

PUBLIC DISCLOSURE

December 1, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Avana Bank
RSSD# 498456
2118 S Treadaway Blvd
Abilene, Texas 79602

Federal Reserve Bank of Dallas

2200 North Pearl Street
Dallas, Texas 75201

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 the 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 COMMUNITY REINVESTMENT ACT RATING

The Community Reinvestment Act (CRA) performance of Avana Bank (Avana or the bank) is rated **Satisfactory**. This rating is based on the following conclusions with respect to the performance criteria:

- Avana's 16-quarter average loan-to-deposit ratio (LTD) is reasonable given the bank's size, financial condition, and assessment areas' (AAs) credit needs.
- A majority of the bank's loans are originated outside the AAs.
- A reasonable distribution of loans occurs throughout the various geographies in the bank's AAs.
- Lending reflects a reasonable distribution among businesses of different sizes.
- Neither the bank nor the Federal Reserve Bank of Dallas (Reserve Bank) have received any CRA-related complaints since the previous evaluation.

SCOPE OF EXAMINATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Small Institutions* to evaluate the bank's CRA performance. The evaluation considered performance context, including the bank's asset size, financial condition, business strategy, and market competition, as well as AA demographic and economic characteristics, aggregate data, and credit needs. Lending performance was assessed within the bank's two AAs. The Taylor County Metropolitan AA was assessed using a full-scope review. The Menard County Nonmetropolitan AA was assessed using a limited-scope review.

Examiners reviewed the following data:

- A 16-quarter average LTD ratio, ending June 30, 2025, for the bank and for similarly situated financial institutions.
- The universe of 55 small business loans originated between July 1, 2021, and December 31, 2024.
- Information provided by a community leader to ascertain the AA credit needs, the responsiveness of financial institutions in meeting such needs, and local economic conditions.

DESCRIPTION OF INSTITUTION

Avana Bank is a community bank headquartered in Abilene, Texas. The bank's characteristics include the following:

- Abilene Holdco Inc. in Abilene, Texas, wholly owns Avana Bank. Abilene Holdco Inc. acquired ownership of Avana Bank through an acquisition and merger with BSA Bancshares, in November 2021.
- As of August 8, 2024, the bank's name changed from First State Bank of Abilene to Avana Bank.
- AVANA Capital, a nonbank lender specializing in hospitality and commercial real estate lending, is an affiliate of Avana Bank.
- As of June 30, 2025, the bank has \$38.3 million in total assets.

- In addition to its main office in Taylor County, the bank has one additional full-service branch located in Menard County, Texas.
- The bank operates one cash-only automated teller machine (ATM) at its main branch in Taylor County.
- As shown in the table below, the bank’s primary business focus is commercial lending.

Table 1

Composition of Loan Portfolio as of June 30, 2025		
Loan Type	\$(000)	%
Agricultural	1,084	10.3
Commercial	7,558	71.8
Consumer	616	5.9
Residential Real Estate	1,274	12.1
Gross Loans	10,532	100.0
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

The Reserve Bank rated the bank’s CRA performance as **Satisfactory** at the previous performance evaluation, dated November 8, 2021. There are no known legal, financial, or other factors impeding the bank’s ability to help meet the credit needs in its communities.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA¹

This performance evaluation first discusses the bank’s overall performance, followed by an in-depth evaluation of performance in the Taylor County Metropolitan AA (full-scope review), and a brief discussion of performance in the Menard County Nonmetropolitan AA (limited-scope review).

The bank’s overall lending test performance is **Satisfactory**.

Loan-to-Deposit Ratio

This performance criterion evaluates the bank’s average LTD ratio to determine the reasonableness of lending in light of performance context, such as the bank’s capacity to lend, the availability of lending opportunities, the demographic and economic factors present in the AAs, and in comparison to similarly situated Federal Deposit Insurance Corporation (FDIC)-insured institutions. The similarly situated institutions were selected based on location, asset size, and product offering.

The bank’s 16-quarter average LTD ratio of 36.2 is reasonable and within the range of average LTD ratios of similarly situated banks, which ranged from 24.9 percent to 44.8 percent. Avana holds a small market share in its AAs, as such its ability to lend and hold deposits is limited due to the competitive banking landscape. Community contacts also noted the financial market in this area is dominated by large local banks. Small banks, like Avana, strive to make loans but struggle to compete with larger banks that have a higher credit risk tolerance.

¹ The loan-to-deposit ratio and percentage of loans and other lending-related activity in the assessment area only apply to the institution overall. No discussion of these performance criteria applies to sections of the performance evaluation related to assessment areas.

