



## **PUBLIC DISCLOSURE**

December 3, 2018

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

The First National Bank of Arenzville  
Charter Number 9183

110 South Charles Street  
Arenzville, Illinois 62611

Office of the Comptroller of the Currency

211 Fulton Street  
Suite 604  
Peoria, Illinois 61602

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

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## **Overall CRA Rating is Satisfactory**

**The Lending Test is rated: Satisfactory.**

- The borrower distribution of loans reflects reasonable penetration.
- The geographic distribution of loans reflects reasonable dispersion.
- A substantial majority of loans are to borrowers within its assessment area (AA).
- The quarterly average loan-to-deposit (LTD) ratio is reasonable.

## Definitions and Common Abbreviations

The following terms and abbreviations are used throughout 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. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

**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 MA/assessment area.

**Census Tract (CT):** 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 areas. Census tracts generally have a population between 1,200 and 8,000 people, with an optimal size of 4,000 people. 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 Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas; or loans, investments, and services that support, enable or facilitate projects or activities under HUD Neighborhood Stabilization Program criteria that benefit low-, moderate-, and middle-income individuals and geographies in the bank's assessment area(s) or outside the assessment area(s) provided the bank has adequately addressed the community development needs of its assessment area(s).

**Community Reinvestment Act (CRA):** the statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, 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, home equity 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 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), loan pricing, the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

**Home Mortgage Loans:** Such loans include home purchase, home improvement and refinancings, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing and one-to-four family dwellings other than manufactured housing.

**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 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 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 MA/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. 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 it and half below it.

**Metropolitan Area (MA):** Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget, and any other area designated as such by the appropriate federal financial supervisory agency.

**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.

**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 multi-state 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 multi-state metropolitan area, the institution will receive a rating for the multi-state metropolitan 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 One 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.

## Description of Institution

The First National Bank of Arenzville (FNB or bank) is an intrastate financial institution headquartered in Arenzville, Illinois, north of Interstate 72 in Cass County. The bank reported \$82.5 million in total assets at September 30, 2018. FNB is wholly owned by Arenzville Bancorp, Inc., a one-bank holding company headquartered in Arenzville, Illinois, with \$82.5 million in total assets. Arenzville Bancorp, Inc. does not negatively impact the bank's ability to meet the credit needs of the community.

FNB has three branch locations serving Cass County and Morgan County (Arenzville AA or AA); the main branch is located at 110 South Charles Street, Arenzville, Illinois. The other two branches are located in Jacksonville, Illinois; one branch at 1904 South Main and another branch at 1839 West Morton. There have been no changes in branch locations, no branch acquisitions, nor branch closures since the previous CRA Performance Evaluation (PE). Each branch location is equipped with drive-up facilities and an Automated Teller Machine (ATM). All bank products and services are available from any of FNB's branches.

FNB's strategy is to provide financial products and services to meet the needs of the customers in the communities they serve, with an emphasis on the Arenzville and Jacksonville areas.

The primary lending products are agricultural and commercial loans. FNB originated or purchased \$94.8 million in loans between January 1, 2015, and December 31, 2017, per bank data. Agricultural and commercial loans represented 42.2 percent by number of originations and 68.0 percent by dollar volume. A large portion of the commercial loan portfolio is derived from the 1839 West Morton branch in Jacksonville, Illinois.

The bank offers agricultural lending programs through the Farm Service Agency (FSA) to aid farmers in obtaining financing and overcoming the high cost barriers to enter the farming industry. These programs include the Beginner Farmer Program and the Guaranteed Program.

The competition for loans is high, particularly for agricultural loans. FNB competes with national banks, state banks, credit unions, and non-bank financial institutions located throughout AA and surrounding counties.

FNB held 5.9 percent deposit market share in Cass and Morgan Counties, as of June 30, 2018. The top three FDIC insured financial institutions held a 45.0 percent deposit market share.

FNB had a net loans and leases to total assets ratio of 73.5 percent and a tier 1 leverage capital ratio of 10.4 percent at September 30, 2018.

