



# CRA Public File

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# Customer Letters

September 3, 2020



011\*001\*\*\*\*\*SCH 5-DIGIT 61014 0004624  
NORMA M KELLEN  
1970 IL ROUTE 26  
DIXON IL 61021-9227

Thank you for your continued confidence in Midland States Bank and allowing us to serve your financial needs as a community bank based in Illinois. As a valued customer, we want to let you know of an upcoming change.

After careful thought and analysis, on Friday, December 11, 2020, at the end of the day, our branch located at 101 Independence Court, Dixon, IL 61021 will be closing permanently. Beginning Saturday, December 12, you will be able to transact business at any Midland location, including the location Just 1.5 Miles away at 212 N. Hennepin Avenue, Dixon, IL 61021, which is the closest location to your existing branch. No action is necessary by you to transfer your accounts to 212 N. Hennepin Avenue, Dixon, IL 61021. Even with this change, Midland States Bank remains committed to ensuring you have the access and convenience desired to help meet your financial service needs.

Don't forget! You have access to over 55,000 fee free ATMs through the Allpoint network. They are commonly available in CVS, Walgreen's and other participating retailers. To find a surcharge free ATM near you, visit [www.midlandsb.com/location](http://www.midlandsb.com/location) and click on "Surcharge-Free ATMs" under the "Find Me" section.

Added convenience is available within our online and mobile banking apps, which include mobile deposits, person-to-person payments, funds transfer and more! For more information about convenient services like access to over 55,000 Surcharge-Free ATMs, mobile wallet and other Midland locations, visit us at [midlandsb.com](http://midlandsb.com).

We appreciate your business and are pleased to continue to serve you with great strength and more heart. If you have questions about this relocation, please contact Customer Care at 855-696-4352.

Sincerely,

Customer Care  
Midland States Bank  
1-855-696-4352

Sept 21, 2020

Midland States Bank

In answer to your Sept 3rd letter, on closing, Independence Court Bank. I have gone there Dixon National Bank, Amcore and finally Midland.

You are making us Bank, in a very congested area. We have around that Bank, Mc Donalds, Galena Ave, which is Rte 26, Emmett Street, which comes in from Sterling, Subway, and finally Dixon High School. In the middle of that — Your Bank.

Independence Court, has none of that, and the Bank, helps the shopping area there. You kept closing down, Saturday, and then Wednesday!

I am not your biggest customer — just an overripe one.

Norma M. Keller

Forwarded from the Federal Reserve Bank-St. Louis

**From:** Tamara Rowe <[tar\\_101062@yahoo.com](mailto:tar_101062@yahoo.com)>  
**Sent:** Wednesday, September 09, 2020 8:21 AM  
**To:** Hubbard, David L <[david.l.hubbard@stls.frb.org](mailto:david.l.hubbard@stls.frb.org)>  
**Subject:** [External] branch closing Ottawa il

Dear Mr. Hubbard,

I am a client of the Midland Branch on Columbus Street in Ottawa Il. I have received and read the letter that was mailed and am very disappointed. I have been a customer of this same bank for over 30 years through all the sales and the southside branch closing near the south side Krogers. I was disappointed when that branch closed also. The closing of this branch will make my banking even more inconvenient for my banking needs. We live south out of town and do not shop North of town very often. I understand you have electronic banking and this is becoming the new norm, but there are times I do need to go to the bank. With this closing I will most likely decide to go with a new banking institute. I would rather not, but this would leave me no choice. Thank you for your time in this matter.

Respectfully,  
James and Tamara Rowe

Sent from [Mail](#) for Windows 10

No Comments Received from the Public for 2021.

No Comments Received from the Public for 2022.



No Comments Received from the Public for 2023.

# **PUBLIC DISCLOSURE**

**June 21, 2021**

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

**Midland States Bank  
RSSD #773247**

**1201 Network Centre Drive  
Effingham, Illinois 62401**

**Federal Reserve Bank of St. Louis**

**P.O. Box 442  
St. Louis, Missouri 63166-0442**

**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, nor should it be construed as, an assessment of the financial condition of the 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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**INSTITUTION’S CRA RATING: This institution is rated SATISFACTORY.**

The following table indicates the performance level of Midland States Bank with respect to the Lending, Investment, and Service Tests.

Performance Levels	Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X		
Low Satisfactory		X	X
Needs to Improve			
Substantial Noncompliance			

\*The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

The major factors supporting the institution’s rating include the following:

- The bank’s lending levels reflect good responsiveness to assessment areas’ credit needs.
- A high percentage of the bank’s loans are made in the bank’s assessment areas.
- The distribution of loans by borrowers’ income and revenue profiles reflects good penetration among customers of different income levels and businesses and farms of different sizes.
- The overall geographic distribution of loans reflects good penetration throughout the bank’s assessment areas.
- Overall, the bank makes a relatively high level of community development loans.
- The bank makes an adequate level of community development investments and grants.
- Service delivery systems are reasonably accessible to the bank’s geographies and individuals of different income levels. Changes in branch locations have generally not adversely affected accessibility, and business hours and services do not vary in a way that inconveniences low- or moderate-income geographies or individuals.
- The bank provides an adequate level of community development services.

