



Raymond • Girard • Virden • Pawnee • Morrisonville

The First National Bank of Raymond

COMMUNITY
REINVESTMENT
ACT

PUBLIC FILE



BRANCH LOCATIONS & HOURS OF OPERATION

Raymond, Illinois (main branch)

403 East Broad Street

Census Tract #9575

Phone: (217) 229-3701 Fax: (217) 229-3624

Lobby

Mon-Fri: 8:00 am to 3:30 pm

Sat: 8:00 am to Noon

Drive-Thru

Mon-Thu: 8:00 am to 5:00 pm

Fri: 8:00 am to 6:00 pm

Sat: 8:00 am to Noon

Girard, Illinois

625 North Third Street

Census Tract #9561

Phone: (217) 627-2112 Fax: (217) 627-2421

Lobby

Mon-Fri: 8:00 am to 3:30 pm

Sat: 8:00 am to Noon

Drive-Thru

Mon-Thu: 7:30 am to 5:00 pm

Fri: 7:30 am to 6:00 pm

Sat: 8:00 am to Noon

Morrisonville, Illinois

401 Sarpy Street

Census Tract #9590

Phone: (217) 526-3113 Fax: (217) 526-3605

Lobby

Mon-Fri: 9:00 am to 11:30 am
and 12:30 pm to 3:30 pm

Sat: 8:00 am to Noon

Drive-Thru

Mon-Thu: 8:00 am to 4:00 pm

Fri: 8:00 am to 5:00 pm

Sat: 8:00 am to Noon

Pawnee, Illinois

700 Carroll Street

Census tract #33

Phone: (217) 625-2311 Fax: (217) 625-3511

Lobby

Mon-Fri: 8:00 am to 3:30 pm

Sat: 8:00 am to Noon

Drive-Thru

Mon-Fri: 8:00 am to 5:00 pm

Fri: 8:00 am to 6:00 pm

Sat: 8:00 am to Noon

Virден, Illinois

103 South Springfield Street

Census Tract #9560

Phone: (217) 965-3344 Fax: (217) 965-4171

Lobby

Mon-Fri: 8:00 am to 3:30 pm

Sat: 8:00 am to Noon

Drive-Thru

Mon-Fri: 7:30 am to 6:00 pm

Sat: 8:00 am to Noon



ATM LOCATIONS

Raymond, Illinois
403 East Broad Street

Girard, Illinois
625 North Third Street

Morrisonville, Illinois
401 Sarpy Street

Pawnee, Illinois
700 Carroll Street

Virден, Illinois
405 North Springfield Street



BRANCH OPENINGS AND CLOSINGS

2013-2024:	NONE
2012:	Closed: Virden Mini Bank Virden, IL 405 N Springfield Census Tract #9560
1995-2011:	NONE
1994:	Opened: Girard, Illinois 625 North Third Street Census Tract #9561 Opened: Morrisonville, Illinois 401 Sarpy Street Census Tract #9590 Closed: Girard, Illinois 202 West Center Street Census Tract #9561 Closed: Girard, Illinois 113 North Second Street Census Tract #9561



PRODUCTS AND SERVICES

All First National Bank of Raymond branches provide each of the following products and services with the following exceptions: the Virden Mini-bank is a limited service facility; there is not a loan officer stationed at the Morrisonville location on a regular basis, however, loan officers can meet with Morrisonville branch customers by appointment at either the Raymond or Morrisonville locations.

LOANS

Agriculture loans
Automobile loans
Home Improvement loans
Municipal Loans
Personal loans
Real Estate loans
Commercial loans
Small Business loans
Boat loans
E-Z Credit Overdraft Line of Credit
Fixed Rate Mortgage loan origination and servicing
Home Equity Lines of Credit (HELOC)

DEPOSIT ACCOUNTS

Demand Deposits Accounts
First Club (Demand Deposit) Accounts
NOW Accounts
Money Market Deposit Accounts
Savings Accounts
Certificates of Deposit
“Sprout” Certificates of Deposit
Individual Retirement Accounts
Christmas Club Accounts

SERVICES

Safety Deposit Boxes available at the Raymond, Pawnee, Virden and Girard locations
Wire Transfers
Cashiers Checks
Notary Service
License Plate Stickers
Automatic Teller Machines
Debit Card and related services
Fax Services
Copy Machine Services
Direct Deposit
Automatic Transfer
Stop Payments
Drive-up Banking
Night Depository
Bank-by-mail
Internet Banking / Bill Payment / Mobile Banking / Mobile Deposit
FNB1 Answer Center telephone system