Table 2

Comparative LTD Ratios July 1, 2021- June 30, 2025			
Institution	Location	Asset Size \$(000)	LTD Ratio (%)
			16 Quarter Average
Avana Bank	Abilene, Texas	38,331	36.2
Similarly Situated Institutions			
Haskell NB	Haskell, Texas	73,137	34.7
Texas National Bank	Sweetwater, Texas	138,134	24.9
Victory Bank	Lubbock, Texas	231,589	44.8

Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside of the AAs. The bank originated a majority (53.8 percent) of small business loans, by number, outside the AAs. This pattern does not meet the standard for satisfactory performance under this criterion. When assessing the impact of this criterion on the overall rating, examiners considered Avana’s small market presence and the highly competitive landscape of these markets. To address these competitive challenges, Avana purchased a series of loans originated by other lenders; however, many of these loans were outside the bank’s AAs contributing to the low percentage of loans inside the bank’s AAs. In addition to market competition, Avana’s ownership transitioned during this review period, which impacted business strategy and priorities. The bank experienced a sharp decrease in lending following the ownership change, but lending trends have improved recently. Given this context, the impact of this criterion on the bank’s overall rating is mitigated.

Table 3

Lending Inside & Outside the Assessment Area								
Loan Types	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Small Business	24	46.2	2,633	34.3	28	53.8	5,050	65.7
Total Small Businesses	24	46.2	2,633	34.3	28	53.8	5,050	65.7
TOTAL LOANS	24	46.2	2,633	34.3	28	53.8	5,050	65.7

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

The remaining analysis is based on the loans inside the bank’s AAs. To evaluate the distribution of loans, the total number of small business loans originated during the review period was aggregated and compared to demographic information, with consideration given to performance context.

Geographic Distribution of Loans

This performance criterion evaluates the bank's distribution of lending within its AAs by income level of census tracts with consideration given to the dispersion of loans throughout the AAs. The bank's overall geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the AA. A detailed discussion of the facts and data supporting the overall conclusions are presented in the Conclusions with Respect to Performance Criteria section for the full-scope review AA.

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

This performance criterion evaluates the bank's lending to businesses of different revenue sizes. The bank's small business lending has an overall reasonable distribution among businesses of different sizes. A detailed discussion of the facts and data supporting the overall conclusions are presented in the Conclusions with Respect to Performance Criteria section for the full-scope review AA.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Compliance with the substantive provisions of antidiscrimination and other consumer protection laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act, was considered as part of this CRA evaluation. No evidence of a pattern or practice of discrimination on a prohibited basis or of other illegal credit practices inconsistent with helping to meet community credit needs was identified.

TAYLOR COUNTY METROPOLITAN ASSESSMENT AREA
(Full-Scope Review)

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE TAYLOR COUNTY METROPOLITAN ASSESSMENT AREA

The Taylor County Metropolitan AA is comprised of Taylor County, Texas. Taylor County is part of the Abilene, Texas Metropolitan Statistical Area (MSA), which includes Taylor, Callahan, and Jones Counties; however, Callahan and Jones Counties are not included in the bank's delineated AA. Refer to Appendix A for an AA map and Appendix B for additional demographic data.

- There have been no changes to the bank's AA delineation since the prior performance evaluation.
- According to American Community Survey (ACS) data, the AA consists of 41 census tracts of which three are low-income (7.3 percent), 13 moderate-income (31.7 percent), 13 middle-income (31.7 percent), ten upper-income (24.4 percent), and two unknown-income census tracts (4.9 percent).
- Avana operates one full-service branch and one cash-only ATM in the AA, both of which are located in a middle-income census tract.
- According to the June 30, 2024, FDIC Deposit Market Share Report, Avana Bank held only 0.5 percent of the deposit market share, ranking 15th of 16 FDIC-insured depository institutions operating in the AA. Despite holding a very small percentage of the deposit market share, deposits in Taylor County represent 75.9 percent of the bank's total deposits.
- Banking in the AA is dominated by First Financial Bank, which holds 60.2 percent of the deposit market share. Other significant competitors include Bank of America, National Association, which holds 8.7 percent, and Prosperity Bank which holds 7.0 percent of the deposit market share. The notable marketing and lending efforts utilized by these banks makes it difficult for Avana to compete for limited lending opportunities in the AA.
- A representative of an organization that serves local small businesses was contacted for additional context related to the AA. The community contact noted access to capital and technical assistance for small business owners, workforce development, and affordable housing as needs within the AA.

Table 4

Population Change			
Assessment Area: Taylor County Metropolitan			
Area	2015 Population	2020 Population	Percent Change
Taylor County Metropolitan	134,435	143,208	6.5
Abilene, TX MSA	167,945	176,579	5.1
Texas	26,538,614	29,145,505	9.8
<i>Source: 2011-2015 U.S. Census Bureau American Community Survey 2020 U.S. Census Bureau Decennial Census</i>			