# INSTITUTION

## DESCRIPTION OF INSTITUTION

Midland States Bank is an interstate, full-service retail bank headquartered in Effingham, Illinois. The bank is a wholly owned subsidiary of Midland States Bancorp, Inc., a single-bank holding company also headquartered in Effingham, Illinois.

The bank operates 53 branches across 8 assessment areas covering 2 states. Of the 53 branches, 3 new branches were opened during the examination period. Each branch has a cash-dispensing automated teller machine (ATM) on site, most have drive-up accessibility, and all but one of the bank's branches are full service. In addition to the bank's branch-based ATMs, the bank operates 70 Meirtran co-branded ATMs throughout Illinois. During the review period, the bank acquired Homestar Bank, growing Midland's presence within its Kankakee and Chicago area markets. Following the acquisition, the bank engaged in an operational efficiency effort to address its overlapping branch network. This led to 18 branches being closed or consolidated throughout the bank's footprint.

The bank's assessment areas are as follows:

### **St. Louis Multistate Metropolitan Statistical Area (MSA)**

- Franklin, Jefferson, St. Charles, St. Louis City, and St. Louis Counties in Missouri; Bond, Clinton, Madison, Monroe, and St. Clair Counties in Illinois (10 of 15 counties in the multistate MSA).

### **State of Illinois**

- Rockford assessment area – All of the Rockford, Illinois MSA, including Boone and Winnebago Counties.
- Northern Illinois assessment area – Bureau, LaSalle, Lee, Livingston, Ogle, Putnam, Stephenson, and Whiteside nonMSA Counties.
- Southern Illinois assessment area – Clay, Coles, Cumberland, Douglas, Effingham, Fayette, Jasper, Jefferson, Marion, Montgomery, Randolph, Shelby, and Washington nonMSA Counties.
- Chicago assessment area – DeKalb, Grundy, Kankakee, Kendall, and Will Counties (five of the counties located in the Chicago-Naperville, Illinois-Indiana-Wisconsin combined statistical area (Chicago CSA)). For purposes of this evaluation, this assessment area combines three of the bank's assessment areas within the Chicago CSA:
  - Chicago assessment area – Grundy and Will Counties (two of the five counties in the Chicago-Naperville-Evanston, IL MSA).

- Kankakee assessment area – All of the Kankakee, Illinois MSA.
- Elgin assessment area – DeKalb and Kendall Counties (two of the three counties in the Elgin, Illinois MSA).
- Champaign assessment area – All of the Champaign-Urbana, Illinois MSA, including Champaign and Piatt Counties.

For this review period, no legal impediments or financial constraints were identified that would have hindered the bank from serving the credit needs of its assessment area. Moreover, the bank is capable of meeting those credit needs based on its available resources and financial products. As of March 31, 2021, the bank reported total assets of \$6.9 billion. That represents an increase of \$1.3 billion, or 23.2 percent, in assets since the previous evaluation. As of the same date, loans and leases outstanding were \$5.0 billion, while deposits totaled \$5.4 billion. The following table displays the bank’s loan portfolio by credit category.

<b>Distribution of Total Loans as of March 31, 2021</b>		
<b>Credit Category</b>	<b>Amounts (\$000s)</b>	<b>Percentage of Total Loans</b>
Construction and development	\$191,870	3.9%
Commercial real estate	\$1,222,738	24.6%
Multifamily residential	\$161,499	3.3%
1–4 family residential	\$485,053	9.8%
Farmland	\$76,734	1.5%
Farm loans	\$57,515	1.2%
Commercial and industrial	\$1,194,064	24.0%
Loans to individuals	\$813,194	16.4%
Total other loans	\$763,313	15.4%
<b>TOTAL</b>	<b>\$4,965,980</b>	<b>100%</b>

Based on the dollar volume of loans outstanding, the most significant loan category is commercial real estate loans, which account for 24.6 percent of all loans. Other significant categories include commercial and industrial loans (24.0 percent) and loans to individuals (16.4 percent). In addition, the bank originates and subsequently sells a significant volume of loans related to residential real estate; as these loans are typically sold on the secondary market shortly after origination, this activity is not fully reflected in the previous table.

Midland States Bank received a Satisfactory rating at the previous CRA evaluation conducted by this Reserve Bank on April 22, 2019.

## SCOPE OF EXAMINATION

The bank's CRA performance was reviewed using the Federal Financial Institutions Examination Council's (FFIEC's) large bank procedures, which include a Lending Test, Investment Test, and Service Test. Bank performance under these tests is rated at the institution level, as well as by multistate MSAs and state levels.

As was stated earlier, the bank maintains operations in eight delineated assessment areas within two states (Illinois and Missouri). The Missouri portion of the bank's assessment area is contained entirely within the St. Louis, Missouri-Illinois MSA (St. Louis MSA). In light of these characteristics, the bank received three sets of ratings: overall institution ratings, ratings for the St. Louis multistate MSA, and ratings for the state of Illinois.

The following table details the number of branch offices and breakdown of deposits at the state and multistate MSA levels. It also includes the scope of review performed by assessment area. Deposit information in the following table, as well as deposit information throughout this evaluation, is taken from the Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report data as of June 30, 2020. See *Appendix A* for additional details regarding the bank's level of deposits in the eight individual assessment areas.