The previous CRA rating, which the OCC determined using the Small Bank criterion, was Satisfactory, as detailed in the CRA PE dated April 22, 2013.



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

## **Scope of the Evaluation**

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

The evaluation period covers the period between the previous CRA PE of April 22, 2013, through December 3, 2018. We assessed the bank under the Small Bank criterion, which includes a lending test. The lending test evaluated the lending activity for the calendar years of 2015 and 2016 on a combined basis and was compared to 2010 U.S. Census data. Due to changes in census data effective January 1, 2017, the 2017 calendar year lending performance was evaluated separately and compared to the 2015 American Community Survey (ACS) Census data.

FNB's primary lending products were determined to be agricultural and business lending.

### **Data Integrity**

FNB is not required to maintain CRA loan application register data outside of loan files. We utilized random sampling to obtain data for agriculture and business loans. We obtained the gross revenues of agriculture and business borrowers, and geocoded each loan sampled.

### **Selection of Areas for Full-Scope Review**

The bank has one AA, which received a full-scope review.

### **Ratings**

The combined lending performance in 2015 and 2016 received a greater weighting than the 2017 performance. We gave equal weighting to the performance of agricultural and business lending.

## **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 assessment area 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 Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution [or any affiliate whose loans have been considered as part of the institution's lending performance] 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.

## Conclusions with Respect to Performance Tests

### LENDING TEST

FNB meets the standard for satisfactory performance.

#### Loan-to-Deposit Ratio

The quarterly LTD ratio is reasonable given the size, complexity, financial condition, level of competition, and lending opportunities available in the AA. The quarterly average LTD ratio was 73.6 percent for the period from June 30, 2013, to September 30, 2018, with a low of 58.0 percent and a high of 88.8 percent. FNB ranks fourth among seven similarly sized FDIC insured institutions that compete with the bank for deposits in the AA. The comparable institutions ranged in size from \$50.8 million to \$325.3 million, and reported quarterly average from 61.2 percent to 84.6 percent. Note that the LTD ratio is calculated on a bank-wide basis.

#### Lending in Assessment Area

FNB originated or purchased a substantial majority of the loans to customers inside its AA during the evaluation period, both by number and dollar volume. Note that the proportion of lending inside versus outside the AA is calculated on a bank-wide basis.

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$ (000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$ (000s)	%	\$ (000s)	%	
Agriculture	36	90.0	4	10.0	40	4,887	82.9	1,008	17.1	5,895
Businesses	39	97.5	1	2.5	40	3,532	99.6	15	0.4	3,547
<b>Total</b>	<b>75</b>	<b>93.8</b>	<b>5</b>	<b>6.3</b>	<b>80</b>	<b>8,420</b>	<b>89.2</b>	<b>1,022</b>	<b>10.8</b>	<b>9,442</b>

*Source: Random loan sample of Agriculture and Business loans originated or purchased from 1/1/2015 through 12/31/2017. Due to rounding, totals may not equal 100.0*

#### Lending to Borrowers of Different Incomes and to Businesses of Different Sizes

##### Borrower Distribution of Loans

The borrower distribution of loans reflects excellent penetration throughout the AA.

### Agriculture:

See Tables 2a and 2b in Appendix C for Assessment Area Distribution of Loans to Farms by Gross Annual Revenues for 2015-2016 and 2017.

The distribution of agriculture loans reflects excellent penetration to farms of different sizes in the AA.

For 2015-2016, the distribution of agricultural loans reflected excellent penetration to farms of different sizes. The proportion of lending to small farms exceeded the percentage of small farms in the AA. The lending performance was significantly stronger than the aggregate distribution of loans to small farms in the AA.

For 2017, the distribution of agricultural loans reflected excellent penetration to farms of different sizes. The proportion of lending to small farms exceeded the percentage of small farms in the AA. The lending performance was significantly stronger than the aggregate distribution of loans to small farms in the AA.