Schedule of Fees

Description	Fee
ATM Withdrawal (from Checking or Savings at an ATM owned by another institution)	\$ 1.00
Replacement Debit/ATM Card	\$10.00
Cashier's Check	\$ 4.00
Check Printing	Varies by account type and style of check
Overdraft and Non-Sufficient Funds (NSF) Fees	\$30.00 per item, per presentment Maximum total Overdraft and NSF fees of \$120 per day
Continued Overdraft (fee assessed every 7 days account remains in overdraft status)	\$30.00
Stop Payment	\$30.00
Deposit Account closed within 90 days of opening	\$25.00
Inactive Account (applies to Checking and Savings accounts inactive for 24 months)	\$ 5.00 per month
Wire Transfer – Outgoing	\$30.00
Wire Transfer – Incoming	\$10.00
License Sticker processing fee	\$ 9.00
Coupon Collections	\$ 5.00 per envelope
Transcript Statements	\$ 5.00
Archival Copies	\$ 5.00 per page
Account Research/Reconciliation	\$25.00 per hour/\$25.00 minimum
Photocopies	\$ 0.20 per page
Fax Services	\$ 2.00 per page
Garnishments/Levies	\$60.00
Collections	\$25.00
Night Deposit Locking Bag	\$25.00
Safe Deposit Box Rental	Rent varies by box size
Safe Deposit Box Key replacement (requires the reissue of 2 new keys)	\$50.00
Safe Deposit Box Closed with only 1 key	\$50.00
Safe Deposit Box Drilling	\$25.00 plus Locksmith Fee
Check Cashing for Non-Customers	\$10.00
Loose Coin Counting for Non-Customers	5% of Total
Coin and Currency Exchange for Non-customer Businesses	5% of Total with a \$5.00 minimum

First Club Members receive half off the service fee for photocopies, cashier's checks, stop payments and the license sticker processing fee, as well as a discount on the rental price for safe deposit boxes.

For additional information on our banking services and fees, contact 217-229-3701.



LOAN TO DEPOSIT RATIOS

As reported in the Uniform Bank Performance Report

12-31-23	54.65%
09-30-23	47.60%
06-30-23	45.58%
03-31-23	46.44%
12-31-22	48.45%
09-30-22	45.05%
06-30-22	41.18%
03-31-22	47.38%
12-31-21	53.05%
09-30-21	47.55%
06-30-21	49.32%
03-31-21	49.69%
12-31-20	53.13%
09-30-20	53.99%
06-30-20	54.67%
03-31-20	61.05%
12-31-19	62.96%
09-30-19	61.27%
06-30-19	70.77%
03-31-19	66.84%