- As shown in Table 4, population trends between 2015 and 2020 reflect moderate growth throughout the AA. Taylor County’s population increased slightly more than other parts of the MSA; however, growth in the MSA was less than the state of Texas.
- While not reflected in the tables, a community contact indicated that the AA recently experienced a “regional economic and population boom.” The contact attributed this boom to temporary workers moving to the area to assist with the construction of artificial intelligence (AI) data centers, which is projected to bring 5,000 jobs over its course. This boom is likely to impact AA credit needs; however, many of the jobs will be short term or temporary construction jobs. As such, the long-term impact to AA credit needs is unknown at this time.
- Dyess Air Force Base is located in the AA, and has a population of approximately 15,000 enlisted servicemembers, civilian employees, retirees, and family members. Military personnel have unique credit needs as a result of deployment periods and frequent relocation. As such, opportunities to meet these unique credit needs may be limited for small community banks.
- There are three universities located in the AA, Abilene Christian University, Hardin-Simmons University, and McMurry University. The combined student population among these three universities represents approximately 7.0 percent of the total AA population according to the Texas Demographic Center. Unique credit needs of local college students include small-dollar personal loans, student loans, financial literacy training, and credit establishment cards.

Table 5

Median Family Income Change			
Assessment Area: Taylor County Metropolitan			
Area	2015 Median Family Income (\$)	2020 Median Family Income (\$)	Percent Change (%)
Taylor County Metropolitan	62,031	70,495	13.6
Abilene, TX MSA	61,674	68,388	10.9
Texas	68,523	76,073	11.0
<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>			

- As indicated in Table 5, the median family income (MFI) in the AA grew significantly between 2015 and 2020, increasing at a rate greater than the Abilene, TX MSA and the state of Texas. Despite this growth, MFI in the AA remains notably below that of the state of Texas.
- According to ACS data, approximately 33,439 families reside in the AA. Of these, 38.2

percent are considered LMI based on family income.

- According to FFIEC Census Data, approximately 9.1 percent of AA families live below the poverty level.

Table 6

Housing Cost Burden						
Assessment Area: Taylor County Metropolitan						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Taylor County Metropolitan	78.4	56.0	42.0	62.6	28.4	16.9
Abilene, TX MSA	77.1	52.4	40.7	57.0	25.6	16.3
Texas	79.4	49.8	43.5	59.0	32.7	19.4

*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*

- The housing cost burden for LMI individuals in the AA is similar to the Abilene, TX MSA and the statewide figures.
- As indicated in Table 6, housing cost burdens in the AA are slightly higher than those of the Abilene, TX MSA, which indicates that housing is less affordable in the AA than other areas in the MSA.
- A community contact noted a significant housing shortage in the AA, citing a lack of affordable rental units and single-family homes. According to the contact, the influx of temporary workers constructing local AI centers has increased housing demand and contributed to the shortage. They also noted that some rental prices have nearly tripled due to heightened competition for available housing. Further, according to the Abilene Convention & Visitors Bureau, the Abilene area has experienced a 28.5 percent increase in hotel revenue compared to the same period last year, which represents the highest percentage growth among all cities in Texas.

Table 7

Unemployment Rates					
Assessment Area: Taylor County Metropolitan					
Region	2020	2021	2022	2023	2024
Taylor County Metropolitan	5.5	4.5	3.4	3.4	3.4
Abilene, TX MSA	5.5	4.5	3.5	3.5	3.5
Texas	7.7	5.6	3.9	4.0	4.1

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- As shown in Table 7, unemployment rates in the AA trend below the statewide rates.
- Unemployment rates were significantly higher in 2020 due to the COVID-19 global pandemic, as many businesses laid off their employees given the statewide stay-at-home and social distancing mandates. However, across years 2021-2024 the AA unemployment rate stabilized returning to pre-pandemic levels.
- Major employment industries within the AA include health care and social assistance, retail trade, and accommodation and food services.

- The largest employer in the AA is Dyess Air Force Base, followed by major healthcare provider Hendrick Health System, and the Abilene Independent School District (AISD).

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN THE TAYLOR COUNTY METROPOLITAN ASSESSMENT AREA

Geographic Distribution of Loans

This performance criterion evaluates the bank’s distribution of lending within its AA by income level of census tracts with consideration given to the dispersion of loans throughout the AA. The geographic distribution of small business lending reflects reasonable distribution among the different census tracts and dispersion throughout the AA.

Small Business Lending

The geographic distribution is reasonable and no gaps or lapses in lending were identified within the AA. Among low-income census tracts, the bank originated one loan representing 4.3 percent of its lending. This is slightly below the percentage of AA businesses operating in low-income census tracts (demographic). However, it is noteworthy that in 2022 the Office of Management and Budget redesignated census tracts in the AA. Prior to that, there were no low-income census tracts in the AA. Given this context, the bank’s lending in low-income census tracts is considered reasonable.

Among moderate-income census tracts, the bank originated four small business loans (17.4 percent), which is significantly below the demographic figure. Nevertheless, the bank’s performance is considered reasonable given Avana’s limited market share and highly competitive market. Avana holds only 0.5 percent of the deposit market share, and they compete with regional and national banks that have significantly more resources to attract the limited loan demand of businesses in moderate-income census tracts.

