-income borrowers, which was above the performance of the aggregate of lenders at 8.1 percent and below the 24.0 percent demographic of low-income families within the assessment area. The bank made 44.9 percent of its home purchase loans to moderate-income borrowers, which was significantly above the performance of the aggregate of lenders at 23.9 percent and the 16.4 percent demographic of moderate-income families within the assessment area. The bank made 14.0 percent of its home purchase loans to middle-income borrowers, which was below the performance of the aggregate of lenders at 21.7 percent and slightly below the 18.6 percent demographic of middle-income families within the assessment area. Lastly, the bank made 18.0 percent of its home purchase loans to upper-income borrowers, which was below the performance of the aggregate of lenders at 29.9 percent and significantly below the 41.0 percent demographic of upper-income families within the assessment area. The bank's performance in 2022 was consistent with 2023 and 2024 performance.

Refinance Loans

In 2024, the bank made 5.0 percent of its refinance loans, by number, to low-income borrowers, which was comparable to the performance of the aggregate of lenders at 6.9 percent and significantly below the 24.0 percent demographic of low-income families within the assessment area. The bank made 16.7 percent of its refinance loans to moderate-income borrowers, which was comparable to the performance of the aggregate of lenders at 16.2 percent and the 16.4 percent demographic of moderate-income families within the assessment area. The bank made 33.3 percent

of its refinance loans to middle-income borrowers, which was above the performance of the aggregate of lenders at 19.1 percent and the 18.6 percent demographic of middle-income families within the assessment area. Lastly, the bank made 41.7 percent of its refinance loans to upper-income borrowers, which was above the performance of the aggregate of lenders at 35.8 percent and comparable to the 41.0 percent demographic of upper-income families within the assessment area.

In 2023, the bank made 1.3 percent of its refinance loans, by number, to low-income borrowers, which was below the performance of the aggregate of lenders at 10.7 percent and significantly below the 24.0 percent demographic of low-income families within the assessment area. The bank made 5.1 percent of its refinance loans to moderate-income borrowers, which was below the performance of the aggregate of lenders at 19.9 percent and the 16.4 percent demographic of moderate-income families within the assessment area. The bank made 20.5 percent of its refinance loans to middle-income borrowers, which was comparable to the performance of the aggregate of lenders at 20.8 percent and the 18.6 percent demographic of middle-income families within the assessment area. Lastly, the bank made 66.7 percent of its refinance loans to upper-income borrowers, which was significantly above the performance of the aggregate of lenders at 30.4 percent and the 41.0 percent demographic of upper-income families within the assessment area. The bank's performance in 2022 was consistent with 2023 and 2024 performance.

Home Improvement Loans

In 2024, the bank made 6.7 percent of its home improvement loans, by number, to low-income borrowers, which was comparable to the performance of the aggregate of lenders at 6.9 percent and significantly below the 24.0 percent demographic of low-income families within the assessment area. The bank made 8.9 percent of its home improvement loans to moderate-income borrowers, which was below the performance of the aggregate of lenders at 16.9 percent and the 16.4 percent demographic of moderate-income families within the assessment area. The bank made 24.4 percent of its home improvement loans to middle-income borrowers, which was the same as the performance of the aggregate of lenders and above the 18.6 percent demographic of middle-income families within the assessment area. Lastly, the bank made 60.0 percent of its home improvement loans to upper-income borrowers, which was above the performance of the aggregate of lenders at 47.2 percent and significantly above the 41.0 percent demographic of upper-income families within the assessment area.

In 2023, the bank made 1.8 percent of its home improvement loans, by number, to low-income borrowers, which was below the performance of the aggregate of lenders at 7.7 percent and significantly below the 24.0 percent demographic of low-income families within the assessment area. The bank made 14.5 percent of its home improvement loans to moderate-income borrowers, which was slightly below the performance of the aggregate of lenders at 17.0 percent and comparable to the 16.4 percent demographic of moderate-income families within the assessment area. The bank made 12.7 percent of its home improvement loans to middle-income borrowers,

which was below the performance of the aggregate of lenders at 23.8 percent and the 18.6 percent demographic of middle-income families within the assessment area. Lastly, the bank made 63.6 percent of its home improvement loans to upper-income borrowers, which was significantly above the performance of the aggregate of lenders at 47.0 percent and the 41.0 percent demographic of upper-income families within the assessment area. The bank’s performance in 2022 was consistent with 2023 and 2024 performance.

The following table summarizes the bank’s borrower distribution of 2023 and 2024 HMDA-reportable lending in the assessment area, while 2022 tables are available in Appendix B.

Distribution of 2023 and 2024 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Chicago-Naperville-Schaumburg, IL MD 16984													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2023						2024						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	32	18.0	8.1	4,768	9.7	3.6	28	17.4	6.1	4,263	11.2	2.6	24.0
Moderate	80	44.9	23.9	19,429	39.5	15.5	79	49.1	20.6	18,253	48.1	13.0	16.4
Middle	25	14.0	21.7	6,904	14.0	18.4	33	20.5	21.1	9,081	23.9	17.5	18.6
Upper	32	18.0	29.9	15,676	31.9	45.5	16	9.9	32.8	4,720	12.4	47.0	41.0
Unknown	9	5.1	16.3	2,397	4.9	17.0	5	3.1	19.4	1,616	4.3	19.9	0.0
Total	178	100.0	100.0	49,174	100.0	100.0	161	100.0	100.0	37,933	100.0	100.0	100.0
Refinance Loans													
Low	1	1.3	10.7	50	0.4	4.8	3	5.0	6.9	127	1.4	2.2	24.0
Moderate	4	5.1	19.9	397	3.1	11.9	10	16.7	16.2	1,435	15.4	7.2	16.4
Middle	16	20.5	20.8	2,408	18.7	14.6	20	33.3	19.1	2,656	28.5	10.4	18.6
Upper	52	66.7	30.4	9,086	70.6	35.2	25	41.7	35.8	4,237	45.5	36.4	41.0
Unknown	5	6.4	18.2	936	7.3	33.5	2	3.3	22.0	862	9.3	43.8	0.0
Total	78	100.0	100.0	12,877	100.0	100.0	60	100.0	100.0	9,317	100.0	100.0	100.0
Home Improvement Loans													
Low	1	1.8	7.7	52	0.8	4.2	3	6.7	6.9	183	4.0	3.6	24.0
Moderate	8	14.5	17.0	445	7.1	10.9	4	8.9	16.9	196	4.3	11.0	16.4
Middle	7	12.7	23.8	600	9.6	18.0	11	24.4	24.4	925	20.1	18.6	18.6
Upper	35	63.6	47.0	4,895	78.5	61.1	27	60.0	47.2	3,301	71.7	59.0	41.0
Unknown	4	7.3	4.5	240	3.9	5.8	0	0.0	4.5	0	0.0	7.8	0.0
Total	55	100.0	100.0	6,232	100.0	100.0	45	100.0	100.0	4,605	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	34	10.9	8.4	4,870	7.1	3.8	34	12.8	6.5	4,573	8.8	2.6	24.0
Moderate	92	29.6	22.4	20,271	29.7	14.7	93	35.0	19.3	19,884	38.3	11.4	16.4
Middle	48	15.4	21.6	9,912	14.5	17.8	64	24.1	21.1	12,662	24.4	15.8	18.6
Upper	119	38.3	31.5	29,657	43.4	44.4	68	25.6	34.7	12,258	23.6	44.7	41.0
Unknown	18	5.8	16.1	3,573	5.2	19.3	7	2.6	18.4	2,478	4.8	25.5	0.0
Total	311	100.0	100.0	68,283	100.0	100.0	266	100.0	100.0	51,855	100.0	100.0	100.0
Source: 2024 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Small Business

The bank's performance relative to small business loans in the Chicago MD assessment area was poor. In 2024, the bank made 297 small business loans, of which 36.0 percent, by number, were to businesses reporting annual revenues of \$1 million or less. The bank's performance was significantly below the aggregate of lenders, which made 56.7 percent of such loans. The bank's performance was also significantly below the percentage of businesses reporting annual revenues of \$1 million or less at 89.9 percent. Of the small business loans, only 35.4 percent were made in amounts of \$100,000 or less, which are considered most beneficial to small businesses. This was significantly below the aggregate at 94.1 percent. However, to businesses with annual revenues of \$1 million or less, 62.6 percent of the loans made were for \$100,000 or less.

In 2023, the bank made 350 small business loans, of which 16.3 percent, by number, were to businesses reporting annual revenues of \$1 million or less. The bank's performance was significantly below the aggregate of lenders, which made 56.7 percent of such loans. The bank's performance was also significantly below the percentage of businesses reporting annual revenues of \$1 million or less at 89.9 percent. Of the small business loans, only 43.7 percent were made in amounts of \$100,000 or less, which are considered most beneficial to small businesses. This was significantly below the aggregate at 93.6 percent. To businesses with annual revenues of \$1 million or less, only 43.9 percent of the loans made were for \$100,000 or less.

The following table summarizes 2023 and 2024 borrower distribution of small business loans in the assessment area, while 2022 tables are available in Appendix B.

Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Chicago-Naperville-Schaumburg, IL MD 16984													
	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	57	16.3	56.7	16,056	15.5	31.8	107	36.0	56.7	20,221	21.9	32.4	89.9
Over \$1 Million	170	48.6		74,797	72.2		156	52.5		63,964	69.4		9.5
Revenue Unknown	123	35.1		12,758	12.3		34	11.4		7,973	8.7		0.7
Total	350	100.0		103,611	100.0		297	100.0		92,158	100.0		100.0
By Loan Size													
\$100,000 or Less	153	43.7	93.6	8,584	8.3	37.2	105	35.4	94.1	4,296	4.7	39.5	
\$100,001 - \$250,000	52	14.9	3.4	9,502	9.2	16.2	60	20.2	3.2	11,173	12.1	16.2	
\$250,001 - \$1 Million	145	41.4	3.0	85,525	82.5	46.6	132	44.4	2.7	76,689	83.2	44.3	
Total	350	100.0	100.0	103,611	100.0	100.0	297	100.0	100.0	92,158	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	25	43.9		1,372	8.5		67	62.6		1,832	9.1		
\$100,001 - \$250,000	11	19.3		1,991	12.4		10	9.3		1,850	9.1		
\$250,001 - \$1 Million	21	36.8		12,693	79.1		30	28.0		16,539	81.8		
Total	57	100.0		16,056	100.0		107	100.0		20,221	100.0		
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Small Farm

The bank’s performance relative to small farm loans in the Chicago MD assessment area was good. In 2024, the bank made three small farm loans, of which 100.0 percent, by number, were to farms reporting annual revenues of \$1 million or less. The bank’s performance was significantly above the aggregate of lenders, which made 64.2 percent of such loans. The bank’s performance was slightly above the percentage of farms reporting annual revenues of \$1 million or less, at 97.4 percent. Of the small farm loans, 66.7 percent were made in amounts of \$100,000 or less, which are considered most beneficial to small farms. This was significantly below the aggregate at 83.6 percent.

In 2023, the bank made four small farm loans, none of which were to farms reporting annual revenues of \$1 million or less. The bank’s performance was significantly below the aggregate of lenders, which made 67.6 percent of such loans. The bank’s performance was also significantly below the percentage of farms reporting annual revenues of \$1 million or less at 97.4 percent. Of the small farm loans, only 25.0 percent were made in amounts of \$100,000 or less, which are

considered most beneficial to small farms. This was significantly below the aggregate at 88.5 percent. To farms with annual revenues of \$1 million or less, no loans made were for \$100,000 or less.

The following table summarizes 2023 and 2024 borrower distribution of small farm loans in the assessment area, while 2022 tables are available in Appendix B.

Distribution of 2023 and 2024 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Chicago-Naperville-Schaumburg, IL MD 16984													
	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	0	0.0	67.6	0	0.0	55.4	3	100.0	64.2	145	100.0	54.4	97.4
Over \$1 Million	1	25.0		500	37.1		0	0.0		0	0.0		2.5
Revenue Unknown	3	75.0		848	62.9		0	0.0		0	0.0		0.1
Total	4	100.0		1,348	100.0		3	100.0		145	100.0		100.0
By Loan Size													
\$100,000 or Less	1	25.0	88.5	45	3.3	33.0	2	66.7	83.6	20	13.8	24.3	
\$100,001 - \$250,000	0	0.0	6.8	0	0.0	28.4	1	33.3	9.7	125	86.2	31.2	
\$250,001 - \$500,000	3	75.0	4.7	1,303	96.7	38.6	0	0.0	6.7	0	0.0	44.5	
Total	4	100.0	100.0	1,348	100.0	100.0	3	100.0	100.0	145	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	0	0.0		0	0.0		2	66.7		20	13.8		
\$100,001 - \$250,000	0	0.0		0	0.0		1	33.3		125	86.2		
\$250,001 - \$500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	0	0.0		0	0.0		3	100.0		145	100.0		
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Community Development Lending

Busey Bank is a leader in making community development loans in the Chicago MD assessment area. During the evaluation period, the bank originated 106 qualified community development loans totaling approximately \$247.7 million. The qualified loans addressed a range of credit needs including affordable housing for low- or moderate-income individuals, community services targeted to low- or moderate-income individuals or geographies, and economic development and revitalization/stabilization efforts. Housing characteristics discussed previously for the Chicago MD assessment area show that low- and moderate-income individuals in the assessment area are

particularly burdened by housing cost. The bank made 11 affordable housing community development loans, demonstrating the bank’s responsiveness to community needs. Additionally, community representatives noted the need for lending to small businesses for capital. The majority of Busey Bank’s 42 economic development loans were to small businesses, further demonstrating the bank’s responsiveness to the needs of its assessment area.

Community Development Loans March 25, 2022, through October 13, 2025										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize/Stabilize		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Chicago MD	11	25,909	32	59,887	42	90,359	21	71,557	106	247,712
Grand Total	11	25,909	32	59,887	42	90,359	21	71,557	106	247,712

Note: Dollar amounts are rounded and not reflective of exact figures.

INVESTMENT TEST

Busey Bank made an excellent level of qualified community development investments and grants, particularly those not routinely provided by private investors, occasionally in a leadership position. Also, the bank makes significant use of innovative and/or complex investments to support community initiatives and demonstrates excellent responsiveness to credit and community development needs.

During the evaluation period, the bank made or maintained 71 community development investments totaling approximately \$39.0 million within the assessment area. Of the qualified community development investments, 59 investments totaling \$26.7 million were made within the current review period whereas the remaining investments were made prior to the current evaluation period yet still maintained by the bank.

The majority of qualified investments by dollar amount were made toward affordable housing benefiting low-or moderate-income individuals at 75.1 percent. Community representatives noted a specific need for small business funding. Busey Bank participated in nine SBIC investment funds during the evaluation period which demonstrates responsiveness to the needs of the community it serves. Additionally, Busey Bank was a lead investor in a fund dedicated to minority-owned business enterprises in low- and moderate-income areas in the assessment area.

The following table presents the bank’s community development investments throughout its assessment area during the review period.

Community Development Investments As of October 13, 2025											
Assessment Area		Affordable Housing		Community Services		Economic Development		Revitalize/ Stabilize		Total	
		#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Chicago MD	Current	37	19,922	7	3,576	15	3,214	0	0	59	26,713
	Prior	5	9,340	3	1,437	2	605	2	873	12	12,255
Grand Total	Current	37	19,922	7	3,576	15	3,214	0	0	59	26,713
	Prior	5	9,340	3	1,437	2	605	2	873	12	12,255

Note: Dollar amounts are rounded and not reflective of exact figures.

Additionally, the bank made 398 donations totaling \$1.4 million to organizations within the assessment area during the evaluation period. Donations were made to a variety of organizations with the majority of donations, by dollar volume, going towards community service efforts targeting low- and moderate-income individuals and communities (77.9 percent).

The following table presents the bank’s community development donations throughout its assessment area during the review period.

Community Development Donations March 25, 2022, through October 13, 2025											
Assessment Area		Affordable Housing		Community Services		Economic Development		Revitalize/ Stabilize		Total	
		#	\$	#	\$	#	\$	#	\$	#	\$
Chicago MD		24	104,960	341	1,116,988	27	205,340	6	7,010	398	1,434,298
Grand Total		24	104,960	341	1,116,988	27	205,340	6	7,010	398	1,434,298

Note: Dollar amounts are rounded and not reflective of exact figures.

SERVICE TEST

Retail Services

The distribution of the branch offices and ATMs is performed using current data (2024) and any changes in the median family income level of the geographies where the branches are located.

Busey Bank’s retail delivery services are accessible to geographies and individuals of different income levels in its assessment area. The bank operates 17 branch offices and 16 ATMs in the assessment area. Two branches and two ATMs are located in moderate-income census tracts which is 11.8 percent of the assessment area’s branches and 12.5 percent of its ATMs. The remaining

branch offices and ATMs are located within middle-or upper-income census tracts. Alternative delivery systems include phone, internet banking, and mobile banking. To the extent changes have been made, the bank’s record of opening and closing branches has improved the accessibility of its delivery systems, particularly in low- or moderate-income geographies or to low- or moderate-income individuals. During the review period, the bank opened two full-service branches with ATMs in moderate-income census tracts in Joliet, Illinois.

Its services (including, where appropriate, business hours) do not vary in a way that inconveniences its assessment area, particularly low- or moderate-income geographies or low- or moderate-income individuals. Branch offices in the assessment area have generally consistent hours Monday through Friday from 9:00 a.m. to 5:00 p.m., except for one branch in a middle-income census tract that closes at 4:00 p.m. Three branches, including one located in a moderate-income census tract, offer extended drive-through hours until 5:30 p.m. All branches are open on Saturday from 9:00 a.m. to 12:00 p.m. except for two upper-income branches. Applications for loan and deposit products are accepted at each location. Additionally, Busey Bank offers online applications for mortgage and consumer non-mortgage products as well as various deposit accounts through its website.

Community Development Services

Busey Bank provides a relatively high level of community development services. During the review period, the bank provided 2,351 community development service hours. As illustrated in the following table, community development services were accomplished in partnership with a variety of organizations, however the majority of community development services had a focus of community services targeting low- and moderate-income individuals and geographies. A significant number of hours were dedicated to board membership for organizations that provide services to low- and moderate-income individuals or to economic development organizations showing the bank’s leadership in the community. Financial Pathways also played a significant role as bank partners provided financial education workshops throughout the assessment area.

The following table presents the bank’s community development services throughout its assessment area during the review period.

Community Development Services March 25, 2022, through October 13, 2025					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize/ Stabilize	Total
	Hours	Hours	Hours	Hours	Hours
Chicago MD	127	2,033	191	0	2,351
Grand Total	127	2,033	191	0	2,351

PEORIA, IL MSA #37900 - Full Review

SCOPE OF THE EXAMINATION

The scope for this assessment area is consistent with the scope presented in the overall section of the performance evaluation.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN PEORIA, IL MSA #37900

The Peoria MSA assessment area includes Peoria and Tazewell counties in their entireties. This is a change since the previous evaluation where the bank also included Marshall and Woodford counties. Additionally, certain census tracts changed designations between 2021 and 2022 following the United States Census Bureau's American Community Survey. Given those two changes since the previous evaluation, there are now a total of 79 census tracts in the Peoria MSA assessment area, comprised of nine low-, 17 moderate-, 38 middle-, and 15 upper-income census tracts.

Busey Bank operates six branches, eight full-service ATMs, and two cash-only ATMs in the Peoria MSA assessment area. One branch and two full-service ATMs are located in low-income census tracts, and no branches or ATMs are located in moderate-income census tracts. Four branches, four full-service ATMs, and two cash-only ATMs are in middle-income census tracts. Finally, one branch and two full-service ATMs are located in upper-income census tracts. Since the previous evaluation, the bank has not opened or closed any branches or ATMs within this assessment area.

The FDIC market share report, as of June 30, 2024, ranked Busey Bank third among 29 institutions serving the assessment area, with an 8.9 percent market share. First and second ranked institutions, Morton Community Bank and PNC Bank, NA, account for 36.0 and 20.0 percent of the market share, respectively.

In 2024, Busey Bank ranked 15th in the number of HMDA-reportable originations out of 243 institutions with 103 originations. The market leaders were Citizens Equity First and Flat Branch Mortgage, Inc with 1,425 and 543 originations, respectively. In 2023, the bank ranked 12th among 80 CRA reporters with 59 originations. The market leaders were Morton Community Bank and JPMorgan Chase Bank, NA with 882 and 804 originations, respectively. Overall, the bank is providing financial services in a highly competitive assessment area, with respect to deposits and loans.

Information regarding census related and business demographic characteristics of the assessment area is provided in the following table.

2024 Peoria, IL MSA 37900 AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	9	11.4	4,022	5.1	1,698	42.2	15,899	20.1
Moderate	17	21.5	14,744	18.7	2,018	13.7	14,785	18.7
Middle	38	48.1	41,453	52.5	2,358	5.7	16,789	21.3
Upper	15	19.0	18,724	23.7	464	2.5	31,470	39.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	79	100.0	78,943	100.0	6,538	8.3	78,943	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	10,532	2,509	2.8	23.8	5,554	52.7	2,469	23.4
Moderate	29,855	16,922	19.0	56.7	8,985	30.1	3,948	13.2
Middle	73,421	49,404	55.5	67.3	17,339	23.6	6,678	9.1
Upper	28,813	20,255	22.7	70.3	6,548	22.7	2,010	7.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	142,621	89,090	100.0	62.5	38,426	26.9	15,105	10.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	1,039	10.5	842	9.7	188	18.2	9	7.6
Moderate	1,641	16.7	1,492	17.1	130	12.6	19	16.1
Middle	4,873	49.5	4,356	50.1	448	43.3	69	58.5
Upper	2,299	23.3	2,010	23.1	268	25.9	21	17.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	9,852	100.0	8,700	100.0	1,034	100.0	118	100.0
Percentage of Total Businesses:				88.3		10.5		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	42	11.9	41	11.8	1	14.3	0	0.0
Middle	224	63.3	219	63.3	4	57.1	1	100.0
Upper	88	24.9	86	24.9	2	28.6	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	354	100.0	346	100.0	7	100.0	1	100.0
Percentage of Total Farms:				97.7		2.0		0.3
<i>Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>								
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

Population Characteristics

The following table presents the population trends for the assessment area, the counties comprising the assessment area, the MSA as a whole, and the state of Illinois from 2015 to 2020. According to the 2020 U.S. Census Bureau demographic data, the assessment area’s population is 313,173. The assessment area experienced a slight decrease in population of 3.0 percent between 2015 and 2020, which is above the decrease experienced by the state of Illinois of 0.5 percent over the same period. Both counties in the assessment area and the MSA as a whole saw comparable decreases in population. A community representative acknowledged the decline but stated that they expected new businesses scheduled to come to the area to attract new residents.

Population Change			
Area	2015 Population	2020 Population	Percent Change (%)
Assessment Area	322,809	313,173	-3.0
Peoria County, IL	187,112	181,830	-2.8
Tazewell County, IL	135,697	131,343	-3.2
Peoria, IL MSA	379,947	368,782	-2.9
Illinois	12,873,761	12,812,508	-0.5

*Source: 2011-2015 U.S. Census Bureau American Community Survey
2020 U.S. Census Bureau Decennial Census*

Income Characteristics

According to the U.S. Census Bureau, the assessment area is comprised of 78,943 families, of which 20.1 percent are designated low-income, 18.7 percent are moderate-income, 21.3 percent are middle-income, and 39.9 percent are upper-income. However, 8.3 percent of families residing within the assessment area live below the poverty line, which is comparable to the state of Illinois’ poverty rate of 8.5 percent.

According to the 2016-2020 ACS, the median family income for the assessment area is \$77,370, which is below the median family income for the state of Illinois at \$86,251. Peoria County’s increase of 2.1 percent is slightly lower than Tazewell County’s increase of 4.9 percent, further increasing the gap between the median family incomes in these two counties. Community representatives noted that the majority of new construction in Tazewell County is upper-income residences and that many people in the county commute to Peoria for better employment opportunities.

Median Family Income Change			
Area	2015 Median Family Income (\$)	2020 Median Family Income (\$)	Percent Change (%)
Assessment Area	74,355	77,370	4.1
Peoria County, IL	71,878	73,406	2.1
Tazewell County, IL	78,666	82,550	4.9
Peoria, IL MSA	75,041	78,239	4.3
Illinois	78,169	86,251	10.3
<p><i>Source: 2011 - 2015 U.S. Census Bureau American Community Survey 2016 - 2020 U.S. Census Bureau American Community Survey Median Family Incomes have been inflation-adjusted and are expressed in 2020 dollars.</i></p>			

Housing Characteristics

The bank’s assessment area includes 142,621 housing units. The majority of housing units are owner-occupied at 62.5 percent, whereas rental units account for 26.9 percent of total units. Within the assessment area, 10.6 percent of housing units are vacant, which is comparable to the percentage of vacant units within the state of Illinois at 9.1 percent.

The following table presents recent housing cost burden for individuals within the assessment area, the counties comprising the assessment area, the MSA as a whole, and the state of Illinois. The housing cost burden is a measure of affordability via a comparative analysis of individuals of different income levels that spend 30.0 percent or more of their monthly income on housing costs. As depicted within the following table, low-income individuals are impacted at a higher rate than moderate-income individuals as both renters and owners. Peoria County had the highest proportion of low- and moderate-income renters that met the housing cost burden criteria at 69.7 and 30.4 percent, respectively. Peoria County also had the highest proportion of low- and moderate-income homeowners that met the housing cost burden criteria at 63.8 and 26.6 percent, respectively. Overall, the assessment area and counties of which it is comprised are less cost burdened than the state of Illinois.

A community representative stated that housing stock is very limited and most of the new construction is for upper-income residences, which may further compound housing cost burden for low- and moderate-income individuals.

Housing Cost Burden						
Area	Cost Burden – Renters (%)			Cost Burden – Owners (%)		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Assessment Area	68.9	26.2	39.2	61.7	25.4	15.6
Peoria County, IL	69.7	30.4	41.2	63.8	26.6	17.1
Tazewell County, IL	67.0	18.9	35.1	58.5	24.1	13.8
Peoria, IL MSA	69.5	25.0	38.9	59.8	24.7	15.3
Illinois	73.6	34.6	41.8	67.0	34.3	20.8
<i>Cost Burden is housing cost that equals 30 percent or more of household income</i>						
<i>Source: U.S. Department of Housing and Urban Development (HUD), 2017-2021 Comprehensive Housing Affordability Strategy</i>						

Employment Conditions

The following table shows unemployment statistics for the assessment area, the counties comprising the assessment area, the MSA as a whole, and the state of Illinois. After increasing notably during the COVID-19 pandemic, the assessment area’s unemployment rate of 5.0 percent is the same as the state of Illinois. The counties comprising the assessment area and the MSA as a whole have comparable rates ranging from 4.5 to 5.4 percent. A community representative noted that new employers have lowered unemployment rates in the area. However, the city of Peoria still offers more job opportunities than surrounding counties.

Unemployment Rates (%)					
Area	2020	2021	2022	2023	2024
Assessment Area	9.1	6.2	4.7	5.0	5.0
Peoria County, IL	10.0	7.1	5.1	5.4	5.4
Tazewell County, IL	7.8	4.9	4.1	4.4	4.5
Peoria, IL MSA	8.6	5.9	4.6	4.9	4.9
Illinois	9.3	6.1	4.6	4.5	5.0
<i>Source: Bureau of Labor Statistics (BLS), Local Area Unemployment Statistics</i>					

Industry Characteristics

The assessment area contains a diverse employment base and is most heavily impacted by the industries of manufacturing, retail trade, and healthcare based on data from the U.S. Bureau of Labor Statistics. A community representative noted that new employers have been coming to the

area and that government, education, and manufacturing are the largest employment segments in the area.

Community Representatives

Information from one community representative was considered during the evaluation to provide context regarding local economic and demographic conditions. The representative provided information on housing, employment, and economic development needs within the assessment area. The representative said that there is a shortage of affordable housing in the area and commented on the level of competition in the area, especially with increased use of online lenders for mortgage financing. The representative also identified a need for financial literacy, especially for business owners.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS PEORIA, IL MSA #37900

LENDING TEST

The geographic distribution of loans reflects excellent penetration throughout the assessment area, and the distribution of borrowers reflects, given the product lines offered, good penetration among customers of different income levels and businesses and farms of different sizes. The bank exhibits a good record of serving the credit needs of low-income individuals and areas and very small businesses and farms. Busey Bank makes a relatively high level of community development loans, and the bank makes use of innovative and flexible lending practices in serving assessment area credit needs. Programs offered in the Peoria MSA assessment area are consistent with those discussed in the Lending Test section for the state of Illinois and for the institution overall.

Geographic Distribution of Loans

Busey Bank's lending activities reflect excellent distribution throughout the assessment area, particularly in low- and moderate-income geographies. In 2024, the bank's rate of home mortgage lending was deemed excellent as the bank's performance was above the aggregate of lenders and the assessment area demographics in low-income census tracts. Additionally, the bank's performance with respect to small business loans was excellent given the bank's performance in low- and moderate-income census tracts exceeded the aggregate of lenders and the assessment area demographics. The bank did not originate small farm loans in this assessment area throughout the review period, so they were not considered in the rating analysis. The bank's distribution of lending across geographies of different income levels in 2022 and 2023 was mostly consistent with 2024 figures.

For purposes of this analysis, 2024 and 2023 figures are featured in the narrative. The 2022 figures are used for comparison and are detailed in Appendix B.

A gap analysis was completed as part of the evaluation. In 2024, the bank originated HMDA-reportable loans in 59.5 percent of all census tracts in the assessment area with originations in 22.2 percent of all low-income census tracts and 52.9 percent of all moderate-income census tracts. As it pertains to CRA-reportable loans, the bank originated loans in 35.4 percent of all census tracts in the assessment area with originations in 55.6 percent of all low-income census tracts and 41.2 percent of all moderate-income census tracts. Combined the bank had 22 census tracts with no loans and originated loans in 72.2 percent of its census tracts in the assessment area. Based upon this analysis, there were no conspicuous, unexplained lending gaps in the assessment area.

HMDA Reportable Lending

In 2023 and 2024, the bank's rate of HMDA-reportable lending within low- and moderate-income census tracts was excellent. The bank's 2023 and 2024 HMDA-reportable lending in the assessment area was concentrated in home purchase, refinance, and home improvement loans which comprised 100.0 percent of the HMDA loans originated. Due to the lack of volume, multi-family loans were not considered within the analysis of HMDA-reportable lending.

Home Purchase Loans

In 2024, home purchase loans represented 47.2 percent of the bank's HMDA-reportable loans originated in the Peoria MSA assessment area. The bank made 9.5 percent of its loans in low-income census tracts, which is above the performance of the aggregate of lenders at 1.6 percent and the demographic of owner-occupied units in low-income census tracts at 2.8 percent. The bank made 14.3 percent of its home purchase loans in moderate-income census tracts, which was below the performance of the aggregate of lenders at 21.3 percent and slightly below the demographic of owner-occupied units in moderate-income census tracts at 19.0 percent. The bank made 59.5 percent of its home purchase loans in middle-income census tracts. This was above the aggregate of lenders at 54.4 percent and slightly above the 55.5 percent demographic of owner-occupied units in middle-income census tracts. Lastly, the bank made 16.7 percent of its home purchase loans in upper-income census tracts. This was below the aggregate of lenders at 22.7 percent and the demographic of owner-occupied units in upper-income census tracts at 22.7 percent.

In 2023, home purchase loans represented 54.1 percent of the bank's HMDA-reportable loans originated in the Peoria MSA assessment area. The bank made 13.6 percent of its home purchase loans in low-income census tracts, which is above the performance of the aggregate of lenders at 1.7 percent and the demographic of owner-occupied units in low-income census tracts at 2.8 percent. The bank made 23.7 percent of its home purchase loans in moderate-income census tracts, which was slightly above the performance of the aggregate of lenders at 19.7 percent and the demographic of owner-occupied units in moderate-income census tracts at 19.0 percent. The bank made 44.1 percent of its home purchase loans in middle-income census tracts. This was below the aggregate of lenders at 57.6 percent and the 55.5 percent demographic of owner-occupied units in middle-income census tracts. Lastly, the bank made 18.6 percent of its home purchase loans in

upper-income census tracts. This was slightly below the aggregate of lenders at 21.0 percent and the demographic of owner-occupied units in upper-income census tracts at 22.7 percent. The bank's performance in 2023 and 2024 improved upon its 2022 performance.

Refinance Loans

In 2024, refinance loans represented 31.5 percent of the bank's HMDA-reportable loans originated in the Peoria MSA assessment area. The bank made no refinance loans in low-income census tracts, which is comparable to the performance of the aggregate of lenders at 1.2 percent and slightly below the demographic of owner-occupied units in low-income census tracts at 2.8 percent. The bank made 14.3 percent of its refinance loans in moderate-income census tracts, which was comparable to the performance of the aggregate of lenders at 16.2 percent and slightly below the demographic of owner-occupied units in moderate-income census tracts at 19.0 percent. The bank made 64.3 percent of its refinance loans in middle-income census tracts. This was above the aggregate of lenders at 57.5 percent and the 55.5 percent demographic of owner-occupied units in middle-income census tracts. Lastly, the bank made 21.4 percent of its refinance loans in upper-income census tracts. This was slightly below the aggregate of lenders at 25.1 percent and comparable to the demographic of owner-occupied units in upper-income census tracts at 22.7 percent.

In 2023, refinance loans represented 32.1 percent of the bank's HMDA-reportable loans originated in the Peoria MSA assessment area. The bank made no refinance loans in low-income census tracts, which is comparable to the performance of the aggregate of lenders at 1.7 percent and slightly below the demographic of owner-occupied units in low-income census tracts at 2.8 percent. The bank made 17.1 percent of its refinance loans in moderate-income census tracts, which was slightly below the performance of the aggregate of lenders at 20.9 percent and comparable to the demographic of owner-occupied units in moderate-income census tracts at 19.0 percent. The bank made 57.1 percent of its refinance loans in middle-income census tracts. This was comparable to the aggregate of lenders at 56.3 percent and the 55.5 percent demographic of owner-occupied units in middle-income census tracts. Lastly, the bank made 25.7 percent of its refinance loans in upper-income census tracts. This was slightly above the aggregate of lenders at 21.1 percent and the demographic of owner-occupied units in upper-income census tracts at 22.7 percent. The bank's performance in 2022 was consistent with 2023 and 2024 performance.

Home Improvement Loans

In 2024, home improvement loans represented 21.3 percent of the bank's HMDA-reportable loans originated in the Peoria MSA assessment area. The bank made 10.5 percent of its home improvement loans in low-income census tracts, which is above the performance of the aggregate of lenders at 1.7 percent and the demographic of owner-occupied units in low-income census tracts at 2.8 percent. The bank made 21.1 percent of its home improvement loans in moderate-income census tracts, which was above the performance of the aggregate of lenders at 16.1 percent and

slightly above the demographic of owner-occupied units in moderate-income census tracts at 19.0 percent. The bank made 63.2 percent of its home improvement loans in middle-income census tracts. This was above the aggregate of lenders at 56.7 percent and the 55.5 percent demographic of owner-occupied units in middle-income census tracts. Lastly, the bank made 5.3 percent of its home improvement loans in upper-income census tracts. This was significantly below the aggregate of lenders at 25.4 percent and the demographic of owner-occupied units in upper-income census tracts at 22.7 percent.

In 2023, home improvement loans represented 13.8 percent of the bank's HMDA-reportable loans originated in the Peoria MSA assessment area. The bank made no loans in low-income census tracts, which is comparable to the performance of the aggregate of lenders at 1.1 percent and slightly below the demographic of owner-occupied units in low-income census tracts at 2.8 percent. The bank made 20.0 percent of its home improvement loans in moderate-income census tracts, which was above the performance of the aggregate of lenders at 14.8 percent and comparable to the demographic of owner-occupied units in moderate-income census tracts at 19.0 percent. The bank made 73.3 percent of its home improvement loans in middle-income census tracts. This was above the aggregate of lenders at 60.2 percent and significantly above the 55.5 percent demographic of owner-occupied units in middle-income census tracts. Lastly, the bank made 6.7 percent of its home improvement loans in upper-income census tracts. This was significantly below the aggregate of lenders at 23.9 percent and the demographic of owner-occupied units in upper-income census tracts at 22.7 percent. The bank's performance in 2023 and 2024 improved upon its 2022 performance.

The following table summarizes the bank's 2023 and 2024 HMDA-reportable lending in the assessment area, while 2022 tables are available in Appendix B.

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Peoria, IL MSA 37900													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2023						2024						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	8	13.6	1.7	319	4.8	1.0	4	9.5	1.6	142	2.4	0.7	2.8
Moderate	14	23.7	19.7	708	10.6	12.9	6	14.3	21.3	455	7.6	13.7	19.0
Middle	26	44.1	57.6	2,808	42.1	53.3	25	59.5	54.4	3,785	63.1	49.8	55.5
Upper	11	18.6	21.0	2,828	42.4	32.8	7	16.7	22.7	1,616	26.9	35.8	22.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	59	100.0	100.0	6,663	100.0	100.0	42	100.0	100.0	5,998	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	1.7	0	0.0	0.9	0	0.0	1.2	0	0.0	0.8	2.8
Moderate	6	17.1	20.9	345	12.8	13.0	4	14.3	16.2	179	6.9	11.3	19.0
Middle	20	57.1	56.3	1,510	56.1	57.8	18	64.3	57.5	1,611	62.2	56.1	55.5
Upper	9	25.7	21.1	837	31.1	28.2	6	21.4	25.1	800	30.9	31.8	22.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	35	100.0	100.0	2,692	100.0	100.0	28	100.0	100.0	2,590	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	1.1	0	0.0	0.3	2	10.5	1.7	50	6.5	1.3	2.8
Moderate	3	20.0	14.8	58	14.3	12.0	4	21.1	16.1	125	16.2	10.5	19.0
Middle	11	73.3	60.2	299	73.5	53.5	12	63.2	56.7	583	75.5	54.2	55.5
Upper	1	6.7	23.9	50	12.3	34.1	1	5.3	25.4	14	1.8	34.0	22.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	15	100.0	100.0	407	100.0	100.0	19	100.0	100.0	772	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	7.8	0	0.0	4.2	0	0.0	5.2	0	0.0	29.2	14.7
Moderate	0	0.0	23.4	0	0.0	7.2	0	0.0	34.5	0	0.0	44.5	16.4
Middle	0	0.0	43.8	0	0.0	14.8	0	0.0	39.7	0	0.0	16.6	45.8
Upper	0	0.0	25.0	0	0.0	73.8	0	0.0	20.7	0	0.0	9.7	23.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	8	7.3	1.7	319	3.3	1.3	6	6.7	1.5	192	2.1	2.1	2.8
Moderate	23	21.1	19.0	1,111	11.4	12.3	14	15.7	19.5	759	8.1	14.5	19.0
Middle	57	52.3	57.2	4,617	47.3	49.5	55	61.8	55.2	5,979	63.9	49.4	55.5
Upper	21	19.3	22.0	3,715	38.1	37.0	14	15.7	23.8	2,430	26.0	34.0	22.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	109	100.0	100.0	9,762	100.0	100.0	89	100.0	100.0	9,360	100.0	100.0	100.0

Source: 2024 FFIEC Census Data

2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Small Business

The bank's performance with respect to the geographic distribution of small business loans in the assessment area was excellent. In 2024, the bank made 27.1 percent of its small business loans in low-income census tracts, which was significantly above the aggregate of lenders at 8.5 percent and the 10.5 percent of total businesses in this assessment area located in such census tracts. The bank made 25.0 percent of its small business loans in moderate-income census tracts, which was above the aggregate of lenders at 14.4 percent and the 16.7 percent of total businesses located in moderate-income census tracts. The bank made 25.0 percent of its small business loans in middle-income census tracts, which was significantly below the aggregate of lenders at 45.8 percent and the 49.5 percent of total businesses in middle-income census tracts. Lastly, the bank made 22.9 percent of its small business loans in upper-income census tracts. The bank's performance was below the aggregate of lenders at 30.9 and comparable to the 23.3 percent of total businesses in upper-income census tracts.