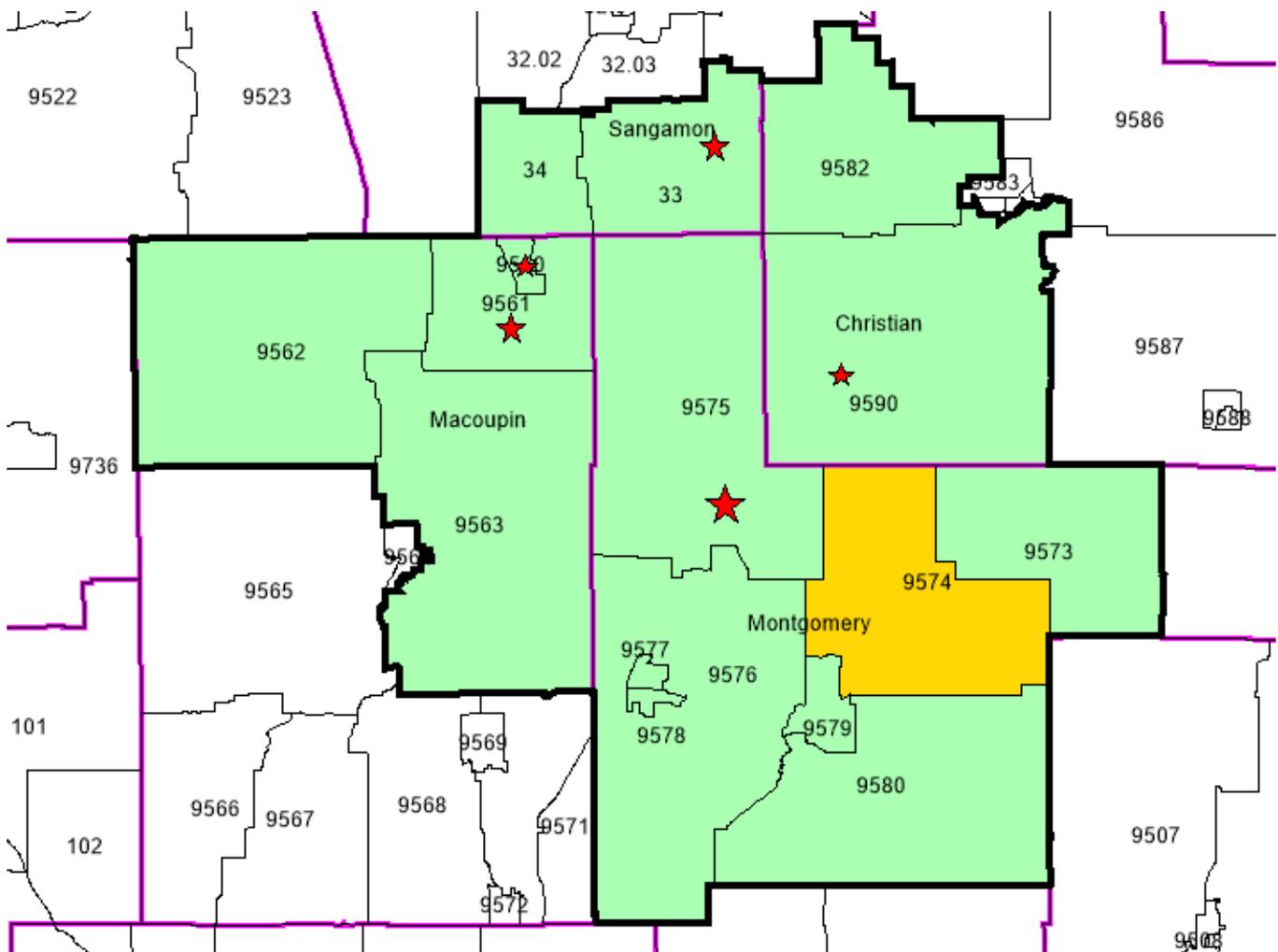


WRITTEN COMMENTS FROM THE PUBLIC

No written comments have been received from the public for the current year or the prior two calendar years.

ASSESSMENT AREA

Montgomery, Macoupin, Christian & Sangamon Counties





Home Mortgage Disclosure Act Notice

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions are also available online. For more information, visit the Consumer Financial Protection Bureau's Web site:

www.consumerfinance.gov/hmda.



PUBLIC DISCLOSURE

October 18, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The First National Bank of Raymond
Charter Number 6910

403 East Broad Street, Raymond, Illinois 62560

Office of the Comptroller of the Currency

211 Fulton Street
Suite 604
Peoria, Illinois 61602

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

Table of Contents

Overall CRA Rating.....	1
Description of Institution.....	2
Scope of the Evaluation.....	2
Discriminatory or Other Illegal Credit Practices Review.....	4
Lending Test	5
State Rating.....	5
State of Illinois.....	5
Appendix A: Scope of Examination.....	A-1
Appendix B: Summary of MMSA and State Ratings.....	B-1
Appendix C: Definitions and Common Abbreviations.....	C-1
Appendix D: Tables of Performance Data.....	D-4

Overall CRA Rating

Institution’s CRA Rating: This institution is rated **Satisfactory**

The lending test is rated: Satisfactory

The major factors that support this rating include:

- The Lending Test rating is based on the Satisfactory performance in the state of Illinois.
- The borrower distribution reflects excellent performance in lending to small farms, by revenue.
- The geographic distribution reflects poor performance in lending in moderate-income geographies. Opportunities for lending in low- or moderate-income geographies are limited as there is only one moderate-income geography and no low-income geographies in all of the AAs. The full population of loans are considered in the geographic distribution analysis.
- Lending inside the assessment areas (AAs) reflects excellent performance as a substantial majority, 93.7 percent, of loans are inside the AAs. The full population of loans are considered in the lending inside the AAs analysis.
- The quarterly average loan-to-deposit (LTD) ratio of 63.3 is reasonable.