Table 8

Distribution of 2021-2024 Small Business Lending by Income Level of Geography Assessment Area: Taylor County Metropolitan					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	1	4.3	24	0.9	5.6
Moderate	4	17.4	498	18.4	28.3
Middle	9	39.1	1,165	43.1	34.1
Upper	9	39.1	1,017	37.6	31.9
Total	23	100.0	2,704	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.*

Lending to Businesses of Different Sizes

This performance criterion evaluates the bank's lending to businesses of different revenue sizes. The bank's lending has a reasonable distribution among businesses of different sizes.

Small Business Lending

The borrower distribution of small business lending is reasonable. During the review period, 91.2 percent of businesses in the AA reported annual revenues of \$1 million or less, indicating the ample opportunities to lend to small businesses in the AA. As indicated in Table 9, Avana originated 73.9 percent of small business loans to businesses with revenues of \$1 million or less. Despite the bank's performance being significantly below the demographic, it is reasonable given the high level of competition from regional and national banks. Additionally, between 2023 and 2024 the bank increased its lending efforts to small businesses in the AA by more than doubling the number of loans extended to businesses with revenues of \$1 million or less. This increased lending reflects favorably on the bank's willingness to meet the credit needs of small businesses operating in the AA.

Another way to consider the bank's distribution of loans to small businesses is by loan amount, as smaller businesses in the AA typically need smaller dollar loans. In this view, 86.9 percent of Avana's small business loans were made for amounts of \$250,000 or less. This consideration affirms the bank's efforts to meet the credit needs of small businesses by originating small dollar loans to meet small business needs.

Table 9

Distribution of 2021-2024 Small Business Lending by Revenue Size of Businesses					
Assessment Area: Taylor County Metropolitan					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	17	73.9	1,377	50.9	91.2
Over \$1 Million	6	26.1	1,327	49.1	7.8
Revenue Unknown	0	0.0	0	0.0	1.0
Total	23	100.0	2,704	100.0	100.0
By Loan Size					
\$100,000 or Less	17	73.9	774	28.6	
\$100,001 - \$250,000	3	13.0	495	18.3	
\$250,001 - \$1 Million	3	13.0	1,435	53.1	
Total	23	100.0	2,704	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	13	76.5	557	40.5	
\$100,001 - \$250,000	3	17.6	495	35.9	
\$250,001 - \$1 Million	1	5.9	325	23.6	
Total	17	100.0	1,377	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>					

MENARD COUNTY NONMETROPOLITAN ASSESSMENT AREA
(Limited-Scope Review)

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE MENARD COUNTY NONMETROPOLITAN ASSESSMENT AREA

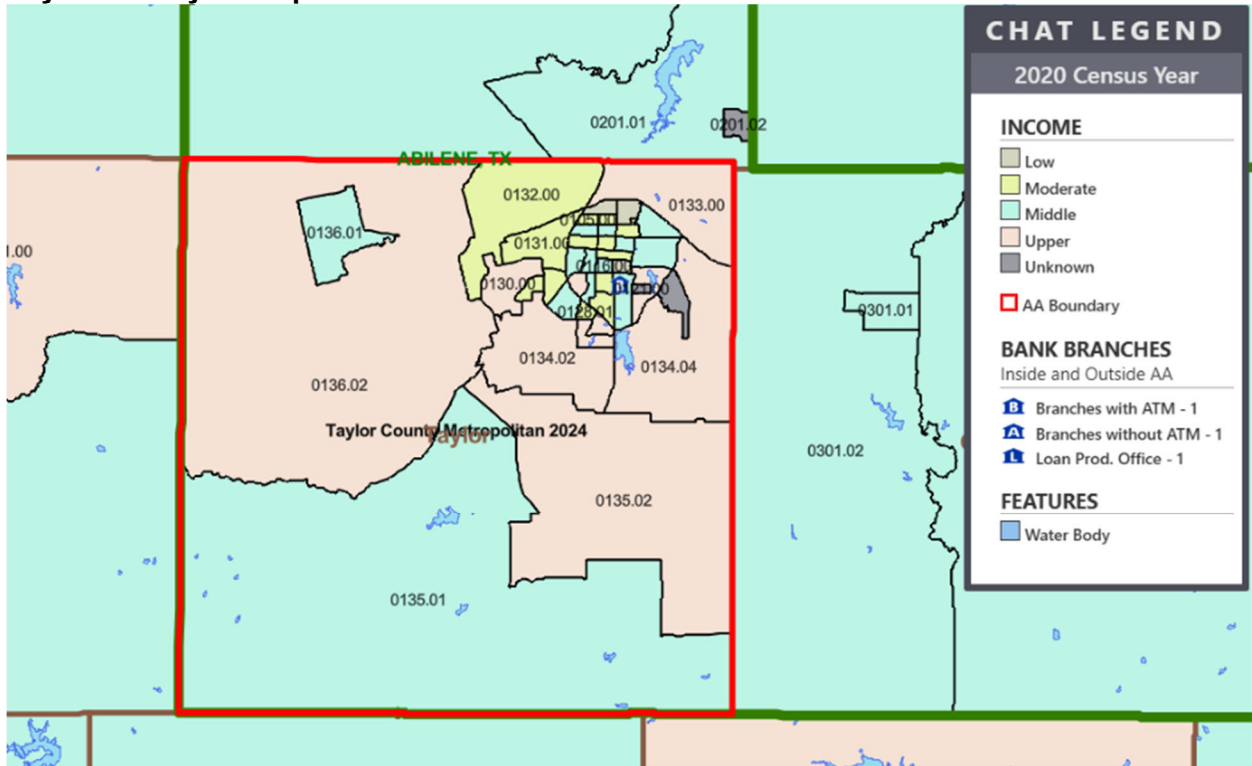
- The Menard County Nonmetropolitan AA consists of the entirety of Menard County. The AA delineation has remained unchanged since the prior performance evaluation. Refer to Appendix A for the AA map and Appendix C for the lending tables.
- As of June 30, 2024, the bank operates one of its two branches in the AA.
- According to the FDIC's Deposit Market Share Report as of June 30, 2024, Avana Bank held \$7.1 million in deposits in this AA, representing 24.1 percent of its total deposits and 8.6 percent of the deposit market share, ranking 2nd of two FDIC-insured institutions operating in the AA.
- According to ACS data, the AA consists of one middle-income census tract.
- The total population of the AA based on 2020 ACS data was 1,962, representing less than 0.1 percent of the state's population.
- Approximately 12.6 percent of AA families live below the poverty level.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN THE MENARD COUNTY NONMETROPOLITAN ASSESSMENT AREA