In 2023, the bank made 25.4 percent of its small business loans in low-income census tracts, which was significantly above the aggregate of lenders at 8.7 percent and the 10.5 percent of total businesses in this assessment area located in such census tracts. The bank made 11.9 percent of its small business loans in moderate-income census tracts, which was comparable to the aggregate of lenders at 13.9 percent and slightly below the 16.7 percent of total businesses located in moderate-income census tracts. The bank made 30.5 percent of its small business loans in middle-income census tracts, which was significantly below the aggregate of lenders at 46.8 percent and the 49.5 percent of total businesses in middle-income census tracts. Lastly, the bank made 32.2 percent of its small business loans in upper-income census tracts. The bank's performance was slightly above the aggregate of lenders at 29.9 and above the 23.3 percent of total businesses in upper-income census tracts. The bank's performance in 2022 was consistent with 2023 and 2024 performance.

The following table summarizes the bank's 2023 and 2024 small business lending in the assessment area, while 2022 tables are available in Appendix B.

Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography													
Assessment Area: Peoria, IL MSA 37900													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	15	25.4	8.7	3,511	32.9	14.4	13	27.1	8.5	2,822	23.9	13.5	10.5
Moderate	7	11.9	13.9	1,002	9.4	12.3	12	25.0	14.4	2,297	19.4	12.9	16.7
Middle	18	30.5	46.8	3,111	29.2	43.5	12	25.0	45.8	2,214	18.7	41.0	49.5
Upper	19	32.2	29.9	3,043	28.5	29.7	11	22.9	30.9	4,477	37.9	32.6	23.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.7	0	0.0	0.1	0	0.0	0.4	0	0.0	0.1	
Total	59	100.0	100.0	10,667	100.0	100.0	48	100.0	100.0	11,810	100.0	100.0	100.0

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Lending to Borrowers of Different Income Levels and Lending to Businesses of Different Sizes

Busey Bank’s lending activities reflect good distribution in the Peoria MSA assessment area of loans among individuals of different income levels and businesses of different sizes, given the product lines offered by the bank. In 2024, the bank’s performance relative to home mortgage loans was excellent as the bank was comparable to the aggregate in lending to both low- and moderate-income borrowers and exceeded the demographic of moderate-income borrowers in the assessment area. With respect to small business loans, the bank’s performance was poor as the bank’s lending to businesses reporting annual revenues of \$1 million or less was below or significantly below the aggregate of lenders. The bank did not originate small farm loans in this assessment area throughout the review period, so they were not considered in the rating analysis. The bank’s distribution of lending across individuals of different income levels and businesses of different sizes in 2022 and 2023 was mostly consistent with 2024 figures.

For purposes of this analysis, 2024 and 2023 figures are featured in the narrative. The 2022 figures are used for comparison and are detailed in Appendix B.

HMDA Reportable Lending

In 2023 and 2024, the bank’s performance relative to home mortgage loans was excellent within the Peoria MSA assessment area.

Home Purchase Loans

In 2024, the bank made 14.3 percent of its home purchase loans, by number, to low-income

borrowers, which was comparable to the performance of the aggregate of lenders at 15.1 percent and below the 20.1 percent demographic of low-income families within the assessment area. The bank made 28.6 percent of its home purchase loans to moderate-income borrowers, which was slightly above the performance of the aggregate of lenders at 25.7 percent and above the 18.7 percent demographic of moderate-income families within the assessment area. The bank made 23.8 percent of its home purchase loans to middle-income borrowers, which was slightly above the performance of the aggregate of lenders at 20.0 percent and the 21.3 percent demographic of middle-income families within the assessment area. Lastly, the bank made 33.3 percent of its home purchase loans to upper-income borrowers, which was above the performance of the aggregate of lenders at 25.4 percent and below the 39.9 percent demographic of upper-income families within the assessment area.

In 2023, the bank made 40.7 percent of its home purchase loans, by number, to low-income borrowers, which was significantly above the performance of the aggregate of lenders at 19.0 percent and the 20.1 percent demographic of low-income families within the assessment area. The bank made 11.9 percent of its home purchase loans to moderate-income borrowers, which was below the performance of the aggregate of lenders at 26.7 percent and the 18.7 percent demographic of moderate-income families within the assessment area. The bank made 15.3 percent of its home purchase loans to middle-income borrowers, which was slightly below the performance of the aggregate of lenders at 20.2 percent and below the 21.3 percent demographic of middle-income families within the assessment area. Lastly, the bank made 30.5 percent of its home purchase loans to upper-income borrowers, which was above the performance of the aggregate of lenders at 23.9 percent and below the 39.9 percent demographic of upper-income families within the assessment area. The bank's performance in 2022 was consistent with 2023 and 2024 performance.

Refinance Loans

In 2024, the bank made 14.3 percent of its refinance loans, by number, to low-income borrowers, which was comparable to the performance of the aggregate of lenders at 12.7 percent and below the 20.1 percent demographic of low-income families within the assessment area. The bank made 10.7 percent of its refinance loans to moderate-income borrowers, which was below the performance of the aggregate of lenders at 18.8 percent and the 18.7 percent demographic of moderate-income families within the assessment area. The bank made 25.0 percent of its refinance loans to middle-income borrowers, which was above the performance of the aggregate of lenders at 19.8 percent and slightly above the 21.3 percent demographic of middle-income families within the assessment area. Lastly, the bank made 46.4 percent of its refinance loans to upper-income borrowers, which was significantly above the performance of the aggregate of lenders at 29.5 percent and above the 39.9 percent demographic of upper-income families within the assessment area.

In 2023, the bank made 17.1 percent of its refinance loans, by number, to low-income borrowers, which was comparable to the performance of the aggregate of lenders at 18.1 percent and slightly below the 20.1 percent demographic of low-income families within the assessment area. The bank made 28.6 percent of its refinance loans to moderate-income borrowers, which was above the performance of the aggregate of lenders at 22.6 percent and the 18.7 percent demographic of moderate-income families within the assessment area. The bank made 20.0 percent of its refinance loans to middle-income borrowers, which was slightly below the performance of the aggregate of lenders at 22.7 percent and comparable to the 21.3 percent demographic of middle-income families within the assessment area. Lastly, the bank made 31.4 percent of its refinance loans to upper-income borrowers, which was above the performance of the aggregate of lenders at 26.1 percent and below the 39.9 percent demographic of upper-income families within the assessment area. The bank's performance in 2022 was consistent with 2023 and 2024 performance.

Home Improvement Loans

In 2024, the bank made 21.1 percent of its home improvement loans, by number, to low-income borrowers, which was above the performance of the aggregate of lenders at 12.3 percent and comparable to the 20.1 percent demographic of low-income families within the assessment area. The bank made 21.1 percent of its home improvement loans to moderate-income borrowers, which was comparable to the performance of the aggregate of lenders at 19.1 percent and slightly above the 18.7 percent demographic of moderate-income families within the assessment area. The bank made 15.8 percent of its home improvement loans to middle-income borrowers, which was below the performance of the aggregate of lenders at 26.1 percent and the 21.3 percent demographic of middle-income families within the assessment area. Lastly, the bank made 42.1 percent of its home improvement loans to upper-income borrowers, which was comparable to the performance of the aggregate of lenders at 40.1 percent and slightly above the 39.9 percent demographic of upper-income families within the assessment area.

In 2023, the bank made 6.7 percent of its home improvement loans, by number, to low-income borrowers, which was comparable to the performance of the aggregate of lenders at 7.9 percent and below the 20.1 percent demographic of low-income families within the assessment area. The bank made 40.0 percent of its home improvement loans to moderate-income borrowers, which was significantly above the performance of the aggregate of lenders at 19.8 percent and the 18.7 percent demographic of moderate-income families within the assessment area. The bank made 20.0 percent of its home improvement loans to middle-income borrowers, which was below the performance of the aggregate of lenders at 28.2 percent and comparable to the 21.3 percent demographic of middle-income families within the assessment area. Lastly, the bank made 33.3 percent of its home improvement loans to upper-income borrowers, which was below the performance of the aggregate of lenders at 39.7 percent and the 39.9 percent demographic of upper-income families within the assessment area. The bank's performance in 2022 was consistent with 2023 and 2024 performance.

The following table summarizes the bank’s borrower distribution of 2023 and 2024 HMDA-reportable lending in the assessment area, while 2022 tables are available in Appendix B.

Distribution of 2023 and 2024 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Peoria, IL MSA 37900													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2023						2024						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	24	40.7	19.0	1,121	16.8	10.4	6	14.3	15.1	476	7.9	8.0	20.1
Moderate	7	11.9	26.7	457	6.9	20.9	12	28.6	25.7	1,154	19.2	19.0	18.7
Middle	9	15.3	20.2	1,184	17.8	21.1	10	23.8	20.0	1,757	29.3	20.3	21.3
Upper	18	30.5	23.9	3,571	53.6	37.5	14	33.3	25.4	2,611	43.5	39.1	39.9
Unknown	1	1.7	10.2	330	5.0	10.1	0	0.0	13.7	0	0.0	13.6	0.0
Total	59	100.0	100.0	6,663	100.0	100.0	42	100.0	100.0	5,998	100.0	100.0	100.0
Refinance Loans													
Low	6	17.1	18.1	254	9.4	11.2	4	14.3	12.7	254	9.8	6.7	20.1
Moderate	10	28.6	22.6	647	24.0	18.3	3	10.7	18.8	215	8.3	13.8	18.7
Middle	7	20.0	22.7	672	25.0	23.2	7	25.0	19.8	698	26.9	18.2	21.3
Upper	11	31.4	26.1	1,080	40.1	33.6	13	46.4	29.5	1,223	47.2	33.3	39.9
Unknown	1	2.9	10.6	39	1.4	13.7	1	3.6	19.2	200	7.7	28.0	0.0
Total	35	100.0	100.0	2,692	100.0	100.0	28	100.0	100.0	2,590	100.0	100.0	100.0
Home Improvement Loans													
Low	1	6.7	7.9	30	7.4	3.7	4	21.1	12.3	115	14.9	6.8	20.1
Moderate	6	40.0	19.8	117	28.7	13.6	4	21.1	19.1	160	20.7	12.4	18.7
Middle	3	20.0	28.2	130	31.9	21.7	3	15.8	26.1	72	9.3	20.8	21.3
Upper	5	33.3	39.7	130	31.9	54.3	8	42.1	40.1	425	55.1	58.4	39.9
Unknown	0	0.0	4.4	0	0.0	6.7	0	0.0	2.4	0	0.0	1.7	0.0
Total	15	100.0	100.0	407	100.0	100.0	19	100.0	100.0	772	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	31	28.4	17.3	1,405	14.4	10.1	14	15.7	14.2	845	9.0	7.7	20.1
Moderate	23	21.1	24.7	1,221	12.5	20.0	19	21.3	23.3	1,529	16.3	17.7	18.7
Middle	19	17.4	21.4	1,986	20.3	21.4	20	22.5	20.9	2,527	27.0	20.0	21.3
Upper	34	31.2	26.4	4,781	49.0	38.0	35	39.3	28.4	4,259	45.5	39.4	39.9
Unknown	2	1.8	10.1	369	3.8	10.5	1	1.1	13.2	200	2.1	15.1	0.0
Total	109	100.0	100.0	9,762	100.0	100.0	89	100.0	100.0	9,360	100.0	100.0	100.0
Source: 2024 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Small Business

The bank's performance relative to small business loans in the Peoria MSA assessment area was poor. In 2024, the bank made 48 small business loans, of which 37.5 percent, by number, were to businesses reporting annual revenues of \$1 million or less. The bank's performance was below the aggregate of lenders, which made 52.3 percent of such loans. The bank's performance was significantly below the percentage of businesses reporting annual revenues of \$1 million or less at 88.3 percent. Of the small business loans, only 47.9 percent were made in amounts of \$100,000 or less, which are considered most beneficial to small businesses. This was significantly below the aggregate at 88.0 percent. However, to businesses with annual revenues of \$1 million or less, 88.9 percent of the loans made were for \$100,000 or less.

In 2023, the bank made 59 small business loans, of which 37.3 percent, by number, were to businesses reporting annual revenues of \$1 million or less. The bank's performance was significantly below the aggregate of lenders, which made 53.3 percent of such loans. The bank's performance was also significantly below the percentage of businesses reporting annual revenues of \$1 million or less at 88.3 percent. However, of the small business loans, 64.4 percent were made in amounts of \$100,000 or less, which are considered most beneficial to small businesses. This was significantly below the aggregate at 87.9 percent. However, to businesses with annual revenues of \$1 million or less, 68.2 percent of the loans made were for \$100,000 or less.

The following table summarizes 2023 and 2024 borrower distribution of small business loans in the assessment area, while 2022 tables are available in Appendix B.

Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Peoria, IL MSA 37900													
	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	22	37.3	53.3	2,201	20.6	28.5	18	37.5	52.3	1,372	11.6	29.3	88.3
Over \$1 Million	29	49.2		7,962	74.6		25	52.1		9,155	77.5		10.5
Revenue Unknown	8	13.6		504	4.7		5	10.4		1,283	10.9		1.2
Total	59	100.0		10,667	100.0		48	100.0		11,810	100.0		100.0
By Loan Size													
\$100,000 or Less	38	64.4	87.9	2,112	19.8	27.5	23	47.9	88.0	1,129	9.6	25.6	
\$100,001 - \$250,000	10	16.9	6.0	1,609	15.1	17.1	13	27.1	6.1	2,371	20.1	18.5	
\$250,001 - \$1 Million	11	18.6	6.1	6,946	65.1	55.4	12	25.0	5.9	8,310	70.4	55.9	
Total	59	100.0	100.0	10,667	100.0	100.0	48	100.0	100.0	11,810	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	15	68.2		746	33.9		16	88.9		772	56.3		
\$100,001 - \$250,000	6	27.3		917	41.7		1	5.6		140	10.2		
\$250,001 - \$1 Million	1	4.5		538	24.4		1	5.6		460	33.5		
Total	22	100.0		2,201	100.0		18	100.0		1,372	100.0		
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Community Development Lending

Busey Bank makes a relatively high level of community development loans in the Peoria MSA assessment area. During the evaluation period, the bank originated 24 qualified community development loans totaling approximately \$19.6 million. The qualified loans addressed a range of credit needs including affordable housing for low- or moderate-income individuals, community services targeted to low- or moderate-income individuals or geographies, and economic development and revitalization/stabilization efforts. Community representatives stated affordable housing is a significant need in the assessment area. The bank made two affordable housing community development loans, demonstrating the bank’s responsiveness to identified community needs.

Community Development Loans										
March 25, 2022, through October 13, 2025										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize/Stabilize		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Peoria MSA	2	1,184	9	3,160	10	13,453	3	1,756	24	19,553
Grand Total	2	1,184	9	3,160	10	13,453	3	1,756	24	19,553

Note: Dollar amounts are rounded and not reflective of exact figures.

INVESTMENT TEST

Busey Bank made an adequate level of qualified community development investments and grants, particularly those not routinely provided by private investors, rarely in a leadership position. Also, the bank makes rare use of innovative and/or complex investments to support community initiatives and demonstrates adequate responsiveness to credit and community development needs.

During the evaluation period, the bank made or maintained 15 community development investments totaling approximately \$13.2 million within the assessment area. Of the qualified community development investments, 6 investments totaling \$8.0 million were made within the current review period whereas the remaining investments were made prior to the current evaluation period yet still maintained by the bank. Busey Bank made a \$5.4 million investment in a historic tax credit fund to rehabilitate a downtown building into a healthcare facility that will provide services in a low-income census tract. This complex investment demonstrates responsiveness to both rehabilitation and healthcare needs in the area.

The following table presents the bank’s community development investments throughout its assessment area during the review period.

Community Development Investments											
As of October 13, 2025											
Assessment Area		Affordable Housing		Community Services		Economic Development		Revitalize/Stabilize		Total	
		#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Peoria MSA	Current	3	2,500	2	5,399	0	0	1	110	6	8,009
	Prior	0	0	4	1,060	0	0	5	4,083	9	5,142
Grand Total	Current	3	2,500	2	5,399	0	0	1	110	6	8,009
	Prior	0	0	4	1,060	0	0	5	4,083	9	5,142

Note: Dollar amounts are rounded and not reflective of exact figures.

Additionally, the bank made 164 donations totaling \$271,683 to organizations within the assessment area during the evaluation period. Donations were made to a variety of organizations with the majority of donations, by dollar volume, going towards community service efforts targeting low- and moderate-income individuals and communities (87.4 percent).

The following table presents the bank’s community development donations throughout its assessment area during the review period.

Community Development Donations										
March 25, 2022, through October 13, 2025										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize/ Stabilize		Total	
	#	\$	#	\$	#	\$	#	\$	#	\$
Peoria MSA	3	1,240	142	237,403	17	28,040	2	5,000	164	271,683
Grand Total	3	1,240	142	237,403	17	28,040	2	5,000	164	271,683

Note: Dollar amounts are rounded and not reflective of exact figures.

SERVICE TEST

Retail Services

The distribution of the branch offices and ATMs is performed using current data (2024) and any changes in the median family income level of the geographies where the branches are located.

Busey Bank’s retail delivery services are accessible to geographies and individuals of different income levels in its assessment area. The bank operates six branch offices and 10 ATMs in the assessment area. One branch and two ATMs are in low-income census tracts, which is 16.7 percent of the assessment area’s branches and 20.0 percent of its ATMs. The remaining branch offices and ATMs are located within middle-or upper-income census tracts. Alternative delivery systems include phone, internet banking, and mobile banking. To the extent changes have been made, the bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in low- or moderate-income geographies or to low- or moderate-income individuals. The bank has not opened or closed any branch offices in the assessment area since the previous evaluation.

Its services do not vary in a way that inconveniences its assessment area, particularly low- or moderate-income geographies or low- or moderate-income individuals. Branch offices in the assessment area have consistent hours Monday through Friday from 9:00 a.m. to 5:00 p.m. All branches with a drive-through, including the branch in a low-income census tract, offer extended drive-through hours until 5:30 p.m. The only branch without a drive-through is located in a middle-income census tract. Additionally, the majority of the branches in the assessment area are

open on Saturday from 9:00 a.m. until 12:00 p.m., except for one branch in a middle-income census tract. Applications for loan and deposit products are accepted at each location. Additionally, Busey Bank offers online applications for mortgage and consumer non-mortgage products as well as various deposit accounts through its website.

Community Development Services

Busey Bank provides a relatively high level of community development services. During the review period, the bank provided 1,080 community development service hours. As illustrated in the following table, community development services were accomplished in partnership with a variety of organizations, however the majority of community development services had a focus of community services targeting low- and moderate-income individuals and geographies. A significant number of hours were dedicated to board membership or fundraising for organizations that provide services to low- and moderate-income individuals or to economic development organizations, showing the bank’s leadership in the community. Financial Pathways also played a significant role as bank partners provided financial education workshops throughout the assessment area, which was a need identified by the community representative.

The following table presents the bank’s community development services throughout its assessment area during the review period.

Community Development Services					
March 25, 2022, through October 13, 2025					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize/ Stabilize	Total
	Hours	Hours	Hours	Hours	Hours
Peoria MSA	13	1,047	19	1	1,080
Grand Total	13	1,047	19	1	1,080

BLOOMINGTON, IL MSA #14010 – Limited Review

SCOPE OF THE EXAMINATION

The scope for this assessment area is consistent with the scope presented in the overall section of the performance evaluation.

DESCRIPTION OF INSTITUTION’S OPERATIONS IN BLOOMINGTON, IL MSA #14010

The Bloomington MSA assessment area includes McLean County in its entirety, which is the only county in the metropolitan statistical area. The assessment area remains unchanged since the previous evaluation and contains a total of 47 census tracts comprised of one low-, 13 moderate-, 22 middle-, and eight upper-income tracts. There are also three unknown-income census tracts composed primarily of Illinois State University and its grounds, a golf course, and the downtown portion of Bloomington, which is predominantly businesses.

Busey Bank operates three branches, three full-service ATMs, and one cash-only ATM in the Bloomington MSA assessment area. No branches or ATMs are located in the low-income census tract, but two branches and two full-service ATMs are located in moderate-income census tracts. One branch, one full-service ATM, and one cash-only ATM are located in middle-income census tracts. Finally, no branches or ATMs are located in upper-income census tracts. Since the previous evaluation, the bank has not opened or closed any branches or ATMs within this assessment area.

The FDIC market share report, as of June 30, 2024, ranked Busey Bank third among 26 institutions serving the assessment area, with 13.4 percent market share. First and second ranked institutions, Heartland Bank and Trust Company and Commerce Bank, account for 20.1 and 16.6 percent of the market share, respectively.

In 2024, Busey Bank ranked 11th in the number of HMDA-reportable originations out of 210 institutions with 104 originations. The market leaders were First State Mortgage Services and Citizens Equity First with 612 and 268 purchases or originations, respectively. In 2023, the bank ranked 11th among 69 CRA reporters with 75 originations. The market leaders were JPMorgan Chase Bank, NA and American Express NB with 534 and 423 originations, respectively.

Information regarding census related and business demographic characteristics of the assessment area is provided in the following table.

2024 Bloomington, IL MSA 14010 AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	2.1	494	1.2	130	26.3	8,344	21.0
Moderate	13	27.7	8,910	22.5	1,164	13.1	6,683	16.8
Middle	22	46.8	20,617	52.0	1,367	6.6	8,879	22.4
Upper	8	17.0	8,658	21.8	187	2.2	15,759	39.7
Unknown	3	6.4	986	2.5	337	34.2	0	0.0
Total AA	47	100.0	39,665	100.0	3,185	8.0	39,665	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,090	359	0.8	32.9	553	50.7	178	16.3
Moderate	19,397	10,172	23.7	52.4	7,221	37.2	2,004	10.3
Middle	35,927	21,945	51.0	61.1	10,924	30.4	3,058	8.5
Upper	11,448	9,726	22.6	85.0	1,435	12.5	287	2.5
Unknown	4,718	803	1.9	17.0	3,087	65.4	828	17.5
Total AA	72,580	43,005	100.0	59.3	23,220	32.0	6,355	8.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	48	1.0	45	1.0	3	0.7	0	0.0
Moderate	1,203	25.0	1,092	25.3	95	22.0	16	21.9
Middle	2,535	52.7	2,253	52.3	237	55.0	45	61.6
Upper	643	13.4	585	13.6	52	12.1	6	8.2
Unknown	384	8.0	334	7.8	44	10.2	6	8.2
Total AA	4,813	100.0	4,309	100.0	431	100.0	73	100.0
Percentage of Total Businesses:				89.5		9.0		1.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	36	12.9	36	13.0	0	0.0	0	0.0
Middle	208	74.8	208	75.1	0	0.0	0	0.0
Upper	31	11.2	31	11.2	0	0.0	0	0.0
Unknown	3	1.1	2	0.7	1	100.0	0	0.0
Total AA	278	100.0	277	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.6		0.4		0.0
<i>Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>								
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Assessment Area	Lending Test	Investment Test	Service Test
Bloomington, IL MSA #14010	Consistent	Consistent	Consistent

Busey Bank's lending, investment, and service performance in the area is consistent with the institution's performance in the state of Illinois.

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Bloomington, IL MSA 14010													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2023						2024						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	1.1	0	0.0	0.7	3	6.1	1.4	271	3.4	0.8	0.8
Moderate	8	18.6	22.6	990	11.4	15.8	7	14.3	23.0	699	8.8	17.0	23.7
Middle	21	48.8	49.7	3,515	40.6	47.7	26	53.1	49.3	3,930	49.4	47.7	51.0
Upper	13	30.2	23.7	4,095	47.2	33.5	13	26.5	23.8	3,058	38.4	32.5	22.6
Unknown	1	2.3	3.0	68	0.8	2.4	0	0.0	2.4	0	0.0	2.1	1.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	43	100.0	100.0	8,668	100.0	100.0	49	100.0	100.0	7,958	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	2.0	0	0.0	1.3	0	0.0	0.8	0	0.0	0.5	0.8
Moderate	6	22.2	20.7	583	21.6	16.3	4	23.5	19.4	414	17.9	14.4	23.7
Middle	13	48.1	50.9	1,244	46.0	52.1	9	52.9	49.7	1,067	46.2	48.0	51.0
Upper	8	29.6	24.0	878	32.5	28.6	4	23.5	28.1	828	35.9	35.5	22.6
Unknown	0	0.0	2.4	0	0.0	1.7	0	0.0	2.0	0	0.0	1.5	1.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	27	100.0	100.0	2,705	100.0	100.0	17	100.0	100.0	2,309	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	1.7	0	0.0	1.1	0	0.0	2.9	0	0.0	2.0	0.8
Moderate	3	27.3	17.9	103	14.9	17.1	5	18.5	20.6	352	16.9	17.0	23.7
Middle	5	45.5	56.8	192	27.7	51.6	17	63.0	54.7	1,328	63.8	55.8	51.0
Upper	3	27.3	21.8	398	57.4	29.3	5	18.5	21.0	401	19.3	24.9	22.6
Unknown	0	0.0	1.7	0	0.0	0.9	0	0.0	0.8	0	0.0	0.3	1.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	11	100.0	100.0	693	100.0	100.0	27	100.0	100.0	2,081	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.5
Moderate	2	66.7	43.6	1,760	52.2	18.6	0	0.0	37.1	0	0.0	52.0	31.7
Middle	0	0.0	41.0	0	0.0	33.8	0	0.0	34.3	0	0.0	30.0	46.6
Upper	0	0.0	7.7	0	0.0	44.4	0	0.0	8.6	0	0.0	9.8	5.6
Unknown	1	33.3	7.7	1,613	47.8	3.3	0	0.0	20.0	0	0.0	8.2	15.6
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	3,373	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	1.2	0	0.0	0.7	3	3.2	1.4	271	2.2	0.7	0.8
Moderate	19	22.6	21.8	3,436	22.3	16.0	16	17.2	22.0	1,465	11.9	17.6	23.7
Middle	39	46.4	50.2	4,951	32.1	47.0	52	55.9	50.0	6,325	51.2	47.6	51.0
Upper	24	28.6	24.0	5,371	34.8	34.0	22	23.7	24.3	4,287	34.7	32.0	22.6
Unknown	2	2.4	2.7	1,681	10.9	2.3	0	0.0	2.4	0	0.0	2.1	1.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	84	100.0	100.0	15,439	100.0	100.0	93	100.0	100.0	12,348	100.0	100.0	100.0
Source: 2024 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography													
Assessment Area: Bloomington, IL MSA 14010													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.6	0	0.0	0.1	0	0.0	0.6	0	0.0	0.3	1.0
Moderate	20	55.6	21.8	3,575	47.7	26.5	17	50.0	22.2	3,941	50.8	26.3	25.0
Middle	9	25.0	48.1	1,806	24.1	40.0	10	29.4	46.1	1,704	22.0	40.2	52.7
Upper	5	13.9	24.0	1,792	23.9	28.7	5	14.7	24.9	1,766	22.8	28.3	13.4
Unknown	2	5.6	5.2	325	4.3	4.7	2	5.9	5.8	350	4.5	4.8	8.0
Tract-Unk	0	0.0	0.4	0	0.0	0.0	0	0.0	0.4	0	0.0	0.0	
Total	36	100.0	100.0	7,498	100.0	100.0	34	100.0	100.0	7,761	100.0	100.0	100.0

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2023 and 2024 Small Farm Lending By Income Level of Geography													
Assessment Area: Bloomington, IL MSA 14010													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	12	30.8	17.4	2,057	26.2	14.9	9	24.3	14.1	1,575	19.2	17.1	12.9
Middle	27	69.2	73.6	5,793	73.8	71.8	28	75.7	73.0	6,614	80.8	68.6	74.8
Upper	0	0.0	9.0	0	0.0	13.2	0	0.0	11.8	0	0.0	13.0	11.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	1.1	0	0.0	1.2	1.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	39	100.0	100.0	7,850	100.0	100.0	37	100.0	100.0	8,189	100.0	100.0	100.0

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2023 and 2024 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Bloomington, IL MSA 14010													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	10	23.3	15.5	914	10.5	8.6	10	20.4	10.2	865	10.9	5.4	21.0
Moderate	10	23.3	23.2	1,330	15.3	18.8	17	34.7	23.5	2,221	27.9	17.4	16.8
Middle	12	27.9	22.0	2,592	29.9	23.6	11	22.4	19.5	2,180	27.4	20.4	22.4
Upper	11	25.6	18.4	3,832	44.2	25.8	10	20.4	22.4	2,520	31.7	30.1	39.7
Unknown	0	0.0	20.9	0	0.0	23.2	1	2.0	24.4	172	2.2	26.6	0.0
Total	43	100.0	100.0	8,668	100.0	100.0	49	100.0	100.0	7,958	100.0	100.0	100.0
Refinance Loans													
Low	5	18.5	16.7	406	15.0	9.9	0	0.0	12.8	0	0.0	7.1	21.0
Moderate	8	29.6	21.8	821	30.4	18.2	5	29.4	17.9	509	22.0	13.1	16.8
Middle	8	29.6	23.8	710	26.2	21.9	3	17.6	23.0	295	12.8	20.6	22.4
Upper	5	18.5	29.6	520	19.2	37.5	8	47.1	26.9	1,412	61.2	32.1	39.7
Unknown	1	3.7	8.2	248	9.2	12.6	1	5.9	19.4	93	4.0	27.1	0.0
Total	27	100.0	100.0	2,705	100.0	100.0	17	100.0	100.0	2,309	100.0	100.0	100.0
Home Improvement Loans													
Low	1	9.1	12.8	20	2.9	7.7	8	29.6	15.2	302	14.5	10.3	21.0
Moderate	4	36.4	24.4	298	43.0	18.2	3	11.1	14.8	143	6.9	10.7	16.8
Middle	2	18.2	27.4	80	11.5	29.1	5	18.5	26.3	550	26.4	22.3	22.4
Upper	4	36.4	30.3	295	42.6	38.0	11	40.7	36.6	1,086	52.2	46.3	39.7
Unknown	0	0.0	5.1	0	0.0	7.0	0	0.0	7.0	0	0.0	10.3	0.0
Total	11	100.0	100.0	693	100.0	100.0	27	100.0	100.0	2,081	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	16	19.8	15.4	1,340	11.1	8.7	18	19.4	10.8	1,167	9.5	5.8	21.0
Moderate	22	27.2	23.1	2,449	20.3	18.8	25	26.9	21.9	2,873	23.3	16.6	16.8
Middle	22	27.2	23.0	3,382	28.0	23.6	19	20.4	20.9	3,025	24.5	20.5	22.4
Upper	20	24.7	21.3	4,647	38.5	27.6	29	31.2	25.0	5,018	40.6	31.3	39.7
Unknown	1	1.2	17.2	248	2.1	21.3	2	2.2	21.4	265	2.1	25.8	0.0
Total	81	100.0	100.0	12,066	100.0	100.0	93	100.0	100.0	12,348	100.0	100.0	100.0
Source: 2024 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Bloomington, IL MSA 14010													
	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	13	36.1	55.4	2,279	30.4	32.0	8	23.5	52.4	1,106	14.3	27.1	89.5
Over \$1 Million	20	55.6		4,837	64.5		23	67.6		6,159	79.4		9.0
Revenue Unknown	3	8.3		382	5.1		3	8.8		496	6.4		1.5
Total	36	100.0		7,498	100.0		34	100.0		7,761	100.0		100.0
By Loan Size													
\$100,000 or Less	16	44.4	87.6	1,331	17.8	26.3	14	41.2	89.4	1,109	14.3	29.7	
\$100,001 - \$250,000	10	27.8	6.4	1,817	24.2	19.8	11	32.4	5.8	2,105	27.1	20.6	
\$250,001 - \$1 Million	10	27.8	5.9	4,350	58.0	53.9	9	26.5	4.8	4,547	58.6	49.7	
Total	36	100.0	100.0	7,498	100.0	100.0	34	100.0	100.0	7,761	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	8	61.5		723	31.7		5	62.5		328	29.7		
\$100,001 - \$250,000	3	23.1		606	26.6		2	25.0		400	36.2		
\$250,001 - \$1 Million	2	15.4		950	41.7		1	12.5		378	34.2		
Total	13	100.0		2,279	100.0		8	100.0		1,106	100.0		
Source: 2024 FFIEC Census Data													
2024 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2023 and 2024 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Bloomington, IL MSA 14010													
	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	24	61.5	58.9	4,326	55.1	67.1	23	62.2	55.7	4,472	54.6	59.3	99.6
Over \$1 Million	14	35.9		3,500	44.6		12	32.4		3,565	43.5		0.4
Revenue Unknown	1	2.6		24	0.3		2	5.4		152	1.9		0.0
Total	39	100.0		7,850	100.0		37	100.0		8,189	100.0		100.0
By Loan Size													
\$100,000 or Less	14	35.9	67.3	716	9.1	20.7	11	29.7	63.8	694	8.5	19.1	
\$100,001 - \$250,000	9	23.1	16.2	1,670	21.3	26.1	10	27.0	20.1	1,930	23.6	30.9	
\$250,001 - \$500,000	16	41.0	16.5	5,464	69.6	53.3	16	43.2	16.1	5,565	68.0	50.1	
Total	39	100.0	100.0	7,850	100.0	100.0	37	100.0	100.0	8,189	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	10	41.7		442	10.2		8	34.8		442	9.9		
\$100,001 - \$250,000	5	20.8		895	20.7		7	30.4		1,415	31.6		
\$250,001 - \$500,000	9	37.5		2,989	69.1		8	34.8		2,615	58.5		
Total	24	100.0		4,326	100.0		23	100.0		4,472	100.0		

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Community Development Loans										
March 25, 2022, through October 13, 2025										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize/ Stabilize		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Bloomington MSA	3	3,218	4	440	3	13,882	5	18,366	15	35,906
Grand Total	3	3,218	4	440	3	13,882	5	18,366	15	35,906

Note: Dollar amounts are rounded and not reflective of exact figures.

Community Development Investments As of October 13, 2025											
Assessment Area		Affordable Housing		Community Services		Economic Development		Revitalize/ Stabilize		Total	
		#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Bloomington MSA	Current	16	7,197	0	0	0	0	0	0	16	7,197
	Prior	0	0	1	400	0	0	1	353	2	753
Grand Total	Current	16	7,197	0	0	0	0	0	0	16	7,197
	Prior	0	0	1	400	0	0	1	353	2	753

Note: Dollar amounts are rounded and not reflective of exact figures.

Community Development Donations March 25, 2022, through October 13, 2025											
Assessment Area		Affordable Housing		Community Services		Economic Development		Revitalize/ Stabilize		Total	
		#	\$	#	\$	#	\$	#	\$	#	\$
Bloomington MSA		12	6,495	90	180,138	1	5,000	4	3,400	107	195,033
Grand Total		12	6,495	90	180,138	1	5,000	4	3,400	107	195,033

Note: Dollar amounts are rounded and not reflective of exact figures.

Community Development Services March 25, 2022, through October 13, 2025					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize/ Stabilize	Total
	Hours	Hours	Hours	Hours	Hours
Bloomington MSA	34	478	7	2	521
Grand Total	34	478	7	2	521

DECATUR, IL MSA #19500 – Limited Review

SCOPE OF THE EXAMINATION

The scope for this assessment area is consistent with the scope presented in the overall section of the performance evaluation.

DESCRIPTION OF INSTITUTION’S OPERATIONS IN DECATUR, IL MSA #19500

The Decatur MSA assessment area includes Macon County in its entirety, which is the only county in the metropolitan statistical area. The assessment area remains unchanged since the previous evaluation and contains a total of 37 census tracts, comprised of five low-, nine moderate-, 18 middle-, and four upper-income census tracts. There is also one unknown-income census tract composed primarily of a large cemetery and park.

Busey Bank operates three branches, three full-service ATMs, and one cash-only ATM in the Decatur MSA assessment area. One branch and one full-service ATM are located in a low-income census tract, and one branch, one full-service ATM, and one cash-only ATM are located in moderate-income census tracts. One branch and one full-service ATM are in middle-income census tracts. Finally, no branches or ATMs are located in upper-income census tracts. Since the previous evaluation, the bank closed one cash-only ATM in a moderate-income census tract.

The FDIC market share report, as of June 30, 2024, ranked Busey Bank second among 13 institutions serving the assessment area, with 22.3 percent market share. First and third ranked institutions, Hickory Point Bank and Trust and First Mid Bank & Trust, NA account for 23.0 and 17.1 percent of the market share, respectively.

In 2024, Busey Bank ranked seventh in the number of HMDA-reportable originations out of 158 institutions with 80 originations. The market leaders were Broker Solutions, Inc and Crosscountry Mortgage, Inc with 147 and 86 purchases or originations, respectively. In 2023, the bank ranked eighth among 49 CRA reporters with 27 originations. The market leaders were First Mid Bank & Trust and JPMorgan Chase Bank, NA with 180 and 163 originations, respectively.

Information regarding census related and business demographic characteristics of the assessment area is provided in the following table.

2024 Decatur, IL MSA 19500 AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	5	13.5	1,625	6.2	700	43.1	5,548	21.2
Moderate	9	24.3	4,735	18.1	1,083	22.9	4,501	17.2
Middle	18	48.6	14,354	54.8	892	6.2	5,599	21.4
Upper	4	10.8	5,349	20.4	227	4.2	10,528	40.2
Unknown	1	2.7	113	0.4	52	46.0	0	0.0
Total AA	37	100.0	26,176	100.0	2,954	11.3	26,176	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	4,100	1,312	4.3	32.0	1,803	44.0	985	24.0
Moderate	12,706	4,718	15.6	37.1	5,620	44.2	2,368	18.6
Middle	25,192	17,772	58.7	70.5	4,799	19.0	2,621	10.4
Upper	7,744	6,377	21.1	82.3	926	12.0	441	5.7
Unknown	622	86	0.3	13.8	397	63.8	139	22.3
Total AA	50,364	30,265	100.0	60.1	13,545	26.9	6,554	13.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	571	17.2	463	15.6	102	34.0	6	12.2
Moderate	715	21.5	638	21.5	73	24.3	4	8.2
Middle	1,393	42.0	1,287	43.3	78	26.0	28	57.1
Upper	618	18.6	562	18.9	46	15.3	10	20.4
Unknown	22	0.7	20	0.7	1	0.3	1	2.0
Total AA	3,319	100.0	2,970	100.0	300	100.0	49	100.0
Percentage of Total Businesses:				89.5		9.0		1.5
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	4	2.9	4	3.0	0	0.0	0	0.0
Moderate	2	1.5	2	1.5	0	0.0	0	0.0
Middle	102	74.5	102	75.6	0	0.0	0	0.0
Upper	29	21.2	27	20.0	2	100.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	137	100.0	135	100.0	2	100.0	0	0.0
Percentage of Total Farms:				98.5		1.5		0.0
<i>Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>								
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Assessment Area	Lending Test	Investment Test	Service Test
Decatur, IL MSA #19500	Consistent	Consistent	Consistent

Busey Bank's lending, investment, and service performance in the area is consistent with the institution's performance in the state of Illinois.