Loan-to-Deposit Ratio

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

The quarterly average LTD ratio is 63.3 percent for the 17-quarter period from June 30, 2017, to June 30, 2021, with a low LTD ratio of 49.7 percent and a high of 74.3 percent.

FNB ranks ninth out of 11 similarly situated and sized FDIC insured financial institutions that compete with the bank for deposits in the AAs. The comparable institutions range in size from \$99.5 million to \$241.6 million with quarterly average LTD ratios from 44.3 percent to 95.7 percent.

Lending in Assessment Area

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

The bank originated and purchased 93.7 percent of its total loans inside the bank’s AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Farm Loans	325	93.7	22	6.3	347	71,687	95.7	3,256	4.2	74,942

Source: Population of farm loans originated or purchased from January 1, 2018 and December 31, 2020.

Conclusions are factored into the overall analysis of the geographic distribution of lending by income level of geography.

Description of Institution

The First National Bank of Raymond (FNB or bank) is an intrastate financial institution headquartered in Raymond, Illinois, with assets of \$181.4 million, at June 30, 2021. FNB is wholly owned by Raymond Bankcorp, a one-bank holding company composed of FNB. Raymond Bancorp, Inc does not negatively affect FNB's ability to meet the credit needs of the AAs. The bank has a minority ownership in a title services company, which does not negatively affect FNB's ability to meet the credit needs of the AAs.

The bank has one rating area for its three legal AAs. One AA is in the nonmetropolitan areas of Christian and Montgomery Counties (NonMSA AA), a second AA in the St Louis MSA of Macoupin County (St Louis MSA AA), and a third AA in the Springfield MSA of Sangamon County (Springfield MSA AA).

The bank sources a majority of its deposits, 55.0 percent from the NonMSA, 29.9 percent from the St Louis MSA, and 15.1 percent from the Springfield MSA per FDIC data at June 30, 2021.

The bank offers a full range of deposit and loan products and services. Agriculture lending represents the largest portfolio at \$40.7 million, followed by commercial at \$19.0 million, residential at \$13.2 million, and consumer at \$3.8 million, per September 31, 2021 call report data.

FNB customers have banking access through five locations, which offer drive-thru services as well as banking services on Saturdays. Additional banking access is available through five ATMs, telebanking, internet banking, and mobile banking. Please refer to the CRA Public File for a detailed listing of products and services offered by the bank.

FNB reported a net loans and leases to total assets ratio of 44.2 percent and a tier 1 leverage capital ratio of 9.6 percent, or \$17.4 million, at June 30, 2021.

There are no legal or financial circumstances that impede the bank's ability to meet the credit needs of its AAs.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period covers the period from the date of the previous CRA PE of May 15, 2017, to October 18, 2021. We evaluated FNB under the Small Bank evaluation procedures, which includes a Lending Test.

The Lending Test evaluated loans originated or purchased between January 1, 2018, and December 31, 2020, and were compared to the 2015 American Community Survey Census Data.

The primary loan product for the evaluation was determined to be agriculture loans to due to the strategic focus of the bank.

The geographic distribution and lending inside AAs utilized the full population of farm loans in the analysis. The borrower distribution utilized random samples and results are considered in context.

Selection of Areas for Full-Scope Review

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

Ratings

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

FNB’s three AAs are located within the State of Illinois.

Discriminatory or Other Illegal Credit Practices Review

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

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

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

State Rating

State of Illinois

CRA rating for the State of Illinois¹: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The borrower distribution reflects excellent performance in lending to small farms, by revenue.
- The geographic distribution reflects poor performance in lending in moderate-income geographies. Opportunities for lending in low- or moderate-income geographies are limited as there is only one moderate-income geography and no low-income geographies in all of the AAs. The full population of loans are considered in the geographic distribution analysis.

Description of Institution's Operations in Illinois

FNB's Illinois rating area has three AAs, which FNB serves five locations, which offer drive-thru services as well as banking services on Saturdays. Additional banking access is available through five ATMs, telebanking, internet banking, and mobile banking.

The NonMSA AA includes two offices and two ATMs. The St Louis MSA AA includes two offices and two ATMs. The Springfield MSA AA includes one office and one ATM.