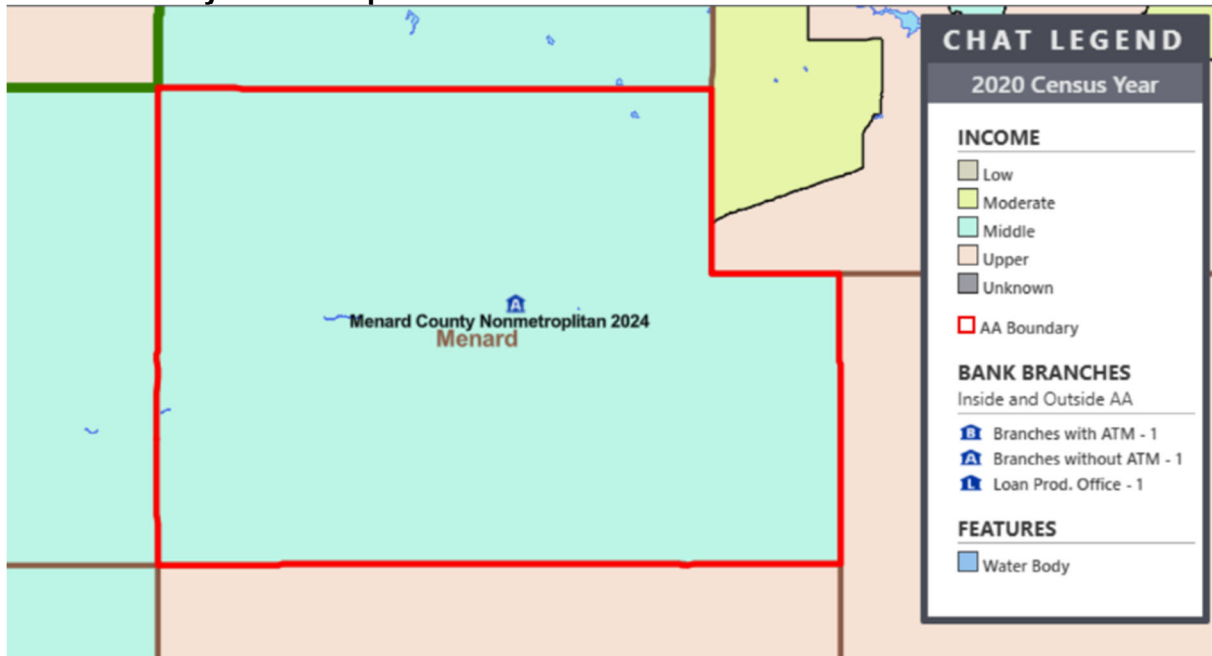
The institution's lending performance in the area is consistent with the institution's lending performance overall. For more detailed information relating to the bank's lending performance in this AA, see the tables in Appendix C.