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Decatur, IL MSA 19500													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2023						2024						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	3.7	0	0.0	1.0	1	2.1	1.5	27	0.5	0.6	4.3
Moderate	12	17.6	13.2	621	10.7	8.1	7	14.6	12.8	413	7.8	7.8	15.6
Middle	48	70.6	62.8	4,006	68.7	62.9	33	68.8	66.3	3,824	71.9	65.8	58.7
Upper	8	11.8	20.1	1,203	20.6	27.8	7	14.6	19.1	1,053	19.8	25.7	21.1
Unknown	0	0.0	0.2	0	0.0	0.2	0	0.0	0.3	0	0.0	0.2	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	68	100.0	100.0	5,830	100.0	100.0	48	100.0	100.0	5,317	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	3.2	0	0.0	1.7	1	8.3	0.9	27	3.9	0.2	4.3
Moderate	1	12.5	18.0	21	2.5	12.4	0	0.0	13.2	0	0.0	6.4	15.6
Middle	5	62.5	56.1	736	85.9	53.8	6	50.0	59.1	265	38.2	61.6	58.7
Upper	2	25.0	22.2	100	11.7	31.7	5	41.7	26.4	401	57.9	31.7	21.1
Unknown	0	0.0	0.5	0	0.0	0.3	0	0.0	0.5	0	0.0	0.1	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	8	100.0	100.0	857	100.0	100.0	12	100.0	100.0	693	100.0	100.0	100.0
Home Improvement Loans													
Low	1	16.7	2.4	6	3.9	0.6	0	0.0	2.7	0	0.0	0.7	4.3
Moderate	0	0.0	13.4	0	0.0	5.8	1	7.1	11.5	25	3.6	10.7	15.6
Middle	4	66.7	62.2	134	86.5	65.2	10	71.4	57.5	574	82.2	57.7	58.7
Upper	1	16.7	22.0	15	9.7	28.4	3	21.4	28.3	99	14.2	30.9	21.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	6	100.0	100.0	155	100.0	100.0	14	100.0	100.0	698	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	7.7	0	0.0	13.9	0	0.0	5.6	0	0.0	2.5	9.0
Moderate	0	0.0	61.5	0	0.0	18.4	0	0.0	38.9	0	0.0	41.3	47.7
Middle	0	0.0	15.4	0	0.0	59.6	0	0.0	38.9	0	0.0	43.4	28.7
Upper	0	0.0	15.4	0	0.0	8.0	0	0.0	16.7	0	0.0	12.8	7.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	7.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	1	1.2	3.4	6	0.1	1.4	2	2.7	1.5	54	0.8	0.6	4.3
Moderate	13	15.9	13.9	642	9.4	8.6	8	10.8	13.0	438	6.5	9.0	15.6
Middle	57	69.5	61.5	4,876	71.3	61.9	49	66.2	63.8	4,663	69.5	63.8	58.7
Upper	11	13.4	20.9	1,318	19.3	27.9	15	20.3	21.4	1,553	23.2	26.4	21.1
Unknown	0	0.0	0.2	0	0.0	0.2	0	0.0	0.3	0	0.0	0.1	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	82	100.0	100.0	6,842	100.0	100.0	74	100.0	100.0	6,708	100.0	100.0	100.0

Source: 2024 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography													
Assessment Area: Decatur, IL MSA 19500													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	5	20.0	17.1	2,631	29.1	26.8	4	22.2	18.9	1,575	28.6	33.0	17.2
Moderate	3	12.0	20.1	1,250	13.8	18.5	0	0.0	19.9	0	0.0	11.6	21.5
Middle	8	32.0	43.5	1,719	19.0	28.4	8	44.4	41.3	1,446	26.3	29.0	42.0
Upper	9	36.0	18.7	3,429	38.0	26.0	6	33.3	19.1	2,483	45.1	25.6	18.6
Unknown	0	0.0	0.5	0	0.0	0.2	0	0.0	0.4	0	0.0	0.8	0.7
Tract-Unk	0	0.0	0.2	0	0.0	0.0	0	0.0	0.4	0	0.0	0.0	
Total	25	100.0	100.0	9,029	100.0	100.0	18	100.0	100.0	5,504	100.0	100.0	100.0

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2023 and 2024 Small Farm Lending By Income Level of Geography													
Assessment Area: Decatur, IL MSA 19500													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	2.9
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	1.5
Middle	1	50.0	71.8	150	30.5	64.8	0	0.0	88.5	0	0.0	85.0	74.5
Upper	1	50.0	25.4	342	69.5	34.7	0	0.0	11.5	0	0.0	15.0	21.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	2.8	0	0.0	0.5	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	492	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2023 and 2024 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Decatur, IL MSA 19500													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2023						2024						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	20	29.4	11.0	952	16.3	5.9	10	20.8	11.0	783	14.7	6.3	21.2
Moderate	19	27.9	25.1	1,563	26.8	19.1	20	41.7	26.5	1,673	31.5	20.4	17.2
Middle	22	32.4	19.6	1,956	33.6	19.5	10	20.8	20.2	1,217	22.9	20.5	21.4
Upper	7	10.3	22.0	1,359	23.3	34.7	6	12.5	22.0	1,499	28.2	33.4	40.2
Unknown	0	0.0	22.4	0	0.0	20.8	2	4.2	20.2	145	2.7	19.4	0.0
Total	68	100.0	100.0	5,830	100.0	100.0	48	100.0	100.0	5,317	100.0	100.0	100.0
Refinance Loans													
Low	1	12.5	12.2	59	6.9	6.2	5	41.7	16.4	211	30.4	8.0	21.2
Moderate	4	50.0	25.4	94	11.0	21.6	2	16.7	14.5	105	15.2	10.0	17.2
Middle	0	0.0	20.6	0	0.0	16.7	2	16.7	25.5	100	14.4	20.6	21.4
Upper	2	25.0	24.9	644	75.1	37.5	2	16.7	24.5	250	36.1	39.6	40.2
Unknown	1	12.5	16.9	60	7.0	18.0	1	8.3	19.1	27	3.9	21.7	0.0
Total	8	100.0	100.0	857	100.0	100.0	12	100.0	100.0	693	100.0	100.0	100.0
Home Improvement Loans													
Low	1	16.7	13.4	20	12.9	5.0	1	7.1	9.7	18	2.6	6.1	21.2
Moderate	3	50.0	24.4	80	51.6	12.8	1	7.1	18.6	24	3.4	17.0	17.2
Middle	0	0.0	23.2	0	0.0	20.5	5	35.7	23.9	165	23.6	19.9	21.4
Upper	2	33.3	36.6	55	35.5	59.0	5	35.7	39.8	441	63.2	48.4	40.2
Unknown	0	0.0	2.4	0	0.0	2.7	2	14.3	8.0	50	7.2	8.6	0.0
Total	6	100.0	100.0	155	100.0	100.0	14	100.0	100.0	698	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	22	26.8	11.5	1,031	15.1	6.0	16	21.6	11.9	1,012	15.1	6.6	21.2
Moderate	26	31.7	24.7	1,737	25.4	19.1	23	31.1	23.8	1,802	26.9	18.8	17.2
Middle	22	26.8	19.8	1,956	28.6	19.1	17	23.0	21.3	1,482	22.1	20.5	21.4
Upper	11	13.4	23.9	2,058	30.1	35.8	13	17.6	24.4	2,190	32.6	35.0	40.2
Unknown	1	1.2	20.2	60	0.9	20.0	5	6.8	18.6	222	3.3	19.1	0.0
Total	82	100.0	100.0	6,842	100.0	100.0	74	100.0	100.0	6,708	100.0	100.0	100.0
Source: 2024 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses													Total Businesses %
Assessment Area: Decatur, IL MSA 19500													
Bank And Aggregate Loans By Year													
2023						2024							
Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg		
#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%		
By Revenue													
\$1 Million or Less	7	28.0	58.4	980	10.9	25.7	5	27.8	54.9	491	8.9	24.1	89.5
Over \$1 Million	15	60.0		7,560	83.7		11	61.1		4,958	90.1		9.0
Revenue Unknown	3	12.0		489	5.4		2	11.1		55	1.0		1.5
Total	25	100.0		9,029	100.0		18	100.0		5,504	100.0		100.0
By Loan Size													
\$100,000 or Less	6	24.0	87.0	400	4.4	22.0	8	44.4	88.9	354	6.4	24.7	
\$100,001 - \$250,000	9	36.0	7.3	1,600	17.7	22.0	3	16.7	4.6	525	9.5	14.4	
\$250,001 - \$1 Million	10	40.0	5.7	7,029	77.8	56.0	7	38.9	6.5	4,625	84.0	61.0	
Total	25	100.0	100.0	9,029	100.0	100.0	18	100.0	100.0	5,504	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	3	42.9		150	15.3		3	60.0		91	18.5		
\$100,001 - \$250,000	4	57.1		830	84.7		2	40.0		400	81.5		
\$250,001 - \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		
Total	7	100.0		980	100.0		5	100.0		491	100.0		
<i>Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>													
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>													

Distribution of 2023 and 2024 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Decatur, IL MSA 19500													
	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	1	50.0	45.1	150	30.5	53.0	0	0.0	46.2	0	0.0	57.8	98.5
Over \$1 Million	1	50.0		342	69.5		0	0.0		0	0.0		1.5
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.0
Total	2	100.0		492	100.0		0	0.0		0	0.0		100.0
By Loan Size													
\$100,000 or Less	0	0.0	73.2	0	0.0	15.1	0	0.0	75.0	0	0.0	17.5	
\$100,001 - \$250,000	1	50.0	19.7	150	30.5	52.1	0	0.0	17.3	0	0.0	45.9	
\$250,001 - \$500,000	1	50.0	7.0	342	69.5	32.7	0	0.0	7.7	0	0.0	36.6	
Total	2	100.0	100.0	492	100.0	100.0	0	0.0	100.0	0	0.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	0	0.0		0	0.0		0	0.0		0	0.0		
\$100,001 - \$250,000	1	100.0		150	100.0		0	0.0		0	0.0		
\$250,001 - \$500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	1	100.0		150	100.0		0	0.0		0	0.0		

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Community Development Loans										
March 25, 2022, through October 13, 2025										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize/Stabilize		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Decatur MSA	0	0	6	2,730	1	1,981	4	3,312	11	8,023
Grand Total	0	0	6	2,730	1	1,981	4	3,312	11	8,023

Note: Dollar amounts are rounded and not reflective of exact figures.

Community Development Investments As of October 13, 2025											
Assessment Area		Affordable Housing		Community Services		Economic Development		Revitalize/ Stabilize		Total	
		#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Decatur MSA	Current	6	2,541	0	0	2	5,087	0	0	8	7,628
	Prior	0	0	4	1,074	0	0	0	0	4	1,074
Grand Total	Current	6	2,541	0	0	2	5,087	0	0	8	7,628
	Prior	0	0	4	1,074	0	0	0	0	4	1,074

Note: Dollar amounts are rounded and not reflective of exact figures.

Community Development Donations March 25, 2022, through October 13, 2025											
Assessment Area		Affordable Housing		Community Services		Economic Development		Revitalize/ Stabilize		Total	
		#	\$	#	\$	#	\$	#	\$	#	\$
Decatur MSA		4	11,500	65	107,172	0	0	0	0	69	118,672
Grand Total		4	11,500	65	107,172	0	0	0	0	69	118,672

Note: Dollar amounts are rounded and not reflective of exact figures.

Community Development Services March 25, 2022, through October 13, 2025					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize/ Stabilize	Total
	Hours	Hours	Hours	Hours	Hours
Decatur MSA	97	246	38	0	381
Grand Total	97	246	38	0	381

INDIANA

CRA RATING FOR INDIANA⁶: SATISFACTORY

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Outstanding

The Service Test is rated: High Satisfactory

Busey Bank's overall performance in the state of Indiana is Satisfactory.

The bank's performance relative to the Lending Test is High Satisfactory. The bank displays an excellent geographic distribution, particularly to low- and moderate-income geographies in its assessment area. The bank demonstrates good distribution of loans among individuals of different incomes and businesses of different sizes. The bank exhibits a good record of serving the credit needs of low-income individuals and areas and very small businesses. The bank makes use of innovative and/or flexible lending practices in serving assessment area credit needs. Further, the bank is a leader in making community development loans.

The bank's performance relative to the Investment Test is Outstanding. The bank makes an excellent level of qualified community development investments and grants in the assessment area occasionally in a leadership position. The bank makes occasional use of innovative and/or complex investments to support community development initiatives. Finally, the bank exhibits excellent responsiveness to credit and community development needs.

The bank's performance relative to the Service Test is High Satisfactory. Delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels. The bank's record of opening and closing of branches in the assessment area has not adversely affected the accessibility of its delivery systems. Services do not vary in a way that inconveniences the assessment area, particularly low- and moderate-income geographies and/or low- and moderate-income individuals. Finally, the bank provides a relatively high level of community development services in this assessment area.

SCOPE OF EXAMINATION

The ratings for the state of Indiana were based on the bank's performance in a full-scope review of the Indianapolis-Carmel-Greenwood, IN MSA #26900 (Indianapolis MSA) assessment area. The scope of examination is consistent with that which was defined for the whole review; see the more detailed description of the scope contained in the introduction section.

⁶ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN INDIANA

Busey Bank delineates one assessment area in Indiana in the Indianapolis-Carmel-Greenwood, IN MSA #26900. The bank operates one branch and one full-service ATM in Carmel, Indiana. The branch location is designated as an upper-income census tract.

Due to the limited operations in the state of Indiana, this state rating received the least amount of weight in consideration for the overall rating.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN INDIANA

Conclusions regarding the bank's performance in Indiana with respect to the lending, investments, and service tests are based solely on the performance in the Indianapolis-Carmel-Greenwood, IN MSA #26900, its sole assessment area in the state, and is evaluated through the following summary.

LENDING TEST

Busey Bank's performance relative to the Lending Test in Indiana is High Satisfactory based on an excellent geographic distribution of lending throughout the assessment areas in the state of Indiana, along with a good distribution of lending among individuals of different income levels and businesses of different sizes. Busey Bank exhibits a good record of serving the credit needs of low- and moderate-income individuals and small businesses with gross annual revenues of \$1 million or less. The bank makes use of innovative or flexible practices in serving assessment area credit needs. Further the bank is a leader in making community development loans.

The bank participates in a number of loan programs designed to assist low- and moderate-income borrowers. All product offerings discussed in the overall section of this report are offered in this assessment area, including the in-house MyCommunity Home Loan Program. Additionally, the bank works with the Indiana Housing and Community Development Authority, which provides a variety of downpayment assistance programs within the state of Indiana.

Geographic Distribution of Loans

Busey Bank's lending activities reflect excellent distribution throughout the assessment area. The bank's rate of HMDA-reportable lending within its low- and moderate-income census tracts was excellent. Additionally, the bank's performance with respect to small business lending was also excellent within low- and moderate-income census tracts. The bank did not originate small farm loans in this assessment area throughout the review period, so they were not considered in the rating analysis.

Lending to Borrowers of Different Income Levels and Lending to Businesses of Different Sizes

Busey Bank’s lending activities reflect good distribution in the state of Indiana of loans among individuals of different income levels and businesses of different sizes, given the product lines offered by the bank. The bank’s rate of HMDA-reportable lending to low- and moderate-income borrowers was excellent, while the rate of lending to businesses with less than \$1 million in revenue was adequate.

Community Development Lending

Busey Bank is a leader in making community development loans in the state of Indiana. Specifically, the bank originated 34 qualified community development loans totaling approximately \$105.3 million. Within the single assessment area, the bank originated 13 qualified community development loans totaling approximately \$35.5 million, which represents 38.2 percent of all community development lending in the state by number and 33.7 percent by dollar amount. In addition, there were 21 community development loans originated within the Broader Statewide or Regional Area (BSRA). Please see the individual full-scope assessment area for further details.

The following table presents the bank’s community development loans in the state of Indiana during the review period.

Community Development Loans March 25, 2022, through October 13, 2025										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize/Stabilize		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Full Review Assessment Areas										
Indianapolis MSA	2	6,165	2	4,500	4	10,488	5	14,381	13	35,534
Other										
BSRA - Indiana	2	15,650	2	8,978	12	24,162	5	20,980	21	69,770
Grand Total	4	21,815	3	8,378	16	34,650	10	35,361	34	105,304
<i>Note: Dollar amounts are rounded and not reflective of exact figures.</i>										

INVESTMENT TEST

Busey Bank’s performance relative to the Investment Test in Indiana is Outstanding. The bank made an excellent level of qualified community development investments and grants, particularly those not routinely provided by private investors, occasionally in a leadership position. Also, the bank makes occasional use of innovative and/or complex investments to support community initiatives and demonstrates excellent responsiveness to credit and community development

needs.

During the evaluation period, the bank made or maintained 24 community development investments totaling approximately \$17.1 million. Of the qualified community development investments, 23 investments totaling \$15.9 million were made within the current review period whereas the remaining investment was made prior to the current evaluation period yet still maintained by the bank. Twenty-two of the investments were made in the single assessment area, and two investments were made during the evaluation period that impacted the broader statewide area of Indiana. Please see the individual full-scope assessment area for further details.

The following table presents the bank’s community development investments in the state of Indiana during the review period.

Community Development Investments											
As of October 13, 2025											
Assessment Area		Affordable Housing		Community Services		Economic Development		Revitalize/Stabilize		Total	
		#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Full Review Assessment Areas											
Indianapolis MSA	Current	15	6,531	3	2,265	0	0	3	989	21	9,785
	Prior	0	0	0	0	0	0	1	1,136	1	1,136
Other											
BSRA - Indiana	Current	0	0	2	6,141	0	0	0	0	2	6,141
	Prior	0	0	0	0	0	0	0	0	0	0
Grand Total	Current	15	6,531	5	8,406	0	0	3	989	23	15,926
	Prior	0	0	0	0	0	0	1	1,136	1	1,136

Note: Dollar amounts are rounded and not reflective of exact figures.

Additionally, the bank made 36 donations totaling \$48,765 to organizations within the assessment area during the evaluation period. Please see the individual full-scope assessment area for further details.

The following table presents the bank’s community development donations throughout its assessment area during the review period.

Community Development Donations March 25, 2022, through October 13, 2025										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize/Stabilize		Total	
	#	\$	#	\$	#	\$	#	\$	#	\$
Indianapolis MSA	2	2,715	30	35,740	4	10,310	0	0	36	48,765
Grand Total	2	2,715	30	35,740	4	10,310	0	0	36	48,765

Note: Dollar amounts are rounded and not reflective of exact figures.

SERVICE TEST

Busey Bank’s performance relative to the Service Test in Indiana is High Satisfactory. The bank’s delivery systems are reasonably accessible to the bank’s geographies and individuals of different income levels in its assessment area. Its record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in low- or moderate-income geographies or to low- or moderate-income individuals. Its services do not vary in a way that inconveniences its assessment area, particularly low- or moderate-income geographies or low- or moderate-income individuals. The bank provides a relatively high level of community development services in the assessment area.

Retail Services

The distribution of the branch offices and ATMs is performed using current data (2024) and any changes in the median family income level of the geographies where the branches are located.

Busey Bank’s retail delivery services are reasonably accessible to geographies and individuals of different income levels in its assessment area. The bank operates one branch office and one ATM in an upper-income census tract in the assessment area. However, the branch is within three miles of a moderate-income census tract, and alternative delivery systems include phone, internet banking, and mobile banking. To the extent changes have been made, the bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in low- or moderate-income geographies or to low- or moderate-income individuals. The bank has not opened or closed any branch offices or ATMs in the assessment area since the previous evaluation.

Its services do not vary in a way that inconveniences its assessment area, particularly low- or moderate-income geographies or low- or moderate-income individuals. The sole branch office in the assessment area is open Monday through Friday from 9:00 a.m. to 5:00 p.m. Applications for loan and deposit products are accepted at this location. Additionally, Busey Bank offers online applications for mortgage and consumer non-mortgage products as well as various deposit accounts through its website.

Community Development Services

Busey Bank provides a relatively high level of community development services. During the review period, the bank provided 168 community development service hours in the state of Indiana. As illustrated in the following table, community development services were accomplished in partnership with a variety of organizations, however the majority of community development services had a focus of community services targeting low- and moderate-income individuals and geographies. Of the qualified hours, 51 were provided to the broader statewide area. Bank partners spent these hours through board membership and grant writing for organizations providing services to low- and moderate-income individuals or promoting economic development throughout the state of Indiana.

The following table presents the bank’s community development services throughout its assessment area during the review period.

Community Development Services March 25, 2022, through October 13, 2025					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize/ Stabilize	Total
	Hours	Hours	Hours	Hours	Hours
Full Review Assessment Areas					
Indianapolis MSA	5	112	0	0	117
Other					
BSRA - Indiana	0	16	35	0	51
Grand Total	5	128	35	0	168

Indianapolis-Carmel-Greenwood, IN MSA #26900 - Full Review

SCOPE OF THE EXAMINATION

The scope for this assessment area is consistent with the scope presented in the overall section of the performance evaluation.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN INDIANAPOLIS-CARMEL-GREENWOOD, IN MSA #26900⁷

The Indianapolis MSA assessment area includes Hamilton and Marion counties in their entireties and remains unchanged since the previous evaluation. The assessment area contains a total of 310 census tracts comprised of 50 low-, 80 moderate-, 87 middle-, and 85 upper-income tracts. There are also eight unknown-income census tracts composed primarily of an airport, Indiana University-Purdue University Indianapolis, large parks, and areas that are predominantly industrial or commercial. Since the previous evaluation, following the July 2023 updates by the Office of Management and Budget (OMB), the Indianapolis-Carmel-Anderson, IN MSA saw key changes to its composition. Tipton County was added to the metropolitan area, while Putnam County was removed. Additionally, Greenwood replaced Anderson as a principal city, and the metropolitan area was formally renamed the Indianapolis-Carmel-Greenwood, IN MSA #26900. These changes had no material effect on the bank's delineated assessment area.

Tract Designation Change Data

The median family income levels (MFI) for census tracts are calculated using the income data from the United States Census Bureau's American Community Survey and geographic definitions from the Office of Management and Budget (OMB) and are updated approximately every five years (.12(m) Income Level). The income data used to calculate geographic income designations changed between 2021 and 2022. Accordingly, lending activity that took place in calendar years up to and including 2021 are evaluated based on ACS income level definitions from the five-year survey data set 2011-2015. Lending activity performed in 2022 and beyond are evaluated based on ACS income level definitions from the five-year survey data set 2016-2020.

⁷ Census tract designations are based on American Community Survey income data. For years 2022 and after, the designations are based on 2016-2020 ACS data. For years 2021 and before, the designations are based on 2011-2015 ACS data. For examinations that include performance before and after 2022, both sets of data have been used to perform the analysis of bank activity in the respective timeframes.

Census Tract Designation Changes American Community Survey Data (ACS)			
Tract Income Designation	2021 Designations (#)	2022 Designations (#)	Net Change (#)
Low	59	50	-9
Moderate	79	80	+1
Middle	60	87	+27
Upper	64	85	+21
Unknown	1	8	+7
Total	263	310	+47
<i>Source: U. S. Census Bureau: Decennial Census: American Community Survey Data: 2011-2015 U.S. Census Bureau: Decennial Census: America Community Survey Data: 2016-2020</i>			

Busey Bank operates one branch and one full-service ATM in an upper-income census tract in the Indianapolis MSA assessment area. There are no branches or ATMs in low-, moderate-, or middle-income census tracts. The bank has not opened or closed any branches or ATMs in the assessment area since the previous evaluation.

The FDIC market share report , as of June 30, 2024, ranked Busey Bank 25th among 34 institutions serving the assessment area, with 0.2 percent market share. First and second ranked institutions, Merchants Bank of Indiana and JPMorgan Chase Bank, NA, account for 19.5 and 17.4 percent of the market share, respectively.

In 2024, Busey Bank ranked 106th in the number of HMDA-reportable originations out of 563 institutions with 38 originations. The market leaders were Rocket Mortgage LLC and Pennymac Loan Services LLC with 1,662 and 1,585 originations, respectively. In 2023, the bank ranked 46th among 144 CRA reporters with 32 originations. The market leaders were JPMorgan Chase Bank, NA and American Express NB with 8,059 and 6,782 originations, respectively.

Information regarding census related and business demographic characteristics of the assessment area is provided in the following table.

2024 Indianapolis-Carmel-Greenwood, IN MSA 26900 AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	50	16.1	30,066	10.0	8,696	28.9	67,685	22.6
Moderate	80	25.8	64,516	21.5	9,884	15.3	52,968	17.7
Middle	87	28.1	89,490	29.9	5,504	6.2	57,246	19.1
Upper	85	27.4	111,066	37.1	2,511	2.3	121,534	40.6
Unknown	8	2.6	4,295	1.4	783	18.2	0	0.0
Total AA	310	100.0	299,433	100.0	27,378	9.1	299,433	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	72,887	20,774	6.9	28.5	38,353	52.6	13,760	18.9
Moderate	136,860	53,976	18.0	39.4	65,542	47.9	17,342	12.7
Middle	161,925	95,552	31.8	59.0	53,940	33.3	12,433	7.7
Upper	171,419	125,748	41.9	73.4	37,089	21.6	8,582	5.0
Unknown	11,193	4,411	1.5	39.4	5,376	48.0	1,406	12.6
Total AA	554,284	300,461	100.0	54.2	200,300	36.1	53,523	9.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	4,307	8.1	3,856	8.1	432	8.8	19	4.0
Moderate	9,830	18.6	8,805	18.5	975	19.9	50	10.5
Middle	16,194	30.6	14,518	30.6	1,544	31.5	132	27.8
Upper	20,665	39.1	18,823	39.6	1,592	32.4	250	52.7
Unknown	1,903	3.6	1,516	3.2	364	7.4	23	4.9
Total AA	52,899	100.0	47,518	100.0	4,907	100.0	474	100.0
Percentage of Total Businesses:				89.8		9.3		0.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	8	2.4	8	2.5	0	0.0	0	0.0
Moderate	39	11.9	38	11.9	1	11.1	0	0.0
Middle	150	45.6	146	45.6	4	44.4	0	0.0
Upper	126	38.3	122	38.1	4	44.4	0	0.0
Unknown	6	1.8	6	1.9	0	0.0	0	0.0
Total AA	329	100.0	320	100.0	9	100.0	0	0.0
Percentage of Total Farms:				97.3		2.7		0.0
<p>Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding.</p>								

Population Characteristics

The following table presents the population trends for the assessment area, the counties comprising the assessment area, the MSA as a whole, and the state of Indiana from 2015 to 2020. According to the 2020 U.S. Census Bureau demographic data, the assessment area’s population is 1,324,670. The assessment area experienced an increase in population of 8.3 percent between 2015 and 2020, which is above the state of Indiana’s population growth of 3.3 percent during the same period. Of the counties comprising the assessment area, Hamilton County saw a significantly higher increase in population compared to the state of Indiana at 17.1 percent, and Marion County saw a slightly higher increase in population at 5.5 percent. A community representative stated that Indianapolis is growing and that jobs are readily available. They commented that counties surrounding Indianapolis, such as Hamilton County, are commuter counties where many people choose to live while working in Indianapolis.

Population Change			
Area	2015 Population	2020 Population	Percent Change (%)
Assessment Area	1,222,970	1,324,670	8.3
Hamilton County, IN	296,635	347,467	17.1
Marion County, IN	926,335	977,203	5.5
Indianapolis-Carmel-Greenwood, IN MSA	1,928,597	2,089,673	8.4
Indiana	6,568,645	6,785,528	3.3
<i>Source: 2011-2015 U.S. Census Bureau American Community Survey 2020 U.S. Census Bureau Decennial Census</i>			

Income Characteristics

According to the U.S. Census Bureau, the assessment area is comprised of 299,433 families, of which 22.6 percent are designated as low-income, 17.7 percent are moderate-income, 19.1 percent are middle-income, and 40.6 percent are upper-income. However, 9.1 percent of families residing within the assessment area live below the poverty line, which is comparable to the state of Indiana’s poverty rate at 8.9 percent. According to the 2016-2020 ACS, the median family income for the assessment area is \$77,889, which is above the median family income for the state of Indiana at \$73,265. Marion County experienced the largest increase in median family income at 13.1 percent, however the county’s median family income, at \$65,229, is the lowest of counties within the assessment area and lower than the state of Indiana.

Median Family Income Change			
Area	2015 Median Family Income (\$)	2020 Median Family Income (\$)	Percent Change (%)
Assessment Area	69,918	77,889	11.4
Hamilton County, IN	112,887	115,306	2.1
Marion County, IN	57,656	65,229	13.1
Indianapolis-Carmel-Greenwood, IN MSA	72,572	80,333	10.7
Indiana	66,777	73,265	9.7
<i>Source: 2011 - 2015 U.S. Census Bureau American Community Survey 2016 - 2020 U.S. Census Bureau American Community Survey Median Family Incomes have been inflation-adjusted and are expressed in 2020 dollars.</i>			

Housing Characteristics

The bank’s assessment area includes 554,284 housing units. The majority of housing units are owner-occupied at 54.2 percent, whereas rental units account for 36.1 percent of total units. Within the assessment area, 9.7 percent of housing units are vacant, which is comparable to the percentage of vacant units within the state of Indiana at 10.4 percent of total housing units.

The following table presents recent housing cost burden for individuals within the assessment area, the counties comprising the assessment area, the MSA as a whole, as well as the state of Indiana. The housing cost burden is a measure of affordability via a comparative analysis of individuals of different income levels that spend 30.0 percent or more of their monthly income on housing costs. As depicted within the following table, low-income individuals are impacted at a higher rate than moderate-income individuals as both renters and owners. Of the counties comprising the assessment area, Hamilton County had the highest proportion of low- and moderate-income renters that met the housing cost burden criteria at 81.2 percent and 56.4 percent, respectively. As it pertains to homeowners, Hamilton County experienced the highest proportion of low- and moderate-income homeowners that met the housing cost burden criteria at 67.7 percent and 35.1 percent, respectively.

A community representative noted that construction costs continue to be a barrier to buildings of all types, which particularly impacts affordable housing and small businesses.

Housing Cost Burden						
Area	Cost Burden – Renters (%)			Cost Burden – Owners (%)		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Assessment Area	79.3	35.6	43.4	61.6	26.8	15.9
Hamilton County, IN	81.2	56.4	33.5	67.7	35.1	12.8
Marion County, IN	79.2	32.2	45.1	60.4	24.7	17.3
Indianapolis-Carmel-Greenwood, IN MSA	78.5	34.7	41.9	61.3	26.4	15.0
Indiana	73.9	32.4	40.6	58.6	23.4	14.6

Cost Burden is housing cost that equals 30 percent or more of household income

Source: U.S. Department of Housing and Urban Development (HUD), 2017-2021 Comprehensive Housing Affordability Strategy

Employment Conditions

The following table shows unemployment statistics for the assessment area, the counties comprising the assessment area, the MSA as a whole, and the state of Indiana. After increasing notably during the COVID-19 pandemic, the assessment area’s unemployment rate of 4.0 percent is comparable to the state of Indiana’s unemployment rate of 4.2 percent.

Unemployment Rates (%)					
Area	2020	2021	2022	2023	2024
Assessment Area	7.2	4.2	3.0	3.2	4.0
Hamilton County, IN	4.8	2.4	2.2	2.7	3.3
Marion County, IN	8.1	4.8	3.3	3.5	4.2
Indianapolis-Carmel-Greenwood, IN MSA	6.8	3.8	2.9	3.1	3.8
Indiana	7.3	3.9	3.1	3.4	4.2

Source: Bureau of Labor Statistics (BLS), Local Area Unemployment Statistics

Industry Characteristics

The assessment area contains a diverse employment base and is most heavily impacted by the industries of health care, administrative and waste services, and manufacturing based on data from the U.S. Bureau of Labor Statistics. As noted above, a community representative detailed the need for construction workforce within the assessment area.

Community Representatives

Information from one community representative was considered during the evaluation to provide context regarding local economic and demographic conditions. The representative provided information on employment and economic development needs within the assessment area. The representative noted needs in the area for new construction funding, and increased funding accessibility for small businesses and start-ups.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS INDIANAPOLIS-CARMEL-GREENWOOD, IN MSA #26900

LENDING TEST

The geographic distribution of loans reflects excellent penetration throughout the assessment area, and the distribution of borrowers reflects, given the product lines offered, good penetration among customers of different income levels and businesses of different sizes. The bank exhibits a good record of serving the credit needs of low-income individuals and areas and very small businesses. Busey Bank is a leader in making community development loans, and the bank makes use of innovative and flexible lending practices in serving assessment area credit needs. Programs offered in the Indianapolis MSA assessment area are consistent with those discussed in the Lending Test section for the state of Indiana and for the institution overall.

Geographic Distribution of Loans

Busey Bank's lending activities reflect excellent distribution throughout the assessment area, particularly in low- and moderate-income census tracts. In 2024, the bank's rate of home mortgage lending was deemed excellent as the bank's performance was above the aggregate of lenders and the assessment area demographics in low- and moderate-income tracts. Additionally, the bank's performance with respect to small business loans was excellent given the bank's performance in low- and moderate-income census tracts exceeded or was comparable to the aggregate of lenders and the assessment area demographics. The bank did not originate small farm loans in this assessment area throughout the review period, so they were not considered in the rating analysis. The bank's distribution of lending across geographies of different income levels in 2023 and 2022 was mostly consistent with 2024 figures.

Census tract data changed in the assessment area between 2023 and 2024 due to the OMB Bulletin issued July 2023. As a result, a combined table could not be generated. For purposes of this analysis, 2024 figures are featured in the narrative. The 2023 and 2022 figures are used for comparison and are detailed in Appendix C and Appendix B, respectively.

A gap analysis was completed as part of the evaluation. In 2024, the bank originated HMDA-reportable loans in 8.7 percent of all census tracts in the assessment area with originations in 6.0

percent of all low-income census tracts and 12.5 percent of moderate-income census tracts. As it pertains to CRA-reportable loans, the bank originated loans in 8.1 percent of all census tracts in the assessment area with originations in 10.0 percent of all low-income census tracts and 5.0 percent of all moderate-income census tracts. Combined, the bank originated loans in 16.8 percent of its census tracts in the assessment area with no loans in 258 of the 310 census tracts. While the bank did not make loans in the majority of its census tracts, there were no conspicuous, unexplained lending gaps in the assessment area. Busey Bank is operating in a highly competitive and densely populated assessment area for the number of loans it is originating.

HMDA Reportable Lending

In 2023 and 2024, the bank's rate of HMDA-reportable lending within low- and moderate-income census tracts was excellent. The bank's 2024 HMDA-reportable lending in the assessment area was concentrated in home purchase and refinance loans, which comprised 88.9 percent of the HMDA loans originated. Due to the lack of volume, home improvement and multi-family loans were not considered within the analysis of HMDA-reportable lending.

Home Purchase Loans

In 2024, home purchase loans represented 66.7 percent of the bank's HMDA-reportable loans originated in the Indianapolis MSA assessment area. The bank made 12.5 percent of its loans in low-income census tracts, which is slightly above the performance of the aggregate of lenders at 8.7 percent and above the demographic of owner-occupied units in low-income census tracts at 6.9 percent. The bank made 45.8 percent of its home purchase loans in moderate-income census tracts, which was significantly above the performance of the aggregate of lenders at 18.2 percent and the demographic of owner-occupied units in moderate-income census tracts at 18.0 percent. The bank made 29.2 percent of its home purchase loans in middle-income census tracts. This was below the aggregate of lenders at 35.3 percent and slightly below the 31.8 percent demographic of owner-occupied units in middle-income census tracts. Lastly, the bank made 8.3 percent of its home purchase loans in upper-income census tracts. This was significantly below the aggregate of lenders at 36.6 percent and the demographic of owner-occupied units in upper-income census tracts at 41.9 percent. The bank's performance in 2023 and 2022 was consistent with 2024 performance.

Refinance Loans

In 2024, refinance loans represented 22.2 percent of the bank's HMDA-reportable loans originated in the Indianapolis MSA assessment area. The bank made 12.5 percent of its loans in low-income census tracts, which is slightly above the performance of the aggregate of lenders at 8.0 percent and above the demographic of owner-occupied units in low-income census tracts at 6.9 percent. The bank made 50.0 percent of its refinance loans in moderate-income census tracts, which was

significantly above the performance of the aggregate of lenders at 19.4 percent and the demographic of owner-occupied units in moderate-income census tracts at 18.0 percent. The bank made 12.5 percent of its refinance loans in middle-income census tracts. This was significantly below the aggregate of lenders at 32.5 percent and the 31.8 percent demographic of owner-occupied units in middle-income census tracts. Lastly, the bank made 12.5 percent of its refinance loans in upper-income census tracts. This was significantly below the aggregate of lenders at 38.9 percent and the demographic of owner-occupied units in upper-income census tracts at 41.9 percent. The bank's performance in 2023 and 2022 was consistent with 2024 performance.

The following table summarizes the bank's 2024 HMDA-reportable lending in the assessment areas, while 2023 tables are available in Appendix C and 2022 tables are available in Appendix B.

Distribution of 2024 Home Mortgage Lending By Income Level of Geography Assessment Area: Indianapolis-Carmel-Greenwood, IN MSA 26900							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	3	12.5	8.7	515	9.7	5.3	6.9
Moderate	11	45.8	18.2	2,298	43.1	11.6	18.0
Middle	7	29.2	35.3	1,739	32.6	34.1	31.8
Upper	2	8.3	36.6	602	11.3	48.0	41.9
Unknown	1	4.2	1.3	179	3.4	1.1	1.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	24	100.0	100.0	5,333	100.0	100.0	100.0
Refinance Loans							
Low	1	12.5	8.0	100	10.3	5.2	6.9
Moderate	4	50.0	19.4	508	52.3	14.1	18.0
Middle	1	12.5	32.5	70	7.2	30.4	31.8
Upper	1	12.5	38.9	140	14.4	49.2	41.9
Unknown	1	12.5	1.2	154	15.8	1.1	1.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	8	100.0	100.0	972	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	4.5	0	0.0	2.9	6.9
Moderate	0	0.0	15.5	0	0.0	10.7	18.0
Middle	1	33.3	33.3	100	22.0	27.7	31.8
Upper	2	66.7	45.8	355	78.0	58.1	41.9
Unknown	0	0.0	0.9	0	0.0	0.6	1.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	455	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	20.6	0	0.0	18.9	14.4
Moderate	0	0.0	30.2	0	0.0	21.1	29.8
Middle	0	0.0	24.6	0	0.0	27.8	28.3
Upper	1	100.0	21.4	1,750	100.0	27.2	24.9
Unknown	0	0.0	3.2	0	0.0	5.0	2.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	1,750	100.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	4	11.1	7.9	615	7.2	6.7	6.9
Moderate	15	41.7	18.0	2,806	33.0	13.1	18.0
Middle	9	25.0	34.2	1,909	22.4	32.4	31.8
Upper	6	16.7	38.6	2,847	33.5	46.3	41.9
Unknown	2	5.6	1.2	333	3.9	1.5	1.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	36	100.0	100.0	8,510	100.0	100.0	100.0
Source: 2024 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Small Business

The bank’s performance with respect to the geographic distribution of small business loans in the assessment area was excellent. In 2024, the bank made 19.4 percent of its small business loans in low-income census tracts, which was above the aggregate of lenders at 7.0 percent and the 8.1 percent of total businesses in this assessment area located in such census tracts. The bank made 16.1 percent of its small business loans in moderate-income census tracts, which was comparable to the aggregate of lenders at 16.3 percent and slightly below the 18.6 percent of total businesses located in moderate-income census tracts. The bank made 25.8 percent of its small business loans in middle-income census tracts, which was slightly below the aggregate of lenders at 28.6 percent and the 30.6 percent of total businesses in middle-income census tracts. The bank made 29.0 percent of its small business loans in upper-income census tracts. The bank’s performance was significantly below the aggregate of lenders at 45.5 percent and below the 39.1 percent of total businesses in upper-income census tracts. The bank’s performance in 2023 and 2022 was consistent with 2024 performance.