State/ Multistate MSA	Offices		Deposits as of June 30, 2020		Assessment Area Reviews		
	#	%	\$ (000s)	%	Full Scope	Limited Scope	TOTAL
St. Louis MSA	15	28.3%	\$1,130,868	22.6%	1	0	1
Illinois	38	71.7%	\$3,876,479	77.4%	4	1	5
<b>OVERALL</b>	<b>53</b>	<b>100%</b>	<b>\$5,007,347</b>	<b>100%</b>	<b>5</b>	<b>1</b>	<b>6</b>

The bank's institution ratings are a blend of the multistate MSA and the state rating. Both are weighted and used to make overall rating decisions. In light of branch structure, loan and deposit activity, and supervisory history, CRA performance in the state of Illinois was given primary consideration.

Residential real estate, small business loans, and small farm loans were used to evaluate the bank's lending performance, as these loan categories are considered the bank's core business lines based on lending volume and the bank's stated business strategy. Therefore, the loan activity represented by these credit products is deemed indicative of the bank's overall lending performance. However, because the bank places an emphasis on home mortgage lending across its assessment areas, performance based on the Home Mortgage Disclosure Act (HMDA) loan category carried the most significance toward the bank's overall performance conclusions.

In evaluating the credit needs of the assessment areas, as well as local market conditions, interviews with 11 community contacts throughout the bank's full-scope assessment areas were used. The following table displays the number of community contacts used as part of each full-scope assessment area review.



Assessment Area	Community Contacts
St. Louis	3
Rockford MSA	2
Northern Illinois	2
Southern Illinois	2
Chicago	2
<b>TOTAL</b>	<b>11</b>

The information shared by the community contacts was used to help ascertain specific credit needs and opportunities in the bank’s assessment areas. Information from these interviews also assisted in evaluating the bank’s responsiveness to identified community credit needs and community development opportunities. Key details from these community contact interviews are included in the *Description of Institution’s Operations* section, applicable to the assessment area for which they were conducted.

### Lending Test

Under the Lending Test, the bank’s performance is evaluated using the following criteria and the corresponding time periods.

Performance Criteria	Products Selected	Time Period
Level of Lending Activity	Home mortgage loans reported under the HMDA	January 1, 2018 – December 1, 2019
Assessment Area Concentration		
Loan Distribution by Borrower’s Profile	Small business and small farm loans reported under the CRA	April 22, 2019 – June 20, 2021
Geographic Distribution of Loans		
Community Development Lending Activities		
Product Innovation <sup>1</sup>		

Under the Lending Test criteria previously noted, analyses often involve comparisons of bank performance to assessment area demographics and the performance of other lenders based on HMDA and CRA aggregate data. Unless otherwise noted, the following are the information sources referenced throughout the evaluation:

- Assessment area demographics are based on 2015 American Community Survey (ACS) data, and business demographics are based on 2019 Dun & Bradstreet data.
- Median family incomes are based on the FFIEC’s 2015 annual estimates. The 2015 estimates were used to classify borrowers into low-, moderate-, middle-, and upper-income categories by comparing their reported income to the applicable median family income figure for that area.

<sup>1</sup> Unlike other large bank CRA performance criteria, a lack of innovative and/or flexible lending practices does not necessarily impact the bank’s performance negatively. These activities are used largely to augment consideration given to an institution’s performance under the quantitative criteria, resulting in a higher performance rating.

- Deposit dollar amounts are taken from the FDIC Deposit Market Share Report Data as of June 30, 2020.
- Industry demographics are sourced from the 2017 U.S. Census Bureau Business Patterns data, according to the North American Industry Classification System.
- Unemployment data is sourced from the U.S. Department of Labor, Bureau of Labor Statistics, and is not seasonally adjusted.

When analyzing bank performance, greater emphasis is placed on performance in relation to aggregate lending data because it is updated annually and perceivably more accurately describes contemporary factors impacting lenders. Moreover, more weight was placed on the bank's performance in 2019 as it provides a more contemporary reflection of the bank's lending levels.

### **Investment Test**

All community development investments, including grants and donations made since the bank's previous CRA evaluation, were reviewed. In addition, investments made prior to the date of the previous CRA evaluation but still outstanding as of this review date were also considered. Qualified investments and grants were evaluated to determine the bank's overall level of activity, use of innovative and/or complex investments, and responsiveness to the credit and community development needs of the bank's assessment areas.

### **Service Test**

The review period for retail and community development services includes activity from the date of the bank's previous CRA evaluation to the date of the current evaluation. The Service Test considers the following criteria:

- Distribution and accessibility of bank branches and alternative delivery systems
- Changes in branch locations
- Reasonableness of business hours and retail services
- Community development services

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

### LENDING TEST

Midland States Bank's performance under the Lending Test is rated High Satisfactory. Lending levels reflect good responsiveness to the credit needs of the assessment areas, and a high percentage of the bank's lending activity is inside the assessment areas. The distribution of loans by borrower's income and revenue profile reflects good dispersion, while geographic distribution of loans reflects good penetration throughout the assessment areas. Additionally, the bank makes a relatively high level of community development loans and makes use of innovative and/or flexible lending practices in serving the credit needs of its assessment areas.

Rated Area	Lending Test Rating
Illinois	High Satisfactory
St. Louis MSA	High Satisfactory
<b>OVERALL</b>	<b>HIGH SATISFACTORY</b>

### Lending Activity

Overall, the bank's lending levels reflect good responsiveness to credit needs, based on lending activity analyzed under the Lending Test. Lending activity from 2018 and 2019, based on the product lines reviewed during this evaluation, is detailed in the following table.