### Business:

See Tables 3a and 3b in Appendix C for Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues for 2015-2016 and 2017.

The distribution of business loans reflects reasonable penetration to businesses of different sizes within the AA.

For 2015-2016, the distribution of business loans reflected reasonable penetration to businesses of different sizes. The proportion of lending to small businesses was near to the percentage of small businesses in the AA. The lending performance was stronger than the aggregate penetration of loans to small businesses in the AA.

For 2017, the distribution of business loans reflected reasonable penetration to businesses of different sizes. The proportion of lending to small businesses was near to the percentage of small businesses in the AA. The lending performance was weaker the aggregate penetration of loans to small businesses in the AA.

### **Geographic Distribution of Loans**

The geographic distribution of loans reflects reasonable dispersion. Although the dispersion of agriculture lending was very poor, less weight was given to agriculture lending due to the limited opportunities for agriculture lending in the moderate-income CTs.

### Agriculture:

See Tables 4a and 4b in Appendix C for Assessment Area Distribution of Loans to Farms by Income Category of the Geography for 2015-2016 and 2017.

The distribution of agriculture loans reflects very poor dispersion of loans to farms in the AA.

For 2015-2016, the distribution of agriculture loans reflected very poor dispersion of loans to farms in moderate-income CTs in the AA. The proportion of lending in the moderate-income CTs was substantially less than the number of farms in the moderate-income CTs. The lending performance was comparable to the aggregate distribution of loans in moderate-income CTs. Both the bank sample and aggregate distribution had zero loans to farms in the moderate-income CTs. There were 21 farms located in moderate-income tracts per 2015 and 2016 D&B data; as a result, there were limited opportunities for agriculture lending in these CTs. There were no low-income CTs in the AA.

For 2017, the distribution of agriculture loans reflected very poor dispersion of loans to farms in moderate-income CTs in the AA. The proportion of lending in the moderate-income CTs was substantially less than the number of farms in the moderate-income CTs. The lending performance was comparable to the aggregate distribution of loans in moderate-income CTs. Both the bank sample and aggregate distribution had zero loans to farms in the moderate-income CTs. There were 21 farms located in moderate-income tracts per 2017 D&B data; as a result, there were limited opportunities for agriculture lending in these CTs. There were no low-income CTs in the AA.

### Business:

See Tables 5a and 5b in Appendix C for Assessment Area Distribution of Loans to Businesses by Income Category of the Geography for 2015-2016 and 2017.

The distribution of business loans reflects reasonable dispersion of loans to businesses in moderate-income CTs in the AA.

For 2015-2016, the distribution of business loans reflected reasonable dispersion of loans to businesses in moderate-income CTs in the AA. The proportion of lending in the moderate-income CTs was near to the percentage of businesses in moderate-income CTs. The lending performance was comparable to the aggregate distribution of loans in moderate-income CTs. There were no low-income CTs in the AA.

For 2017, the distribution of business loans reflected poor dispersion of loans to small businesses in moderate-income CTs in the AA. The proportion of lending in the moderate-income CTs was less than the percentage of small businesses in moderate-income CTs. The lending performance was weaker than the aggregate distribution of loans in moderate-income CTs. There were no low-income CTs in the AA.

## **Responses to Complaints**

There were no complaints received about the bank's performance in helping to meet the credit needs of its AAs during the evaluation period.

## Appendix A: Scope of Examination

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

<b>Time Period Reviewed</b>	Lending Test: January 1, 2015, to December 31, 2017	
<b>Financial Institution</b>		<b>Products Reviewed</b>
The First National Bank of Arenzville Arenzville, Illinois		Agriculture Loans Business Loans
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
None	None	None
<b>List of Assessment Areas and Type of Examination</b>		
<b>Assessment Area</b>	<b>Type of Exam</b>	<b>Other Information</b>
State of Illinois (Non-Metropolitan Area) Arenzville AA	Full Scope	Cass County (#17) – All CTs Morgan County (#137)- All CTs