The following table summarizes the bank’s 2024 small business lending in the assessment area, while 2023 tables are available in Appendix C and 2022 tables are available in Appendix B.

Distribution of 2024 Small Business Lending By Income Level of Geography							
Assessment Area: Indianapolis-Carmel-Greenwood, IN MSA 26900							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	6	19.4	7.0	1,516	17.0	9.0	8.1
Moderate	5	16.1	16.3	2,055	23.0	17.3	18.6
Middle	8	25.8	28.6	2,598	29.1	30.5	30.6
Upper	9	29.0	45.5	2,313	25.9	39.3	39.1
Unknown	3	9.7	2.4	460	5.1	3.9	3.6
Tract-Unk	0	0.0	0.2	0	0.0	0.0	
Total	31	100.0	100.0	8,942	100.0	100.0	100.0

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Lending to Borrowers of Different Income Levels and Lending to Businesses of Different Sizes

Busey Bank’s lending activities reflect good distribution in the Indianapolis MSA assessment area of loans among individuals of different income levels and businesses of different sizes, given the product lines offered by the bank. In 2024, the bank’s performance relative to home mortgage loans was excellent as the bank significantly outperformed both aggregate and the demographic of low- and moderate-income borrowers in the assessment area. With respect to small business loans, the

bank's performance was adequate. The bank did not originate small farm loans in the Indianapolis MSA assessment area throughout the review period, so they were not considered in the analysis. The bank's distribution of lending across individuals of different income levels and businesses of different sizes in 2022 and 2023 was mostly consistent with 2024 figures.

Census tract data changed in the assessment area between 2023 and 2024 due to the OMB Bulletin issued July 2023. As a result, a combined table could not be generated. The 2023 tables can be found in Appendix C.

HMDA Reportable Lending

In 2024, the bank's performance relative to home mortgage loans was excellent within the Indianapolis MSA assessment area. Home improvement loans were not included in the analysis given the low volume originated within the review period.

Home Purchase Loans

In 2024, the bank made 29.2 percent of its home purchase loans, by number, to low-income borrowers, which was significantly above the performance of the aggregate of lenders at 7.4 percent and above the 22.6 percent demographic of low-income families within the assessment area. The bank made 50.0 percent of its home purchase loans to moderate-income borrowers, which was significantly above the performance of the aggregate of lenders at 21.7 percent and the 17.7 percent demographic of moderate-income families within the assessment area. The bank made 16.7 percent of its home purchase loans to middle-income borrowers, which was slightly below the performance of the aggregate of lenders at 19.2 percent and the 19.1 percent demographic of middle-income families within the assessment area. Lastly, the bank made no home purchase loans to upper-income borrowers, which was significantly below the performance of the aggregate of lenders at 29.2 percent and the 40.6 percent demographic of upper-income families within the assessment area. The bank's performance in 2022 and 2023 was consistent with 2024 performance.

Refinance Loans

In 2024, the bank made 62.5 percent of its refinance loans, by number, to low-income borrowers, which was significantly above the performance of the aggregate of lenders at 11.5 percent and the 22.6 percent demographic of low-income families within the assessment area. The bank made 25.0 percent of its refinance loans to moderate-income borrowers, which was above the performance of the aggregate of lenders at 18.8 percent and the 17.7 percent demographic of moderate-income families within the assessment area. The bank made 12.5 percent of its refinance loans to middle-income borrowers, which was below the performance of the aggregate of lenders at 17.7 percent and the 19.1 percent demographic of middle-income families within the assessment area. Lastly, the bank made no refinance loans to upper-income borrowers, which was significantly below the performance of the aggregate of lenders at 29.2 percent and the 40.6 percent demographic of

upper-income families within the assessment area. The bank’s performance in 2022 and 2023 was consistent with 2024 performance.

The following table summarizes the bank’s borrower distribution of 2024 HMDA-reportable lending in the assessment areas, while 2023 tables are available in Appendix C and 2022 tables are available in Appendix B.

Distribution of 2024 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Indianapolis-Carmel-Greenwood, IN MSA 26900							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	7	29.2	7.4	1,146	21.5	3.6	22.6
Moderate	12	50.0	21.7	2,787	52.3	15.1	17.7
Middle	4	16.7	19.2	998	18.7	17.3	19.1
Upper	0	0.0	29.2	0	0.0	41.3	40.6
Unknown	1	4.2	22.6	402	7.5	22.7	0.0
Total	24	100.0	100.0	5,333	100.0	100.0	100.0
Refinance Loans							
Low	5	62.5	11.5	557	57.3	5.7	22.6
Moderate	2	25.0	18.8	275	28.3	12.8	17.7
Middle	1	12.5	17.7	140	14.4	14.6	19.1
Upper	0	0.0	29.2	0	0.0	39.2	40.6
Unknown	0	0.0	22.8	0	0.0	27.7	0.0
Total	8	100.0	100.0	972	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	9.8	0	0.0	4.7	22.6
Moderate	0	0.0	18.7	0	0.0	12.3	17.7
Middle	1	33.3	22.5	100	22.0	17.9	19.1
Upper	2	66.7	45.9	355	78.0	60.2	40.6
Unknown	0	0.0	3.0	0	0.0	4.9	0.0
Total	3	100.0	100.0	455	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	12	34.3	8.6	1,703	25.2	4.1	22.6
Moderate	14	40.0	20.5	3,062	45.3	14.4	17.7
Middle	6	17.1	19.4	1,238	18.3	16.8	19.1
Upper	2	5.7	31.3	355	5.3	41.9	40.6
Unknown	1	2.9	20.2	402	5.9	22.9	0.0
Total	35	100.0	100.0	6,760	100.0	100.0	100.0
<i>Source: 2024 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</i>							

Small Business

The bank’s performance relative to small business loans, in the Indianapolis MSA assessment area, was adequate. In 2024, the bank made 31 small business loans, of which 25.8 percent, by number, were to businesses reporting annual revenues of \$1 million or less. The bank’s performance was significantly below the aggregate of lenders, which made 52.4 percent of such loans. The bank’s performance was also significantly below the percentage of businesses reporting annual revenues of \$1 million or less at 89.8 percent. Of the small business loans, only 16.1 percent were made in amounts of \$100,000 or less, which are considered most beneficial to small businesses. This was significantly below the aggregate at 93.0 percent. To businesses with annual revenues of \$1 million or less, 37.5 percent of the loans made were for \$100,000 or less.

The following table summarizes 2024 borrower distribution of small business loans in the assessment area, while 2023 tables are available in Appendix C and 2022 tables are available in Appendix B.

Distribution of 2024 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Indianapolis-Carmel-Greenwood, IN MSA 26900							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	8	25.8	52.4	1,254	14.0	29.3	89.8
Over \$1 Million	19	61.3		7,000	78.3		9.3
Revenue Unknown	4	12.9		688	7.7		0.9
Total	31	100.0		8,942	100.0		100.0
By Loan Size							
\$100,000 or Less	5	16.1	93.0	295	3.3	35.4	
\$100,001 - \$250,000	13	41.9	3.6	2,350	26.3	15.5	
\$250,001 - \$1 Million	13	41.9	3.4	6,297	70.4	49.1	
Total	31	100.0	100.0	8,942	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	3	37.5		135	10.8		
\$100,001 - \$250,000	3	37.5		400	31.9		
\$250,001 - \$1 Million	2	25.0		719	57.3		
Total	8	100.0		1,254	100.0		
<i>Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Community Development Lending

Busey Bank is a leader in making community development loans in the Indianapolis MSA assessment area. During the evaluation period, the bank originated 13 qualified community development loans totaling approximately \$35.5 million. The qualified loans addressed a range of credit needs including affordable housing for low- or moderate-income individuals, community services targeted to low- or moderate-income individuals or geographies, and economic development and revitalization/stabilization efforts. Community representatives stated affordable housing is a significant need in the assessment area, which is driven specifically by high construction costs. One of the bank’s affordable housing loans went to a foundation with an initiative to develop both LIHTC projects and workforce housing demonstrating responsiveness to the needs of the assessment area.

Community Development Loans										
March 25, 2022, through October 13, 2025										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize/Stabilize		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Indianapolis MSA	2	6,165	2	4,500	4	10,488	5	14,381	13	35,534
Grand Total	2	6,165	2	4,500	4	10,488	5	14,381	13	35,534

Note: Dollar amounts are rounded and not reflective of exact figures.

INVESTMENT TEST

Busey Bank made an excellent level of qualified community development investments and grants, particularly those not routinely provided by private investors, occasionally in a leadership position. Also, the bank makes occasional use of innovative and/or complex investments to support community initiatives and demonstrates excellent responsiveness to credit and community development needs.

During the evaluation period, the bank made or maintained 22 community development investments totaling approximately \$10.9 million within the assessment area. Of the qualified community development investments, 21 investments totaling \$9.8 million were made within the current review period whereas the remaining investments were made prior to the current evaluation period yet still maintained by the bank. Within the review period, the bank made three investments to a historic tax credits fund to rehabilitate a historic building into commercial space in a low-income census tract. This project also utilized NMTCs and other credits making it complex in addition to responsive.

The following table presents the bank’s community development investments throughout its assessment area during the review period.

Community Development Investments											
As of October 13, 2025											
Assessment Area		Affordable Housing		Community Services		Economic Development		Revitalize/Stabilize		Total	
		#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Indianapolis MSA	Current	15	6,531	3	2,265	0	0	3	989	21	9,785
	Prior	0	0	0	0	0	0	1	1,136	1	1,136
Grand Total	Current	15	6,531	3	2,265	0	0	3	989	21	9,785
	Prior	0	0	0	0	0	0	1	1,136	1	1,136

Note: Dollar amounts are rounded and not reflective of exact figures.

Additionally, the bank made 36 donations totaling \$48,765 to organizations within the assessment area during the evaluation period. Donations were made to a variety of organizations with the majority of donations, by dollar volume, going towards community service efforts targeting low- and moderate-income individuals and communities (73.3 percent).

The following table presents the bank’s community development donations throughout its assessment area during the review period.

Community Development Donations											
March 25, 2022, through October 13, 2025											
Assessment Area		Affordable Housing		Community Services		Economic Development		Revitalize/Stabilize		Total	
		#	\$	#	\$	#	\$	#	\$	#	\$
Indianapolis MSA		2	2,715	30	35,740	4	10,310	0	0	36	48,765
Grand Total		2	2,715	30	35,740	4	10,310	0	0	36	48,765

Note: Dollar amounts are rounded and not reflective of exact figures.

SERVICE TEST

Retail Services

The distribution of the branch offices and ATMs is performed using current data (2024) and any changes in the median family income level of the geographies where the branches are located.

Busey Bank’s retail delivery services are reasonably accessible to geographies and individuals of different income levels in its assessment area. The bank operates one branch office and one ATM in

an upper-income census tract in the assessment area. However, the branch is within three miles of a moderate-income census tract, and alternative delivery systems include phone, internet banking, and mobile banking. To the extent changes have been made, the bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in low- or moderate-income geographies or to low- or moderate-income individuals. The bank has not opened or closed any branch offices or ATMs in the assessment area since the previous evaluation.

Its services do not vary in a way that inconveniences its assessment area, particularly low- or moderate-income geographies or low- or moderate-income individuals. The sole branch office in the assessment area is open Monday through Friday from 9:00 a.m. to 5:00 p.m. Applications for loan and deposit products are accepted at this location. Additionally, Busey Bank offers online applications for mortgage and consumer non-mortgage products as well as various deposit accounts through its website.

Community Development Services

Busey Bank provides a relatively high level of community development services. During the review period, the bank provided 117 community development service hours. As illustrated in the following table, community development services were accomplished in partnership with a variety of organizations, however the majority of community development services had a focus of community services targeting low- and moderate-income individuals and geographies. A significant number of hours were dedicated to board membership to organizations that provide services to low- and moderate-income individuals or to economic development organizations showing the bank’s leadership in the community. Financial Pathways also played a significant role as bank partners provided financial education workshops throughout the assessment area.

The following table presents the bank’s community development services throughout its assessment area during the review period.

Community Development Services					
March 25, 2022, through October 13, 2025					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize/ Stabilize	Total
	Hours	Hours	Hours	Hours	Hours
Indianapolis MSA	5	112	0	0	117
Grand Total	5	112	0	0	117

FLORIDA

CRA RATING FOR FLORIDA⁸: SATISFACTORY

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: Outstanding

The Service Test is rated: High Satisfactory

Busey Bank's overall performance in the state of Florida is Satisfactory.

The bank's performance relative to the Lending Test is Low Satisfactory. The bank displays an adequate geographic distribution, particularly to low- and moderate-income geographies in its assessment area. The bank demonstrates adequate distribution of loans among individuals of different incomes and businesses of different sizes. The bank exhibits a good record of serving the credit needs of low-income individuals and areas and very small businesses. The bank makes use of innovative and/or flexible lending practices in serving assessment area credit needs. Further, the bank makes an adequate level of community development loans.

The bank's performance relative to the Investment Test is Outstanding. The bank makes an excellent level of qualified community development investments and grants in the assessment area occasionally in a leadership position. The bank makes occasional use of innovative and/or complex investments to support community development initiatives. Finally, the bank exhibits excellent responsiveness to credit and community development needs.

The bank's performance relative to the Service Test is High Satisfactory. Delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels. The bank's record of opening and closing of branches in the assessment area has not adversely affected the accessibility of its delivery systems. Services do not vary in a way that inconveniences the assessment area, particularly low- and moderate-income geographies and/or low- and moderate-income individuals. Finally, the bank provides a relatively high level of community development services in this assessment area.

SCOPE OF EXAMINATION

The ratings for the state of Florida were based on the bank's performance in a full-scope review of the Cape Coral-Fort Myers, FL MSA #15980 assessment area. A limited scope review was conducted for the Northport-Bradenton-Sarasota, FL MSA #35840 assessment area. The scope of examination is consistent with that which was defined for the whole review; see the more detailed description of the scope contained in the introduction section.

⁸ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN FLORIDA

Busey Bank delineates two assessment areas in Florida, both of which are metropolitan areas. The bank maintains three branches and three full-service ATMs throughout these assessment areas. No branches or ATMs are in low- or moderate-income census tracts. Major cities include Cape Coral, Fort Myers, and North Port. Information regarding relevant demographic and economic conditions is discussed under each individual assessment area.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN FLORIDA

LENDING TEST

Busey Bank's performance relative to the Lending Test in Florida is Low Satisfactory based on an adequate geographic distribution of lending throughout the assessment areas in the state of Florida, along with an adequate distribution of lending among individuals of different income levels and businesses of different sizes. Busey Bank exhibits a good record of serving the credit needs of low- and moderate-income individuals and small businesses with gross annual revenues of \$1 million or less. The bank makes use of innovative or flexible practices in serving assessment area credit needs. Further the bank makes an adequate level of community development loans.

The bank participates in a number of loan programs designed to assist low- and moderate-income borrowers. All product offerings discussed in the overall section of this report are offered in this assessment area, including the in-house MyCommunity Home Loan Program. Additionally, the bank works with the Lee County Down Payment Assistance Program, which provides down payment and closing cost assistance for first time home buyers purchasing in Lee County, Florida.

Geographic Distribution of Loans

Busey Bank's lending activities reflect adequate distribution throughout the assessment area. The bank's rate of HMDA-reportable lending within its low- and moderate-income census tracts was poor. However, the bank's performance with respect to small business lending was good within low- and moderate-income census tracts. The bank did not originate small farm loans in this assessment area throughout the review period, so they were not considered in the rating analysis.

Lending to Borrowers of Different Income Levels and Lending to Businesses of Different Sizes

Busey Bank's lending activities reflect adequate distribution in the state of Florida of loans among individuals of different income levels and businesses of different sizes, given the product lines offered by the bank. The bank's rate of HMDA-reportable lending to low- and moderate-income borrowers was good, while the rate of lending to businesses with less than \$1 million in revenue was adequate.

Community Development Lending

Busey Bank makes an adequate level of community development loans throughout the state of Florida. Specifically, the bank originated 21 qualified community development loans totaling approximately \$58.4 million. Within the full-scope review assessment area, the bank originated 10 qualified community development loans totaling approximately \$27.9 million, which represents 47.6 percent of all community development lending in the state by number and 47.9 percent by dollar. Busey Bank also originated ten qualified community development loans in the broader statewide region of Florida. Please see the individual full-scope assessment areas for further detail.

The following table presents the bank’s community development loans in the state of Florida during the review period.

Community Development Loans										
March 25, 2022, through October 13, 2025										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize/Stabilize		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Full Review Assessment Areas										
Cape Coral MSA	0	0	1	50	4	19,629	5	8,258	10	27,937
Full Review Total	0	0	1	50	4	19,629	5	8,258	10	27,937
Limited Review Assessment Areas										
North Port MSA	0	0	0	0	0	0	1	2,000	1	2,000
Limited Review Total	0	0	0	0	0	0	1	2,000	1	2,000
Other										
BSRA - Florida	0	0	1	718	6	10,748	3	16,950	10	28,416
Grand Total	0	0	2	768	10	30,377	9	27,208	21	58,353
<i>Note: Dollar amounts are rounded and not reflective of exact figures.</i>										

INVESTMENT TEST

Busey Bank’s performance relative to the Investment Test in Florida is Outstanding. The bank made an excellent level of qualified community development investments and grants, particularly those not routinely provided by private investors, occasionally in a leadership position. Also, the bank makes occasional use of innovative and/or complex investments to support community initiatives and demonstrates excellent responsiveness to credit and community development

needs.

During the evaluation period, the bank made or maintained 19 community development investments totaling approximately \$9.7 million in the full scope area of the state of Florida. Please see the individual full-scope assessment area for further detail. The bank made an additional 10 investments totaling \$991,000 that impacted the broader statewide area of Florida. Nine of these investments totaling \$776,000 million were made within the current review period. Eight of the current review period BSRA investments were to SBICs, which are responsive to the needs of small businesses in the state of Florida.

The following table presents the bank’s community development investments in the state of Florida during the review period.

Community Development Investments											
As of October 13, 2025											
Assessment Area		Affordable Housing		Community Services		Economic Development		Revitalize/Stabilize		Total	
		#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Full Review Assessment Areas											
Cape Coral MSA	Current	14	8,367	0	0	1	75	0	0	15	8,442
	Prior	2	470	1	483	1	289	0	0	4	1,242
Limited Review Assessment Areas											
Northport MSA	Current	13	1,047	0	0	0	0	0	0	13	1,047
	Prior	0	0	0	0	0	0	0	0	0	0
Other											
BSRA - Florida	Current	0	0	2	325	7	451	0	0	9	776
	Prior	0	0	0	0	1	215	0	0	1	215
Grand Total	Current	27	9,414	2	325	8	526	0	0	37	10,265
	Prior	2	470	1	483	2	504	0	0	5	1,457

Note: Dollar amounts are rounded and not reflective of exact figures.

Additionally, the bank made 48 donations totaling \$91,286 to organizations within the assessment area during the evaluation period. Please see the individual full-scope assessment areas for further detail.

Community Development Donations March 25, 2022, through October 13, 2025										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize/Stabilize		Total	
	#	\$	#	\$	#	\$	#	\$	#	\$
Full Review Assessment Areas										
Cape Coral MSA	1	445	43	78,591	0	0	1	10,000	45	89,036
Limited Review Assessment Areas										
North Port MSA	0	0	3	2,250	0	0	0	0	3	2,250
Grand Total	1	445	46	80,841	0	0	1	10,000	48	91,286
<i>Note: Dollar amounts are rounded and not reflective of exact figures.</i>										

SERVICE TEST

Busey Bank’s performance relative to the Service Test in Florida is High Satisfactory. The bank’s delivery systems are reasonably accessible to the bank’s geographies and individuals of different income levels in its assessment area. Its record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in low- or moderate-income geographies or to low- or moderate-income individuals. Its services do not vary in a way that inconveniences its assessment area, particularly low- or moderate-income geographies or low- or moderate-income individuals. The bank provides a relatively high level of community development services in the assessment area.

Retail Services

The distribution of the branch offices and ATMs is performed using current data (2024) and any changes in the median family income level of the geographies where the branches are located.

Busey Bank’s retail delivery services are reasonably accessible to geographies and individuals of different income levels in Florida. The bank operates three branch offices and three ATMs in the assessment area, all of which are located within middle-or upper-income census tracts. However, the two branches in the full-scope Cape Coral MSA assessment area are in census tracts that border moderate-income census tracts, increasing accessibility to low- and moderate-income individuals. Alternative delivery systems include phone, internet banking, and mobile banking. To the extent changes have been made, the bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in low- or moderate-income geographies or to low- or moderate-income individuals. The bank has not closed any branch offices or ATMs in Florida since the previous evaluation.

Its services (including, where appropriate, business hours) do not vary in a way that inconveniences its assessment area, particularly low- or moderate-income geographies or low- or moderate-income individuals. Applications for loan and deposit products are accepted at each location. Additionally, Busey Bank offers online applications for mortgage and consumer non-mortgage products as well as various deposit accounts through its website. Please see the individual assessment area for further details.

Community Development Services

Busey Bank provides a relatively high level of community development services. During the review period, the bank provided 518 community development service hours in the state of Florida. As illustrated in the following table, community development services were accomplished in partnership with a variety of organizations, however the majority of community development services had a focus of community services targeting low- and moderate-income individuals and geographies. Of the qualified hours, 44 were provided to the broader statewide area. The majority of these hours were spent serving on boards for organizations providing services to low- and moderate-income individuals or promoting economic development throughout the state of Florida.

The following table presents the bank’s community development services throughout its assessment area during the review period.

Community Development Services					
March 25, 2022, through October 13, 2025					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize/Stabilize	Total
	Hours	Hours	Hours	Hours	Hours
Full Review Assessment Areas					
Cape Coral MSA	24	425	3	0	452
Limited Review Assessment Areas					
North Port MSA	0	22	0	0	22
Other					
BSRA - Florida	0	23	21	0	44
Grand Total	24	470	24	0	518

Cape Coral-Fort Myers, FL MSA #15980 - Full Review

SCOPE OF THE EXAMINATION

The scope for this assessment area is consistent with the scope presented in the overall section of the performance evaluation.

DESCRIPTION OF INSTITUTION’S OPERATIONS IN CAPE CORAL-FORT MYERS, FL MSA #15980

The Cape Coral MSA assessment area includes Lee County in its entirety and remains unchanged since the previous evaluation. The assessment area contains a total of 223 census tracts comprised of five low-, 48 moderate-, 99 middle-, and 66 upper-income tracts. There are also five unknown-income census tracts composed primarily of the Florida Gulf Coast University, an airport, bodies of water, a state park, and a large U-Pick farm.

Tract Designation Change Data

The median family income levels (MFI) for census tracts are calculated using the income data from the United States Census Bureau’s American Community Survey and geographic definitions from the Office of Management and Budget (OMB) and are updated approximately every five years (.12(m) Income Level). The income data used to calculate geographic income designations changed between 2021 and 2022. Accordingly, lending activity that took place in calendar years up to and including 2021 are evaluated based on ACS income level definitions from the five-year survey data set 2011-2015. Lending activity performed in 2022 and beyond are evaluated based on ACS income level definitions from the five-year survey data set 2016-2020.

Census Tract Designation Changes American Community Survey Data (ACS)			
Tract Income Designation	2021 Designations (#)	2022 Designations (#)	Net Change (#)
Low	7	5	-2
Moderate	42	48	+6
Middle	60	99	+39
Upper	56	66	+10
Unknown	2	5	+3
Total	167	223	+56
<small>Source: U. S. Census Bureau: Decennial Census: American Community Survey Data: 2011-2015 U.S. Census Bureau: Decennial Census: America Community Survey Data: 2016-2020</small>			

Busey Bank operates two branches and two full-service ATMs in the Cape Coral MSA assessment area. There are no branches or ATMs in low- or moderate-income census tracts. One branch and full-service ATM are located in a middle-income census tract, and one branch and full-service ATM are located in an upper-income census tract. The bank has not opened or closed any branches or ATMs in the assessment area since the previous evaluation.

The FDIC market share report, as of June 30, 2024, ranked Busey Bank 16th among 33 institutions serving the assessment area, with 1.4 percent market share. First and second ranked institutions, Wells Fargo Bank, NA and Bank of America, NA, account for 14.6 and 13.5 percent of the market share, respectively.

In 2024, Busey Bank ranked 77th in the number of HMDA-reportable originations out of 830 institutions with 42 originations. The market leaders were United Shore Financial Service and Suncoast Credit Union with 2,344 and 1,468 originations, respectively. In 2023, the bank ranked 39th among 161 CRA reporters with 34 originations. The market leaders were American Express NB and JPMorgan Chase Bank, NA with 7,199 and 4,852 originations, respectively.

Information regarding census related and business demographic characteristics of the assessment area is provided in the following table.

2024 Cape Coral-Fort Myers, FL MSA 15980 AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	5	2.2	3,564	1.9	933	26.2	36,213	19.3
Moderate	48	21.5	40,161	21.4	6,018	15.0	35,613	19.0
Middle	99	44.4	87,762	46.7	5,877	6.7	39,162	20.8
Upper	66	29.6	55,937	29.8	2,072	3.7	76,889	40.9
Unknown	5	2.2	453	0.2	26	5.7	0	0.0
Total AA	223	100.0	187,877	100.0	14,926	7.9	187,877	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	6,889	2,001	1.0	29.0	3,676	53.4	1,212	17.6
Moderate	81,494	35,911	17.1	44.1	28,874	35.4	16,709	20.5
Middle	180,253	104,100	49.6	57.8	31,852	17.7	44,301	24.6
Upper	129,183	67,395	32.1	52.2	14,325	11.1	47,463	36.7
Unknown	3,433	498	0.2	14.5	284	8.3	2,651	77.2
Total AA	401,252	209,905	100.0	52.3	79,011	19.7	112,336	28.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	1,056	2.4	979	2.4	67	3.0	10	2.4
Moderate	9,999	22.6	9,340	22.5	580	26.3	79	19.2
Middle	19,464	44.1	18,471	44.5	828	37.6	165	40.0
Upper	13,334	30.2	12,470	30.0	708	32.1	156	37.9
Unknown	298	0.7	275	0.7	21	1.0	2	0.5
Total AA	44,151	100.0	41,535	100.0	2,204	100.0	412	100.0
Percentage of Total Businesses:				94.1		5.0		0.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	4	1.4	4	1.4	0	0.0	0	0.0
Moderate	51	17.2	48	16.9	3	25.0	0	0.0
Middle	110	37.2	107	37.7	3	25.0	0	0.0
Upper	131	44.3	125	44.0	6	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	296	100.0	284	100.0	12	100.0	0	0.0
Percentage of Total Farms:				95.9		4.1		0.0
<p>Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding.</p>								

Population Characteristics

The following table presents the population trends for the assessment area and the state of Florida from 2015 to 2020. According to the 2020 U.S. Census Bureau demographic data, the assessment area's population is 760,822. The assessment area experienced a significant increase in population of 14.6 percent between 2015 and 2020, which is higher than the state of Florida's growth of 9.6 percent during the same period.

Population Change			
Area	2015 Population	2020 Population	Percent Change (%)
Assessment Area	663,675	760,822	14.6
Florida	19,645,772	21,538,187	9.6

*Source: 2011-2015 U.S. Census Bureau American Community Survey
2020 U.S. Census Bureau Decennial Census*

Income Characteristics

According to the U.S. Census Bureau, the assessment area is comprised of 187,877 families, of which 19.3 percent are designated as low-income, 19.0 percent are moderate-income, 20.8 percent are middle-income, and 40.9 percent are upper-income. However, 7.9 percent of families residing within the assessment area live below the poverty line, which is comparable to the state of Florida's poverty rate at 9.5 percent. According to the 2016-2020 ACS, the median family income for the assessment area is \$71,043, which is above the median family income for the state of Florida at \$69,670. From 2015 to 2020, the state of Florida experienced a comparable percentage increase in median family income when compared to the assessment area during the same time period at 10.9 percent and 12.8 percent, respectively.

A community representative noted that this increase in median family income has continued and seems to have increased since 2020. They also noted that the average age of residents is decreasing, implying that younger individuals are moving to the area and bringing higher incomes with them. Finally, the community representative stated that wage pressure is increasing in the area, which increases median family income but puts a strain on small businesses to compete.

Median Family Income Change			
Area	2015 Median Family Income (\$)	2020 Median Family Income (\$)	Percent Change (%)
Assessment Area	62,962	71,043	12.8
Florida	62,828	69,670	10.9

*Source: 2011 - 2015 U.S. Census Bureau American Community Survey
2016 - 2020 U.S. Census Bureau American Community Survey
Median Family Incomes have been inflation-adjusted and are expressed in 2020 dollars.*

Housing Characteristics

The bank’s assessment area includes 401,252 housing units. The majority of housing units are owner-occupied at 52.3 percent, whereas rental units account for 19.7 percent of total units. Within the assessment area, 28.0 percent of housing units are vacant, which is significantly higher than the percentage of vacant units within the state of Florida at 17.1 percent of total housing units.

The following table presents recent housing cost burden for individuals within the assessment area and the state of Florida. The housing cost burden is a measure of affordability via a comparative analysis of individuals of different income levels that spend 30.0 percent or more of their monthly income on housing costs. As evidenced in the following table, low-income individuals are impacted at a higher rate than moderate-income individuals as both renters and owners. The housing cost burden of both renters and owners in the assessment area is comparable to that of the state of Florida.

According to a community representative, the area faces a housing shortage, especially for affordable units. While the county will receive Hurricane Ian disaster recovery funding that includes affordable housing development, high flood insurance costs continue to prevent many residents from buying homes.

Housing Cost Burden						
Area	Cost Burden – Renters (%)			Cost Burden – Owners (%)		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Assessment Area	81.4	70.3	49.6	65.1	40.1	24.1
Florida	81.1	67.2	51.3	63.5	38.7	24.0

Cost Burden is housing cost that equals 30 percent or more of household income

Source: U.S. Department of Housing and Urban Development (HUD), 2017-2021 Comprehensive Housing Affordability Strategy

Employment Conditions

The following table shows unemployment statistics for the assessment area and the state of Florida. After increasing notably during the COVID-19 pandemic, the assessment area's unemployment rate of 3.5 percent is comparable to the state of Florida's unemployment rate of 3.4 percent. The community representative stated that need for workers is outpacing the available workforce in the assessment area.

Unemployment Rates (%)					
Area	2020	2021	2022	2023	2024
Assessment Area	7.8	4.4	3.4	3.3	3.5
Florida	8.0	4.7	3.0	3.0	3.4

Source: Bureau of Labor Statistics (BLS), Local Area Unemployment Statistics

Industry Characteristics

The assessment area contains a diverse employment base and is most heavily impacted by the industries of retail trade, construction, accommodation and food services, and health care based on data from the U.S. Bureau of Labor Statistics. A community representative noted that businesses, in particular small businesses, have experienced a slow recovery following Hurricane Ian and that the majority of new business licenses are for non-brick and mortar businesses.

Community Representatives

Information from one community representative was considered during the evaluation to provide context regarding local economic and demographic conditions. The representative provided information on housing, employment, and economic development needs within the assessment area. According to the representative, the middle class is shrinking, with most residents now falling into either upper-income or low-income brackets. Transportation and childcare pose particular challenges for low-income individuals and families in the Cape Coral MSA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS CAPE CORAL-FORT MYERS, FL MSA #15980

LENDING TEST

The geographic distribution of loans reflects adequate penetration throughout the assessment area, and the distribution of borrowers reflects, given the product lines offered, adequate penetration among customers of different income levels and businesses of different sizes. The bank exhibits a good record of serving the credit needs of low-income individuals and areas and very small businesses. Busey Bank makes an adequate level of community development loans, and the bank makes use of innovative and flexible lending practices in serving assessment area credit needs.

Programs offered in the Cape Coral MSA assessment area are consistent with those discussed in the Lending Test section for the state of Florida and for the institution overall.

Geographic Distribution of Loans

Busey Bank's lending activities reflect adequate distribution throughout the assessment area, particularly in low- and moderate-income geographies. In 2024, the bank's rate of home mortgage lending was deemed poor as the bank's performance was comparable to the aggregate of lenders and the assessment area demographics in low-income tracts, but significantly below the aggregate of lenders and the assessment area demographics in moderate-income tracts. Additionally, the bank's performance with respect to small business loans was good given the bank's performance in low- and moderate-income census tracts was comparable to the aggregate of lenders and the assessment area demographics. The bank did not originate small farm loans in this assessment area throughout the review period, so they were not considered in the rating analysis. The bank's distribution of lending across geographies of different income levels in 2022 and 2023 was mostly consistent with 2024 figures.

For purposes of this analysis, 2024 and 2023 figures are featured in the narrative. The 2022 figures are used for comparison and are detailed in Appendix B.

A gap analysis was completed as part of the evaluation. In 2024, the bank originated HMDA-reportable loans in 12.1 percent of all census tracts in the assessment area with no originations in low-income census tracts and originations in 2.1 percent of all moderate-income census tracts. As it pertains to CRA-reportable loans, the bank originated loans in 13.0 percent of all census tracts in the assessment area with originations in 20.0 percent of all low-income census tracts and 12.5 percent of all moderate-income census tracts. Combined, the bank originated loans in 23.8 percent of its census tracts in the assessment area with no loans in 170 of the 223 census tracts. While the bank did not make loans in the majority of its census tracts, there were no conspicuous, unexplained lending gaps in the assessment area. Busey Bank is operating in a highly competitive and densely populated assessment area for the number of loans it is originating.

HMDA Reportable Lending

In 2023 and 2024, the bank's rate of HMDA-reportable lending within low- and moderate-income census tracts was poor. The bank's 2023 and 2024 HMDA-reportable lending in the assessment area was concentrated in home purchase, refinance, and home improvement loans, which comprised 100.0 percent of the HMDA loans originated. Due to the lack of volume, multi-family loans were not considered within the analysis of HMDA-reportable lending.

Home Purchase Loans

In 2024, home purchase loans represented 38.7 percent of the bank's HMDA-reportable loans originated in the Cape Coral MSA assessment area. The bank made no loans in low-income census tracts, which is comparable to the performance of the aggregate of lenders at 0.9 percent and the demographic of owner-occupied units in low-income census tracts at 1.0 percent. The bank also made no home purchase loans in moderate-income census tracts, which was significantly below the performance of the aggregate of lenders at 25.7 percent and the demographic of owner-occupied units in moderate-income census tracts at 17.1 percent. The bank made 41.7 percent of its home purchase loans in middle-income census tracts. This was below the aggregate of lenders at 50.4 percent and the 49.6 percent demographic of owner-occupied units in middle-income census tracts. Lastly, the bank made 58.3 percent of its home purchase loans in upper-income census tracts. This was significantly above the aggregate of lenders at 22.7 percent and the demographic of owner-occupied units in upper-income census tracts at 32.1 percent.

In 2023, home purchase loans represented 71.1 percent of the bank's HMDA-reportable loans originated in the Cape Coral MSA assessment area. The bank made no loans in low-income census tracts, which is comparable to the performance of the aggregate of lenders at 1.0 percent and the demographic of owner-occupied units in low-income census tracts at 1.0 percent. The bank made 7.4 percent of its home purchase loans in moderate-income census tracts, which was significantly below the performance of the aggregate of lenders at 23.8 percent and below the demographic of owner-occupied units in moderate-income census tracts at 17.1 percent. The bank made 63.0 percent of its home purchase loans in middle-income census tracts. This was above the aggregate of lenders at 50.3 percent and the 49.6 percent demographic of owner-occupied units in middle-income census tracts. Lastly, the bank made 29.6 percent of its home purchase loans in upper-income census tracts. This was above the aggregate of lenders at 24.6 percent and slightly below the demographic of owner-occupied units in upper-income census tracts at 32.1 percent. The bank's performance in 2022 was consistent with 2023 and 2024 performance.

Refinance Loans

In 2024, refinance loans represented 32.3 percent of the bank's HMDA-reportable loans originated in the Cape Coral MSA assessment area. The bank made no loans in low-income census tracts, which is comparable to the performance of the aggregate of lenders at 0.9 percent and the demographic of owner-occupied units in low-income census tracts at 1.0 percent. The bank made no refinance loans in moderate-income census tracts, which was significantly below the performance of the aggregate of lenders at 20.2 percent and the demographic of owner-occupied units in moderate-income census tracts at 17.1 percent. The bank made 50.0 percent of its refinance loans in middle-income census tracts. This was slightly below the aggregate of lenders at 54.6 percent and comparable to the 49.6 percent demographic of owner-occupied units in middle-income census tracts. Lastly, the bank made 50.0 percent of its refinance loans in upper-income census tracts. This was significantly above the aggregate of lenders at 24.0 percent and the

demographic of owner-occupied units in upper-income census tracts at 32.1 percent.

In 2023, refinance loans represented 21.1 percent of the bank's HMDA-reportable loans originated in the Cape Coral MSA assessment area. The bank made no loans in low-income census tracts, which is comparable to the performance of the aggregate of lenders at 0.9 percent and the demographic of owner-occupied units in low-income census tracts at 1.0 percent. The bank made no refinance loans in moderate-income census tracts, which was significantly below the performance of the aggregate of lenders at 19.7 percent and the demographic of owner-occupied units in moderate-income census tracts at 17.1 percent. The bank made 62.5 percent of its refinance loans in middle-income census tracts. This was above the aggregate of lenders at 54.0 percent and the 49.6 percent demographic of owner-occupied units in middle-income census tracts. Lastly, the bank made 37.5 percent of its refinance loans in upper-income census tracts. This was above the aggregate of lenders at 25.3 percent and the demographic of owner-occupied units in upper-income census tracts at 32.1 percent. The bank's performance in 2022 was consistent with 2023 and 2024 performance.

Home Improvement Loans

In 2024, home improvement loans represented 29.0 percent of the bank's HMDA-reportable loans originated in the Cape Coral MSA assessment area. The bank made no loans in low-income census tracts, which is comparable to the performance of the aggregate of lenders at 0.1 percent and the demographic of owner-occupied units in low-income census tracts at 1.0 percent. The bank made 11.1 percent of its home improvement loans in moderate-income census tracts, which was slightly below the performance of the aggregate of lenders at 14.1 percent and below the demographic of owner-occupied units in moderate-income census tracts at 17.1 percent. The bank made 55.6 percent of its home improvement loans in middle-income census tracts. This was slightly above the aggregate of lenders at 52.7 percent and above the 49.6 percent demographic of owner-occupied units in middle-income census tracts. Lastly, the bank made 33.3 percent of its home improvement loans in upper-income census tracts. This was comparable to the aggregate of lenders at 32.8 percent and the demographic of owner-occupied units in upper-income census tracts at 32.1 percent.