Summary of Lending Activity January 1, 2018 through December 31, 2019				
Loan Type	#	%	\$(000s)	%
Home Improvement	100	1.7%	\$4,693	0.5%
Home Purchase	2,633	45.8%	\$358,402	41.3%
Multifamily Housing	38	0.7%	\$25,340	2.9%
Refinancing	885	15.4%	\$112,636	13.0%
<b>Total HMDA</b>	<b>3,768</b>	<b>65.5%</b>	<b>\$504,950</b>	<b>58.1%</b>
<b>Small Business</b>	<b>1,352</b>	<b>23.5%</b>	<b>\$263,200</b>	<b>30.3%</b>
<b>Small Farm</b>	<b>632</b>	<b>11.0%</b>	<b>\$100,584</b>	<b>11.6%</b>
<b>Total Loans</b>	<b>5,752</b>	<b>100.0%</b>	<b>\$868,734</b>	<b>100.0%</b>

The total number and dollar volume of loans were considered in arriving at lending activity conclusions. Additional consideration was also given to competitive factors and the bank's overall importance to the area when evaluating lending activity performance. A more detailed analysis of these factors is present in sections for each assessment area reviewed under full-scope procedures.

## Assessment Areas Concentration

For the loan activity reviewed as part of this evaluation, the following table displays the number and dollar volume of loans originated inside and outside the bank's assessment areas for 2018 and 2019.

Lending Inside and Outside of Assessment Areas January 1, 2018 through December 31, 2019						
Loan Type	Inside Assessment Areas		Outside Assessment Areas		TOTAL	
	HMDA	3,768	84.7%	680	15.3%	<b>4,448</b>
\$504,950		63.7%	\$287,542	36.3%	<b>\$792,492</b>	<b>100%</b>
Small Business	1,352	83.8%	262	16.2%	<b>1,614</b>	<b>100%</b>
	\$263,200	77.2%	\$77,638	22.8%	<b>\$340,838</b>	<b>100%</b>
Small Farm	632	86.3%	100	13.7%	<b>732</b>	<b>100%</b>
	\$100,584	87.9%	\$13,822	12.1%	<b>\$114,406</b>	<b>100%</b>
<b>TOTAL LOANS</b>	<b>5,752</b>	<b>84.7%</b>	<b>1,042</b>	<b>15.3%</b>	<b>6,794</b>	<b>100%</b>
	<b>\$868,734</b>	<b>69.6%</b>	<b>\$379,002</b>	<b>30.4%</b>	<b>\$1,247,736</b>	<b>100%</b>

As shown in the table above, a high percentage of the bank's loan originations are made inside its assessment areas by both number and dollar volume. The bank made 84.7 percent of its loans by number and 69.6 percent of its loans by dollar volume inside the assessment areas.

## Borrower and Geographic Distribution

As displayed in the following table, performance by borrower's income/revenue profile is good, based on the analyses of lending in Illinois and the St. Louis MSA.

Rated Area	Loan Distribution by Borrower's Profile
Illinois	Good
St. Louis MSA	Good
<b>OVERALL</b>	<b>GOOD</b>

The bank's overall distribution of lending by income level of census tract reflects good penetration throughout the rated areas detailed below.

Rated Area	Geographic Distribution of Loans
Illinois	Good
St. Louis MSA	Good
<b>OVERALL</b>	<b>GOOD</b>

## Community Development Lending Activities

Overall, the bank makes a relatively high level of community development loans considering performance in all rated areas, as noted in the following table.

Rated Area	Community Development Lending
Illinois	Adequate
St. Louis MSA	Relatively High
<b>OVERALL</b>	<b>RELATIVELY HIGH</b>

As is displayed in the preceding table, the bank's performance varied between rated areas. Moreover, the bank's overall performance in Illinois, which was weighted higher between the two areas, was not as strong as the bank's performance in the St. Louis MSA. Even so, the bank's performance warranted the higher of the two ratings for several reasons. First, Midland States Bank originated 33 community development loans within its assessment areas, which is 10 more loans than during the last examination period. The bank also substantially increased its community development lending by dollar value, going from \$53.2 million during the prior examination period to \$132.5 million within the current examination period. Second, the bank's community development lending activity included 16 Paycheck Protection Program (PPP) loans that were deemed responsive to area community development needs and positively affected the bank's overall rating. Finally, the bank made four community development loans outside of its assessment area totaling \$5.0 million. Together, these factors support the overall higher rating.

## Product Innovation

Midland States Bank makes use of innovative and flexible lending practices in serving its assessment areas' credit needs. Various offerings by the bank include:

- U.S. Department of Agriculture, Rural Development (RD): This loan program is designed to assist low- and moderate-income (LMI) individuals in purchasing affordable housing in rural areas. There is no down payment; however, borrowers must meet income requirements for these loans and have good credit histories. During the review period, the bank originated 93 RD loans totaling \$10.0 million.
- Farm Credit System (Farmer Mac): The bank works with Farmer Mac to increase the availability of long-term credit at stable interest rates to further development in rural America. During the review period, the bank originated five Farmer Mac loans totaling \$2.3 million.
- Federal Housing Administration/U.S. Department of Veterans Affairs-Insured Loan Programs: These government-insured loan programs offer flexible, long-term financing to eligible borrowers with low or no down payments. During the review period, the bank originated 301 loans through these programs, totaling \$48.0 million.