The AAs consist predominantly of middle-income geographies. The NonMSA AA has 10 census tracts (CT), which consist of all CTs in Montgomery County and two CTs in southwest Christian County. The two CTs in Christian County are middle-income CTs, one CT in Montgomery County is a moderate-income CT while the remaining eight CTs are middle-income CTs. Seven of the eight CTs in Montgomery County are distressed middle-income CTs due to high unemployment for the 2019 and 2020 years. One office and ATM are located in a distressed middle-income CT. The St Louis MSA AA consist of four middle-income CTs in Northeast Macoupin County. The Springfield MSA AA consist of two middle-income CTs in the southern portion of Sangamon County.

Major employment sectors include retail trade, services, and agriculture. Large employers include Wal-Mart, Graham Correctional Center, and St. Francis Hospital.

The annual unemployment rate in the State of Illinois had been declining in 2018 and 2019 until 2020 due to the Covid-19 pandemic. The annualized unemployment rates were 4.3 percent in 2018, 4.0 percent in 2019, and 9.5 percent in 2020, per U.S. Bureau of Labor Statistics. In 2020, the counties in the AAs compared favorably to the State of Illinois. In the NonMSA AA, Christian and Montgomery counties had annualized unemployment rates of 8.1 percent and 8.7 percent in 2020, respectively. In the St Louis MSA AA, Macoupin County had an annualized unemployment rate of 6.9 percent in 2020. In the Springfield MSA AA, Sangamon County had an annualized unemployment rate of 8.2 percent.

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

Competition for loans and deposits is moderate. The bank competes with state and national banks, credit unions, and farm credit institutions. FNB held a 4.4 deposit market share ranking 11th among 20 FDIC insured financial institutions in the NonMSA AA competing for \$2.0 billion in deposits, per FDIC data at June 30, 2021. The top five institutions held a 49.2 percent market share. In the St Louis MSA AA, FNB held a 4.6 percent deposit market share, ranking seventh of 13 FDIC insured financial institutions competing for \$1.1 billion in deposits. The top five institutions held a 76.4 percent deposit market share in the St Louis MSA AA. In the Springfield MSA AA, FNB held a less than 1.0 percent deposit market share, ranking 21st of 24 FDIC insured financial institutions competing for \$8.1 billion in deposits. The top five institutions held a 60.4 percent deposit market share in the Springfield MSA AA

We obtained community contact interviews for each full-scope review, which were from an economic development board and a farm advocacy group. Many of the area’s small towns suffer from empty storefronts, declines in real estate demand, and job losses from coal related industries. Housing stock conditions are deteriorating, increasingly renter occupied, and pricing gaps are increasing between new and older homes. Population growth is stagnant or declining due to availability of jobs and limited opportunities for younger workforce. Contacts noted farm credit institutions provided increased competition for farm loans. Loans for creating and expanding local businesses as well as attracting businesses were noted needs described by both contacts. Neither contact had any negative perceptions of FNB.

NonMSA AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: FNB Raymond - NonMSA AA, 2015 ACS						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	10	0.0	10.0	90.0	0.0	0.0
Population by Geography	37,524	0.0	5.4	94.6	0.0	0.0
Housing Units by Geography	16,563	0.0	6.2	93.8	0.0	0.0
Owner-Occupied Units by Geography	11,396	0.0	6.9	93.1	0.0	0.0
Occupied Rental Units by Geography	2,997	0.0	2.9	97.1	0.0	0.0
Vacant Units by Geography	2,170	0.0	7.4	92.6	0.0	0.0
Businesses by Geography	1,980	0.0	4.4	95.6	0.0	0.0
Farms by Geography	311	0.0	15.4	84.6	0.0	0.0
Family Distribution by Income Level	10,204	19.7	16.7	21.3	42.3	0.0
Household Distribution by Income Level	14,393	22.0	16.2	17.0	44.8	0.0
Median Family Income Non-MSAs - IL		\$59,323	Median Housing Value			\$90,074
			Median Gross Rent			\$605
			Families Below Poverty Level			9.9%
<i>Source: 2015 ACS and 2019 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

St Louis MSA AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: FNB Raymond - St Louis MSA AA, 2015 ACS						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	4	0.0	0.0	100.0	0.0	0.0
Population by Geography	12,188	0.0	0.0	100.0	0.0	0.0
Housing Units by Geography	5,511	0.0	0.0	100.0	0.0	0.0
Owner-Occupied Units by Geography	3,760	0.0	0.0	100.0	0.0	0.0
Occupied Rental Units by Geography	1,070	0.0	0.0	100.0	0.0	0.0
Vacant Units by Geography	681	0.0	0.0	100.0	0.0	0.0
Businesses by Geography	613	0.0	0.0	100.0	0.0	0.0
Farms by Geography	100	0.0	0.0	100.0	0.0	0.0
Family Distribution by Income Level	3,255	21.6	21.0	24.3	33.1	0.0
Household Distribution by Income Level	4,830	21.2	20.8	19.5	38.4	0.0
Median Family Income MSA - 41180 St. Louis, MO-IL MSA		\$70,718	Median Housing Value			\$100,119
			Median Gross Rent			\$631
			Families Below Poverty Level			7.4%
<i>Source: 2015 ACS and 2019 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Scope of Evaluation in Illinois