In 2023, home improvement loans represented 7.9 percent of the bank's HMDA-reportable loans originated in the Cape Coral MSA assessment area. The bank made no loans in low-income census tracts, which is comparable to the performance of the aggregate of lenders at 0.5 percent and the demographic of owner-occupied units in low-income census tracts at 1.0 percent. The bank made no home improvement loans in moderate-income census tracts, which was significantly below the performance of the aggregate of lenders at 15.1 percent and the demographic of owner-occupied units in moderate-income census tracts at 17.1 percent. The bank made 66.7 percent of its home improvement loans in middle-income census tracts. This was significantly above the aggregate of lenders at 50.3 percent and the 49.6 percent demographic of owner-occupied units in middle-income census tracts. Lastly, the bank made 33.3 percent of its home improvement loans in upper-

income census tracts. This was comparable to the aggregate of lenders at 33.3 percent and the demographic of owner-occupied units in upper-income census tracts at 32.1 percent. The bank's performance in 2022 was consistent with 2023 and 2024 performance.

The following table summarizes the bank's 2023 and 2024 HMDA-reportable lending in the assessment area, while 2022 tables are available in Appendix B.

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Cape Coral-Fort Myers, FL MSA 15980													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2023						2024						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	1.0	0	0.0	0.6	0	0.0	0.9	0	0.0	0.6	1.0
Moderate	2	7.4	23.8	751	5.5	18.8	0	0.0	25.7	0	0.0	21.1	17.1
Middle	17	63.0	50.3	8,689	64.0	47.5	5	41.7	50.4	2,424	39.6	47.8	49.6
Upper	8	29.6	24.6	4,147	30.5	32.5	7	58.3	22.7	3,692	60.4	30.2	32.1
Unknown	0	0.0	0.3	0	0.0	0.5	0	0.0	0.2	0	0.0	0.5	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	27	100.0	100.0	13,587	100.0	100.0	12	100.0	100.0	6,116	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.9	0	0.0	0.3	0	0.0	0.9	0	0.0	0.6	1.0
Moderate	0	0.0	19.7	0	0.0	9.6	0	0.0	20.2	0	0.0	16.7	17.1
Middle	5	62.5	54.0	544	65.5	32.6	5	50.0	54.6	655	47.5	52.1	49.6
Upper	3	37.5	25.3	286	34.5	57.5	5	50.0	24.0	724	52.5	30.3	32.1
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.3	0	0.0	0.3	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	8	100.0	100.0	830	100.0	100.0	10	100.0	100.0	1,379	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.5	0	0.0	0.3	0	0.0	0.1	0	0.0	0.1	1.0
Moderate	0	0.0	15.1	0	0.0	11.1	1	11.1	14.1	115	6.8	10.4	17.1
Middle	2	66.7	50.3	200	66.7	45.0	5	55.6	52.7	925	54.7	47.5	49.6
Upper	1	33.3	33.3	100	33.3	41.6	3	33.3	32.8	650	38.5	41.8	32.1
Unknown	0	0.0	0.8	0	0.0	2.0	0	0.0	0.3	0	0.0	0.3	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	300	100.0	100.0	9	100.0	100.0	1,690	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	3.4	0	0.0	2.6	0	0.0	3.2	0	0.0	0.3	1.8
Moderate	0	0.0	34.5	0	0.0	24.2	0	0.0	25.8	0	0.0	14.0	19.9
Middle	0	0.0	37.9	0	0.0	33.9	0	0.0	51.6	0	0.0	58.2	35.2
Upper	0	0.0	24.1	0	0.0	39.3	0	0.0	19.4	0	0.0	27.5	41.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	1.6
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	0.9	0	0.0	0.6	0	0.0	0.8	0	0.0	0.5	1.0
Moderate	2	5.3	22.0	751	5.1	17.3	1	3.2	23.5	115	1.3	19.7	17.1
Middle	24	63.2	50.7	9,433	64.1	44.4	15	48.4	51.3	4,004	43.6	48.7	49.6
Upper	12	31.6	26.0	4,533	30.8	37.2	15	48.4	24.1	5,066	55.2	30.7	32.1
Unknown	0	0.0	0.3	0	0.0	0.5	0	0.0	0.2	0	0.0	0.4	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	38	100.0	100.0	14,717	100.0	100.0	31	100.0	100.0	9,185	100.0	100.0	100.0

Source: 2024 FFIEC Census Data

2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Small Business

The bank's performance with respect to the geographic distribution of small business loans in the assessment area was good. In 2024, the bank made 2.6 percent of its small business loans in low-income census tracts, which was comparable to the aggregate of lenders at 1.6 percent and the 2.4 percent of total businesses in this assessment area located in such census tracts. The bank made 21.1 percent of its small business loans in moderate-income census tracts, which was comparable to the aggregate of lenders at 21.8 percent and the 22.6 percent of total businesses located in moderate-income census tracts. The bank made 55.3 percent of its small business loans in middle-income census tracts, which was above the aggregate of lenders at 47.5 percent and the 44.1 percent of total businesses in middle-income census tracts. Lastly, the bank made 21.1 percent of its small business loans in upper-income census tracts. The bank's performance was below the aggregate of lenders at 28.6 and the 30.2 percent of total businesses in upper-income census tracts.

In 2023, the bank made no small business loans in low-income census tracts, which was comparable to the aggregate of lenders at 1.7 percent and slightly below the 2.4 percent of total businesses in this assessment area located in such census tracts. The bank made 17.6 percent of its small business loans in moderate-income census tracts, which was slightly below the aggregate of lenders at 21.9 percent and the 22.6 percent of total businesses located in moderate-income census tracts. The bank made 61.8 percent of its small business loans in middle-income census tracts, which was above the aggregate of lenders at 47.7 percent and significantly above the 44.1 percent of total businesses in middle-income census tracts. Lastly, the bank made 20.6 percent of its small business loans in upper-income census tracts. The bank's performance was below the aggregate of lenders at 27.9 and the 30.2 percent of total businesses in upper-income census tracts. The bank's performance in 2022 was consistent with 2023 and 2024 performance.

The following table summarizes the bank's 2023 and 2024 small business lending in the assessment area, while 2022 tables are available in Appendix B.

Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography													
Assessment Area: Cape Coral-Fort Myers, FL MSA 15980													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	1.7	0	0.0	2.3	1	2.6	1.6	416	3.3	2.1	2.4
Moderate	6	17.6	21.9	2,064	16.7	23.2	8	21.1	21.8	3,600	28.9	23.2	22.6
Middle	21	61.8	47.7	7,299	59.2	41.6	21	55.3	47.5	5,287	42.4	42.4	44.1
Upper	7	20.6	27.9	2,976	24.1	32.2	8	21.1	28.6	3,170	25.4	31.8	30.2
Unknown	0	0.0	0.4	0	0.0	0.5	0	0.0	0.4	0	0.0	0.5	0.7
Tract-Unk	0	0.0	0.2	0	0.0	0.1	0	0.0	0.2	0	0.0	0.0	
Total	34	100.0	100.0	12,339	100.0	100.0	38	100.0	100.0	12,473	100.0	100.0	100.0

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Lending to Borrowers of Different Income Levels and Lending to Businesses of Different Sizes

Busey Bank’s lending activities reflect adequate distribution in the Cape Coral MSA assessment area of loans among individuals of different income levels and businesses of different sizes, given the product lines offered by the bank. In 2024, the bank’s performance relative to home mortgage loans was good. Despite making no loans to low-income borrowers, this was only slightly below aggregate, and lending to moderate-income borrowers was comparable to aggregate. With respect to small business loans, the bank’s performance was adequate as the bank’s lending to businesses reporting annual revenues of \$1 million or less was significantly below the aggregate of lenders and the percentage of total businesses operating in the assessment area. The bank has a limited footprint within this highly competitive assessment area, which results in a limited number of home mortgage and small business loans overall. The bank did not originate small farm loans in this assessment area throughout the review period, so they were not considered in the rating analysis. The bank’s distribution of lending across individuals of different income levels and businesses of different sizes in 2022 and 2023 was mostly consistent with 2024 figures.

For purposes of this analysis, 2024 and 2023 figures are featured in the narrative. The 2022 figures are used for comparison and are detailed in Appendix B.

HMDA Reportable Lending

In 2023 and 2024, the bank’s performance relative to home mortgage loans was good within the Cape Coral MSA assessment area.

Home Purchase Loans

In 2024, the bank made no home purchase loans, by number, to low-income borrowers, which was comparable to the performance of the aggregate of lenders at 1.3 percent and significantly below the 19.3 percent demographic of low-income families within the assessment area. The bank made 16.7 percent of its home purchase loans to moderate-income borrowers, which was above the performance of the aggregate of lenders at 9.6 percent and slightly below the 19.0 percent demographic of moderate-income families within the assessment area. The bank made 8.3 percent of its home purchase loans to middle-income borrowers, which was below the performance of the aggregate of lenders at 22.3 percent and below the 20.8 percent demographic of middle-income families within the assessment area. Lastly, the bank made 66.7 percent of its home purchase loans to upper-income borrowers, which was significantly above the performance of the aggregate of lenders at 39.1 percent and the 40.9 percent demographic of upper-income families within the assessment area.

In 2023, the bank made no home purchase loans, by number, to low-income borrowers, which was comparable to the performance of the aggregate of lenders at 1.3 percent and significantly below the 19.3 percent demographic of low-income families within the assessment area. The bank made 3.7 percent of its home purchase loans to moderate-income borrowers, which was below the performance of the aggregate of lenders at 9.0 percent and significantly below the 19.0 percent demographic of moderate-income families within the assessment area. The bank made 7.4 percent of its home purchase loans to middle-income borrowers, which was significantly below the performance of the aggregate of lenders at 22.6 percent and below the 20.8 percent demographic of middle-income families within the assessment area. Lastly, the bank made 77.8 percent of its home purchase loans to upper-income borrowers, which was significantly above the performance of the aggregate of lenders at 41.1 percent and the 40.9 percent demographic of upper-income families within the assessment area. The bank's performance in 2022 was consistent with 2023 and 2024 performance.

Refinance Loans

In 2024, the bank made no refinance loans, by number, to low-income borrowers, which was slightly below the performance of the aggregate of lenders at 5.3 percent and significantly below the 19.3 percent demographic of low-income families within the assessment area. The bank made 20.0 percent of its refinance loans to moderate-income borrowers, which was above the performance of the aggregate of lenders at 13.6 percent and comparable to the 19.0 percent demographic of moderate-income families within the assessment area. The bank made 30.0 percent of its refinance loans to middle-income borrowers, which was above the performance of the aggregate of lenders at 18.4 percent and the 20.8 percent demographic of middle-income families within the assessment area. Lastly, the bank made 40.0 percent of its refinance loans to upper-income borrowers, which was above the performance of the aggregate of lenders at 32.1 percent and comparable to the 40.9 percent demographic of upper-income families within the assessment

area.

In 2023, the bank made no refinance loans, by number, to low-income borrowers, which was below the performance of the aggregate of lenders at 6.3 percent and significantly below the 19.3 percent demographic of low-income families within the assessment area. The bank made 12.5 percent of its refinance loans to moderate-income borrowers, which was slightly below the performance of the aggregate of lenders at 15.5 percent and below the 19.0 percent demographic of moderate-income families within the assessment area. The bank made 25.0 percent of its refinance loans to middle-income borrowers, which was slightly above the performance of the aggregate of lenders at 20.7 percent and the 20.8 percent demographic of middle-income families within the assessment area. Lastly, the bank made 50.0 percent of its refinance loans to upper-income borrowers, which was significantly above the performance of the aggregate of lenders at 33.4 percent and above the 40.9 percent demographic of upper-income families within the assessment area. The bank's performance in 2022 was consistent with 2023 and 2024 performance.

Home Improvement Loans

In 2024, the bank made no home improvement loans, by number, to low-income borrowers, which was slightly below the performance of the aggregate of lenders at 4.1 percent and significantly below the 19.3 percent demographic of low-income families within the assessment area. The bank made no home improvement loans to moderate-income borrowers, which was significantly below the performance of the aggregate of lenders at 18.1 percent and the 19.0 percent demographic of moderate-income families within the assessment area. The bank made 11.1 percent of its home improvement loans to middle-income borrowers, which was below the performance of the aggregate of lenders at 23.3 percent and the 20.8 percent demographic of middle-income families within the assessment area. Lastly, the bank made 88.9 percent of its home improvement loans to upper-income borrowers, which was significantly above the performance of the aggregate of lenders at 48.0 percent and the 40.9 percent demographic of upper-income families within the assessment area.

In 2023, the bank made no home improvement loans, by number, to low-income borrowers, which was slightly below the performance of the aggregate of lenders at 4.0 percent and significantly below the 19.3 percent demographic of low-income families within the assessment area. The bank made no home improvement loans to moderate-income borrowers, which was significantly below the performance of the aggregate of lenders at 15.9 percent and the 19.0 percent demographic of moderate-income families within the assessment area. The bank made 100.0 percent of its home improvement loans to middle-income borrowers, which was significantly above the performance of the aggregate of lenders at 26.0 percent and the 20.8 percent demographic of middle-income families within the assessment area. Lastly, the bank made no home improvement loans to upper-income borrowers, which was significantly below the performance of the aggregate of lenders at 47.2 percent and the 40.9 percent demographic of upper-income families within the assessment area. The bank's performance in 2022 was consistent with 2023 and 2024 performance.

The following table summarizes the bank’s borrower distribution of 2023 and 2024 HMDA-reportable lending in the assessment area, while 2022 tables are available in Appendix B.

Distribution of 2023 and 2024 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Cape Coral-Fort Myers, FL MSA 15980													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2023						2024						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	1.3	0	0.0	0.6	0	0.0	1.3	0	0.0	0.7	19.3
Moderate	1	3.7	9.0	105	0.8	5.8	2	16.7	9.6	213	3.5	6.5	19.0
Middle	2	7.4	22.6	591	4.3	19.0	1	8.3	22.3	250	4.1	19.2	20.8
Upper	21	77.8	41.1	11,954	88.0	50.8	8	66.7	39.1	5,085	83.1	48.5	40.9
Unknown	3	11.1	26.0	937	6.9	23.9	1	8.3	27.7	568	9.3	25.1	0.0
Total	27	100.0	100.0	13,587	100.0	100.0	12	100.0	100.0	6,116	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	6.3	0	0.0	2.3	0	0.0	5.3	0	0.0	2.8	19.3
Moderate	1	12.5	15.5	107	12.9	6.7	2	20.0	13.6	98	7.1	8.6	19.0
Middle	2	25.0	20.7	82	9.9	10.5	3	30.0	18.4	529	38.4	14.5	20.8
Upper	4	50.0	33.4	406	48.9	25.5	4	40.0	32.1	674	48.9	37.0	40.9
Unknown	1	12.5	24.2	235	28.3	55.0	1	10.0	30.7	78	5.7	37.1	0.0
Total	8	100.0	100.0	830	100.0	100.0	10	100.0	100.0	1,379	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	4.0	0	0.0	2.0	0	0.0	4.1	0	0.0	2.0	19.3
Moderate	0	0.0	15.9	0	0.0	8.7	0	0.0	18.1	0	0.0	10.3	19.0
Middle	3	100.0	26.0	300	100.0	17.3	1	11.1	23.3	100	5.9	17.0	20.8
Upper	0	0.0	47.2	0	0.0	60.1	8	88.9	48.0	1,590	94.1	59.7	40.9
Unknown	0	0.0	6.8	0	0.0	11.9	0	0.0	6.6	0	0.0	11.1	0.0
Total	3	100.0	100.0	300	100.0	100.0	9	100.0	100.0	1,690	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	2.3	0	0.0	0.9	0	0.0	2.3	0	0.0	1.1	19.3
Moderate	2	5.3	10.8	212	1.4	6.1	4	12.9	11.1	311	3.4	6.9	19.0
Middle	7	18.4	22.6	973	6.6	17.5	5	16.1	21.8	879	9.6	18.3	20.8
Upper	25	65.8	40.9	12,360	84.0	47.6	20	64.5	39.0	7,349	80.0	47.4	40.9
Unknown	4	10.5	23.4	1,172	8.0	27.9	2	6.5	25.9	646	7.0	26.3	0.0
Total	38	100.0	100.0	14,717	100.0	100.0	31	100.0	100.0	9,185	100.0	100.0	100.0
<p>Source: 2024 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</p>													

Small Business

The bank's performance relative to small business loans in the Cape Coral MSA assessment area was adequate. In 2024, the bank made 38 small business loans, of which 34.2 percent, by number, were to businesses reporting annual revenues of \$1 million or less. The bank's performance was significantly below the aggregate of lenders, which made 53.8 percent of such loans. The bank's performance was also significantly below the percentage of businesses reporting annual revenues of \$1 million or less at 94.1 percent. Of the small business loans, 36.8 percent were made in amounts of \$100,000 or less, which are considered most beneficial to small businesses. This was significantly below the aggregate at 95.8 percent. However, to businesses with annual revenues of \$1 million or less, 76.9 percent of the loans made were for \$100,000 or less.

In 2023, the bank made 34 small business loans, of which 35.3 percent, by number, were to businesses reporting annual revenues of \$1 million or less. The bank's performance was significantly below the aggregate of lenders, which made 54.9 percent of such loans. The bank's performance was also significantly below the percentage of businesses reporting annual revenues of \$1 million or less at 94.1 percent. Of the small business loans, 20.6 percent were made in amounts of \$100,000 or less, which are considered most beneficial to small businesses. This was significantly below the aggregate at 95.7 percent. To businesses with annual revenues of \$1 million or less, 16.7 percent of the loans made were for \$100,000 or less.

While the bank's small business lending performance falls below the aggregate, the presence of numerous large regional and national banks, credit unions, and non-bank lenders creates significant competition for qualified borrowers. This saturated market environment makes it challenging to originate loans, particularly in an area where creditworthy borrowers have multiple financing options and competitors often offer more aggressive terms or larger product portfolios.

The following table summarizes 2023 and 2024 borrower distribution of small business loans in the assessment area, while 2022 tables are available in Appendix B.

Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Cape Coral-Fort Myers, FL MSA 15980													
	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	12	35.3	54.9	4,217	34.2	35.3	13	34.2	53.8	2,018	16.2	35.3	94.1
Over \$1 Million	17	50.0		6,575	53.3		24	63.2		10,355	83.0		5.0
Revenue Unknown	5	14.7		1,547	12.5		1	2.6		100	0.8		0.9
Total	34	100.0		12,339	100.0		38	100.0		12,473	100.0		100.0
By Loan Size													
\$100,000 or Less	7	20.6	95.7	393	3.2	51.5	14	36.8	95.8	445	3.6	52.8	
\$100,001 - \$250,000	8	23.5	2.6	1,453	11.8	15.6	6	15.8	2.6	1,220	9.8	15.4	
\$250,001 - \$1 Million	19	55.9	1.7	10,493	85.0	32.9	18	47.4	1.7	10,808	86.7	31.8	
Total	34	100.0	100.0	12,339	100.0	100.0	38	100.0	100.0	12,473	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	2	16.7		91	2.2		10	76.9		100	5.0		
\$100,001 - \$250,000	3	25.0		503	11.9		0	0.0		0	0.0		
\$250,001 - \$1 Million	7	58.3		3,623	85.9		3	23.1		1,918	95.0		
Total	12	100.0		4,217	100.0		13	100.0		2,018	100.0		

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Community Development Lending

Busey Bank makes an adequate level of community development loans in the Cape Coral MSA assessment area. During the evaluation period, the bank originated ten qualified community development loans totaling approximately \$27.9 million. The qualified loans addressed a range of credit needs including community services targeted to low- or moderate-income individuals or geographies, and economic development and revitalization/stabilization efforts.

Community Development Loans										
March 25, 2022, through October 13, 2025										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize/Stabilize		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Cape Coral MSA	0	0	1	50	4	19,629	5	8,258	10	27,937
Grand Total	0	0	1	50	4	19,629	5	8,258	10	27,937

Note: Dollar amounts are rounded and not reflective of exact figures.

INVESTMENT TEST

Busey Bank made an excellent level of qualified community development investments and grants, particularly those not routinely provided by private investors, occasionally in a leadership position. Also, the bank makes occasional use of innovative and/or complex investments to support community initiatives and demonstrates excellent responsiveness to credit and community development needs.

During the evaluation period, the bank made or maintained 19 community development investments totaling approximately \$9.7 million within the assessment area. Of the qualified community development investments, 15 investments totaling \$8.4 million were made within the current review period whereas the remaining investments were made prior to the current evaluation period yet still maintained by the bank. The community representative noted a significant need for affordable housing in the assessment area. The majority of the current period investments were LIHTCs, which demonstrates the bank’s responsiveness.

The following table presents the bank’s community development investments throughout its assessment area during the review period.

Community Development Investments											
As of October 13, 2025											
Assessment Area		Affordable Housing		Community Services		Economic Development		Revitalize/ Stabilize		Total	
		#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Cape Coral MSA	Current	14	8,367	0	0	1	75	0	0	15	8,442
	Prior	2	470	1	483	1	289	0	0	4	1,242
Grand Total	Current	14	8,367	0	0	1	75	0	0	15	8,442
	Prior	2	470	1	483	1	289	0	0	4	1,242

Note: Dollar amounts are rounded and not reflective of exact figures.

Additionally, the bank made 45 donations totaling \$89,036 to organizations within the assessment area during the evaluation period. Donations were made to a variety of organizations with the majority of donations, by dollar volume, going towards community service efforts targeting low- and moderate-income individuals and communities (88.3 percent).

The following table presents the bank’s community development donations throughout its assessment area during the review period.

Community Development Donations March 25, 2022, through October 13, 2025										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize/ Stabilize		Total	
	#	\$	#	\$	#	\$	#	\$	#	\$
Cape Coral MSA	1	445	43	78,591	0	0	1	10,000	45	89,036
Grand Total	1	445	43	78,591	0	0	1	10,000	45	89,036

Note: Dollar amounts are rounded and not reflective of exact figures.

SERVICE TEST

Retail Services

The distribution of the branch offices and ATMs is performed using current data (2024) and any changes in the median family income level of the geographies where the branches are located.

Busey Bank’s retail delivery services are reasonably accessible to geographies and individuals of different income levels in its assessment area. The bank operates two branch offices and two ATMs in the assessment area, all of which are located within middle- or upper-income census tracts. However, both branches are in a census tract that borders a moderate-income census tract increasing accessibility to low- and moderate-income individuals. Alternative delivery systems include phone, internet banking, and mobile banking. To the extent changes have been made, the bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in low- or moderate-income geographies or to low- or moderate-income individuals. The bank has not opened or closed any branch offices or ATMs since the previous evaluation.

Its services do not vary in a way that inconveniences its assessment area, particularly low- or moderate-income geographies or low- or moderate-income individuals. One branch office in the assessment area is open Monday through Friday from 9:00 a.m. to 5:00 p.m. and on Saturday from 9:00 a.m. to 12:00 p.m. This branch does not have a drive-through. The other branch is open Monday through Friday from 9:00 a.m. to 4:00 p.m. with extended drive-through hours until 5:00 p.m. This branch is not open on Saturdays. Applications for loan and deposit products are accepted at each location. Additionally, Busey Bank offers online applications for mortgage and consumer non-mortgage products as well as various deposit accounts through its website.

Community Development Services

Busey Bank provides a relatively high level of community development services. During the review period, the bank provided 452 community development service hours. As illustrated in the following table, community development services were accomplished in partnership with a variety

of organizations, however the majority of community development services had a focus of community services targeting low- and moderate-income individuals and geographies. A significant number of hours were dedicated to board membership to organizations that provide services to low- and moderate-income individuals or to economic development organizations showing the bank’s leadership in the community. Financial Pathways also played a significant role as bank partners provided financial education workshops throughout the assessment area.

The following table presents the bank’s community development services throughout its assessment area during the review period.

Community Development Services March 25, 2022, through October 13, 2025					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize/ Stabilize	Total
	Hours	Hours	Hours	Hours	Hours
Cape Coral MSA	24	425	3	0	452
Grand Total	24	425	3	0	452

North Port-Bradenton-Sarasota, FL MSA #35840 – Limited Review

SCOPE OF THE EXAMINATION

The scope for this assessment area is consistent with the scope presented in the overall section of the performance evaluation.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN NORTH PORT-BRADENTON-SARASOTA, FL MSA #35840

The North Port MSA assessment area includes 71 of 123 census tracts in Sarasota County. This is a change since the previous evaluation where the bank included the entire county in its assessment area. The assessment area now contains a total of 52 census tracts comprised of zero low-, 12 moderate-, 30 middle-, and 10 upper-income tracts. There are no unknown-income census tracts in the assessment area.

Busey Bank operates one branch and one full-service ATM in the assessment area in a middle-income census tract. Since the previous evaluation, the bank has not opened or closed any branches or ATMs within this assessment area.

The FDIC market share report, as of June 30, 2024, ranked Busey Bank 27th among 36 institutions serving the assessment area, with 0.5 percent market share. First and second ranked institutions, Bank of America, NA and JPMorgan Chase Bank, NA, account for 14.8 and 12.5 percent of the market share, respectively.

In 2024, Busey Bank ranked 63rd in the number of HMDA-reportable originations out of 413 institutions with 7 originations. The market leaders were United Shore Financial Service and Pennymac Loan Services, LLC with 463 and 414 originations, respectively. The bank made no CRA-reportable loans in the review period so a comparison to peers is not available. Overall, the bank is providing financial services in a highly competitive assessment area, with respect to deposits and loans.

Information regarding census related and business demographic characteristics of the assessment area is provided in the following table.

2024 North Port-Bradenton-Sarasota, FL MSA 35840 AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	8,638	16.3
Moderate	12	23.1	10,491	19.8	561	5.3	11,591	21.8
Middle	30	57.7	30,221	56.9	1,067	3.5	11,618	21.9
Upper	10	19.2	12,357	23.3	391	3.2	21,222	40.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	52	100.0	53,069	100.0	2,019	3.8	53,069	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	19,952	12,846	19.3	64.4	3,056	15.3	4,050	20.3
Middle	59,622	38,547	57.8	64.7	7,732	13.0	13,343	22.4
Upper	23,652	15,261	22.9	64.5	3,056	12.9	5,335	22.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	103,226	66,654	100.0	64.6	13,844	13.4	22,728	22.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	2,206	20.9	2,109	20.7	81	25.6	16	18.8
Middle	6,148	58.2	5,935	58.4	163	51.4	50	58.8
Upper	2,218	21.0	2,126	20.9	73	23.0	19	22.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	10,572	100.0	10,170	100.0	317	100.0	85	100.0
Percentage of Total Businesses:				96.2		3.0		0.8
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	10	17.9	10	17.9	0	0.0	0	0.0
Middle	25	44.6	25	44.6	0	0.0	0	0.0
Upper	21	37.5	21	37.5	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	56	100.0	56	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
<i>Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>								

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Assessment Area	Lending Test	Investment Test	Service Test
Northport-Bradenton-Sarasota, FL MSA	Consistent	Below	Consistent

The institution's lending and service performance in the area is consistent with the institution's lending and service performance in the state of Florida.

The institution's investment performance in the area is below the institution's investment performance for the state of Florida however, it does not change the rating for the state.

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography													
Assessment Area: North Port-Bradenton-Sarasota, FL MSA 35840													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$ (000)	\$ %	\$ %	#	%	%	\$ (000)	\$ %	\$ %	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	33.3	21.7	352	30.0	19.9	1	20.0	20.2	500	25.8	18.1	19.3
Middle	1	33.3	52.3	150	12.8	51.1	3	60.0	57.3	998	51.5	56.9	57.8
Upper	1	33.3	26.0	672	57.2	29.0	1	20.0	22.6	440	22.7	25.1	22.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	1,174	100.0	100.0	5	100.0	100.0	1,938	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	3	100.0	24.7	268	100.0	25.0	1	50.0	27.0	50	66.7	28.8	19.3
Middle	0	0.0	57.0	0	0.0	54.9	1	50.0	52.1	25	33.3	48.8	57.8
Upper	0	0.0	18.4	0	0.0	20.0	0	0.0	20.9	0	0.0	22.4	22.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	268	100.0	100.0	2	100.0	100.0	75	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	50.0	19.5	160	45.1	17.5	0	0.0	24.8	0	0.0	20.5	19.3
Middle	1	50.0	54.2	195	54.9	51.8	0	0.0	51.8	0	0.0	50.3	57.8
Upper	0	0.0	26.3	0	0.0	30.7	0	0.0	23.4	0	0.0	29.1	22.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	355	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	40.0	0	0.0	44.1	8.4
Middle	0	0.0	100.0	0	0.0	100.0	0	0.0	60.0	0	0.0	55.9	63.6
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	28.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	5	62.5	21.7	780	43.4	19.8	2	28.6	21.8	550	27.3	20.0	19.3
Middle	2	25.0	53.1	345	19.2	52.5	4	57.1	55.5	1,023	50.8	55.4	57.8
Upper	1	12.5	25.2	672	37.4	27.6	1	14.3	22.6	440	21.9	24.7	22.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	8	100.0	100.0	1,797	100.0	100.0	7	100.0	100.0	2,013	100.0	100.0	100.0

Source: 2024 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography													
Assessment Area: North Port-Bradenton-Sarasota, FL MSA 35840													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	22.4	0	0.0	18.0	0	0.0	22.9	0	0.0	20.9	20.9
Middle	0	0.0	54.9	0	0.0	54.3	0	0.0	55.3	0	0.0	51.0	58.2
Upper	0	0.0	22.6	0	0.0	27.7	0	0.0	21.8	0	0.0	28.1	21.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2023 and 2024 Small Farm Lending By Income Level of Geography													
Assessment Area: North Port-Bradenton-Sarasota, FL MSA 35840													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	26.3	0	0.0	11.9	0	0.0	15.0	0	0.0	3.1	17.9
Middle	0	0.0	57.9	0	0.0	75.7	0	0.0	60.0	0	0.0	57.0	44.6
Upper	0	0.0	15.8	0	0.0	12.4	0	0.0	25.0	0	0.0	40.0	37.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2023 and 2024 Home Mortgage Lending By Borrower Income Level													
Assessment Area: North Port-Bradenton-Sarasota, FL MSA 35840													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	2.4	0	0.0	1.3	0	0.0	2.0	0	0.0	1.2	16.3
Moderate	1	33.3	14.1	150	12.8	10.4	0	0.0	12.6	0	0.0	9.1	21.8
Middle	0	0.0	21.6	0	0.0	19.5	1	20.0	19.2	268	13.8	16.9	21.9
Upper	2	66.7	37.3	1,024	87.2	46.1	4	80.0	38.7	1,670	86.2	47.1	40.0
Unknown	0	0.0	24.6	0	0.0	22.8	0	0.0	27.6	0	0.0	25.8	0.0
Total	3	100.0	100.0	1,174	100.0	100.0	5	100.0	100.0	1,938	100.0	100.0	100.0
Refinance Loans													
Low	1	33.3	13.7	16	6.0	9.4	2	100.0	9.7	75	100.0	5.3	16.3
Moderate	0	0.0	23.8	0	0.0	19.8	0	0.0	19.5	0	0.0	13.7	21.8
Middle	0	0.0	24.4	0	0.0	23.8	0	0.0	20.6	0	0.0	18.7	21.9
Upper	1	33.3	22.0	150	56.0	26.1	0	0.0	24.7	0	0.0	29.3	40.0
Unknown	1	33.3	16.1	102	38.1	20.9	0	0.0	25.5	0	0.0	32.9	0.0
Total	3	100.0	100.0	268	100.0	100.0	2	100.0	100.0	75	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	8.6	0	0.0	5.3	0	0.0	6.8	0	0.0	2.6	16.3
Moderate	1	50.0	18.6	160	45.1	14.0	0	0.0	20.9	0	0.0	13.3	21.8
Middle	1	50.0	32.6	195	54.9	29.4	0	0.0	24.8	0	0.0	21.3	21.9
Upper	0	0.0	36.6	0	0.0	45.7	0	0.0	40.0	0	0.0	50.7	40.0
Unknown	0	0.0	3.6	0	0.0	5.6	0	0.0	7.5	0	0.0	12.2	0.0
Total	2	100.0	100.0	355	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	1	12.5	4.8	16	0.9	2.3	2	28.6	4.0	75	3.7	19	16.3
Moderate	2	25.0	16.4	310	17.3	11.6	0	0.0	14.8	0	0.0	10.0	21.8
Middle	1	12.5	22.9	195	10.9	20.0	1	14.3	20.3	268	13.3	17.4	21.9
Upper	3	37.5	35.1	1,174	65.3	44.4	4	57.1	36.2	1,670	83.0	44.7	40.0
Unknown	1	12.5	20.8	102	5.7	21.7	0	0.0	24.6	0	0.0	26.0	0.0
Total	8	100.0	100.0	1,797	100.0	100.0	7	100.0	100.0	2,013	100.0	100.0	100.0
Source: 2024 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses													
Assessment Area: North Port-Bradenton-Sarasota, FL MSA 35840													
	Bank And Aggregate Loans By Year												Total Businesses %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	0	0.0	60.5	0	0.0	37.4	0	0.0	57.5	0	0.0	36.9	96.2
Over \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		3.0
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.8
Total	0	0.0		0	0.0		0	0.0		0	0.0		100.0
By Loan Size													
\$100,000 or Less	0	0.0	96.7	0	0.0	54.9	0	0.0	96.4	0	0.0	51.1	
\$100,001 - \$250,000	0	0.0	2.0	0	0.0	14.5	0	0.0	2.0	0	0.0	13.0	
\$250,001 - \$1 Million	0	0.0	1.3	0	0.0	30.6	0	0.0	1.6	0	0.0	36.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	0	0.0		0	0.0		0	0.0		0	0.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		
Total	0	0.0		0	0.0		0	0.0		0	0.0		
<i>Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>													
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>													

Distribution of 2023 and 2024 Small Farm Lending By Revenue Size of Farms													
Assessment Area: North Port-Bradenton-Sarasota, FL MSA 35840													
	Bank And Aggregate Loans By Year											Total Farms %	
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%		%
By Revenue													
\$1 Million or Less	0	0.0	73.7	0	0.0	75.5	0	0.0	70.0	0	0.0	61.4	100.0
Over \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		0.0
Revenue	0	0.0		0	0.0		0	0.0		0	0.0		0.0
Unknown													
Total	0	0.0		0	0.0		0	0.0		0	0.0		100.0
By Loan Size													
\$100,000 or Less	0	0.0	94.7	0	0.0	47.4	0	0.0	85.0	0	0.0	33.2	
\$100,001 - \$250,000	0	0.0	0.0	0	0.0	0.0	0	0.0	10.0	0	0.0	23.0	
\$250,001 - \$500,000	0	0.0	5.3	0	0.0	52.6	0	0.0	5.0	0	0.0	43.8	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	0	0.0		0	0.0		0	0.0		0	0.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	0	0.0		0	0.0		0	0.0		0	0.0		

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Community Development Loans										
March 25, 2022, through October 13, 2025										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize/Stabilize		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
North Port MSA	0	0	0	0	0	0	1	2,000	1	2,000
Grand Total	0	0	0	0	0	0	1	2,000	1	2,000

Note: Dollar amounts are rounded and not reflective of exact figures.

Community Development Investments As of October 13, 2025											
Assessment Area		Affordable Housing		Community Services		Economic Development		Revitalize/ Stabilize		Total	
		#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Northport MSA	Current	13	1,047	0	0	0	0	0	0	13	1,047
	Prior	0	0	0	0	0	0	0	0	0	0
Grand Total	Current	13	1,047	0	0	0	0	0	0	13	1,047
	Prior	0	0	0	0	0	0	0	0	0	0

Note: Dollar amounts are rounded and not reflective of exact figures.

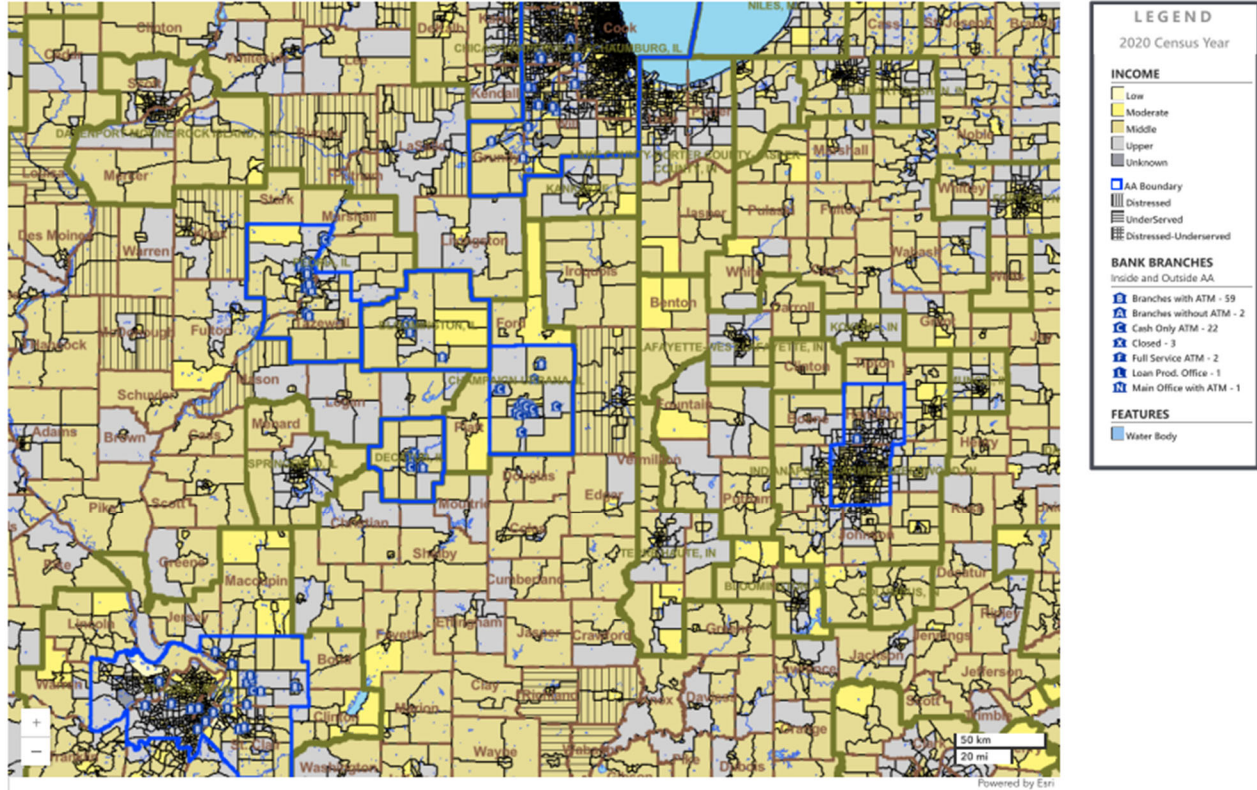
Community Development Donations March 25, 2022, through October 13, 2025											
Assessment Area		Affordable Housing		Community Services		Economic Development		Revitalize/ Stabilize		Total	
		#	\$	#	\$	#	\$	#	\$	#	\$
North Port MSA		0	0	3	2,250	0	0	0	0	3	2,250
Grand Total		0	0	3	2,250	0	0	0	0	3	2,250

Note: Dollar amounts are rounded and not reflective of exact figures.