- Federal Home Loan Bank (FHLB) of Chicago Down Payment Plus: This FHLB assistance program offers down payment funds for families with income at or below 80.0 percent of the area median income. During the review period, the bank originated 115 loans using a total of \$7.5 million in down payment assistance funds.
- Illinois Housing Development Authority (IHDA): The bank works with the IHDA to provide affordable housing and home loans to LMI borrowers. Through this program, borrowers have multiple options to receive below-market interest rates, down payment assistance, or funds to be applied toward closing costs. During the review period, the bank originated 466 IHDA loans totaling \$27.0 million.
- Missouri Housing Development Commission (MHDC): Through this program, the bank is able to provide home loans that include down payment and closing cost assistance to first-time homebuyers not otherwise able to afford a mortgage loan. During the review period, the bank originated four MHDC loans totaling \$246,507
- Believable Banking Home Mortgage and Believable Banking Home Improvement Loan: These loan products were created as a portfolio product by the bank to address the affordable housing needs for people living in LMI areas. During the review period, the bank originated 267 loans totaling \$41.8 million.
- Small Business Administration (SBA): The bank offers SBA products that provide small businesses access to capital with more flexible terms than conventional commercial financing. During the review period, the bank originated 65 SBA loans totaling \$66.6 million.
- SBA PPP: The bank was an active participant in the SBA's PPP, which offered no-interest, forgivable loans to businesses across the country. During the review period, the bank originated 3,280 PPP loans totaling \$402.2 million.

## INVESTMENT TEST

Overall, Midland States Bank is rated Low Satisfactory for the Investment Test. The bank made an adequate level of qualified community development investments and grants when given the opportunity for such investments and grants within the assessment areas. These investments and grants exhibit adequate responsiveness to credit and community development needs throughout the combined assessment areas, and the bank makes occasional use of innovative and/or complex investments to support community development initiatives.

Rated Area	Community Development Investments
Illinois	Low Satisfactory
St. Louis MSA	High Satisfactory
<b>OVERALL</b>	<b>LOW SATISFACTORY</b>

During the review period, the bank made new investments totaling \$26.8 million, which exceeds the level of community development investments made during the bank's prior examination period (\$13.3 million). It also had \$16.5 million in previous period investments still outstanding. In addition to meeting the investment needs of its own assessment areas, the bank had \$4.9 million in investments that benefit areas outside of the bank's delineated assessment areas.

Lastly, the bank made community development grants and donations totaling \$321,171 to organizations serving the bank's assessment areas.

## SERVICE TEST

Midland States Bank's performance is rated Low Satisfactory under the Service Test, which includes four components—accessibility, changes in branch locations, reasonableness of hours and services, and community development services. While the Service Test rating is a blend of these four components, greater emphasis was placed on branch accessibility and the bank's record of opening and closing offices.

Overall, bank offices are reasonably accessible to the bank's geographies, and the bank's record of opening and closing offices has generally not adversely affected accessibility to delivery systems. Furthermore, services do not vary in a way that inconveniences its assessment areas. Finally, the bank provides an adequate level of community development services.

Rated Area	Community Development Services
Illinois	Low Satisfactory
St. Louis MSA	High Satisfactory
<b>OVERALL</b>	<b>LOW SATISFACTORY</b>

## **FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

Based on findings from the Consumer Affairs examination, including a fair lending analysis performed under Regulation B – Equal Credit Opportunity and the Fair Housing Act requirements, conducted concurrently with this CRA evaluation, no evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified.



# ST. LOUIS, MISSOURI-ILLINOIS MULTISTATE MSA<sup>2</sup>

## CRA RATING FOR ST. LOUIS MSA:

The Lending Test is rated:

The Investment Test is rated:

The Service Test is rated:

## SATISFACTORY

High Satisfactory

High Satisfactory

High Satisfactory

Major factors supporting the institution's St. Louis assessment area rating include the following:

- The bank's lending levels reflect good responsiveness to assessment area credit needs in the St. Louis assessment area.
- The distribution of loans by borrower's income and revenue profile reflects good penetration among customers of different income levels and businesses of different sizes.
- The bank's overall geographic distribution of loans reflects good penetration throughout the St. Louis assessment area.
- The bank makes a relatively high level of community development loans within the St. Louis assessment area.
- The bank makes a significant level of qualified community development investments and grants within the St. Louis assessment area.
- The bank provides an adequate level of community development services in the St. Louis assessment area.
- Service delivery systems are accessible to areas and individuals of different income levels in the St. Louis assessment area, and changes in branch locations have not adversely affected accessibility in the St. Louis assessment area.

## SCOPE OF EXAMINATION

Examination scope considerations applicable to the review of the St. Louis assessment area are consistent with the overall CRA examination scope, as presented in the *Institution/Scope of Examination* section. However, as the bank's small farm loan activity is minimal in this assessment area, this lending category did not play a material role in the evaluation of St. Louis MSA lending performance. Consequently, small farm lending activity is not included in the evaluation of lending activity within the St. Louis MSA Lending Test discussions. The assessment area was reviewed under full-scope evaluation procedures and included information obtained from three community contacts to ascertain the specific credit needs of the assessment area. Details from these interviews are included in the *Description of Institution's Operations* section that follows.