APPENDIX A – MAPS OF THE ASSESSMENT AREAS

Taylor County Metropolitan Assessment Area



Menard County Nonmetropolitan Assessment Area



APPENDIX B – ADDITIONAL FULL-SCOPE REVIEW ASSESSMENT AREA TABLES

Table B-1

2024 Taylor County Metropolitan AA Demographics									
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low	3	7.3	1,439	4.3	366	25.4	6,532	19.5	
Moderate	13	31.7	9,387	28.1	1,303	13.9	6,241	18.7	
Middle	13	31.7	10,644	31.8	907	8.5	6,771	20.2	
Upper	10	24.4	11,957	35.8	465	3.9	13,895	41.6	
Unknown	2	4.9	12	0.0	0	0.0	0	0.0	
Total AA	41	100.0	33,439	100.0	3,041	9.1	33,439	100.0	
	Housing Units by Tract	Housing Type by Tract							
		Owner-occupied			Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit	
Low	2,619	1,096	3.7	41.8	1,048	40.0	475	18.1	
Moderate	17,604	6,437	21.9	36.6	8,804	50.0	2,363	13.4	
Middle	20,543	9,258	31.5	45.1	8,137	39.6	3,148	15.3	
Upper	16,983	12,606	42.9	74.2	2,998	17.7	1,379	8.1	
Unknown	12	12	0.0	100.0	0	0.0	0	0.0	
Total AA	57,761	29,409	100.0	50.9	20,987	36.3	7,365	12.8	
	Total Businesses by Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%		
Low	326	5.6	288	5.4	37	8.1	1	1.7	
Moderate	1,660	28.3	1,490	27.8	159	34.8	11	19.0	
Middle	2,002	34.1	1,822	34.0	163	35.7	17	29.3	
Upper	1,876	31.9	1,750	32.7	97	21.2	29	50.0	
Unknown	9	0.2	8	0.1	1	0.2	0	0.0	
Total AA	5,873	100.0	5,358	100.0	457	100.0	58	100.0	
Percentage of Total Businesses:				91.2		7.8		1.0	
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%		
Low	2	1.5	2	1.5	0	0.0	0	0.0	
Moderate	16	12.0	16	12.1	0	0.0	0	0.0	
Middle	34	25.6	34	25.8	0	0.0	0	0.0	
Upper	81	60.9	80	60.6	1	100.0	0	0.0	
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	
Total AA	133	100.0	132	100.0	1	100.0	0	0.0	
Percentage of Total Farms:				99.2		0.8		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.									

Table B-2

2023 Taylor County Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	3	7.3	1,439	4.3	366	25.4	6,532	19.5
Moderate	13	31.7	9,387	28.1	1,303	13.9	6,241	18.7
Middle	13	31.7	10,644	31.8	907	8.5	6,771	20.2
Upper	10	24.4	11,957	35.8	465	3.9	13,895	41.6
Unknown	2	4.9	12	0.0	0	0.0	0	0.0
Total AA	41	100.0	33,439	100.0	3,041	9.1	33,439	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	2,619	1,096	3.7	41.8	1,048	40.0	475	18.1
Moderate	17,604	6,437	21.9	36.6	8,804	50.0	2,363	13.4
Middle	20,543	9,258	31.5	45.1	8,137	39.6	3,148	15.3
Upper	16,983	12,606	42.9	74.2	2,998	17.7	1,379	8.1
Unknown	12	12	0.0	100.0	0	0.0	0	0.0
Total AA	57,761	29,409	100.0	50.9	20,987	36.3	7,365	12.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	328	5.4	290	5.2	37	8.0	1	1.7
Moderate	1,659	27.2	1,487	26.7	162	35.0	10	16.9
Middle	2,042	33.5	1,867	33.5	156	33.7	19	32.2
Upper	2,052	33.7	1,917	34.4	106	22.9	29	49.2
Unknown	10	0.2	8	0.1	2	0.4	0	0.0
Total AA	6,091	100.0	5,569	100.0	463	100.0	59	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	2	1.4	2	1.5	0	0.0	0	0.0
Moderate	16	11.6	16	11.9	0	0.0	0	0.0
Middle	40	29.0	39	28.9	1	33.3	0	0.0
Upper	80	58.0	78	57.8	2	66.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	138	100.0	135	100.0	3	100.0	0	0.0
Percentage of Total Farms:				97.8		2.2		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.								