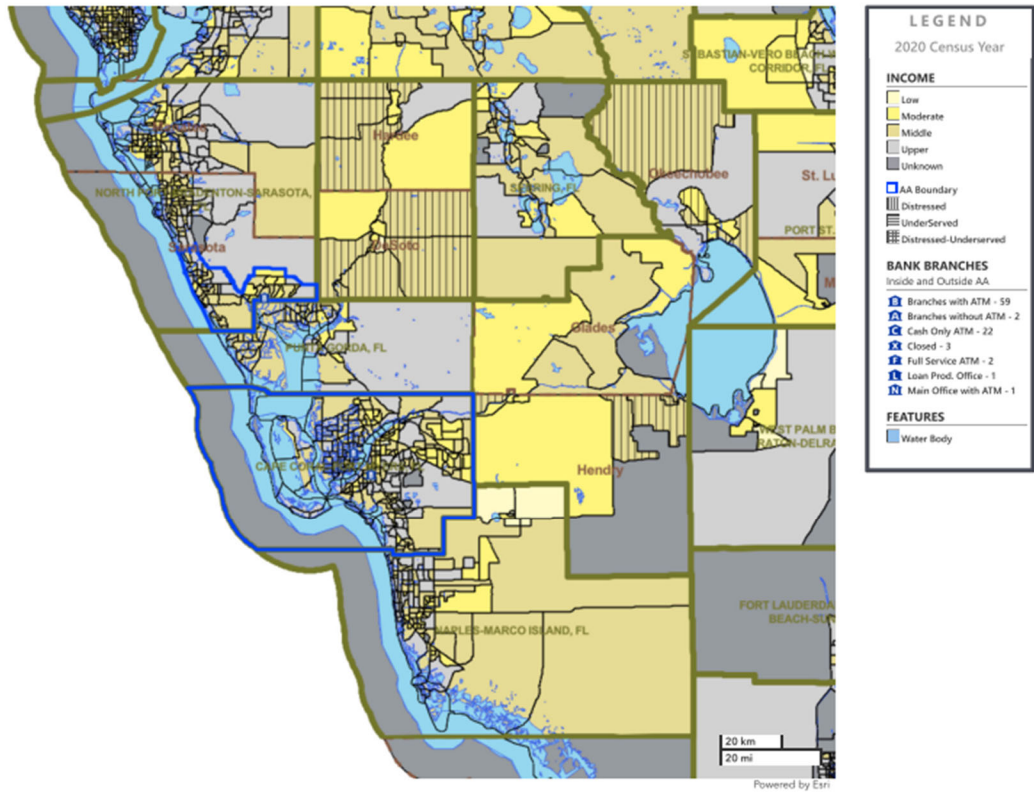
Community Development Services March 25, 2022, through October 13, 2025						
Assessment Area		Affordable Housing	Community Services	Economic Development	Revitalize/ Stabilize	Total
		Hours	Hours	Hours	Hours	Hours
North Port MSA		0	22	0	0	22
Grand Total		0	22	0	0	22

APPENDIX A – Maps of Assessment Areas

Busey Bank 416245
States of Illinois, Indiana, Missouri



Busey Bank 416245
State of Florida



APPENDIX B – 2022 Demographic and Lending Tables
St. Louis, MO-IL MSA #41180

2022 St. Louis, MO-IL MSA 41180 AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	73	13.1	45,011	7.9	12,755	28.3	116,962	20.6
Moderate	119	21.4	100,290	17.7	12,920	12.9	97,898	17.3
Middle	179	32.2	198,452	35.0	10,952	5.5	115,369	20.3
Upper	178	32.0	221,443	39.0	5,449	2.5	236,979	41.8
Unknown	7	1.3	2,012	0.4	587	29.2	0	0.0
Total AA	556	100.0	567,208	100.0	42,663	7.5	567,208	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	108,141	32,845	5.4	30.4	51,461	47.6	23,835	22.0
Moderate	208,480	99,005	16.2	47.5	78,110	37.5	31,365	15.0
Middle	354,068	223,059	36.4	63.0	105,161	29.7	25,848	7.3
Upper	337,826	255,563	41.7	75.6	65,420	19.4	16,843	5.0
Unknown	6,707	1,828	0.3	27.3	3,304	49.3	1,575	23.5
Total AA	1,015,222	612,300	100.0	60.3	303,456	29.9	99,466	9.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	7,888	7.5	6,936	7.3	856	9.3	96	9.4
Moderate	16,298	15.6	14,953	15.8	1,198	13.0	147	14.4
Middle	35,511	33.9	31,998	33.9	3,197	34.6	316	30.9
Upper	43,833	41.9	39,661	42.0	3,719	40.2	453	44.3
Unknown	1,141	1.1	857	0.9	274	3.0	10	1.0
Total AA	104,671	100.0	94,405	100.0	9,244	100.0	1,022	100.0
Percentage of Total Businesses:				90.2		8.8		1.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	33	3.2	29	2.9	4	21.1	0	0.0
Moderate	73	7.1	70	7.0	3	15.8	0	0.0
Middle	446	43.3	442	43.9	2	10.5	2	50.0
Upper	472	45.9	460	45.7	10	52.6	2	50.0
Unknown	5	0.5	5	0.5	0	0.0	0	0.0
Total AA	1,029	100.0	1,006	100.0	19	100.0	4	100.0
Percentage of Total Farms:				97.8		1.8		0.4
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: St. Louis, MO-IL MSA 41180							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	3	1.6	3.9	190	0.4	2.1	5.4
Moderate	31	16.5	16.5	3,210	7.3	9.0	16.2
Middle	84	44.7	39.5	15,074	34.2	33.7	36.4
Upper	69	36.7	39.8	25,624	58.1	55.0	41.7
Unknown	1	0.5	0.3	28	0.1	0.2	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	188	100.0	100.0	44,126	100.0	100.0	100.0
Refinance Loans							
Low	9	2.7	2.9	1,070	1.9	1.6	5.4
Moderate	48	14.6	13.3	3,089	5.5	7.3	16.2
Middle	126	38.3	37.7	16,120	28.8	30.3	36.4
Upper	145	44.1	45.8	35,646	63.7	60.6	41.7
Unknown	1	0.3	0.2	30	0.1	0.2	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	329	100.0	100.0	55,955	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	1.8	0	0.0	0.9	5.4
Moderate	7	16.7	8.2	343	10.8	5.2	16.2
Middle	12	28.6	32.2	594	18.7	25.6	36.4
Upper	23	54.8	57.8	2,234	70.5	68.2	41.7
Unknown	0	0.0	0.1	0	0.0	0.1	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	42	100.0	100.0	3,171	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	7	21.9	12.6	2,472	11.6	10.0	12.0
Moderate	11	34.4	28.4	8,286	38.7	10.9	18.2
Middle	7	21.9	36.9	5,779	27.0	47.3	39.0
Upper	6	18.8	20.6	4,694	21.9	30.7	28.9
Unknown	1	3.1	1.5	155	0.7	1.1	1.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	32	100.0	100.0	21,386	100.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	19	3.2	3.5	3,732	3.0	2.7	5.4
Moderate	97	16.4	14.8	14,928	12.0	8.6	16.2
Middle	229	38.7	38.1	37,567	30.1	33.9	36.4
Upper	243	41.1	43.4	68,198	54.7	54.6	41.7
Unknown	3	0.5	0.2	213	0.2	0.3	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	591	100.0	100.0	124,638	100.0	100.0	100.0

Source: 2022 FFIEC Census Data

2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2022 Small Business Lending By Income Level of Geography							
Assessment Area: St. Louis, MO-IL MSA 41180							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	44	12.4	6.6	14,697	13.5	7.9	7.5
Moderate	69	19.4	13.8	20,818	19.1	13.3	15.6
Middle	122	34.3	33.8	36,181	33.2	32.2	33.9
Upper	115	32.3	44.6	35,519	32.6	44.4	41.9
Unknown	6	1.7	1.0	1,617	1.5	2.2	1.1
Tract-Unk	0	0.0	0.2	0	0.0	0.1	
Total	356	100.0	100.0	108,832	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Assessment Area: St. Louis, MO-IL MSA 41180							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	3.5	0	0.0	0.9	3.2
Moderate	0	0.0	4.9	0	0.0	4.3	7.1
Middle	9	75.0	47.5	1,873	77.5	51.3	43.3
Upper	3	25.0	44.2	545	22.5	43.4	45.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	12	100.0	100.0	2,418	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: St. Louis, MO-IL MSA 41180							
Borrower Income Level	Bank And Aggregate Loans					Families by Family Income %	
	Bank		Agg	Bank			Agg
	#	%	%	\$(000)	%		%
Home Purchase Loans							
Low	37	19.7	11.1	3,960	9.0	5.4	20.6
Moderate	53	28.2	19.5	7,525	17.1	13.9	17.3
Middle	25	13.3	18.1	5,413	12.3	17.2	20.3
Upper	59	31.4	28.0	24,099	54.6	41.9	41.8
Unknown	14	7.4	23.3	3,129	7.1	21.6	0.0
Total	188	100.0	100.0	44,126	100.0	100.0	100.0
Refinance Loans							
Low	45	13.7	12.3	3,116	5.6	6.5	20.6
Moderate	68	20.7	20.8	7,860	14.0	14.9	17.3
Middle	70	21.3	20.7	8,848	15.8	18.5	20.3
Upper	104	31.6	28.8	29,223	52.2	42.3	41.8
Unknown	42	12.8	17.4	6,908	12.3	17.8	0.0
Total	329	100.0	100.0	55,955	100.0	100.0	100.0
Home Improvement Loans							
Low	5	11.9	8.9	185	5.8	5.4	20.6
Moderate	8	19.0	15.6	516	16.3	10.9	17.3
Middle	10	23.8	22.2	460	14.5	17.9	20.3
Upper	18	42.9	49.9	1,880	59.3	61.3	41.8
Unknown	1	2.4	3.4	130	4.1	4.5	0.0
Total	42	100.0	100.0	3,171	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	87	15.6	11.1	7,261	7.0	5.6	20.6
Moderate	129	23.1	19.3	15,901	15.4	13.9	17.3
Middle	105	18.8	19.2	14,721	14.3	17.5	20.3
Upper	181	32.4	30.8	55,202	53.5	43.1	41.8
Unknown	57	10.2	19.7	10,167	9.8	19.9	0.0
Total	559	100.0	100.0	103,252	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: St. Louis, MO-IL MSA 41180							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	90	25.3	52.9	20,833	19.1	29.7	90.2
Over \$1 Million	220	61.8		76,639	70.4		8.8
Revenue Unknown	46	12.9		11,360	10.4		1.0
Total	356	100.0		108,832	100.0		100.0
By Loan Size							
\$100,000 or Less	116	32.6	92.0	6,690	6.1	30.2	
\$100,001 - \$250,000	85	23.9	3.8	15,075	13.9	15.3	
\$250,001 - \$1 Million	155	43.5	4.2	87,067	80.0	54.5	
Total	356	100.0	100.0	108,832	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	38	42.2		2,180	10.5		
\$100,001 - \$250,000	26	28.9		4,386	21.1		
\$250,001 - \$1 Million	26	28.9		14,267	68.5		
Total	90	100.0		20,833	100.0		
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Small Farm Lending By Revenue Size of Farms							
Assessment Area: St. Louis, MO-IL MSA 41180							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	8	66.7	61.1	1,606	66.4	63.1	97.8
Over \$1 Million	4	33.3		812	33.6		1.8
Revenue Unknown	0	0.0		0	0.0		0.4
Total	12	100.0		2,418	100.0		100.0
By Loan Size							
\$100,000 or Less	3	25.0	77.4	143	5.9	22.5	
\$100,001 - \$250,000	5	41.7	11.6	955	39.5	26.4	
\$250,001 - \$500,000	4	33.3	11.0	1,320	54.6	51.1	
Total	12	100.0	100.0	2,418	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	2	25.0		85	5.3		
\$100,001 - \$250,000	3	37.5		601	37.4		
\$250,001 - \$500,000	3	37.5		920	57.3		
Total	8	100.0		1,606	100.0		
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Champaign-Urbana, IL MSA #16580

2022 Champaign-Urbana, IL MSA 16580 AA Demographics									
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low	7	14.6	3,362	7.9	743	22.1	9,993	23.4	
Moderate	8	16.7	9,753	22.9	1,324	13.6	6,975	16.4	
Middle	10	20.8	11,137	26.1	793	7.1	8,432	19.8	
Upper	18	37.5	17,931	42.1	786	4.4	17,218	40.4	
Unknown	5	10.4	435	1.0	87	20.0	0	0.0	
Total AA	48	100.0	42,618	100.0	3,733	8.8	42,618	100.0	
	Housing Units by Tract	Housing Type by Tract							
		Owner-occupied			Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit	
Low	13,895	2,192	5.0	15.8	9,020	64.9	2,683	19.3	
Moderate	20,787	9,389	21.3	45.2	9,198	44.2	2,200	10.6	
Middle	22,390	12,518	28.4	55.9	7,207	32.2	2,665	11.9	
Upper	31,306	19,700	44.7	62.9	9,383	30.0	2,223	7.1	
Unknown	5,301	289	0.7	5.5	4,163	78.5	849	16.0	
Total AA	93,679	44,088	100.0	47.1	38,971	41.6	10,620	11.3	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%		
Low	825	12.0	743	11.9	80	15.3	2	2.9	
Moderate	1,255	18.3	1,128	18.0	114	21.8	13	19.1	
Middle	1,748	25.5	1,574	25.2	148	28.3	26	38.2	
Upper	2,675	39.1	2,503	40.0	147	28.1	25	36.8	
Unknown	346	5.1	310	5.0	34	6.5	2	2.9	
Total AA	6,849	100.0	6,258	100.0	523	100.0	68	100.0	
Percentage of Total Businesses:				91.4		7.6		1.0	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%		
Low	3	1.1	3	1.1	0	0.0	0	0.0	
Moderate	10	3.5	9	3.2	1	25.0	0	0.0	
Middle	159	56.4	158	56.8	1	25.0	0	0.0	
Upper	110	39.0	108	38.8	2	50.0	0	0.0	
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	
Total AA	282	100.0	278	100.0	4	100.0	0	0.0	
Percentage of Total Farms:				98.6		1.4		0.0	
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.									

Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Champaign-Urbana, IL MSA 16580							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	14	4.3	5.1	1,293	1.9	2.4	5.0
Moderate	55	16.9	24.8	7,108	10.3	15.6	21.3
Middle	87	26.7	25.8	12,943	18.7	23.4	28.4
Upper	168	51.5	43.6	47,573	68.6	58.0	44.7
Unknown	2	0.6	0.7	400	0.6	0.6	0.7
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	326	100.0	100.0	69,317	100.0	100.0	100.0
Refinance Loans							
Low	3	1.8	5.2	219	0.8	3.8	5.0
Moderate	25	14.6	21.4	2,200	7.8	13.2	21.3
Middle	36	21.1	23.2	4,731	16.7	20.5	28.4
Upper	104	60.8	48.9	20,607	72.7	60.7	44.7
Unknown	3	1.8	1.3	587	2.1	1.8	0.7
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	171	100.0	100.0	28,344	100.0	100.0	100.0
Home Improvement Loans							
Low	1	3.4	3.5	64	3.8	19.6	5.0
Moderate	3	10.3	9.6	116	6.8	6.7	21.3
Middle	9	31.0	27.8	352	20.6	16.2	28.4
Upper	15	51.7	58.3	1,142	66.9	57.1	44.7
Unknown	1	3.4	0.9	32	1.9	0.3	0.7
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	29	100.0	100.0	1,706	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	6	33.3	17.5	57,362	54.3	28.7	28.4
Moderate	1	5.6	13.5	1,178	1.1	6.7	17.0
Middle	2	11.1	26.2	761	0.7	24.9	18.8
Upper	7	38.9	31.0	37,202	35.2	32.4	22.4
Unknown	2	11.1	11.9	9,210	8.7	7.4	13.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	18	100.0	100.0	105,713	100.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	24	4.4	5.3	58,938	28.7	12.0	5.0
Moderate	84	15.4	22.8	10,602	5.2	11.9	21.3
Middle	134	24.6	25.8	18,787	9.2	23.6	28.4
Upper	294	54.0	45.0	106,524	51.9	49.3	44.7
Unknown	8	1.5	1.2	10,229	5.0	3.2	0.7
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	544	100.0	100.0	205,080	100.0	100.0	100.0

Source: 2022 FFIEC Census Data

2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2022 Small Business Lending By Income Level of Geography							
Assessment Area: Champaign-Urbana, IL MSA 16580							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	19	21.6	10.9	5,382	25.0	14.8	12.0
Moderate	16	18.2	17.5	4,066	18.9	16.7	18.3
Middle	21	23.9	24.5	4,838	22.5	25.8	25.5
Upper	28	31.8	42.9	6,102	28.4	39.4	39.1
Unknown	4	4.5	3.6	1,135	5.3	3.1	5.1
Tract-Unk	0	0.0	0.6	0	0.0	0.2	
Total	88	100.0	100.0	21,523	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Assessment Area: Champaign-Urbana, IL MSA 16580							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	1.1
Moderate	0	0.0	0.0	0	0.0	0.0	3.5
Middle	9	69.2	51.4	1,965	70.2	60.5	56.4
Upper	4	30.8	48.0	834	29.8	39.4	39.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.7	0	0.0	0.1	
Total	13	100.0	100.0	2,799	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Champaign-Urbana, IL MSA 16580							
Borrower Income Level	Bank And Aggregate Loans					Families by Family Income %	
	Bank		Agg	Bank			Agg
	#	%	%	\$(000)	%		%
Home Purchase Loans							
Low	41	12.6	11.2	4,132	6.0	5.7	23.4
Moderate	73	22.4	22.3	9,568	13.8	16.6	16.4
Middle	79	24.2	19.8	16,349	23.6	20.4	19.8
Upper	122	37.4	28.5	37,025	53.4	41.5	40.4
Unknown	11	3.4	18.2	2,243	3.2	15.7	0.0
Total	326	100.0	100.0	69,317	100.0	100.0	100.0
Refinance Loans							
Low	18	10.5	12.6	1,309	4.6	6.7	23.4
Moderate	31	18.1	19.7	3,299	11.6	14.4	16.4
Middle	48	28.1	20.6	6,731	23.7	19.0	19.8
Upper	62	36.3	29.7	14,681	51.8	38.1	40.4
Unknown	12	7.0	17.4	2,324	8.2	21.8	0.0
Total	171	100.0	100.0	28,344	100.0	100.0	100.0
Home Improvement Loans							
Low	1	3.4	4.3	60	3.5	1.8	23.4
Moderate	7	24.1	18.3	302	17.7	13.6	16.4
Middle	6	20.7	21.7	295	17.3	18.7	19.8
Upper	14	48.3	47.0	994	58.3	42.3	40.4
Unknown	1	3.4	8.7	55	3.2	23.6	0.0
Total	29	100.0	100.0	1,706	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	60	11.4	11.0	5,501	5.5	5.8	23.4
Moderate	111	21.1	21.6	13,169	13.3	16.1	16.4
Middle	133	25.3	20.3	23,375	23.5	20.3	19.8
Upper	198	37.6	29.4	52,700	53.0	40.7	40.4
Unknown	24	4.6	17.7	4,622	4.7	17.2	0.0
Total	526	100.0	100.0	99,367	100.0	100.0	100.0
<p>Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</p>							

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Champaign-Urbana, IL MSA 16580							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	17	19.3	52.6	2,518	11.7	33.0	91.4
Over \$1 Million	57	64.8		15,937	74.0		7.6
Revenue Unknown	14	15.9		3,068	14.3		1.0
Total	88	100.0		21,523	100.0		100.0
By Loan Size							
\$100,000 or Less	35	39.8	92.9	2,248	10.4	35.6	
\$100,001 - \$250,000	22	25.0	3.9	3,858	17.9	18.0	
\$250,001 - \$1 Million	31	35.2	3.2	15,417	71.6	46.4	
Total	88	100.0	100.0	21,523	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	12	70.6		756	30.0		
\$100,001 - \$250,000	3	17.6		650	25.8		
\$250,001 - \$1 Million	2	11.8		1,112	44.2		
Total	17	100.0		2,518	100.0		
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Champaign-Urbana, IL MSA 16580							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	10	76.9	49.3	2,524	90.2	83.4	98.6
Over \$1 Million	2	15.4		200	7.1		1.4
Revenue Unknown	1	7.7		75	2.7		0.0
Total	13	100.0		2,799	100.0		100.0
By Loan Size							
\$100,000 or Less	4	30.8	80.4	365	13.0	25.5	
\$100,001 - \$250,000	6	46.2	13.5	1,209	43.2	39.7	
\$250,001 - \$500,000	3	23.1	6.1	1,225	43.8	34.8	
Total	13	100.0	100.0	2,799	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	1	10.0		90	3.6		
\$100,001 - \$250,000	6	60.0		1,209	47.9		
\$250,001 - \$500,000	3	30.0		1,225	48.5		
Total	10	100.0		2,524	100.0		
Source: 2022 FFIEC Census Data							
2022 Dun & Bradstreet Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Chicago-Naperville-Evanston, IL MD #16984

2022 Chicago-Naperville-Evanston, IL MD 16984 AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	232	13.4	150,075	9.3	41,715	27.8	386,927	24.0
Moderate	398	23.0	351,743	21.8	45,879	13.0	264,397	16.4
Middle	532	30.7	550,914	34.2	34,394	6.2	300,485	18.6
Upper	553	31.9	554,450	34.4	15,615	2.8	660,983	41.0
Unknown	18	1.0	5,610	0.3	1,541	27.5	0	0.0
Total AA	1,733	100.0	1,612,792	100.0	139,144	8.6	1,612,792	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	300,972	85,447	5.4	28.4	164,883	54.8	50,642	16.8
Moderate	624,660	295,953	18.6	47.4	268,220	42.9	60,487	9.7
Middle	914,006	575,271	36.1	62.9	280,383	30.7	58,352	6.4
Upper	972,376	634,833	39.8	65.3	271,077	27.9	66,466	6.8
Unknown	14,055	3,476	0.2	24.7	8,711	62.0	1,868	13.3
Total AA	2,826,069	1,594,980	100.0	56.4	993,274	35.1	237,815	8.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	18,149	6.0	16,632	6.1	1,437	5.0	80	3.9
Moderate	48,535	16.1	44,336	16.3	3,938	13.8	261	12.8
Middle	94,613	31.3	84,728	31.2	9,282	32.5	603	29.6
Upper	139,571	46.2	124,673	45.9	13,817	48.4	1,081	53.1
Unknown	1,405	0.5	1,305	0.5	91	0.3	9	0.4
Total AA	302,273	100.0	271,674	100.0	28,565	100.0	2,034	100.0
Percentage of Total Businesses:				89.9		9.5		0.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	44	3.9	42	3.8	2	7.4	0	0.0
Moderate	99	8.8	98	8.9	1	3.7	0	0.0
Middle	466	41.2	456	41.4	10	37.0	0	0.0
Upper	519	45.9	503	45.7	14	51.9	2	100.0
Unknown	2	0.2	2	0.2	0	0.0	0	0.0
Total AA	1,130	100.0	1,101	100.0	27	100.0	2	100.0
Percentage of Total Farms:				97.4		2.4		0.2
<p>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding.</p>								

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Chicago-Naperville-Evanston, IL MD 16984							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	7	4.9	5.4	1,301	3.0	3.8	5.4
Moderate	36	25.2	17.5	8,282	19.3	12.1	18.6
Middle	62	43.4	34.6	16,402	38.3	27.9	36.1
Upper	38	26.6	42.2	16,869	39.4	56.0	39.8
Unknown	0	0.0	0.3	0	0.0	0.3	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	143	100.0	100.0	42,854	100.0	100.0	100.0
Refinance Loans							
Low	4	2.0	4.8	1,044	1.8	3.2	5.4
Moderate	21	10.4	17.5	2,781	4.7	11.9	18.6
Middle	66	32.8	36.2	13,399	22.6	28.2	36.1
Upper	110	54.7	41.3	42,022	70.9	56.5	39.8
Unknown	0	0.0	0.2	0	0.0	0.2	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	201	100.0	100.0	59,246	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	2.8	0	0.0	1.9	5.4
Moderate	3	6.7	11.4	226	4.0	8.7	18.6
Middle	15	33.3	32.4	1,415	24.8	25.4	36.1
Upper	27	60.0	53.2	4,072	71.3	63.8	39.8
Unknown	0	0.0	0.2	0	0.0	0.1	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	45	100.0	100.0	5,713	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	5	14.3	16.6	6,200	7.5	12.3	10.2
Moderate	5	14.3	27.8	2,657	3.2	18.4	20.7
Middle	13	37.1	28.5	10,555	12.8	23.9	29.2
Upper	12	34.3	25.9	63,165	76.5	44.8	39.0
Unknown	0	0.0	1.1	0	0.0	0.7	0.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	35	100.0	100.0	82,577	100.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	16	3.8	5.2	8,545	4.5	4.6	5.4
Moderate	65	15.3	17.2	13,946	7.3	12.7	18.6
Middle	157	36.9	34.8	41,981	22.0	27.3	36.1
Upper	187	44.0	42.6	126,128	66.2	55.1	39.8
Unknown	0	0.0	0.3	0	0.0	0.3	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	425	100.0	100.0	190,600	100.0	100.0	100.0

Source: 2022 FFIEC Census Data

2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2022 Small Business Lending By Income Level of Geography							
Assessment Area: Chicago-Naperville-Evanston, IL MD 16984							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	23	4.3	5.3	10,813	7.4	5.0	6.0
Moderate	78	14.5	16.8	24,708	16.9	15.1	16.1
Middle	223	41.4	33.7	65,064	44.4	34.2	31.3
Upper	212	39.3	43.6	45,782	31.3	45.4	46.2
Unknown	3	0.6	0.4	128	0.1	0.3	0.5
Tract-Unk	0	0.0	0.2	0	0.0	0.1	
Total	539	100.0	100.0	146,495	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Assessment Area: Chicago-Naperville-Evanston, IL MD 16984							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	4.3	0	0.0	0.8	3.9
Moderate	0	0.0	11.4	0	0.0	7.3	8.8
Middle	6	75.0	48.9	1,082	54.6	61.1	41.2
Upper	2	25.0	34.8	900	45.4	30.2	45.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.2
Tract-Unk	0	0.0	0.6	0	0.0	0.5	
Total	8	100.0	100.0	1,982	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Chicago-Naperville-Evanston, IL MD 16984							
Borrower Income Level	Bank And Aggregate Loans					Families by Family Income %	
	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	%		%
Home Purchase Loans							
Low	25	17.5	9.1	4,070	9.5	4.2	24.0
Moderate	53	37.1	21.9	11,859	27.7	14.6	16.4
Middle	16	11.2	19.6	4,095	9.6	17.1	18.6
Upper	38	26.6	31.7	18,835	44.0	47.3	41.0
Unknown	11	7.7	17.7	3,995	9.3	16.9	0.0
Total	143	100.0	100.0	42,854	100.0	100.0	100.0
Refinance Loans							
Low	19	9.5	12.1	2,273	3.8	6.2	24.0
Moderate	36	17.9	21.6	4,997	8.4	14.6	16.4
Middle	30	14.9	22.4	5,424	9.2	18.6	18.6
Upper	76	37.8	30.7	35,551	60.0	45.7	41.0
Unknown	40	19.9	13.2	11,001	18.6	15.0	0.0
Total	201	100.0	100.0	59,246	100.0	100.0	100.0
Home Improvement Loans							
Low	4	8.9	7.2	203	3.6	4.8	24.0
Moderate	5	11.1	16.1	545	9.5	11.8	16.4
Middle	6	13.3	24.0	811	14.2	18.4	18.6
Upper	24	53.3	49.3	3,009	52.7	61.7	41.0
Unknown	6	13.3	3.5	1,145	20.0	3.3	0.0
Total	45	100.0	100.0	5,713	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	48	12.3	9.7	6,546	6.1	4.7	24.0
Moderate	94	24.1	21.1	17,401	16.1	14.3	16.4
Middle	52	13.3	20.5	10,330	9.6	17.3	18.6
Upper	138	35.4	32.7	57,395	53.1	47.3	41.0
Unknown	58	14.9	16.0	16,351	15.1	16.3	0.0
Total	390	100.0	100.0	108,023	100.0	100.0	100.0
<p>Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</p>							

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Chicago-Naperville-Evanston, IL MD 16984							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	83	15.4	53.3	22,080	15.1	29.8	89.9
Over \$1 Million	245	45.5		105,497	72.0		9.5
Revenue Unknown	211	39.1		18,918	12.9		0.7
Total	539	100.0		146,495	100.0		100.0
By Loan Size							
\$100,000 or Less	246	45.6	93.2	13,456	9.2	35.7	
\$100,001 - \$250,000	98	18.2	3.6	17,261	11.8	16.3	
\$250,001 - \$1 Million	195	36.2	3.2	115,778	79.0	48.1	
Total	539	100.0	100.0	146,495	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	25	30.1		1,420	6.4		
\$100,001 - \$250,000	25	30.1		4,181	18.9		
\$250,001 - \$1 Million	33	39.8		16,479	74.6		
Total	83	100.0		22,080	100.0		
Source: 2022 FFIEC Census Data							
2022 Dun & Bradstreet Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Chicago-Naperville-Evanston, IL MD 16984							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	3	37.5	61.5	675	34.1	51.9	97.4
Over \$1 Million	1	12.5		500	25.2		2.4
Revenue Unknown	4	50.0		807	40.7		0.2
Total	8	100.0		1,982	100.0		100.0
By Loan Size							
\$100,000 or Less	2	25.0	82.6	110	5.5	22.6	
\$100,001 - \$250,000	3	37.5	10.1	472	23.8	30.0	
\$250,001 - \$500,000	3	37.5	7.2	1,400	70.6	47.3	
Total	8	100.0	100.0	1,982	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	1	33.3		50	7.4		
\$100,001 - \$250,000	1	33.3		125	18.5		
\$250,001 - \$500,000	1	33.3		500	74.1		
Total	3	100.0		675	100.0		
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Peoria, IL MSA #37900

2022 Peoria, IL MSA 37900 AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	9	11.4	4,022	5.1	1,698	42.2	15,798	20.0
Moderate	17	21.5	14,744	18.7	2,018	13.7	14,724	18.7
Middle	38	48.1	41,453	52.5	2,358	5.7	16,734	21.2
Upper	15	19.0	18,724	23.7	464	2.5	31,687	40.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	79	100.0	78,943	100.0	6,538	8.3	78,943	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	10,532	2,509	2.8	23.8	5,554	52.7	2,469	23.4
Moderate	29,855	16,922	19.0	56.7	8,985	30.1	3,948	13.2
Middle	73,421	49,404	55.5	67.3	17,339	23.6	6,678	9.1
Upper	28,813	20,255	22.7	70.3	6,548	22.7	2,010	7.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	142,621	89,090	100.0	62.5	38,426	26.9	15,105	10.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	1,070	10.3	874	9.5	187	17.4	9	7.3
Moderate	1,703	16.4	1,552	16.9	133	12.4	18	14.5
Middle	5,130	49.4	4,589	49.9	466	43.4	75	60.5
Upper	2,484	23.9	2,174	23.7	288	26.8	22	17.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	10,387	100.0	9,189	100.0	1,074	100.0	124	100.0
Percentage of Total Businesses:				88.5		10.3		1.2
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	43	12.1	42	12.1	1	14.3	0	0.0
Middle	222	62.5	217	62.5	4	57.1	1	100.0
Upper	90	25.4	88	25.4	2	28.6	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	355	100.0	347	100.0	7	100.0	1	100.0
Percentage of Total Farms:				97.7		2.0		0.3
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Peoria, IL MSA 37900							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	1	1.4	1.1	22	0.2	0.6	2.8
Moderate	7	9.6	20.1	511	5.0	12.5	19.0
Middle	45	61.6	57.0	5,941	57.7	52.6	55.5
Upper	20	27.4	21.9	3,825	37.1	34.2	22.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	73	100.0	100.0	10,299	100.0	100.0	100.0
Refinance Loans							
Low	1	0.9	0.5	90	0.7	0.2	2.8
Moderate	18	15.9	15.6	1,210	9.6	9.8	19.0
Middle	61	54.0	59.7	5,763	45.9	55.4	55.5
Upper	33	29.2	24.3	5,500	43.8	34.5	22.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	113	100.0	100.0	12,563	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	1.3	0	0.0	0.4	2.8
Moderate	0	0.0	14.5	0	0.0	10.7	19.0
Middle	9	90.0	59.2	649	92.8	58.3	55.5
Upper	1	10.0	25.0	50	7.2	30.5	22.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	10	100.0	100.0	699	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	6.8	0	0.0	13.1	14.7
Moderate	2	40.0	32.0	1,149	55.0	20.4	16.4
Middle	2	40.0	49.5	700	33.5	56.1	45.8
Upper	1	20.0	11.7	241	11.5	10.4	23.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	5	100.0	100.0	2,090	100.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	2	1.0	1.1	112	0.4	1.4	2.8
Moderate	27	13.4	18.9	2,870	11.2	12.6	19.0
Middle	117	58.2	57.4	13,053	50.9	53.3	55.5
Upper	55	27.4	22.5	9,616	37.5	32.7	22.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	201	100.0	100.0	25,651	100.0	100.0	100.0

Source: 2022 FFIEC Census Data

2016-2020 U.S. Census Bureau: American Community Survey 2018

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2022 Small Business Lending By Income Level of Geography							
Assessment Area: Peoria, IL MSA 37900							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	10	15.2	8.5	3,512	19.1	11.3	10.3
Moderate	11	16.7	14.6	1,921	10.4	13.0	16.4
Middle	30	45.5	48.8	7,809	42.4	43.7	49.4
Upper	15	22.7	27.5	5,171	28.1	31.8	23.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.6	0	0.0	0.1	
Total	66	100.0	100.0	18,413	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Assessment Area: Peoria, IL MSA 37900							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	1.2	0	0.0	1.7	0.0
Moderate	0	0.0	11.7	0	0.0	12.9	12.1
Middle	0	0.0	63.9	0	0.0	60.1	62.5
Upper	1	100.0	22.9	125	100.0	25.2	25.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.3	0	0.0	0.0	
Total	1	100.0	100.0	125	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Peoria, IL MSA 37900							
Borrower Income Level	Bank And Aggregate Loans					Families by Family Income %	
	Bank		Agg	Bank			Agg
	#	%	%	\$(000)	%		%
Home Purchase Loans							
Low	19	26.0	17.3	1,211	11.8	9.7	20.0
Moderate	20	27.4	23.2	1,853	18.0	18.4	18.7
Middle	11	15.1	18.9	1,670	16.2	20.4	21.2
Upper	19	26.0	22.7	5,094	49.5	36.1	40.1
Unknown	4	5.5	17.9	471	4.6	15.4	0.0
Total	73	100.0	100.0	10,299	100.0	100.0	100.0
Refinance Loans							
Low	24	21.2	14.5	1,320	10.5	8.8	20.0
Moderate	26	23.0	21.5	2,509	20.0	17.8	18.7
Middle	32	28.3	21.2	3,161	25.2	21.7	21.2
Upper	24	21.2	22.7	4,825	38.4	35.6	40.1
Unknown	7	6.2	20.1	748	6.0	16.2	0.0
Total	113	100.0	100.0	12,563	100.0	100.0	100.0
Home Improvement Loans							
Low	1	10.0	3.0	50	7.2	3.0	20.0
Moderate	1	10.0	8.1	25	3.6	6.8	18.7
Middle	3	30.0	11.9	122	17.5	12.9	21.2
Upper	5	50.0	14.7	502	71.8	22.7	40.1
Unknown	0	0.0	62.3	0	0.0	54.5	0.0
Total	10	100.0	100.0	699	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	44	22.4	15.1	2,581	11.0	9.2	20.0
Moderate	47	24.0	20.9	4,387	18.6	17.7	18.7
Middle	46	23.5	18.2	4,953	21.0	20.0	21.2
Upper	48	24.5	21.7	10,421	44.2	35.2	40.1
Unknown	11	5.6	24.2	1,219	5.2	17.9	0.0
Total	196	100.0	100.0	23,561	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Peoria, IL MSA 37900							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	19	28.8	50.4	2,632	14.3	31.7	88.5
Over \$1 Million	33	50.0		12,645	68.7		10.3
Revenue Unknown	14	21.2		3,136	17.0		1.2
Total	66	100.0		18,413	100.0		100.0
By Loan Size							
\$100,000 or Less	25	37.9	86.4	1,418	7.7	24.6	
\$100,001 - \$250,000	19	28.8	6.6	3,456	18.8	17.7	
\$250,001 - \$1 Million	22	33.3	7.0	13,539	73.5	57.7	
Total	66	100.0	100.0	18,413	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	11	57.9		633	24.1		
\$100,001 - \$250,000	6	31.6		999	38.0		
\$250,001 - \$1 Million	2	10.5		1,000	38.0		
Total	19	100.0		2,632	100.0		
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Peoria, IL MSA 37900							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	0	0.0	66.9	0	0.0	73.5	97.7
Over \$1 Million	0	0.0		0	0.0		2.0
Revenue Unknown	1	100.0		125	100.0		0.3
Total	1	100.0		125	100.0		100.0
By Loan Size							
\$100,000 or Less	0	0.0	63.9	0	0.0	18.1	
\$100,001 - \$250,000	1	100.0	19.9	125	100.0	29.5	
\$250,001 - \$500,000	0	0.0	16.3	0	0.0	52.4	
Total	1	100.0	100.0	125	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	0	0.0		0	0.0		
\$100,001 - \$250,000	0	0.0		0	0.0		
\$250,001 - \$500,000	0	0.0		0	0.0		
Total	0	0.0		0	0.0		
Source: 2022 FFIEC Census Data							
2022 Dun & Bradstreet Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Bloomington, IL MSA #14010