<sup>2</sup> This rating reflects performance within the multistate MSA. The Missouri statewide evaluation is adjusted and does not reflect performance in the multistate MSA.

## **DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE ST. LOUIS ASSESSMENT AREA**

### **Bank Structure**

The bank operates 15 branches in the assessment area, representing 28.3 percent of total branches. Of the 15 branches, the bank operates 11 in the Missouri portion of the multistate metropolitan area and 4 in the Illinois portion. The bank has one branch located in a low-income census tract, three located in moderate-income census tracts, four located in middle-income census tracts, and seven located in upper-income census tracts. During the review period, the bank did not open any branches in the assessment area and closed one branch located in an upper-income census tract in Freeburg, Illinois. Based on this branch network and other service delivery systems, the bank is well positioned to deliver financial services to the entire St. Louis assessment area.

### **General Demographics**

The multistate MSA is composed of 15 counties in Missouri and Illinois, including the independent city of St. Louis. The bank has designated 10 of the 15 counties in the St. Louis MSA as an assessment area. According to 2015 U.S. Census Data, the largest county in the assessment area is St. Louis County (Missouri) with a population of 1,001,327, while the smallest county is Bond County (Illinois) with a population of 17,313.

This assessment area’s population and demographics are quite diverse. As a result, credit needs in the area vary and include a blend of consumer and business credit products. According to community contacts, the region needs innovative mortgage products that address appraisal challenges and borrowers with smaller down payments. Community contacts also stressed the need for microloans that target small businesses and businesses in underserved neighborhoods. The St. Louis assessment area has a plethora of community development intermediaries and organizations that are ready and able to support banks in reaching their community.

This assessment area is a highly competitive banking market, with 104 total financial institutions operating within the market. The bank is ranked 18<sup>th</sup> among the 104 financial institutions operating within the assessment area, encompassing 1.1 percent of the assessment area’s deposit market share.

### **Income and Wealth Demographics**

The following table summarizes the distribution of assessment area census tracts by income level and the family population within those tracts.

<b>Assessment Area Demographics by Geography Income Level</b>						
<b>Dataset</b>	<b>Low-</b>	<b>Moderate-</b>	<b>Middle-</b>	<b>Upper-</b>	<b>Unknown</b>	<b>TOTAL</b>
Census Tracts	79	125	202	172	4	<b>582</b>
	13.6%	21.5%	34.7%	29.6%	0.7%	<b>100%</b>
Family Population	52,106	127,832	260,017	234,562	1,439	<b>675,956</b>
	7.7%	18.9%	38.5%	34.7%	0.2%	<b>100%</b>

As shown above, 35.1 percent of the census tracts in the assessment area are LMI geographies, but only 26.6 percent of the family population resides in these tracts.

Based on 2015 U.S. Census data, the median family income for the assessment area was \$71,007. At the same time, median family incomes for Missouri, Illinois, and the MSA were \$60,809, \$71,546, and \$70,718, respectively. More recently, the FFIEC estimates the 2019 median family income for the St. Louis MSA to be \$81,200. The following table displays population percentages of assessment area families by income level compared to the Missouri and Illinois family populations.

<b>Family Population by Income Level</b>					
<b>Dataset</b>	<b>Low-</b>	<b>Moderate-</b>	<b>Middle-</b>	<b>Upper-</b>	<b>TOTAL</b>
Assessment Area	145,635	115,986	134,182	280,153	<b>675,956</b>
	21.6%	17.2%	19.9%	41.5%	<b>100%</b>
State of Illinois	706,235	526,032	608,217	1,2984,199	<b>3,124,683</b>
	22.6%	16.8%	19.5%	41.1%	<b>100%</b>
State of Missouri	327,271	274,380	319,267	609,088	<b>1,530,006</b>
	21.4%	17.9%	20.9%	39.8%	<b>100%</b>

As shown in the table above, 38.8 percent of families within the assessment area were considered LMI, which is slightly lower than LMI family percentages of 39.4 percent in Illinois and 39.3 percent in Missouri. The percentage of families living below the poverty level in the assessment area, 9.6 percent, falls below the 10.5 percent level in the state of Illinois and the 11.1 percent level in the state of Missouri. Considering these factors, the assessment area appears similar in affluence to Illinois and Missouri.

### **Housing Demographics**

The following table shows the median housing value, the median gross rent, and the affordability ratio in the assessment area compared to the state of Illinois and the state of Missouri.

<b>Housing Demographics</b>			
<b>Dataset</b>	<b>Median Housing Value</b>	<b>Affordability Ratio</b>	<b>Median Gross Rent (Monthly)</b>
Bond County (Illinois)	\$158,830	34.87	\$821
Clinton County (Illinois)	\$106,900	44.85	\$608
Madison County (Illinois)	\$134,500	47.02	\$779
Monroe County (Illinois)	\$126,500	42.24	\$778
St. Claire County (Illinois)	\$191,200	37.06	\$830
Franklin County (Missouri)	\$120,400	41.44	\$796
Jefferson County (Missouri)	\$149,400	32.45	\$696
St. Charles County (Missouri)	\$149,900	36.92	\$783
St. Louis County (Missouri)	\$188,200	38.48	\$931
St. Louis City (Missouri)	\$173,400	34.46	\$882
<b>Assessment Area</b>	<b>\$158,830</b>	<b>34.9%</b>	<b>\$821</b>
<b>State of Illinois</b>	<b>\$173,800</b>	<b>33.1%</b>	<b>\$907</b>
<b>State of Missouri</b>	<b>\$138,400</b>	<b>34.8%</b>	<b>\$746</b>