Table B-3

2022 Taylor County Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	3	7.3	1,439	4.3	366	25.4	6,532	19.5
Moderate	13	31.7	9,387	28.1	1,303	13.9	6,241	18.7
Middle	13	31.7	10,644	31.8	907	8.5	6,771	20.2
Upper	10	24.4	11,957	35.8	465	3.9	13,895	41.6
Unknown	2	4.9	12	0.0	0	0.0	0	0.0
Total AA	41	100.0	33,439	100.0	3,041	9.1	33,439	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	2,619	1,096	3.7	41.8	1,048	40.0	475	18.1
Moderate	17,604	6,437	21.9	36.6	8,804	50.0	2,363	13.4
Middle	20,543	9,258	31.5	45.1	8,137	39.6	3,148	15.3
Upper	16,983	12,606	42.9	74.2	2,998	17.7	1,379	8.1
Unknown	12	12	0.0	100.0	0	0.0	0	0.0
Total AA	57,761	29,409	100.0	50.9	20,987	36.3	7,365	12.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	336	5.4	297	5.2	38	8.2	1	1.5
Moderate	1,668	26.8	1,497	26.3	161	34.6	10	15.2
Middle	2,091	33.6	1,909	33.6	158	34.0	24	36.4
Upper	2,109	33.9	1,972	34.7	106	22.8	31	47.0
Unknown	10	0.2	8	0.1	2	0.4	0	0.0
Total AA	6,214	100.0	5,683	100.0	465	100.0	66	100.0
Percentage of Total Businesses:				91.5		7.5		1.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	2	1.4	2	1.4	0	0.0	0	0.0
Moderate	15	10.5	15	10.7	0	0.0	0	0.0
Middle	43	30.1	42	30.0	1	33.3	0	0.0
Upper	83	58.0	81	57.9	2	66.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	143	100.0	140	100.0	3	100.0	0	0.0
Percentage of Total Farms:				97.9		2.1		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.								

Table B-4

2021 Taylor County Metropolitan 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	6,909	21.3
Moderate	13	34.2	8,877	27.4	1,824	20.5	5,736	17.7
Middle	13	34.2	10,765	33.2	1,306	12.1	6,534	20.1
Upper	9	23.7	12,804	39.5	813	6.3	13,272	40.9
Unknown	3	7.9	5	0.0	0	0.0	0	0.0
Total AA	38	100.0	32,451	100.0	3,943	12.2	32,451	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	15,896	5,758	19.4	36.2	7,675	48.3	2,463	15.5
Middle	20,084	10,278	34.6	51.2	7,446	37.1	2,360	11.8
Upper	20,501	13,659	46.0	66.6	4,649	22.7	2,193	10.7
Unknown	11	5	0.0	45.5	6	54.5	0	0.0
Total AA	56,492	29,700	100.0	52.6	19,776	35.0	7,016	12.4
	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	1,753	28.4	1,568	27.8	174	37.9	11	17.5
Middle	1,966	31.9	1,768	31.3	172	37.5	26	41.3
Upper	2,417	39.2	2,281	40.4	112	24.4	24	38.1
Unknown	27	0.4	24	0.4	1	0.2	2	3.2
Total AA	6,163	100.0	5,641	100.0	459	100.0	63	100.0
Percentage of Total Businesses:			91.5		7.4		1.0	
	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	13	8.3	13	8.5	0	0.0	0	0.0
Middle	56	35.9	54	35.3	2	66.7	0	0.0
Upper	87	55.8	86	56.2	1	33.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	156	100.0	153	100.0	3	100.0	0	0.0
Percentage of Total Farms:			98.1		1.9		0.0	
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

APPENDIX C – LIMITED-SCOPE REVIEW ASSESSMENT AREA TABLES

Table C-1

2024 Menard County Nonmetropolitan 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	102	18.9
Moderate	0	0.0	0	0.0	0	0.0	79	14.6
Middle	1	100.0	541	100.0	68	12.6	111	20.5
Upper	0	0.0	0	0.0	0	0.0	249	46.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1	100.0	541	100.0	68	12.6	541	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	0	0	0.0	0.0	0	0.0	0	0.0
Middle	1,826	636	100.0	34.8	399	21.9	791	43.3
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	1,826	636	100.0	34.8	399	21.9	791	43.3
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	76	100.0	68	100.0	5	100.0	3	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	76	100.0	68	100.0	5	100.0	3	100.0
Percentage of Total Businesses:				89.5		6.6		3.9
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	28	100.0	28	100.0	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	28	100.0	28	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		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.								

Table C-2

2023 Menard County Nonmetropolitan 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	102	18.9
Moderate	0	0.0	0	0.0	0	0.0	79	14.6
Middle	1	100.0	541	100.0	68	12.6	110	20.3
Upper	0	0.0	0	0.0	0	0.0	250	46.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1	100.0	541	100.0	68	12.6	541	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	0	0	0.0	0.0	0	0.0	0	0.0
Middle	1,826	636	100.0	34.8	399	21.9	791	43.3
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	1,826	636	100.0	34.8	399	21.9	791	43.3
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	78	100.0	70	100.0	5	100.0	3	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	78	100.0	70	100.0	5	100.0	3	100.0
Percentage of Total Businesses:				89.7		6.4		3.8
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	30	100.0	30	100.0	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	30	100.0	30	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		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.								