2022 Bloomington, IL MSA 14010 AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	2.1	494	1.2	130	26.3	8,344	21.0
Moderate	13	27.7	8,910	22.5	1,164	13.1	6,683	16.8
Middle	22	46.8	20,617	52.0	1,367	6.6	8,879	22.4
Upper	8	17.0	8,658	21.8	187	2.2	15,759	39.7
Unknown	3	6.4	986	2.5	337	34.2	0	0.0
Total AA	47	100.0	39,665	100.0	3,185	8.0	39,665	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,090	359	0.8	32.9	553	50.7	178	16.3
Moderate	19,397	10,172	23.7	52.4	7,221	37.2	2,004	10.3
Middle	35,927	21,945	51.0	61.1	10,924	30.4	3,058	8.5
Upper	11,448	9,726	22.6	85.0	1,435	12.5	287	2.5
Unknown	4,718	803	1.9	17.0	3,087	65.4	828	17.5
Total AA	72,580	43,005	100.0	59.3	23,220	32.0	6,355	8.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	53	1.0	51	1.1	2	0.4	0	0.0
Moderate	1,275	24.3	1,157	24.6	101	21.7	17	22.7
Middle	2,677	51.0	2,377	50.5	254	54.6	46	61.3
Upper	824	15.7	755	16.0	63	13.5	6	8.0
Unknown	418	8.0	367	7.8	45	9.7	6	8.0
Total AA	5,247	100.0	4,707	100.0	465	100.0	75	100.0
Percentage of Total Businesses:				89.7		8.9		1.4
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	36	12.2	36	12.3	0	0.0	0	0.0
Middle	216	73.5	216	73.7	0	0.0	0	0.0
Upper	39	13.3	39	13.3	0	0.0	0	0.0
Unknown	3	1.0	2	0.7	1	100.0	0	0.0
Total AA	294	100.0	293	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.7		0.3		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Bloomington, IL MSA 14010							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	1	1.8	1.7	60	0.7	0.8	0.8
Moderate	16	29.1	24.4	1,400	15.9	16.9	23.7
Middle	28	50.9	50.0	4,136	47.1	49.4	51.0
Upper	9	16.4	21.4	2,823	32.1	31.0	22.6
Unknown	1	1.8	2.5	365	4.2	1.9	1.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	55	100.0	100.0	8,784	100.0	100.0	100.0
Refinance Loans							
Low	1	1.3	0.4	29	0.3	0.1	0.8
Moderate	11	14.5	22.2	1,615	16.4	17.9	23.7
Middle	48	63.2	53.0	6,083	61.6	50.8	51.0
Upper	14	18.4	23.2	1,986	20.1	30.3	22.6
Unknown	2	2.6	1.2	158	1.6	0.9	1.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	76	100.0	100.0	9,871	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	1.4	0	0.0	0.9	0.8
Moderate	1	14.3	17.5	50	17.9	12.4	23.7
Middle	6	85.7	56.9	230	82.1	53.6	51.0
Upper	0	0.0	24.2	0	0.0	33.1	22.6
Unknown	0	0.0	0.0	0	0.0	0.0	1.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	7	100.0	100.0	280	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	2.8	0	0.0	0.4	0.5
Moderate	3	23.1	45.1	5,332	13.4	31.5	31.7
Middle	9	69.2	42.3	32,760	82.3	64.2	46.6
Upper	0	0.0	1.4	0	0.0	0.3	5.6
Unknown	1	7.7	8.5	1,733	4.4	3.5	15.6
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	13	100.0	100.0	39,825	100.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	2	1.3	1.4	89	0.2	0.7	0.8
Moderate	31	20.5	23.6	8,397	14.3	18.5	23.7
Middle	91	60.3	51.1	43,209	73.5	51.4	51.0
Upper	23	15.2	21.9	4,809	8.2	27.6	22.6
Unknown	4	2.6	2.1	2,256	3.8	1.9	1.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	151	100.0	100.0	58,760	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Small Business Lending By Income Level of Geography							
Assessment Area: Bloomington, IL MSA 14010							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.4	0	0.0	0.3	1.0
Moderate	22	52.4	21.5	5,862	48.3	23.3	24.3
Middle	18	42.9	46.6	5,573	45.9	42.0	51.0
Upper	2	4.8	25.6	700	5.8	29.2	15.7
Unknown	0	0.0	5.2	0	0.0	5.1	8.0
Tract-Unk	0	0.0	0.6	0	0.0	0.1	
Total	42	100.0	100.0	12,135	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Assessment Area: Bloomington, IL MSA 14010							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	13	31.7	21.0	2,112	24.4	15.1	12.2
Middle	27	65.9	70.6	6,279	72.7	76.0	73.5
Upper	1	2.4	8.1	250	2.9	8.2	13.3
Unknown	0	0.0	0.3	0	0.0	0.7	1.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	41	100.0	100.0	8,641	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Bloomington, IL MSA 14010							
Borrower Income Level	Bank And Aggregate Loans					Families by Family Income %	
	Bank		Agg	Bank			Agg
	#	%	%	\$(000)	%		%
Home Purchase Loans							
Low	20	36.4	17.0	1,856	21.1	9.6	21.0
Moderate	17	30.9	22.8	2,550	29.0	18.7	16.8
Middle	9	16.4	19.4	1,843	21.0	22.1	22.4
Upper	8	14.5	20.5	2,215	25.2	28.8	39.7
Unknown	1	1.8	20.3	320	3.6	20.8	0.0
Total	55	100.0	100.0	8,784	100.0	100.0	100.0
Refinance Loans							
Low	7	9.2	16.0	560	5.7	9.8	21.0
Moderate	21	27.6	25.8	2,138	21.7	21.6	16.8
Middle	25	32.9	25.6	3,058	31.0	26.7	22.4
Upper	18	23.7	20.6	3,179	32.2	30.7	39.7
Unknown	5	6.6	12.1	936	9.5	11.3	0.0
Total	76	100.0	100.0	9,871	100.0	100.0	100.0
Home Improvement Loans							
Low	2	28.6	8.1	30	10.7	4.8	21.0
Moderate	0	0.0	10.4	0	0.0	6.5	16.8
Middle	2	28.6	16.1	100	35.7	17.1	22.4
Upper	3	42.9	23.2	150	53.6	33.4	39.7
Unknown	0	0.0	42.2	0	0.0	38.2	0.0
Total	7	100.0	100.0	280	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	29	21.0	16.1	2,446	12.9	9.5	21.0
Moderate	38	27.5	22.5	4,688	24.8	18.9	16.8
Middle	36	26.1	20.5	5,001	26.4	22.8	22.4
Upper	29	21.0	20.8	5,544	29.3	29.2	39.7
Unknown	6	4.3	20.1	1,256	6.6	19.5	0.0
Total	138	100.0	100.0	18,935	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Bloomington, IL MSA 14010							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	16	38.1	49.2	4,129	34.0	27.0	89.7
Over \$1 Million	23	54.8		6,820	56.2		8.9
Revenue Unknown	3	7.1		1,186	9.8		1.4
Total	42	100.0		12,135	100.0		100.0
By Loan Size							
\$100,000 or Less	15	35.7	87.3	1,180	9.7	26.6	
\$100,001 - \$250,000	10	23.8	7.2	1,699	14.0	21.7	
\$250,001 - \$1 Million	17	40.5	5.5	9,256	76.3	51.7	
Total	42	100.0	100.0	12,135	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	6	37.5		423	10.2		
\$100,001 - \$250,000	5	31.3		912	22.1		
\$250,001 - \$1 Million	5	31.3		2,794	67.7		
Total	16	100.0		4,129	100.0		
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Bloomington, IL MSA 14010							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	28	68.3	63.3	5,233	60.6	68.0	99.7
Over \$1 Million	12	29.3		3,235	37.4		0.3
Revenue Unknown	1	2.4		173	2.0		0.0
Total	41	100.0		8,641	100.0		100.0
By Loan Size							
\$100,000 or Less	13	31.7	62.5	898	10.4	17.5	
\$100,001 - \$250,000	14	34.1	22.4	2,903	33.6	35.1	
\$250,001 - \$500,000	14	34.1	15.1	4,840	56.0	47.4	
Total	41	100.0	100.0	8,641	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	11	39.3		713	13.6		
\$100,001 - \$250,000	9	32.1		1,855	35.4		
\$250,001 - \$500,000	8	28.6		2,665	50.9		
Total	28	100.0		5,233	100.0		
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Decatur, IL MSA #19500

2022 Decatur, IL MSA 19500 AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	5	13.5	1,625	6.2	700	43.1	5,548	21.2
Moderate	9	24.3	4,735	18.1	1,083	22.9	4,501	17.2
Middle	18	48.6	14,354	54.8	892	6.2	5,599	21.4
Upper	4	10.8	5,349	20.4	227	4.2	10,528	40.2
Unknown	1	2.7	113	0.4	52	46.0	0	0.0
Total AA	37	100.0	26,176	100.0	2,954	11.3	26,176	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	4,100	1,312	4.3	32.0	1,803	44.0	985	24.0
Moderate	12,706	4,718	15.6	37.1	5,620	44.2	2,368	18.6
Middle	25,192	17,772	58.7	70.5	4,799	19.0	2,621	10.4
Upper	7,744	6,377	21.1	82.3	926	12.0	441	5.7
Unknown	622	86	0.3	13.8	397	63.8	139	22.3
Total AA	50,364	30,265	100.0	60.1	13,545	26.9	6,554	13.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	585	16.7	468	14.9	111	35.1	6	12.0
Moderate	840	24.0	755	24.0	80	25.3	5	10.0
Middle	1,417	40.4	1,314	41.8	74	23.4	29	58.0
Upper	636	18.1	577	18.4	49	15.5	10	20.0
Unknown	29	0.8	27	0.9	2	0.6	0	0.0
Total AA	3,507	100.0	3,141	100.0	316	100.0	50	100.0
Percentage of Total Businesses:				89.6	9.0	1.4		
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	4	2.9	4	3.0	0	0.0	0	0.0
Moderate	3	2.2	3	2.2	0	0.0	0	0.0
Middle	103	75.2	103	76.3	0	0.0	0	0.0
Upper	27	19.7	25	18.5	2	100.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	137	100.0	135	100.0	2	100.0	0	0.0
Percentage of Total Farms:				98.5	1.5	0.0		
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Decatur, IL MSA 19500							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	3	3.0	2.2	123	1.1	0.8	4.3
Moderate	11	10.9	13.2	842	7.3	8.4	15.6
Middle	70	69.3	63.0	8,145	70.2	60.8	58.7
Upper	17	16.8	21.4	2,487	21.4	30.0	21.1
Unknown	0	0.0	0.2	0	0.0	0.1	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	101	100.0	100.0	11,597	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	1.7	0	0.0	0.7	4.3
Moderate	3	17.6	12.8	121	7.5	8.9	15.6
Middle	7	41.2	60.8	449	28.0	60.5	58.7
Upper	7	41.2	24.2	1,034	64.5	29.2	21.1
Unknown	0	0.0	0.6	0	0.0	0.7	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	17	100.0	100.0	1,604	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	4.5	0	0.0	2.7	4.3
Moderate	1	33.3	14.8	10	10.3	8.5	15.6
Middle	1	33.3	56.8	12	12.4	60.2	58.7
Upper	1	33.3	23.9	75	77.3	28.6	21.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	97	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	6.3	0	0.0	2.6	9.0
Moderate	0	0.0	37.5	0	0.0	54.4	47.7
Middle	0	0.0	46.9	0	0.0	28.2	28.7
Upper	0	0.0	3.1	0	0.0	2.6	7.3
Unknown	0	0.0	6.3	0	0.0	12.3	7.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	3	2.5	2.3	123	0.9	0.9	4.3
Moderate	15	12.4	13.4	973	7.3	10.3	15.6
Middle	78	64.5	62.0	8,606	64.7	59.6	58.7
Upper	25	20.7	22.0	3,596	27.0	28.5	21.1
Unknown	0	0.0	0.4	0	0.0	0.7	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	121	100.0	100.0	13,298	100.0	100.0	100.0

Source: 2022 FFIEC Census Data

2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2022 Small Business Lending By Income Level of Geography							
Assessment Area: Decatur, IL MSA 19500							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	8	34.8	20.1	2,899	44.5	30.8	16.7
Moderate	4	17.4	18.8	1,255	19.3	17.2	24.0
Middle	7	30.4	39.8	1,380	21.2	31.0	40.4
Upper	4	17.4	20.5	974	15.0	20.8	18.1
Unknown	0	0.0	0.3	0	0.0	0.2	0.8
Tract-Unk	0	0.0	0.5	0	0.0	0.1	
Total	23	100.0	100.0	6,508	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Assessment Area: Decatur, IL MSA 19500							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	2.9
Moderate	0	0.0	1.5	0	0.0	2.5	2.2
Middle	0	0.0	70.8	0	0.0	65.6	75.2
Upper	0	0.0	27.7	0	0.0	32.0	19.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Decatur, IL MSA 19500							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	25	24.8	15.4	1,412	12.2	9.4	21.2
Moderate	36	35.6	24.9	3,360	29.0	19.9	17.2
Middle	20	19.8	18.5	2,848	24.6	20.1	21.4
Upper	18	17.8	19.8	3,693	31.8	31.1	40.2
Unknown	2	2.0	21.3	284	2.4	19.4	0.0
Total	101	100.0	100.0	11,597	100.0	100.0	100.0
Refinance Loans							
Low	4	23.5	13.3	171	10.7	6.7	21.2
Moderate	4	23.5	26.7	256	16.0	19.8	17.2
Middle	3	17.6	23.6	278	17.3	23.3	21.4
Upper	6	35.3	25.8	899	56.0	39.8	40.2
Unknown	0	0.0	10.6	0	0.0	10.4	0.0
Total	17	100.0	100.0	1,604	100.0	100.0	100.0
Home Improvement Loans							
Low	1	33.3	13.6	10	10.3	7.8	21.2
Moderate	0	0.0	19.3	0	0.0	19.1	17.2
Middle	1	33.3	15.9	12	12.4	13.9	21.4
Upper	1	33.3	29.5	75	77.3	43.4	40.2
Unknown	0	0.0	21.6	0	0.0	15.9	0.0
Total	3	100.0	100.0	97	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	30	24.8	14.8	1,593	12.0	9.0	21.2
Moderate	40	33.1	24.7	3,616	27.2	19.8	17.2
Middle	24	19.8	19.2	3,138	23.6	20.4	21.4
Upper	25	20.7	21.2	4,667	35.1	32.5	40.2
Unknown	2	1.7	20.1	284	2.1	18.3	0.0
Total	121	100.0	100.0	13,298	100.0	100.0	100.0
<p>Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</p>							

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Decatur, IL MSA 19500							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	10	43.5	54.8	1,650	25.4	29.4	89.6
Over \$1 Million	12	52.2		4,268	65.6		9.0
Revenue Unknown	1	4.3		590	9.1		1.4
Total	23	100.0		6,508	100.0		100.0
By Loan Size							
\$100,000 or Less	10	43.5	88.9	479	7.4	23.4	
\$100,001 - \$250,000	4	17.4	5.4	716	11.0	17.4	
\$250,001 - \$1 Million	9	39.1	5.7	5,313	81.6	59.2	
Total	23	100.0	100.0	6,508	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	7	70.0		386	23.4		
\$100,001 - \$250,000	1	10.0		241	14.6		
\$250,001 - \$1 Million	2	20.0		1,023	62.0		
Total	10	100.0		1,650	100.0		
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Decatur, IL MSA 19500							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	0	0.0	40.0	0	0.0	54.5	98.5
Over \$1 Million	0	0.0		0	0.0		1.5
Revenue Unknown	0	0.0		0	0.0		0.0
Total	0	0.0		0	0.0		100.0
By Loan Size							
\$100,000 or Less	0	0.0	75.4	0	0.0	21.7	
\$100,001 - \$250,000	0	0.0	13.8	0	0.0	27.9	
\$250,001 - \$500,000	0	0.0	10.8	0	0.0	50.4	
Total	0	0.0	100.0	0	0.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	0	0.0		0	0.0		
\$100,001 - \$250,000	0	0.0		0	0.0		
\$250,001 - \$500,000	0	0.0		0	0.0		
Total	0	0.0		0	0.0		
Source: 2022 FFIEC Census Data							
2022 Dun & Bradstreet Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Indianapolis-Carmel-Greenwood, IN MSA 26900

2022 Indianapolis-Carmel-Anderson, IN MSA 26900 AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	52	16.8	31,569	10.5	8,959	28.4	68,407	22.8
Moderate	82	26.5	67,690	22.6	9,974	14.7	53,354	17.8
Middle	86	27.7	89,608	29.9	5,211	5.8	57,371	19.2
Upper	82	26.5	106,271	35.5	2,451	2.3	120,301	40.2
Unknown	8	2.6	4,295	1.4	783	18.2	0	0.0
Total AA	310	100.0	299,433	100.0	27,378	9.1	299,433	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	76,735	21,848	7.3	28.5	40,682	53.0	14,205	18.5
Moderate	141,234	57,492	19.1	40.7	66,222	46.9	17,520	12.4
Middle	161,022	96,465	32.1	59.9	52,445	32.6	12,112	7.5
Upper	164,100	120,245	40.0	73.3	35,575	21.7	8,280	5.0
Unknown	11,193	4,411	1.5	39.4	5,376	48.0	1,406	12.6
Total AA	554,284	300,461	100.0	54.2	200,300	36.1	53,523	9.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	5,090	8.0	4,608	8.0	456	8.4	26	4.3
Moderate	11,784	18.6	10,650	18.6	1,063	19.5	71	11.7
Middle	19,775	31.2	17,837	31.1	1,775	32.6	163	26.8
Upper	24,478	38.6	22,422	39.1	1,735	31.9	321	52.8
Unknown	2,333	3.7	1,892	3.3	414	7.6	27	4.4
Total AA	63,460	100.0	57,409	100.0	5,443	100.0	608	100.0
Percentage of Total Businesses:				90.5		8.6		1.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	9	2.2	9	2.3	0	0.0	0	0.0
Moderate	49	12.2	48	12.2	1	11.1	0	0.0
Middle	191	47.6	188	48.0	3	33.3	0	0.0
Upper	145	36.2	140	35.7	5	55.6	0	0.0
Unknown	7	1.7	7	1.8	0	0.0	0	0.0
Total AA	401	100.0	392	100.0	9	100.0	0	0.0
Percentage of Total Farms:				97.8		2.2		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Indianapolis-Carmel-Anderson, IN MSA 26900							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	8	18.2	8.1	1,372	13.5	4.9	7.3
Moderate	14	31.8	18.9	2,474	24.3	12.1	19.1
Middle	14	31.8	34.6	3,328	32.6	33.2	32.1
Upper	8	18.2	37.0	3,019	29.6	48.9	40.0
Unknown	0	0.0	1.4	0	0.0	1.0	1.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	44	100.0	100.0	10,193	100.0	100.0	100.0
Refinance Loans							
Low	3	10.0	6.4	281	3.3	4.2	7.3
Moderate	4	13.3	18.1	846	9.9	12.2	19.1
Middle	11	36.7	34.2	3,698	43.2	30.2	32.1
Upper	12	40.0	39.8	3,738	43.7	52.1	40.0
Unknown	0	0.0	1.5	0	0.0	1.3	1.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	30	100.0	100.0	8,563	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	5.3	0	0.0	2.8	7.3
Moderate	2	40.0	13.8	356	52.0	8.4	19.1
Middle	1	20.0	28.9	49	7.2	26.3	32.1
Upper	2	40.0	51.2	280	40.9	61.9	40.0
Unknown	0	0.0	0.8	0	0.0	0.6	1.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	5	100.0	100.0	685	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	16.7	0	0.0	8.8	16.1
Moderate	0	0.0	26.6	0	0.0	14.2	29.5
Middle	2	100.0	34.0	785	100.0	53.4	28.0
Upper	0	0.0	22.2	0	0.0	22.3	23.9
Unknown	0	0.0	0.5	0	0.0	1.2	2.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	785	100.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	11	13.6	7.2	1,653	8.2	5.5	7.3
Moderate	20	24.7	17.9	3,676	18.2	12.3	19.1
Middle	28	34.6	33.7	7,860	38.9	36.2	32.1
Upper	22	27.2	39.9	7,037	34.8	45.0	40.0
Unknown	0	0.0	1.3	0	0.0	1.1	1.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	81	100.0	100.0	20,226	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Small Business Lending By Income Level of Geography							
Assessment Area: Indianapolis-Carmel-Anderson, IN MSA 26900							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	5	10.9	7.6	1,999	12.9	9.3	8.0
Moderate	6	13.0	18.0	1,086	7.0	16.9	18.6
Middle	14	30.4	30.6	3,702	23.8	31.4	31.2
Upper	15	32.6	40.5	6,692	43.1	38.2	38.6
Unknown	6	13.0	3.0	2,051	13.2	4.1	3.7
Tract-Unk	0	0.0	0.3	0	0.0	0.1	
Total	46	100.0	100.0	15,530	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Assessment Area: Indianapolis-Carmel-Anderson, IN MSA 26900							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	2.1	0	0.0	0.5	2.2
Moderate	0	0.0	15.4	0	0.0	6.1	12.2
Middle	0	0.0	53.1	0	0.0	52.7	47.6
Upper	0	0.0	28.0	0	0.0	35.2	36.2
Unknown	0	0.0	0.7	0	0.0	5.4	1.7
Tract-Unk	0	0.0	0.7	0	0.0	0.1	
Total	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Indianapolis-Carmel-Anderson, IN MSA 26900							
Borrower Income Level	Bank And Aggregate Loans					Families by Family Income %	
	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	%		%
Home Purchase Loans							
Low	13	29.5	9.6	1,902	18.7	4.9	22.8
Moderate	21	47.7	21.8	4,388	43.0	15.6	17.8
Middle	2	4.5	19.6	532	5.2	18.7	19.2
Upper	8	18.2	30.5	3,371	33.1	42.8	40.2
Unknown	0	0.0	18.5	0	0.0	18.0	0.0
Total	44	100.0	100.0	10,193	100.0	100.0	100.0
Refinance Loans							
Low	3	10.0	15.1	302	3.5	8.8	22.8
Moderate	4	13.3	23.2	503	5.9	17.8	17.8
Middle	5	16.7	20.4	760	8.9	19.4	19.2
Upper	15	50.0	29.6	6,157	71.9	41.6	40.2
Unknown	3	10.0	11.7	841	9.8	12.5	0.0
Total	30	100.0	100.0	8,563	100.0	100.0	100.0
Home Improvement Loans							
Low	1	20.0	10.8	49	7.2	4.7	22.8
Moderate	0	0.0	17.1	0	0.0	12.0	17.8
Middle	1	20.0	22.0	180	26.3	18.0	19.2
Upper	3	60.0	47.3	456	66.6	60.5	40.2
Unknown	0	0.0	2.9	0	0.0	4.8	0.0
Total	5	100.0	100.0	685	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	17	21.5	11.0	2,253	11.6	5.8	22.8
Moderate	25	31.6	21.3	4,891	25.2	15.7	17.8
Middle	8	10.1	20.0	1,472	7.6	18.6	19.2
Upper	26	32.9	32.5	9,984	51.4	43.7	40.2
Unknown	3	3.8	15.2	841	4.3	16.3	0.0
Total	79	100.0	100.0	19,441	100.0	100.0	100.0
<p>Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</p>							

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Indianapolis-Carmel-Anderson, IN MSA 26900							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	16	34.8	49.8	5,615	36.2	27.6	90.5
Over \$1 Million	29	63.0		9,615	61.9		8.6
Revenue Unknown	1	2.2		300	1.9		1.0
Total	46	100.0		15,530	100.0		100.0
By Loan Size							
\$100,000 or Less	7	15.2	91.7	553	3.6	30.1	
\$100,001 - \$250,000	15	32.6	4.1	2,778	17.9	15.5	
\$250,001 - \$1 Million	24	52.2	4.3	12,199	78.6	54.4	
Total	46	100.0	100.0	15,530	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	3	18.8		203	3.6		
\$100,001 - \$250,000	5	31.3		820	14.6		
\$250,001 - \$1 Million	8	50.0		4,592	81.8		
Total	16	100.0		5,615	100.0		
Source: 2022 FFIEC Census Data							
2022 Dun & Bradstreet Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Indianapolis-Carmel-Anderson, IN MSA 26900							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	0	0.0	67.8	0	0.0	72.4	97.8
Over \$1 Million	0	0.0		0	0.0		2.2
Revenue Unknown	0	0.0		0	0.0		0.0
Total	0	0.0		0	0.0		100.0
By Loan Size							
\$100,000 or Less	0	0.0	86.7	0	0.0	29.2	
\$100,001 - \$250,000	0	0.0	7.0	0	0.0	27.6	
\$250,001 - \$500,000	0	0.0	6.3	0	0.0	43.1	
Total	0	0.0	100.0	0	0.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	0	0.0		0	0.0		
\$100,001 - \$250,000	0	0.0		0	0.0		
\$250,001 - \$500,000	0	0.0		0	0.0		
Total	0	0.0		0	0.0		
Source: 2022 FFIEC Census Data							
2022 Dun & Bradstreet Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Cape Coral-Fort Myers, FL MSA #15980

2022 Cape Coral-Fort Myers, FL MSA 15980 AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	5	2.2	3,564	1.9	933	26.2	36,213	19.3
Moderate	48	21.5	40,161	21.4	6,018	15.0	35,613	19.0
Middle	99	44.4	87,762	46.7	5,877	6.7	39,162	20.8
Upper	66	29.6	55,937	29.8	2,072	3.7	76,889	40.9
Unknown	5	2.2	453	0.2	26	5.7	0	0.0
Total AA	223	100.0	187,877	100.0	14,926	7.9	187,877	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	6,889	2,001	1.0	29.0	3,676	53.4	1,212	17.6
Moderate	81,494	35,911	17.1	44.1	28,874	35.4	16,709	20.5
Middle	180,253	104,100	49.6	57.8	31,852	17.7	44,301	24.6
Upper	129,183	67,395	32.1	52.2	14,325	11.1	47,463	36.7
Unknown	3,433	498	0.2	14.5	284	8.3	2,651	77.2
Total AA	401,252	209,905	100.0	52.3	79,011	19.7	112,336	28.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	1,249	2.2	1,159	2.2	78	3.2	12	2.2
Moderate	11,806	21.0	11,081	20.8	627	25.5	98	17.6
Middle	26,220	46.6	25,045	47.0	942	38.3	233	41.8
Upper	16,611	29.5	15,634	29.3	765	31.1	212	38.0
Unknown	407	0.7	359	0.7	45	1.8	3	0.5
Total AA	56,293	100.0	53,278	100.0	2,457	100.0	558	100.0
Percentage of Total Businesses:				94.6		4.4		1.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	2	0.6	2	0.6	0	0.0	0	0.0
Moderate	50	14.2	48	14.2	2	15.4	0	0.0
Middle	147	41.9	142	42.0	5	38.5	0	0.0
Upper	152	43.3	146	43.2	6	46.2	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	351	100.0	338	100.0	13	100.0	0	0.0
Percentage of Total Farms:				96.3		3.7		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Cape Coral-Fort Myers, FL MSA 15980							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	1.1	0	0.0	0.6	1.0
Moderate	0	0.0	20.0	0	0.0	14.6	17.1
Middle	17	60.7	49.0	5,537	48.4	45.7	49.6
Upper	11	39.3	29.3	5,904	51.6	37.7	32.1
Unknown	0	0.0	0.6	0	0.0	1.4	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	28	100.0	100.0	11,441	100.0	100.0	100.0
Refinance Loans							
Low	1	2.9	0.8	31	0.2	0.4	1.0
Moderate	1	2.9	17.3	106	0.8	12.9	17.1
Middle	18	52.9	53.0	3,724	27.0	49.2	49.6
Upper	14	41.2	28.3	9,919	72.0	36.2	32.1
Unknown	0	0.0	0.7	0	0.0	1.3	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	34	100.0	100.0	13,780	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.3	0	0.0	0.2	1.0
Moderate	0	0.0	11.1	0	0.0	7.9	17.1
Middle	10	76.9	51.4	825	62.0	45.9	49.6
Upper	3	23.1	37.0	505	38.0	45.8	32.1
Unknown	0	0.0	0.2	0	0.0	0.2	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	13	100.0	100.0	1,330	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	3.1	0	0.0	0.6	1.8
Moderate	1	33.3	43.8	1,074	16.9	41.4	19.9
Middle	1	33.3	34.4	2,070	32.5	20.5	35.2
Upper	1	33.3	18.8	3,223	50.6	37.5	41.5
Unknown	0	0.0	0.0	0	0.0	0.0	1.6
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	6,367	100.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	1	1.3	0.9	31	0.1	0.5	1.0
Moderate	2	2.6	18.1	1,180	3.6	15.0	17.1
Middle	46	59.0	50.1	12,156	36.9	44.7	49.6
Upper	29	37.2	30.3	19,551	59.4	38.5	32.1
Unknown	0	0.0	0.6	0	0.0	1.3	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	78	100.0	100.0	32,918	100.0	100.0	100.0

Source: 2022 FFIEC Census Data

2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2022 Small Business Lending By Income Level of Geography							
Assessment Area: Cape Coral-Fort Myers, FL MSA 15980							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	3	4.5	1.9	695	4.2	2.8	2.2
Moderate	16	24.2	22.2	3,071	18.4	25.5	21.0
Middle	34	51.5	46.6	10,796	64.6	41.5	46.6
Upper	12	18.2	28.6	1,665	10.0	29.7	29.5
Unknown	1	1.5	0.5	486	2.9	0.4	0.7
Tract-Unk	0	0.0	0.3	0	0.0	0.1	
Total	66	100.0	100.0	16,713	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Assessment Area: Cape Coral-Fort Myers, FL MSA 15980							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.9	0	0.0	0.3	0.6
Moderate	0	0.0	9.1	0	0.0	11.0	14.2
Middle	0	0.0	48.2	0	0.0	49.3	41.9
Upper	0	0.0	40.9	0	0.0	39.2	43.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.9	0	0.0	0.3	
Total	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Cape Coral-Fort Myers, FL MSA 15980							
Borrower Income Level	Bank And Aggregate Loans					Families by Family Income %	
	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	%		%
Home Purchase Loans							
Low	1	3.6	2.6	189	1.7	1.3	19.3
Moderate	0	0.0	13.7	0	0.0	8.9	19.0
Middle	4	14.3	21.2	1,161	10.1	17.0	20.8
Upper	22	78.6	46.4	9,768	85.4	56.3	40.9
Unknown	1	3.6	16.1	323	2.8	16.5	0.0
Total	28	100.0	100.0	11,441	100.0	100.0	100.0
Refinance Loans							
Low	1	2.9	8.5	106	0.8	4.9	19.3
Moderate	6	17.6	21.7	1,009	7.3	16.2	19.0
Middle	5	14.7	23.5	1,360	9.9	21.0	20.8
Upper	20	58.8	32.4	11,170	81.1	42.8	40.9
Unknown	2	5.9	13.9	135	1.0	15.1	0.0
Total	34	100.0	100.0	13,780	100.0	100.0	100.0
Home Improvement Loans							
Low	1	7.7	4.7	25	1.9	2.8	19.3
Moderate	2	15.4	16.8	300	22.6	10.0	19.0
Middle	3	23.1	24.2	95	7.1	18.0	20.8
Upper	7	53.8	51.6	910	68.4	66.6	40.9
Unknown	0	0.0	2.7	0	0.0	2.7	0.0
Total	13	100.0	100.0	1,330	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	3	4.0	4.6	320	1.2	2.2	19.3
Moderate	8	10.7	16.2	1,309	4.9	10.5	19.0
Middle	12	16.0	21.9	2,616	9.9	17.7	20.8
Upper	49	65.3	43.1	21,848	82.3	54.0	40.9
Unknown	3	4.0	14.2	458	1.7	15.6	0.0
Total	75	100.0	100.0	26,551	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Cape Coral-Fort Myers, FL MSA 15980							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	11	16.7	53.0	4,249	25.4	34.3	94.6
Over \$1 Million	49	74.2		10,198	61.0		4.4
Revenue Unknown	6	9.1		2,266	13.6		1.0
Total	66	100.0		16,713	100.0		100.0
By Loan Size							
\$100,000 or Less	28	42.4	96.0	1,545	9.2	51.8	
\$100,001 - \$250,000	15	22.7	2.3	2,543	15.2	13.7	
\$250,001 - \$1 Million	23	34.8	1.7	12,625	75.5	34.5	
Total	66	100.0	100.0	16,713	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	4	36.4		260	6.1		
\$100,001 - \$250,000	2	18.2		270	6.4		
\$250,001 - \$1 Million	5	45.5		3,719	87.5		
Total	11	100.0		4,249	100.0		
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Cape Coral-Fort Myers, FL MSA 15980							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	0	0.0	76.4	0	0.0	74.9	96.3
Over \$1 Million	0	0.0		0	0.0		3.7
Revenue Unknown	0	0.0		0	0.0		0.0
Total	0	0.0		0	0.0		100.0
By Loan Size							
\$100,000 or Less	0	0.0	97.3	0	0.0	71.1	
\$100,001 - \$250,000	0	0.0	1.8	0	0.0	13.5	
\$250,001 - \$500,000	0	0.0	0.9	0	0.0	15.4	
Total	0	0.0	100.0	0	0.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	0	0.0		0	0.0		
\$100,001 - \$250,000	0	0.0		0	0.0		
\$250,001 - \$500,000	0	0.0		0	0.0		
Total	0	0.0		0	0.0		
<i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Northport-Sarasota-Bradenton, FL MSA #35840

2022 North Port-Sarasota-Bradenton, FL MSA 35840 AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	8,638	16.3
Moderate	12	23.1	10,491	19.8	561	5.3	11,591	21.8
Middle	30	57.7	30,221	56.9	1,067	3.5	11,618	21.9
Upper	10	19.2	12,357	23.3	391	3.2	21,222	40.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	52	100.0	53,069	100.0	2,019	3.8	53,069	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	19,952	12,846	19.3	64.4	3,056	15.3	4,050	20.3
Middle	59,622	38,547	57.8	64.7	7,732	13.0	13,343	22.4
Upper	23,652	15,261	22.9	64.5	3,056	12.9	5,335	22.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	103,226	66,654	100.0	64.6	13,844	13.4	22,728	22.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	2,572	21.0	2,466	20.9	90	25.4	16	15.7
Middle	7,080	57.9	6,838	58.0	180	50.7	62	60.8
Upper	2,585	21.1	2,476	21.0	85	23.9	24	23.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	12,237	100.0	11,780	100.0	355	100.0	102	100.0
Percentage of Total Businesses:				96.3		2.9		0.8
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	11	17.5	11	17.7	0	0.0	0	0.0
Middle	31	49.2	31	50.0	0	0.0	0	0.0
Upper	21	33.3	20	32.3	1	100.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	63	100.0	62	100.0	1	100.0	0	0.0
Percentage of Total Farms:				98.4		1.6		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Distribution of 2022 Home Mortgage Lending By Income Level of Geography							
Assessment Area: North Port-Sarasota-Bradenton, FL MSA 35840							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	66.7	19.6	165	31.9	18.3	19.3
Middle	1	33.3	51.6	352	68.1	49.0	57.8
Upper	0	0.0	28.8	0	0.0	32.6	22.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	517	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	20.0	24.1	165	9.0	22.1	19.3
Middle	7	70.0	55.0	1,497	81.3	52.2	57.8
Upper	1	10.0	21.0	180	9.8	25.8	22.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	10	100.0	100.0	1,842	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	50.0	22.4	100	50.0	19.2	19.3
Middle	1	50.0	53.3	100	50.0	50.3	57.8
Upper	0	0.0	24.3	0	0.0	30.5	22.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	200	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	33.3	0	0.0	17.3	8.4
Middle	0	0.0	44.4	0	0.0	77.4	63.6
Upper	0	0.0	22.2	0	0.0	5.3	28.0
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	5	33.3	21.2	430	16.8	19.1	19.3
Middle	9	60.0	52.5	1,949	76.2	51.1	57.8
Upper	1	6.7	26.3	180	7.0	29.8	22.9
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	15	100.0	100.0	2,559	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Small Business Lending By Income Level of Geography							
Assessment Area: North Port-Sarasota-Bradenton, FL MSA 35840							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	23.0	0	0.0	21.0	21.0
Middle	1	100.0	54.4	400	100.0	55.5	57.9
Upper	0	0.0	22.5	0	0.0	23.4	21.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	400	100.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2022 Small Farm Lending By Income Level of Geography							
Assessment Area: North Port-Sarasota-Bradenton, FL MSA 35840							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	7.1	0	0.0	1.7	17.5
Middle	0	0.0	42.9	0	0.0	68.7	49.2
Upper	0	0.0	50.0	0	0.0	29.6	33.3
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2022 Home Mortgage Lending By Borrower Income Level							
Assessment Area: North Port-Sarasota-Bradenton, FL MSA 35840							
Borrower Income Level	Bank And Aggregate Loans					Families by Family Income %	
	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	%		%
Home Purchase Loans							
Low	0	0.0	3.8	0	0.0	2.0	16.3
Moderate	0	0.0	15.8	0	0.0	11.5	21.8
Middle	3	100.0	23.0	517	100.0	20.7	21.9
Upper	0	0.0	42.6	0	0.0	51.5	40.0
Unknown	0	0.0	14.7	0	0.0	14.3	0.0
Total	3	100.0	100.0	517	100.0	100.0	100.0
Refinance Loans							
Low	2	20.0	15.5	114	6.2	10.4	16.3
Moderate	2	20.0	27.9	196	10.6	23.8	21.8
Middle	2	20.0	24.3	680	36.9	24.2	21.9
Upper	3	30.0	21.4	731	39.7	28.3	40.0
Unknown	1	10.0	11.0	121	6.6	13.4	0.0
Total	10	100.0	100.0	1,842	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	8.7	0	0.0	5.0	16.3
Moderate	1	50.0	25.0	100	50.0	17.5	21.8
Middle	0	0.0	27.9	0	0.0	24.9	21.9
Upper	1	50.0	36.5	100	50.0	50.7	40.0
Unknown	0	0.0	1.8	0	0.0	1.9	0.0
Total	2	100.0	100.0	200	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	2	13.3	8.2	114	4.5	4.5	16.3
Moderate	3	20.0	20.3	296	11.6	14.8	21.8
Middle	5	33.3	23.9	1,197	46.8	21.6	21.9
Upper	4	26.7	35.4	831	32.5	45.7	40.0
Unknown	1	6.7	12.2	121	4.7	13.4	0.0
Total	15	100.0	100.0	2,559	100.0	100.0	100.0
Source: 2022 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2022 Small Business Lending By Revenue Size of Businesses							
Assessment Area: North Port-Sarasota-Bradenton, FL MSA 35840							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	0	0.0	59.4	0	0.0	40.9	96.3
Over \$1 Million	1	100.0		400	100.0		2.9
Revenue Unknown	0	0.0		0	0.0		0.8
Total	1	100.0		400	100.0		100.0
By Loan Size							
\$100,000 or Less	0	0.0	96.8	0	0.0	54.7	
\$100,001 - \$250,000	0	0.0	1.7	0	0.0	12.5	
\$250,001 - \$1 Million	1	100.0	1.5	400	100.0	32.8	
Total	1	100.0	100.0	400	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	0	0.0		0	0.0		
\$100,001 - \$250,000	0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		
Total	0	0.0		0	0.0		
Source: 2022 FFIEC Census Data							
2022 Dun & Bradstreet Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 Small Farm Lending By Revenue Size of Farms							
Assessment Area: North Port-Sarasota-Bradenton, FL MSA 35840							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	0	0.0	71.4	0	0.0	88.0	98.4
Over \$1 Million	0	0.0		0	0.0		1.6
Revenue Unknown	0	0.0		0	0.0		0.0
Total	0	0.0		0	0.0		100.0
By Loan Size							
\$100,000 or Less	0	0.0	100.0	0	0.0	100.0	
\$100,001 - \$250,000	0	0.0	0.0	0	0.0	0.0	
\$250,001 - \$500,000	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	0	0.0		0	0.0		
\$100,001 - \$250,000	0	0.0		0	0.0		
\$250,001 - \$500,000	0	0.0		0	0.0		
Total	0	0.0		0	0.0		
Source: 2022 FFIEC Census Data							
2022 Dun & Bradstreet Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Appendix C – 2023 Demographic and Lending Tables
St. Louis, MO-IL MSA #41180

2023 St. Louis, MO-IL MSA 41180 AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	73	13.1	45,011	7.9	12,755	28.3	116,962	20.6
Moderate	119	21.4	100,290	17.7	12,920	12.9	97,898	17.3
Middle	179	32.2	198,452	35.0	10,952	5.5	115,369	20.3
Upper	178	32.0	221,443	39.0	5,449	2.5	236,979	41.8
Unknown	7	1.3	2,012	0.4	587	29.2	0	0.0
Total AA	556	100.0	567,208	100.0	42,663	7.5	567,208	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	108,141	32,845	5.4	30.4	51,461	47.6	23,835	22.0
Moderate	208,480	99,005	16.2	47.5	78,110	37.5	31,365	15.0
Middle	354,068	223,059	36.4	63.0	105,161	29.7	25,848	7.3
Upper	337,826	255,563	41.7	75.6	65,420	19.4	16,843	5.0
Unknown	6,707	1,828	0.3	27.3	3,304	49.3	1,575	23.5
Total AA	1,015,222	612,300	100.0	60.3	303,456	29.9	99,466	9.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	7,970	7.6	7,037	7.4	842	9.3	91	9.2
Moderate	16,444	15.6	15,126	15.9	1,175	13.0	143	14.4
Middle	35,619	33.9	32,200	33.9	3,108	34.3	311	31.3
Upper	43,903	41.8	39,801	41.9	3,665	40.4	437	44.0
Unknown	1,167	1.1	877	0.9	279	3.1	11	1.1
Total AA	105,103	100.0	95,041	100.0	9,069	100.0	993	100.0
Percentage of Total Businesses:				90.4		8.6		0.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	33	3.2	30	2.9	3	16.7	0	0.0
Moderate	77	7.4	74	7.2	3	16.7	0	0.0
Middle	451	43.2	447	43.7	2	11.1	2	50.0
Upper	478	45.8	466	45.6	10	55.6	2	50.0
Unknown	5	0.5	5	0.5	0	0.0	0	0.0
Total AA	1,044	100.0	1,022	100.0	18	100.0	4	100.0
Percentage of Total Farms:				97.9		1.7		0.4
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Champaign-Urbana, IL MSA #16580