The assessment area’s median housing value and the median gross monthly rent are higher than the state of Missouri but lower than the state of Illinois, which is highly influenced by housing costs in the greater Chicago metropolitan area. It is also notable that although the affordability ratios for the three geographies are relatively similar, the assessment area’s is the highest, indicating housing is slightly more affordable when compared to Illinois and Missouri overall. However, affordability varies throughout the assessment area. The three counties with the highest affordability are all in Illinois, while the three counties with the lowest affordability ratio are all in Missouri. Ultimately, this suggests that while the state of Missouri is overall more affordable than Illinois, within the assessment area, housing is more affordable on the Illinois side of the bistate metropolitan area.

**Industry and Employment Demographics**

The assessment area supports a large and diverse business community, including a strong small business sector. County business patterns indicate that there are 1,076,176 paid employees in the assessment area. By percentage of employees, the three largest job categories in the assessment area are healthcare and social assistance (18.5 percent), followed by retail trade (11.4 percent), and manufacturing (10.1 percent). The following table details unemployment data from the U.S. Department of Labor, Bureau of Labor Statistics (not seasonally adjusted) for the assessment area as a whole, the state of Illinois, and the state of Missouri.

<b>Unemployment Levels for the Assessment Area</b>			
<b>Geography</b>	<b>Time Period (Annual Average)</b>		
	<b>2018</b>	<b>2019</b>	<b>2020</b>
Assessment Area	3.4%	3.2%	6.7%
Illinois	4.4%	4.0%	9.5%
Missouri	3.2%	3.3%	6.1%

As shown in the table above, unemployment levels in the assessment area, the state of Illinois, and the state of Missouri were relatively similar in 2018 and 2019. Additionally, the assessment area, the state of Illinois, and the state of Missouri all saw their unemployment rates increase in 2020. Based on the data, the state of Illinois saw a more significant increase in its unemployment rate than the assessment area and the state of Missouri.

**Community Contact Information**

For the St. Louis assessment area, three community contact interviews were referenced as part of this evaluation. One of the interviews focused on affordable housing needs, one focused on small business needs, and the final community contact interview was used to better understand COVID-19’s effects on LMI individuals and communities.

The community contact interviewees categorized the overall economy positively, indicating the metropolitan area has seen steady growth in the last few years. Interviewees also cited significant economic disparities between the northern and southern portions of St. Louis City and County, along with similar disparities between East St. Louis, Illinois, and the surrounding suburban counties in Illinois. Interviewees voiced frustration that despite a robust banking ecosystem in the region overall, branches are hard to find in underserved communities, and products are not tailored to the needs of LMI populations.

One community contact specializing in affordable housing mentioned that lower-income neighborhoods in the metropolitan area have a small number of livable, single family housing units and little to no new construction. Instead, the majority of single family homes are older and need expensive repairs. There also is a large number of vacant homes in lower-income communities, according to the contact. The quality of rental housing varies substantially across the metropolitan area, including expensive, market-rate units in the southern and central parts of St. Louis and less expensive, lower-quality multifamily units in the northern parts of the metropolitan area. According to the contact, substantive barriers exist for lower-income residents who want to buy and own their home, including an inability to save for a down payment, low credit scores, and generally rigid lending standards. The contact suggested more innovative lending products were needed to help first-time and minority homebuyers. This contact mentioned Midland States Bank by name as an institution that is particularly responsive to the needs of the local community.

The second community contact spoke to the small business needs of the St. Louis metropolitan area. According to the interviewee, small businesses are concentrated on the Missouri side of the bistate area because of a more robust entrepreneurial ecosystem. The contact also highlighted that

it is cheaper to buy space for a small business the closer the business is to the city of St. Louis, which makes developing and growing harder in St. Louis County and St. Charles County. Credit needs for small businesses include flexible start-up and working capital, especially capital that has a lower interest rate.

The final community contact emphasized that COVID-19 had a cataclysmic effect on the local economy, shutting down businesses throughout the region. This forced some small businesses to close and many households to lose portions of their income. Ultimately, organizations that support LMI individuals were stretched thin due to increased demand from residents. The contact emphasized that many of the residents in lower-quality housing were most likely to be employed in the industries hit hardest by the pandemic. Thus, needs and challenges were only compounded for those who were already struggling.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE ST. LOUIS ASSESSMENT AREA

### LENDING TEST

Midland States Bank's Lending Test performance in the St. Louis MSA is rated High Satisfactory. The bank's lending levels reflect good responsiveness to assessment area credit needs. The distribution of loans reflects good penetration among borrowers of different income levels and businesses of different sizes. Similarly, the geographic distribution of loans reflects good penetration throughout the assessment area. Lastly, the bank makes a relatively high level of community development loans and makes use of innovative and/or flexible lending practices in serving the credit needs of the assessment area.

### Lending Activity

The following table displays the lending volume in the St. Louis assessment area by number and dollar volume.