## Appendix B: Community Profiles for Full-Scope Areas

### Arenzville AA

Demographic Information of the Assessment Area						
Assessment Area: Arenzville AA 2015-2016						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	15	0.0	26.7	53.3	20.0	0.0
Population by Geography	49,189	0.0	23.7	52.6	23.7	0.0
Housing Units by Geography	21,431	0.0	23.9	51.3	24.7	0.0
Owner-Occupied Units by Geography	13,464	0.0	17.5	54.1	28.5	0.0
Occupied Rental Units by Geography	5,596	0.0	33.9	43.3	22.8	0.0
Vacant Units by Geography	2,371	0.0	37.1	54.8	8.1	0.0
Businesses by Geography	2,386	0.0	26.0	51.8	22.2	0.0
Farms by Geography	284	0.0	7.4	74.6	18.0	0.0
Family Distribution by Income Level	12,686	19.5	17.3	20.5	42.7	0.0
Household Distribution by Income Level	19,060	22.7	17.2	17.5	42.6	0.0
Median Family Income Non-MSA-Illinois		\$54,499	Median Housing Value			\$90,671
			Median Gross Rent			\$558
			Families Below Poverty Level			10.9%
<p><i>Source: 2010 U.S. Census and 2016 D&amp;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></p>						



<b>Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Arenzville AA 2017</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	15	0.0	20.0	46.7	33.3	0.0
Population by Geography	48,383	0.0	17.4	46.3	36.3	0.0
Housing Units by Geography	21,248	0.0	18.3	44.1	37.6	0.0
Owner-Occupied Units by Geography	13,364	0.0	13.9	42.7	43.4	0.0
Occupied Rental Units by Geography	5,661	0.0	27.1	46.1	26.9	0.0
Vacant Units by Geography	2,223	0.0	22.6	47.2	30.2	0.0
Businesses by Geography	2,330	0.0	20.4	47.1	32.5	0.0
Farms by Geography	283	0.0	7.4	48.4	44.2	0.0
Family Distribution by Income Level	12,403	20.8	17.7	19.7	41.9	0.0
Household Distribution by Income Level	19,025	22.3	17.4	17.5	42.8	0.0
Median Family Income Non-MSA - Illinois	\$59,121	Median Housing Value				\$93,882
		Median Gross Rent				\$605
		Families Below Poverty Level				9.3%
<i>Source: 2015 ACS Census and 2017 D&amp;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>						

The AA includes all CTs in Cass County and Morgan County. There were four moderate-income CTs in the AA, two in Jacksonville, Illinois, and two in Beardstown, Illinois, per 2015 and 2016 demographic data. In the 2017 demographic data, the AA had three moderate-income CTs, two in Jacksonville, Illinois, and one in Beardstown, Illinois. The moderate-income CTs are primarily comprised of residential and business district areas.

The local economy of the AA is stable and has improved from prior years. Morgan County had an unemployment rate of 5.8 percent at December 31, 2015, and 4.4 percent at December 31, 2017, while Cass County had an unemployment rate of 5.3 percent and 4.4 percent, as of the respective dates. Both counties compared favorably to the State of Illinois unemployment rate of 4.7 percent at December 31, 2017.

We made one community contact with an economic development group in Cass County. The community contact stated the overall economic condition of the area was stable. The economy is influenced by agriculture and businesses that provide services to the agriculture community, such as a large meat processing facility and Sunrise Ag. The community contact did not identify any unmet credit needs or development opportunities in the AA.

The contact had a positive perception of the FNB, stating that the bank is involved in community development opportunities in the local area and the bank plays a significant role in Cass County's credit-related projects.