Table C-3

2022 Menard County Nonmetropolitan 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	102	18.9
Moderate	0	0.0	0	0.0	0	0.0	79	14.6
Middle	1	100.0	541	100.0	68	12.6	110	20.3
Upper	0	0.0	0	0.0	0	0.0	250	46.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1	100.0	541	100.0	68	12.6	541	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	0	0	0.0	0.0	0	0.0	0	0.0
Middle	1,826	636	100.0	34.8	399	21.9	791	43.3
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	1,826	636	100.0	34.8	399	21.9	791	43.3
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	80	100.0	72	100.0	5	100.0	3	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	80	100.0	72	100.0	5	100.0	3	100.0
Percentage of Total Businesses:				90.0		6.3		3.8
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	30	100.0	30	100.0	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	30	100.0	30	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		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.								

Table C-4

2021 Menard County Nonmetropolitan 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	169	26.9
Moderate	0	0.0	0	0.0	0	0.0	134	21.3
Middle	1	100.0	628	100.0	59	9.4	123	19.6
Upper	0	0.0	0	0.0	0	0.0	202	32.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1	100.0	628	100.0	59	9.4	628	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	0	0	0.0	0.0	0	0.0	0	0.0
Middle	1,725	677	100.0	39.2	274	15.9	774	44.9
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	1,725	677	100.0	39.2	274	15.9	774	44.9
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	74	100.0	66	100.0	5	100.0	3	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	74	100.0	66	100.0	5	100.0	3	100.0
Percentage of Total Businesses:				89.2		6.8		4.1
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	34	100.0	34	100.0	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	34	100.0	34	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table C-5

Distribution of 2024 Small Business Lending By Income Level of Geography					
Assessment Area: Menard County Nonmetropolitan					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	2	100.0	17	100.0	100.0
Upper	0	0.0	0	0.0	0.0
Unknown	0	0.0	0	0.0	0.0
Total	2	100.0	17	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.

Table C-6

Distribution of 2024 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Menard County Nonmetropolitan					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	2	100.0	17	100.0	89.5
Over \$1 Million	0	0.0	0	0.0	6.6
Revenue Unknown	0	0.0	0	0.0	3.9
Total	2	100.0	17	100.0	100.0
By Loan Size					
\$100,000 or Less	2	100.0	17	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	2	100.0	17	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	2	100.0	17	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	2	100.0	17	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.

Table C-7

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography Assessment Area: Menard County Nonmetropolitan									
Geographic Income Level	Bank Loans By Year								Total Businesses %
	2022				2023				
	#	#%	\$(000)	%	#	#%	\$(000)	%	
Low	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	0.0
Middle	1	100.0	12	100.0	0	0.0	0	0.0	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Total	1	100.0	12	100.0	0	0.0	0	0.0	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.

Table C-8

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses Assessment Area: Menard County Nonmetropolitan									
	Bank Loans By Year								Total Businesses %
	2022				2023				
	#	#%	\$(000)	%	#	#%	\$(000)	%	
By Revenue									
\$1 Million or Less	1	100.0	12	100.0	0	0.0	0	0.0	89.7
Over \$1 Million	0	0.0	0	0.0	0	0.0	0	0.0	6.4
Revenue Unknown	0	0.0	0	0.0	0	0.0	0	0.0	3.8
Total	1	100.0	12	100.0	0	0.0	0	0.0	100.0
By Loan Size									
\$100,000 or Less	1	100.0	12	100.0	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	1	100.0	12	100.0	0	0.0	0	0.0	
By Loan Size and Revenue \$1 Million or Less									
\$100,000 or Less	1	100.0	12	100.0	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	1	100.0	12	100.0	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.

Table C-9

Distribution of 2021 Small Business Lending By Income Level of Geography					
Assessment Area: Menard County Nonmetropolitan					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	0	0.0	0	0.0	100.0
Upper	0	0.0	0	0.0	0.0
Unknown	0	0.0	0	0.0	0.0
Total	0	0.0	0	0.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

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

Table C-10

Distribution of 2021 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Menard County Nonmetropolitan					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	0	0.0	0	0.0	89.2
Over \$1 Million	0	0.0	0	0.0	6.8
Revenue Unknown	0	0.0	0	0.0	4.1
Total	0	0.0	0	0.0	100.0
By Loan Size					
\$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	
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: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

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

APPENDIX D – GLOSSARY

Aggregate lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Census tract: A small subdivision 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. Census tracts 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.

Community development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet 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, activities that revitalize or stabilize low- or moderate-income geographies, designated disaster areas; or designated distressed or underserved nonmetropolitan middle-income geographies.

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

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

Full-scope review: Performance is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

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

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

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

Limited-scope review: Performance is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-income: 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 geography.

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 metropolitan area/assessment area.

Metropolitan area (MA): 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 population of at least 2.5 million may be divided into MDs.

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

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

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

Nonmetropolitan area (NonMSA): Any area that is not located within an MSA.

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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

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

Rated area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area. For these institutions, no state ratings will be received unless the bank also maintains deposit facilities outside of the multistate metropolitan area. CRA activity is captured in either a state rating or a multistate metropolitan area rating, but not both.

Small loan(s) to business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as 'small business loans' if the loans are reported on the TFR as nonmortgage, commercial loans.

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

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