The NonMSA AA received a full-scope review and a greater weighting as it accounts as a majority source of deposits for the bank. The St Louis MSA AA also received a full-scope review as it has not previously been included as a full-scope review. There are no low- or moderate-income CTs in either the St Louis MSA AA or Springfield MSA AA. Please refer to appendix A for a full list of AAs under review.

LENDING TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on a full-scope review, the bank's performance in the NonMSA AA is reasonable. Based on a full-scope review, the bank's performance in the St Louis MSA AA is excellent.

Distribution of Loans by Income Level of the Geography

The bank exhibits poor geographic distribution of loans.

Small Loans to Farms

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

NonMSA AA:

The distribution of farm loans in the moderate-income geography is poor.

The proportion of farm loans in moderate-income CTs is well below the percentage of farms and below the aggregate distribution. Opportunities for lending in low- or moderate-income (LMI) CTs are limited as there are no low-income CTs and only one moderate-income CT in the in the AA.

St Louis MSA AA:

There are no low- or moderate-income CTs in the AA.

Lending Gap Analysis

We performed a lending gap analysis that included a review of geocoded sampled farm loans, loan trial listing by census tracts, and location of branches. We did not identify any unexplained, conspicuous gaps in lending.

Distribution of Loans by Income Level of the Borrower

The bank exhibits an excellent distribution of loans to farms of different sizes.

Small Loans to Farms

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

NonMSA AA:

The distribution of farm loans by revenue is excellent.

The proportion of farm loans is near to the percentage of small farms but exceeds the aggregate distribution. The excellent aggregate performance offsets the demographic performance.

St Louis MSA AA:

The distribution of farm loans to by revenue is excellent.

The proportion of farm loans is near to the percentage of small farms but exceeds the aggregate distribution. The excellent aggregate performance offsets the demographic performance.

Responses to Complaints

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

Conclusions for Areas Receiving Limited Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in the Springfield MSA is inconsistent with the bank's overall performance under the Lending Test in the full-scope areas. As

there are no LMI CTs, the performance in the limited scope AA is based on the borrower distribution, which reflects excellent performance.

Appendix A: Scope of Examination

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

Time Period Reviewed:	January 1, 2018 to December 30, 2020	
Bank Products Reviewed:	Farm loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
NA	NA	NA
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
States		
Illinois		
- NonMSA Illinois	Full-scope	Portion of Christian and All CTs in Montgomery County
- St Louis MSA	Full-scope	Portion of Macoupin County
- Springfield MSA	Limited-scope	Portion of Sangamon County

Appendix B: Summary of MMSA and State Ratings

RATINGS	The First National Bank of Raymond
Overall Bank:	Lending Test Rating
The First National Bank of Raymond	Satisfactory
MMSA or State:	
Illinois	Satisfactory

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

- Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank’s assessment area.
- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.

State of Illinois

Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography																			2018-2020	
Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$ (000s)	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	
NonMSA AA	225	43,994	69.2	81	0.0	0.0	0.0	15.4	1.8	3.7	84.6	98.2	96.3	0.0	0.0	0.0	0.0	0.0	0.0	
St Louis AA	67	15,614	20.6	52	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	
Springfield AA	33	12079	10.2	54	0.0	0.0	0.0	0.0	0.0	0.0	100.0	0.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	

Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues												2018-2020	
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available			
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans		
NonMSA AA	31	3,851	39.3	84	99.7	90.3	49.4	0.0	6.5	0.3	3.2		
St Louis AA	28	8,138	35.4	54	98.0	85.7	50.0	2.0	14.3	0.0	0.0		
Springfield AA	20	7,432	25.3	56	98.0	80.0	57.4	0.0	20.0	2.0	0.0		

Source: 2019 D&B Data; 01/01/2018 - 12/31/2020 Sampled Bank Data; 2019 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%