2023 Champaign-Urbana, IL MSA 16580 AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	7	14.6	3,362	7.9	743	22.1	9,993	23.4
Moderate	8	16.7	9,753	22.9	1,324	13.6	6,975	16.4
Middle	10	20.8	11,137	26.1	793	7.1	8,432	19.8
Upper	18	37.5	17,931	42.1	786	4.4	17,218	40.4
Unknown	5	10.4	435	1.0	87	20.0	0	0.0
Total AA	48	100.0	42,618	100.0	3,733	8.8	42,618	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	13,895	2,192	5.0	15.8	9,020	64.9	2,683	19.3
Moderate	20,787	9,389	21.3	45.2	9,198	44.2	2,200	10.6
Middle	22,390	12,518	28.4	55.9	7,207	32.2	2,665	11.9
Upper	31,306	19,700	44.7	62.9	9,383	30.0	2,223	7.1
Unknown	5,301	289	0.7	5.5	4,163	78.5	849	16.0
Total AA	93,679	44,088	100.0	47.1	38,971	41.6	10,620	11.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	812	12.1	733	11.9	77	15.2	2	3.1
Moderate	1,253	18.6	1,128	18.3	112	22.1	13	20.3
Middle	1,748	26.0	1,577	25.6	147	29.1	24	37.5
Upper	2,588	38.4	2,429	39.4	137	27.1	22	34.4
Unknown	331	4.9	295	4.8	33	6.5	3	4.7
Total AA	6,732	100.0	6,162	100.0	506	100.0	64	100.0
Percentage of Total Businesses:				91.5		7.5		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	3	1.1	3	1.1	0	0.0	0	0.0
Moderate	10	3.6	9	3.3	1	25.0	0	0.0
Middle	159	56.8	158	57.2	1	25.0	0	0.0
Upper	108	38.6	106	38.4	2	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	280	100.0	276	100.0	4	100.0	0	0.0
Percentage of Total Farms:				98.6		1.4		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Champaign-Urbana, IL MSA 16580							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	11	4.4	5.9	959	1.9	2.9	5.0
Moderate	51	20.6	25.3	5,650	11.1	17.4	21.3
Middle	62	25.0	27.8	10,906	21.4	25.6	28.4
Upper	124	50.0	40.1	33,452	65.6	53.3	44.7
Unknown	0	0.0	1.0	0	0.0	0.8	0.7
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	248	100.0	100.0	50,967	100.0	100.0	100.0
Refinance Loans							
Low	2	4.3	7.5	108	2.2	4.9	5.0
Moderate	9	19.1	21.8	555	11.2	14.1	21.3
Middle	9	19.1	23.4	888	17.9	20.9	28.4
Upper	27	57.4	46.8	3,410	68.7	59.6	44.7
Unknown	0	0.0	0.5	0	0.0	0.5	0.7
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	47	100.0	100.0	4,961	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	5.6	0	0.0	3.8	5.0
Moderate	4	16.0	13.7	147	9.2	9.2	21.3
Middle	7	28.0	33.9	383	24.0	30.9	28.4
Upper	14	56.0	46.8	1,068	66.8	56.1	44.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.7
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	25	100.0	100.0	1,598	100.0	100.0	100.0
Multifamily Loans							
							Multi-family Units %
Low	2	66.7	20.3	85,788	99.6	45.2	28.4
Moderate	0	0.0	13.5	0	0.0	2.5	17.0
Middle	0	0.0	23.0	0	0.0	26.3	18.8
Upper	1	33.3	28.4	381	0.4	22.2	22.4
Unknown	0	0.0	14.9	0	0.0	3.8	13.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	86,169	100.0	100.0	100.0
Total Home Mortgage Loans							
							Owner Occupied Units %
Low	15	4.6	6.2	86,855	60.4	17.9	5.0
Moderate	64	19.8	23.5	6,352	4.4	11.8	21.3
Middle	78	24.1	27.4	12,177	8.5	25.6	28.4
Upper	166	51.4	41.7	38,311	26.7	42.9	44.7
Unknown	0	0.0	1.2	0	0.0	1.8	0.7
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	323	100.0	100.0	143,695	100.0	100.0	100.0

Source: 2023 FFIEC Census Data

2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2023 Small Business Lending By Income Level of Geography							
Assessment Area: Champaign-Urbana, IL MSA 16580							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	14	17.1	9.2	4,370	18.6	11.3	12.1
Moderate	18	22.0	15.6	5,083	21.7	14.9	18.6
Middle	24	29.3	25.5	7,151	30.5	33.0	26.0
Upper	24	29.3	45.6	5,874	25.0	37.8	38.4
Unknown	2	2.4	3.6	998	4.3	2.9	4.9
Tract-Unk	0	0.0	0.5	0	0.0	0.1	
Total	82	100.0	100.0	23,476	100.0	100.0	100.0

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2023 Small Farm Lending By Income Level of Geography							
Assessment Area: Champaign-Urbana, IL MSA 16580							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.6	0	0.0	0.1	1.1
Moderate	0	0.0	1.3	0	0.0	0.6	3.6
Middle	8	72.7	54.7	1,784	66.0	62.5	56.8
Upper	3	27.3	42.8	917	34.0	36.8	38.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.6	0	0.0	0.1	
Total	11	100.0	100.0	2,701	100.0	100.0	100.0

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Champaign-Urbana, IL MSA 16580							
Borrower Income Level	Bank And Aggregate Loans					Families by Family Income %	
	Bank		Agg	Bank			Agg
	#	%	%	\$(000)	%		%
Home Purchase Loans							
Low	42	16.9	12.4	4,296	8.4	6.4	23.4
Moderate	65	26.2	22.6	8,782	17.2	17.4	16.4
Middle	42	16.9	19.2	8,243	16.2	19.8	19.8
Upper	89	35.9	27.4	27,312	53.6	39.3	40.4
Unknown	10	4.0	18.4	2,334	4.6	17.0	0.0
Total	248	100.0	100.0	50,967	100.0	100.0	100.0
Refinance Loans							
Low	5	10.6	13.3	306	6.2	7.8	23.4
Moderate	12	25.5	17.6	803	16.2	14.1	16.4
Middle	14	29.8	19.2	1,227	24.7	19.6	19.8
Upper	13	27.7	25.1	2,227	44.9	31.2	40.4
Unknown	3	6.4	24.8	398	8.0	27.3	0.0
Total	47	100.0	100.0	4,961	100.0	100.0	100.0
Home Improvement Loans							
Low	1	4.0	10.5	32	2.0	4.5	23.4
Moderate	3	12.0	16.9	111	6.9	12.6	16.4
Middle	9	36.0	17.7	470	29.4	15.0	19.8
Upper	10	40.0	44.4	895	56.0	50.0	40.4
Unknown	2	8.0	10.5	90	5.6	17.9	0.0
Total	25	100.0	100.0	1,598	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	48	15.0	12.2	4,634	8.1	6.5	23.4
Moderate	80	25.0	21.5	9,696	16.9	16.9	16.4
Middle	65	20.3	19.2	9,940	17.3	19.7	19.8
Upper	112	35.0	28.7	30,434	52.9	38.9	40.4
Unknown	15	4.7	18.4	2,822	4.9	17.9	0.0
Total	320	100.0	100.0	57,526	100.0	100.0	100.0
<p>Source: 2023 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</p>							

Distribution of 2023 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Champaign-Urbana, IL MSA 16580							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	21	25.6	54.0	3,440	14.7	30.4	91.5
Over \$1 Million	53	64.6		18,864	80.4		7.5
Revenue Unknown	8	9.8		1,172	5.0		1.0
Total	82	100.0		23,476	100.0		100.0
By Loan Size							
\$100,000 or Less	30	36.6	93.3	2,039	8.7	35.5	
\$100,001 - \$250,000	21	25.6	3.4	3,880	16.5	16.1	
\$250,001 - \$1 Million	31	37.8	3.3	17,557	74.8	48.4	
Total	82	100.0	100.0	23,476	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	9	42.9		453	13.2		
\$100,001 - \$250,000	9	42.9		1,607	46.7		
\$250,001 - \$1 Million	3	14.3		1,380	40.1		
Total	21	100.0		3,440	100.0		
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2023 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Champaign-Urbana, IL MSA 16580							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	8	72.7	42.1	1,917	71.0	67.3	98.6
Over \$1 Million	2	18.2		560	20.7		1.4
Revenue Unknown	1	9.1		224	8.3		0.0
Total	11	100.0		2,701	100.0		100.0
By Loan Size							
\$100,000 or Less	2	18.2	84.3	110	4.1	26.6	
\$100,001 - \$250,000	5	45.5	10.1	984	36.4	33.4	
\$250,001 - \$500,000	4	36.4	5.7	1,607	59.5	40.0	
Total	11	100.0	100.0	2,701	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	2	25.0		110	5.7		
\$100,001 - \$250,000	3	37.5		600	31.3		
\$250,001 - \$500,000	3	37.5		1,207	63.0		
Total	8	100.0		1,917	100.0		
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Chicago-Naperville-Evanston, IL MD #16984

2023 Chicago-Naperville-Evanston, IL MD 16984 AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	232	13.4	150,075	9.3	41,715	27.8	386,927	24.0
Moderate	398	23.0	351,743	21.8	45,879	13.0	264,397	16.4
Middle	532	30.7	550,914	34.2	34,394	6.2	300,485	18.6
Upper	553	31.9	554,450	34.4	15,615	2.8	660,983	41.0
Unknown	18	1.0	5,610	0.3	1,541	27.5	0	0.0
Total AA	1,733	100.0	1,612,792	100.0	139,144	8.6	1,612,792	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	300,972	85,447	5.4	28.4	164,883	54.8	50,642	16.8
Moderate	624,660	295,953	18.6	47.4	268,220	42.9	60,487	9.7
Middle	914,006	575,271	36.1	62.9	280,383	30.7	58,352	6.4
Upper	972,376	634,833	39.8	65.3	271,077	27.9	66,466	6.8
Unknown	14,055	3,476	0.2	24.7	8,711	62.0	1,868	13.3
Total AA	2,826,069	1,594,980	100.0	56.4	993,274	35.1	237,815	8.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	17,978	6.0	16,507	6.1	1,394	5.0	77	4.0
Moderate	48,201	16.1	44,073	16.4	3,884	13.8	244	12.6
Middle	93,583	31.3	83,836	31.2	9,183	32.7	564	29.2
Upper	137,497	46.0	122,899	45.7	13,559	48.2	1,039	53.8
Unknown	1,444	0.5	1,343	0.5	93	0.3	8	0.4
Total AA	298,703	100.0	268,658	100.0	28,113	100.0	1,932	100.0
Percentage of Total Businesses:				89.9	9.4	0.6		
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	42	3.8	40	3.7	2	7.7	0	0.0
Moderate	101	9.1	100	9.3	1	3.8	0	0.0
Middle	457	41.3	446	41.3	11	42.3	0	0.0
Upper	503	45.5	490	45.4	12	46.2	1	100.0
Unknown	3	0.3	3	0.3	0	0.0	0	0.0
Total AA	1,106	100.0	1,079	100.0	26	100.0	1	100.0
Percentage of Total Farms:				97.6	2.4	0.1		
<p>Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</p>								

Peoria, IL MSA #37900

2023 Peoria, IL MSA 37900 AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	9	11.4	4,022	5.1	1,698	42.2	15,798	20.0
Moderate	17	21.5	14,744	18.7	2,018	13.7	14,724	18.7
Middle	38	48.1	41,453	52.5	2,358	5.7	16,734	21.2
Upper	15	19.0	18,724	23.7	464	2.5	31,687	40.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	79	100.0	78,943	100.0	6,538	8.3	78,943	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	10,532	2,509	2.8	23.8	5,554	52.7	2,469	23.4
Moderate	29,855	16,922	19.0	56.7	8,985	30.1	3,948	13.2
Middle	73,421	49,404	55.5	67.3	17,339	23.6	6,678	9.1
Upper	28,813	20,255	22.7	70.3	6,548	22.7	2,010	7.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	142,621	89,090	100.0	62.5	38,426	26.9	15,105	10.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	1,048	10.3	857	9.5	182	17.3	9	7.4
Moderate	1,691	16.6	1,539	17.1	134	12.7	18	14.8
Middle	5,061	49.7	4,527	50.2	461	43.7	73	59.8
Upper	2,391	23.5	2,092	23.2	277	26.3	22	18.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	10,191	100.0	9,015	100.0	1,054	100.0	122	100.0
Percentage of Total Businesses:				88.5		10.3		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	41	11.5	40	11.4	1	16.7	0	0.0
Middle	225	63.0	220	62.9	4	66.7	1	100.0
Upper	91	25.5	90	25.7	1	16.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	357	100.0	350	100.0	6	100.0	1	100.0
Percentage of Total Farms:				98.0		1.7		0.3
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Bloomington, IL MSA #416245

2023 Bloomington, IL MSA 14010 AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	2.1	494	1.2	130	26.3	8,344	21.0
Moderate	13	27.7	8,910	22.5	1,164	13.1	6,683	16.8
Middle	22	46.8	20,617	52.0	1,367	6.6	8,879	22.4
Upper	8	17.0	8,658	21.8	187	2.2	15,759	39.7
Unknown	3	6.4	986	2.5	337	34.2	0	0.0
Total AA	47	100.0	39,665	100.0	3,185	8.0	39,665	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,090	359	0.8	32.9	553	50.7	178	16.3
Moderate	19,397	10,172	23.7	52.4	7,221	37.2	2,004	10.3
Middle	35,927	21,945	51.0	61.1	10,924	30.4	3,058	8.5
Upper	11,448	9,726	22.6	85.0	1,435	12.5	287	2.5
Unknown	4,718	803	1.9	17.0	3,087	65.4	828	17.5
Total AA	72,580	43,005	100.0	59.3	23,220	32.0	6,355	8.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	52	1.0	50	1.1	2	0.4	0	0.0
Moderate	1,256	24.3	1,141	24.5	99	22.0	16	21.9
Middle	2,665	51.5	2,374	51.0	246	54.5	45	61.6
Upper	798	15.4	732	15.7	60	13.3	6	8.2
Unknown	407	7.9	357	7.7	44	9.8	6	8.2
Total AA	5,178	100.0	4,654	100.0	451	100.0	73	100.0
Percentage of Total Businesses:				89.9		8.7		1.4
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	36	12.3	36	12.3	0	0.0	0	0.0
Middle	217	74.1	217	74.3	0	0.0	0	0.0
Upper	37	12.6	37	12.7	0	0.0	0	0.0
Unknown	3	1.0	2	0.7	1	100.0	0	0.0
Total AA	293	100.0	292	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.7		0.3		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Decatur, IL MSA #19500

2023 Decatur, IL MSA 19500 AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	5	13.5	1,625	6.2	700	43.1	5,548	21.2
Moderate	9	24.3	4,735	18.1	1,083	22.9	4,501	17.2
Middle	18	48.6	14,354	54.8	892	6.2	5,599	21.4
Upper	4	10.8	5,349	20.4	227	4.2	10,528	40.2
Unknown	1	2.7	113	0.4	52	46.0	0	0.0
Total AA	37	100.0	26,176	100.0	2,954	11.3	26,176	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	4,100	1,312	4.3	32.0	1,803	44.0	985	24.0
Moderate	12,706	4,718	15.6	37.1	5,620	44.2	2,368	18.6
Middle	25,192	17,772	58.7	70.5	4,799	19.0	2,621	10.4
Upper	7,744	6,377	21.1	82.3	926	12.0	441	5.7
Unknown	622	86	0.3	13.8	397	63.8	139	22.3
Total AA	50,364	30,265	100.0	60.1	13,545	26.9	6,554	13.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	578	16.8	466	15.1	106	34.3	6	12.2
Moderate	786	22.8	701	22.7	80	25.9	5	10.2
Middle	1,422	41.3	1,318	42.8	76	24.6	28	57.1
Upper	631	18.3	575	18.7	46	14.9	10	20.4
Unknown	24	0.7	23	0.7	1	0.3	0	0.0
Total AA	3,441	100.0	3,083	100.0	309	100.0	49	100.0
Percentage of Total Businesses:				89.6	9.0	1.4		
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	4	2.9	4	2.9	0	0.0	0	0.0
Moderate	2	1.4	2	1.5	0	0.0	0	0.0
Middle	104	74.8	104	75.9	0	0.0	0	0.0
Upper	29	20.9	27	19.7	2	100.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	139	100.0	137	100.0	2	100.0	0	0.0
Percentage of Total Farms:				98.6	1.4	0.0		
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Indianapolis-Carmel-Greenwood, IN MSA 26900

2023 Indianapolis-Carmel-Anderson, IN MSA 26900 AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	52	16.8	31,569	10.5	8,959	28.4	68,407	22.8
Moderate	82	26.5	67,690	22.6	9,974	14.7	53,354	17.8
Middle	86	27.7	89,608	29.9	5,211	5.8	57,371	19.2
Upper	82	26.5	106,271	35.5	2,451	2.3	120,301	40.2
Unknown	8	2.6	4,295	1.4	783	18.2	0	0.0
Total AA	310	100.0	299,433	100.0	27,378	9.1	299,433	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	76,735	21,848	7.3	28.5	40,682	53.0	14,205	18.5
Moderate	141,234	57,492	19.1	40.7	66,222	46.9	17,520	12.4
Middle	161,022	96,465	32.1	59.9	52,445	32.6	12,112	7.5
Upper	164,100	120,245	40.0	73.3	35,575	21.7	8,280	5.0
Unknown	11,193	4,411	1.5	39.4	5,376	48.0	1,406	12.6
Total AA	554,284	300,461	100.0	54.2	200,300	36.1	53,523	9.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	4,723	8.0	4,245	8.0	458	8.5	20	3.8
Moderate	10,902	18.6	9,805	18.5	1,040	19.4	57	11.0
Middle	18,486	31.5	16,581	31.4	1,757	32.7	148	28.5
Upper	22,393	38.1	20,418	38.6	1,705	31.8	270	51.9
Unknown	2,250	3.8	1,817	3.4	408	7.6	25	4.8
Total AA	58,754	100.0	52,866	100.0	5,368	100.0	520	100.0
Percentage of Total Businesses:				90.0		9.1		0.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	11	2.9	11	2.9	0	0.0	0	0.0
Moderate	46	12.0	45	12.0	1	11.1	0	0.0
Middle	184	48.0	181	48.4	3	33.3	0	0.0
Upper	135	35.2	130	34.8	5	55.6	0	0.0
Unknown	7	1.8	7	1.9	0	0.0	0	0.0
Total AA	383	100.0	374	100.0	9	100.0	0	0.0
Percentage of Total Farms:				97.7		2.3		0.0
<i>Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>								
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

Distribution of 2023 Home Mortgage Lending By Income Level of Geography Assessment Area: Indianapolis-Carmel-Anderson, IN MSA 26900							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Home Purchase Loans							
Low	5	12.8	9.3	1,278	11.8	5.7	7.3
Moderate	19	48.7	19.0	3,991	36.8	12.1	19.1
Middle	10	25.6	35.8	2,343	21.6	35.4	32.1
Upper	4	10.3	34.4	3,082	28.4	45.7	40.0
Unknown	1	2.6	1.5	163	1.5	1.1	1.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	39	100.0	100.0	10,857	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	8.3	0	0.0	6.0	7.3
Moderate	1	14.3	20.8	122	10.1	15.7	19.1
Middle	1	14.3	32.4	100	8.3	30.6	32.1
Upper	4	57.1	37.1	838	69.2	46.5	40.0
Unknown	1	14.3	1.5	151	12.5	1.3	1.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	7	100.0	100.0	1,211	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	5.3	0	0.0	2.9	7.3
Moderate	0	0.0	15.7	0	0.0	9.2	19.1
Middle	0	0.0	29.3	0	0.0	25.4	32.1
Upper	1	100.0	48.6	95	100.0	61.6	40.0
Unknown	0	0.0	1.2	0	0.0	0.9	1.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	95	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	10.9	0	0.0	6.7	16.1
Moderate	0	0.0	33.6	0	0.0	23.3	29.5
Middle	1	100.0	28.5	2,200	100.0	34.4	28.0
Upper	0	0.0	22.6	0	0.0	28.1	23.9
Unknown	0	0.0	4.4	0	0.0	7.5	2.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	2,200	100.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	5	10.4	8.4	1,278	8.9	5.8	7.3
Moderate	20	41.7	18.8	4,113	28.6	14.1	19.1
Middle	12	25.0	34.4	4,643	32.3	34.1	32.1
Upper	9	18.8	37.0	4,015	28.0	43.9	40.0
Unknown	2	4.2	1.4	314	2.2	2.1	1.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	48	100.0	100.0	14,363	100.0	100.0	100.0

Source: 2023 FFIEC Census Data

2016-2020 U.S. Census Bureau: American Community Survey 265

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2023 Small Business Lending By Income Level of Geography							
Assessment Area: Indianapolis-Carmel-Anderson, IN MSA 26900							
Geographic Income Level	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	6	18.8	7.5	1,876	13.3	9.1	8.0
Moderate	4	12.5	16.6	2,497	17.7	16.3	18.6
Middle	8	25.0	30.6	3,120	22.1	32.8	31.5
Upper	12	37.5	42.4	6,025	42.7	37.9	38.1
Unknown	2	6.3	2.7	587	4.2	3.9	3.8
Tract-Unk	0	0.0	0.2	0	0.0	0.1	
Total	32	100.0	100.0	14,105	100.0	100.0	100.0

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2023 Small Farm Lending By Income Level of Geography							
Assessment Area: Indianapolis-Carmel-Anderson, IN MSA 26900							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	7.6	0	0.0	2.5	2.9
Moderate	0	0.0	12.1	0	0.0	3.8	12.0
Middle	0	0.0	49.2	0	0.0	69.2	48.0
Upper	0	0.0	30.3	0	0.0	24.3	35.2
Unknown	0	0.0	0.8	0	0.0	0.2	1.8
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Indianapolis-Carmel-Anderson, IN MSA 26900							
Borrower Income Level	Bank And Aggregate Loans					Families by Family Income %	
	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	%		%
Home Purchase Loans							
Low	11	28.2	8.5	1,790	16.5	4.1	22.8
Moderate	16	41.0	21.7	3,430	31.6	15.1	17.8
Middle	7	17.9	19.6	1,757	16.2	17.8	19.2
Upper	4	10.3	31.5	3,280	30.2	44.4	40.2
Unknown	1	2.6	18.7	600	5.5	18.6	0.0
Total	39	100.0	100.0	10,857	100.0	100.0	100.0
Refinance Loans							
Low	2	28.6	14.2	273	22.5	8.0	22.8
Moderate	1	14.3	20.8	100	8.3	15.8	17.8
Middle	0	0.0	19.6	0	0.0	17.6	19.2
Upper	4	57.1	31.0	838	69.2	41.6	40.2
Unknown	0	0.0	14.3	0	0.0	17.0	0.0
Total	7	100.0	100.0	1,211	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	11.4	0	0.0	5.1	22.8
Moderate	0	0.0	17.2	0	0.0	11.1	17.8
Middle	0	0.0	22.2	0	0.0	18.1	19.2
Upper	1	100.0	46.9	95	100.0	63.1	40.2
Unknown	0	0.0	2.3	0	0.0	2.6	0.0
Total	1	100.0	100.0	95	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	13	27.7	9.8	2,063	17.0	4.7	22.8
Moderate	17	36.2	20.9	3,530	29.0	14.9	17.8
Middle	7	14.9	20.0	1,757	14.4	17.6	19.2
Upper	9	19.1	33.3	4,213	34.6	45.1	40.2
Unknown	1	2.1	15.9	600	4.9	17.6	0.0
Total	47	100.0	100.0	12,163	100.0	100.0	100.0
Source: 2023 FFIEC Census Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							
Multifamily loans are not included in the borrower distribution analysis.							

Distribution of 2023 Small Business Lending By Revenue Size of Businesses							
Assessment Area: Indianapolis-Carmel-Anderson, IN MSA 26900							
	Bank And Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	11	34.4	53.4	4,917	34.9	28.7	90.0
Over \$1 Million	21	65.6		9,188	65.1		9.1
Revenue Unknown	0	0.0		0	0.0		0.9
Total	32	100.0		14,105	100.0		100.0
By Loan Size							
\$100,000 or Less	3	9.4	92.4	205	1.5	32.7	
\$100,001 - \$250,000	8	25.0	3.7	1,599	11.3	15.0	
\$250,001 - \$1 Million	21	65.6	3.9	12,301	87.2	52.4	
Total	32	100.0	100.0	14,105	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	1	9.1		75	1.5		
\$100,001 - \$250,000	2	18.2		324	6.6		
\$250,001 - \$1 Million	8	72.7		4,518	91.9		
Total	11	100.0		4,917	100.0		
Source: 2023 FFIEC Census Data							
2023 Dun & Bradstreet Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2023 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Indianapolis-Carmel-Anderson, IN MSA 26900							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	0	0.0	66.7	0	0.0	69.1	97.7
Over \$1 Million	0	0.0		0	0.0		2.3
Revenue Unknown	0	0.0		0	0.0		0.0
Total	0	0.0		0	0.0		100.0
By Loan Size							
\$100,000 or Less	0	0.0	90.9	0	0.0	35.6	
\$100,001 - \$250,000	0	0.0	3.0	0	0.0	15.2	
\$250,001 - \$500,000	0	0.0	6.1	0	0.0	49.2	
Total	0	0.0	100.0	0	0.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	0	0.0		0	0.0		
\$100,001 - \$250,000	0	0.0		0	0.0		
\$250,001 - \$500,000	0	0.0		0	0.0		
Total	0	0.0		0	0.0		
Source: 2023 FFIEC Census Data							
2023 Dun & Bradstreet Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Cape Coral-Fort Myers, FL MSA #15980

2023 Cape Coral-Fort Myers, FL MSA 15980 AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	5	2.2	3,564	1.9	933	26.2	36,213	19.3
Moderate	48	21.5	40,161	21.4	6,018	15.0	35,613	19.0
Middle	99	44.4	87,762	46.7	5,877	6.7	39,162	20.8
Upper	66	29.6	55,937	29.8	2,072	3.7	76,889	40.9
Unknown	5	2.2	453	0.2	26	5.7	0	0.0
Total AA	223	100.0	187,877	100.0	14,926	7.9	187,877	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	6,889	2,001	1.0	29.0	3,676	53.4	1,212	17.6
Moderate	81,494	35,911	17.1	44.1	28,874	35.4	16,709	20.5
Middle	180,253	104,100	49.6	57.8	31,852	17.7	44,301	24.6
Upper	129,183	67,395	32.1	52.2	14,325	11.1	47,463	36.7
Unknown	3,433	498	0.2	14.5	284	8.3	2,651	77.2
Total AA	401,252	209,905	100.0	52.3	79,011	19.7	112,336	28.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	1,148	2.2	1,066	2.2	71	3.0	11	2.2
Moderate	10,879	21.0	10,179	20.8	612	25.5	88	18.0
Middle	24,044	46.4	22,931	46.8	914	38.1	199	40.7
Upper	15,413	29.7	14,463	29.5	761	31.7	189	38.7
Unknown	385	0.7	342	0.7	41	1.7	2	0.4
Total AA	51,869	100.0	48,981	100.0	2,399	100.0	489	100.0
Percentage of Total Businesses:				94.4	4.6	0.9		
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	4	1.2	4	1.2	0	0.0	0	0.0
Moderate	48	14.4	46	14.3	2	16.7	0	0.0
Middle	140	42.0	136	42.4	4	33.3	0	0.0
Upper	141	42.3	135	42.1	6	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	333	100.0	321	100.0	12	100.0	0	0.0
Percentage of Total Farms:				96.4	3.6	0.0		
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

North Port – Sarasota – Bradenton, FL MSA #35840

2023 North Port-Sarasota-Bradenton, FL MSA 35840 AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	8,638	16.3
Moderate	12	23.1	10,491	19.8	561	5.3	11,591	21.8
Middle	30	57.7	30,221	56.9	1,067	3.5	11,618	21.9
Upper	10	19.2	12,357	23.3	391	3.2	21,222	40.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	52	100.0	53,069	100.0	2,019	3.8	53,069	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	19,952	12,846	19.3	64.4	3,056	15.3	4,050	20.3
Middle	59,622	38,547	57.8	64.7	7,732	13.0	13,343	22.4
Upper	23,652	15,261	22.9	64.5	3,056	12.9	5,335	22.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	103,226	66,654	100.0	64.6	13,844	13.4	22,728	22.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	2,400	20.8	2,294	20.7	90	25.6	16	17.2
Middle	6,676	57.9	6,443	58.1	178	50.6	55	59.1
Upper	2,451	21.3	2,345	21.2	84	23.9	22	23.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	11,527	100.0	11,082	100.0	352	100.0	93	100.0
Percentage of Total Businesses:				96.1		3.1		0.8
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	11	18.0	11	18.0	0	0.0	0	0.0
Middle	30	49.2	30	49.2	0	0.0	0	0.0
Upper	20	32.8	20	32.8	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	61	100.0	61	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
<i>Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>								
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

Appendix D - Scope of Examination

SCOPE OF EXAMINATION			
TIME PERIOD REVIEWED	HMDA- and CRA-reportable small business and small farm loans: January 1, 2022, to December 31, 2024 Community Development Activities: March 25, 2022, to October 13, 2025		
FINANCIAL INSTITUTION Busey Bank			PRODUCTS REVIEWED HMDA-Reportable Loans CRA-Reportable Loans – Small Business and Small Farm
AFFILIATE(S)	AFFILIATE RELATIONSHIP		PRODUCTS REVIEWED
None	N/A		N/A
LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
ASSESSMENT AREA	TYPE OF EXAMINATION	BRANCHES VISITED	OTHER INFORMATION
Champaign-Urbana, IL MSA #16580	Full scope	N/A	N/A

Chicago-Naperville-Schaumburg, IL MD #16984	Full scope	N/A	N/A
Peoria, IL MSA #37900	Full scope	N/A	N/A
Bloomington, IL MSA #14010	Limited scope	N/A	N/A
Decatur, IL MSA #19500	Limited scope	N/A	N/A
St. Louis, MO-IL MSA #41180	Full scope	N/A	N/A
Indianapolis-Carmel-Greenwood, IN MSA #26900	Full scope	N/A	N/A
Cape Coral-Fort Myers, FL MSA #15980	Full scope	N/A	N/A
Northport-Bradenton-Sarasota, FL MSA #35840	Limited scope	N/A	N/A

APPENDIX E – Glossary

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. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Affordability ratio: To determine housing affordability, the affordability ratio is calculated by dividing median household income by median housing value. This ratio allows the comparison of housing affordability across assessment areas and/or communities. An area with a high ratio generally has more affordable housing than an area with a low ratio.

Aggregate lending: The number of loans originated and purchased by all lenders subject to reporting requirements as a percentage of the aggregate number of loans originated and purchased by all lenders in the MSA/assessment area.

American Community Survey Data (ACS): The American Community Survey (ACS) data is based on a nationwide survey designed to provide local communities with reliable and timely demographic, social, economic, and housing data each year. The Census Bureau first released data for geographies of all sizes in 2010. This data is known as the “five-year estimate data.” The five-year estimate data is used by the FFIEC as the base file for data used in conjunction with consumer compliance and CRA examinations.⁹

Area Median Income (AMI): AMI means –

1. The median family income for the MSA, if a person or geography is located in an MSA, or for the metropolitan division, if a person or geography is located in an MSA that has been subdivided into metropolitan divisions; or
2. The statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment area: Assessment area means a geographic area delineated in accordance with section 228.41

Automated teller machine (ATM): An automated teller machine means an automated, unstaffed banking facility owned or operated by, or operated exclusively for, the bank at which deposits are received, cash dispersed or money lent.

Bank: Bank means a state member as that term is defined in section 3(d)(2) of the Federal Deposit Insurance Act (12 USC 1813(d)(2)), except as provided in section 228.11(c)(3), and includes an

⁹ Source: FFIEC press release dated October 19, 2011.

uninsured state branch (other than a limited branch) of a foreign bank described in section 228.11(c)(2).

Branch: Branch refers to a staffed banking facility approved as a branch, whether shared or unshared, including, for example, a mini-branch in a grocery store or a branch operated in conjunction with any other local business or nonprofit organization.

Census tract: Small subdivisions of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. They usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Combined Statistical Area (CSAs): Adjacent metropolitan statistical areas/metropolitan divisions (MSA/MDs) and micropolitan statistical areas may be combined into larger Combined Statistical Areas based on social and economic ties as well as commuting patterns. The ties used as the basis for CSAs are not as strong as the ties used to support MSA/MD and micropolitan statistical area designations; however, they do bind the larger area together and may be particularly useful for regional planning authorities and the private sector. Under Regulation BB, assessment areas may be presented under a Combined Statistical Area heading; however, all analysis is conducted on the basis of median income figures for MSA/MDs and the applicable state-wide non metropolitan median income figure.

Community Development: The financial supervisory agencies have adopted the following definition for community development:

1. Affordable housing, including for multi-family housing, for low- and moderate-income households;
2. Community services tailored to meet the needs of low- and moderate-income individuals;
3. Activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or
4. Activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definitions of community development. Activities that revitalize or stabilize:

- 1) Low- or moderate-income geographies;
- 2) Designated disaster areas; or
- 3) Distressed or underserved nonmetropolitan middle-income geographies

designated by the Board, Federal Deposit Insurance Corporation and Office of the Comptroller of the Currency based on:

- a. Rates of poverty, unemployment or population loss; or
- b. Population size, density and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density and dispersion if they help to meet essential community services including the needs of low- and moderate-income individuals.

Community Development Loan: A community development loan means a loan that:

- 1) Has as its primary purpose community development; and
- 2) Except in the case of a wholesale or limited purpose bank –
 - a. Has not been reported or collected by the bank or an affiliate for consideration in the bank’s assessment as a home mortgage, small business, small farm, or consumer loan, unless it is a multi-family housing loan (as described in the regulation implementing the Home Mortgage Disclosure Act); and
 - b. Benefits the bank’s assessment area(s) or a broader statewide or regional area that includes the bank’s assessment area(s).

Community Development Service: A community development service means a service that:

- 1) Has as its primary purpose community development; and
- 2) Is related to the provision of financial services.

Consumer loan: 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 of loans: motor vehicle, credit card, other consumer secured loan, includes loans for home improvement purposes not secured by a dwelling, and other consumer unsecured loan, includes loans for home improvement purposes not secured.

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).

Fair market rent: Fair market rents (FMRs) are gross rent estimates. They include the shelter rent plus the cost of all tenant-paid utilities, except telephones, cable or satellite television service, and internet service. HUD sets FMRs to assure that a sufficient supply of rental housing is available to their program participants. To accomplish this objective, FMRs must be both high enough to

permit a selection of units and neighborhoods and low enough to serve as many low-income families as possible. The level at which FMRs are set is expressed as a percentile point within the rent distribution of standard-quality rental housing units. The current definition used is the 40th percentile rent, the dollar amount below which 40 percent of the standard-quality rental housing units are rented. The 40th percentile rent is drawn from the distribution of rents of all units occupied by recent movers (renter households who moved to their present residence within the past 15 months). HUD is required to ensure that FMRs exclude non-market rental housing in their computation. Therefore, HUD excludes all units falling below a specified rent level determined from public housing rents in HUD's program databases as likely to be either assisted housing or otherwise at a below-market rent, and units less than two years old.

Full review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and amount of qualified investments) and qualitative factors (for example, innovativeness, complexity and responsiveness).

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

Home Mortgage Disclosure Act: The statute that requires certain mortgage lenders that do business or have banking offices in metropolitan statistical areas to file annual summary reports of their mortgage lending activity. The reports include data such as the race, gender and income of the applicant(s) and the disposition of the application(s) (for example, approved, denied, and withdrawn).

Home mortgage loans: Are defined in conformance with the definitions of home mortgage activity under the Home Mortgage Disclosure Act and include closed end mortgage loans secured by a dwelling and open-end lines of credit secured by a dwelling. This includes loans for home purchase, refinancing and loans for multi-family housing. It does not include loans for home improvement purposes that are not secured by a dwelling.

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.

Income Level: Income level means:

- 1) Low-income – an individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a census tract;
- 2) Moderate-income – an 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 census tract;

- 3) Middle-income – an 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 census tract; and
- 4) Upper-income – an 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 census tract.

Additional Guidance: .12(m) Income Level: The median family income levels (MFI) for census tracts are calculated using the income data from the United States Census Bureau's American Community Survey and geographic definitions from the Office of Management and Budget (OMB) and are updated approximately every five years (.12(m) Income Level).

Limited-purpose bank: This term refers to a bank that offers only a narrow product line such as credit card or motor vehicle loans to a regional or broader market and for which a designation as a limited-purpose bank is in effect, in accordance with section 228.25(b).

Limited review: Performance under the Lending, Investment and Services test is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, amount of investments and branch office distribution).

Loan location: Under this definition, a loan is located as follows:

- 1) Consumer loan is located in the census tract where the borrower resides;
- 2) Home mortgage loan is located in the census tract where the property to which the loan relates is located;
- 3) Small business and small farm loan is located in the census tract where the main business facility or farm is located or where the loan proceeds have been applied as indicated by the borrower.

Loan production office (LPO): This term refers to a staffed facility, other than a branch, that is open to the public and that provides lending-related services, such as loan information and applications.

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 MA/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development (HUD) 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 it and half below it.

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

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

Nonmetropolitan area: This term refers to any area that is not located in a metropolitan statistical area or metropolitan division. Micropolitan statistical areas are included in the definition of a nonmetropolitan area; a micropolitan statistical area has an urban core population of at least 10,000 but less than 50,000.

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: This term refers to any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated area: This term refers to a state or multistate metropolitan area. For institutions with domestic branch offices in one state only, the institution's CRA rating is the state's rating. If the institution maintains domestic branch offices in more than one state, the institution will receive a rating for each state in which those branch offices are located. If the institution maintains domestic branch offices in at least two states in a multistate metropolitan statistical area, the institution will receive a rating for the multistate metropolitan area.

Small Bank: This term refers to a bank that as of December 31 of either of the prior two calendar years, had assets of less than \$1.252 billion. Intermediate small bank means a small bank with assets of at least \$313 million as of December 31 of both of the prior two calendar years and less than \$1.252 billion as of December 31 of either of the prior two calendar years.

Annual Adjustment: The dollar figures in paragraph (u)(1) of this section shall be adjusted annually and published by the Board, based on the year-to-year change in the average of the Consumer Price Index for Urban Wage Earners and Clerical Workers, not seasonally adjusted, for each 12-month period ending in November, with rounding to the nearest million.

Small Business Loan: This term refers to a loan that is included in "loans to small businesses" as defined in the instructions for preparation of the Consolidated Report of Condition and Income. The loans have original amounts of \$1 million or less and are either secured nonfarm, nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: This term refers to a loan that is included in “loans to small farms” as defined in the instructions for preparation of the Consolidated Report of Condition and Income. These loans have original amounts of \$500 thousand or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Wholesale Bank: This term refers to a bank that is not in the business of extending home mortgage, small business, small farm or consumer loans to retail customers, and for which a designation as a wholesale bank is in effect, in accordance with section 228.25(b).