## Appendix C: Tables

Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$ (000s)	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
Arenzville	29	4,340	100	59	98.6	100.0	44.1	0.7	0.0	0.7	0.0
Total	29	4,340	100	59	98.6	100.0	44.1	0.7	0.0	0.7	0.0

*Source: 2010 U.S Census; Sample of Agricultural loans; 01/01/2015 - 12/31/2016 Bank Data  
Due to rounding, totals may not equal 100.0*

Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$ (000s)	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
Arenzville	20	1,877	100	58	98.2	100	51.7	0.7	0.0	1.1	0.0
Total	20	1,877	100	58	98.2	100	51.7	0.7	0.0	1.1	0.0

*Source: 2015 ACS Census; Sample of Agricultural loans; 01/01/2017 - 12/31/2017 Bank Data  
Due to rounding, totals may not equal 100.0*

<b>Table 3a: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>											<b>2015-16</b>	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$ (000s)	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Arenzville	26	1,750	100	316	75.1	53.8	43.4	6.3	46.2	18.6	0.0	
Total	26	1,750	100	316	75.1	53.8	43.4	6.3	46.2	18.6	0.0	

*Source: 2010 U.S Census; Sample of Business loans; 01/01/2015 - 12/31/2016 Bank Data  
Due to rounding, totals may not equal 100.0*

<b>Table 3b: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>											<b>2017</b>	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Arenzville	21	2,075	100	367	74.9	42.9	54.2	6.7	57.1	18.5	0.0	
Total	21	2,075	100	367	74.9	42.9	54.2	6.7	57.1	18.5	0.0	

*Source: 2015 ACS Census; Sample of Business loans; 01/01/2017 - 12/31/2017 Bank Data  
Due to rounding, totals may not equal 100.0*

**Table 4a: Assessment Area Distribution of Loans to Farms by Income Category of the Geography** **2015-2016**

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
Arenzville	29	4,340	100	59	0.0	0.0	0.0	6.8	0.0	0.0	75.6	96.6	83.1	17.6	3.4	16.9	0.0	0.0	0.0
Total	29	4,340	100	59	0.0	0.0	0.0	6.8	0.0	0.0	75.6	96.6	83.1	17.6	3.4	16.9	0.0	0.0	0.0

Source: 2010 U.S Census; Sample of Agricultural loans; 01/01/2015 - 12/31/2016 Bank Data  
 Due to rounding, totals may not equal 100.0

**Table 4b: Assessment Area Distribution of Loans to Farms by Income Category of the Geography** **2017**

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
Arenzville	20	1,877	100	58	0.0	0.0	0.0	7.4	0.0	0.0	48.4	60.0	46.6	44.2	40.0	53.4	0.0	0.0	0.0
Total	20	1,877	100	58	0.0	0.0	0.0	7.4	0.0	0.0	48.4	60.0	46.6	44.2	40.0	53.4	0.0	0.0	0.0

Source: 2015 ACS Census; Sample of Agricultural loans; 01/01/2017 - 12/31/2017 Bank Data  
 Due to rounding, totals may not equal 100.0

**Table 5a: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography 2015-16**

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$ (000s)	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Arenzville	26	1,750	100	316	0.0	0.0	0.0	25.6	19.2	21.5	52.2	26.9	50.0	22.2	53.8	28.5	0.0	0.0	0.0
Total	26	1,750	100	316	0.0	0.0	0.0	25.6	19.2	21.5	52.2	26.9	50.0	22.2	53.8	28.5	0.0	0.0	0.0

Source: 2010 U.S Census; Sample of Business loans; 01/01/2015 - 12/31/2016 Bank Data  
Due to rounding, totals may not equal 100.0

**Table 5b: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography 2017**

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$ (000s)	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Arenzville	21	2,075	100	367	0.0	0.0	0.0	20.4	4.8	17.4	47.1	14.3	40.9	32.5	81.0	41.7	0.0	0.0	0.0
Total	21	2,075	100	367	0.0	0.0	0.0	20.4	4.8	17.4	47.1	14.3	40.9	32.5	81.0	41.7	0.0	0.0	0.0

Source: 2015 ACS Census; Sample of Business loans; 01/01/2017 - 12/31/2017 Bank Data  
Due to rounding, totals may not equal 100.0