<b>Summary of Lending Activity January 1, 2018 through December 31, 2019</b>				
<b>Loan Type</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Home Improvement	13	1.2%	\$989	0.4%
Home Purchase	658	59.2%	\$134,266	58.8%
Multifamily Housing	5	0.5%	\$2,344	1.0%
Refinancing	196	17.6%	\$38,521	16.9%
<b>Total HMDA</b>	<b>883</b>	<b>79.4%</b>	<b>\$176,538</b>	<b>77.3%</b>
<b>Small Business</b>	<b>220</b>	<b>19.8%</b>	<b>\$50,454</b>	<b>22.1%</b>
<b>Small Farm</b>	<b>9</b>	<b>0.8%</b>	<b>\$1,349</b>	<b>0.6%</b>
<b>Total Loans</b>	<b>1,112</b>	<b>100.0%</b>	<b>\$228,341</b>	<b>100.0%</b>

The bank's lending activity in this assessment area represents 19.3 percent of the total HMDA and CRA loans made in the bank's combined assessment areas. The level of lending activity in the assessment area approaches the percentage of the total bank deposits held within the assessment area (22.6 percent) but trails the percentage of total bank branches in the assessment area (28.3 percent).

St. Louis has a diverse, active banking market that includes several credit unions and national mortgage lenders that increase the level of competition for HMDA and CRA lending opportunities. However, a community contact specializing in affordable housing indicated Midland States Bank is actively trying to reach underserved families and geographies with loan products. Therefore, the bank's lending activity levels reflect good responsiveness to the credit needs of the assessment area.

## **Loan Distribution by Borrower's Profile**

Overall, the bank's loan distribution by borrower's profile is good in the St. Louis assessment area, based on HMDA and small business lending performance.

### *HMDA Lending*

The distribution of HMDA loans by borrower's income level is good.

The distribution of HMDA loans to low-income borrowers is considered good in 2018 (11.1 percent) and 2019 (11.1 percent), as the bank's performance exceeds the performance of peer institutions in the assessment area in 2018 (8.7 percent) and in 2019 (8.5 percent). While the bank's performance exceeds peer performance, it trailed the demographic figure in both years, which was 21.5 percent.

The bank originated 22.5 percent of its HMDA loans to moderate-income borrowers in 2018, which exceeds both aggregate lending levels (18.1 percent) and the percentage of families who are moderate income (17.2 percent) and reflects excellent performance. Similarly, the bank's level of lending to moderate-income borrowers in 2019 (20.9 percent) exceeds aggregate (17.8 percent) and demographic levels (17.2 percent) and thus is considered excellent.

### *Small Business*

Overall, the distribution of small business loans by business revenue profile is good.

In 2018, the bank originated 53.2 percent of its small business loans to businesses with annual revenues of \$1 million or less, which exceeds aggregate lending levels (45.3 percent). However, the bank's lending to small businesses in 2018 by dollar (29.6 percent) trailed aggregate performance (31.3 percent). Moreover, the bank's performance was well below the corresponding demographic figure (89.0 percent). Together, this makes the bank's performance adequate.

The bank's level of lending in 2019 was good because the bank's performance by number (55.0 percent) and dollar (35.2 percent) exceeds aggregate lending levels by number (47.4 percent) and dollar (30.3 percent). As in 2018, both the bank's and aggregate lenders' lending levels were significantly below the percentage of small businesses in the assessment area (89.6 percent). Because more weight was placed on performance in 2019, the bank's overall performance is considered good.

## **Geographic Distribution of Loans**

The bank's overall geographic distribution of loans in the assessment area is good.

### *HMDA Lending*

The bank's distribution of HMDA loans in LMI geographies is good.



The percentage of HMDA loans originated in low-income census tracts in 2018 (2.7 percent) exceeds aggregate performance (1.9 percent) but trailed the demographic figure (5.2 percent). Similarly, the bank's HMDA lending in low-income census tracts in 2019 (2.5 percent) exceeds aggregate performance (1.7 percent) and trailed the demographic figure (5.2 percent). As was aforementioned, community contacts indicated a lack of single family homes in area lower-income communities which, in turn, limits lending opportunities. Therefore, the bank's HMDA lending performance within low-income census tracts is considered adequate in both 2018 and 2019.

The bank's HMDA lending levels in moderate-income census tracts in 2018 (17.4 percent) and in 2019 (18.0 percent) exceeds aggregate performance in 2018 (14.3 percent) and 2019 (12.8 percent). While the bank's performance in moderate-income census tracts approached the corresponding demographic figure (17.6 percent) in 2018, the bank's performance exceeds the demographic figure (17.6 percent) in 2019. Bank performance in moderate-income census tracts is considered good in both 2018 and 2019.

### *Small Business Lending*

The percent of small business loans made by the bank in low-income census tracts in 2018 was 7.3 percent, which exceeds both aggregate performance (5.1 percent) and the demographic figure (5.9 percent), reflecting excellent performance. In 2019, the bank made 6.3 percent of its small business loans in low-income census tracts, which exceeds aggregate performance (5.3 percent) and just barely exceeds the corresponding demographic figure (6.0 percent), reflecting good performance.

The bank's lending to small businesses in moderate-income census tracts was 13.8 percent in 2018, which trailed aggregate performance (17.6 percent) and the demographic figure (18.5 percent). That ultimately reflects poor performance. In 2019, 22.5 percent of the bank's small business loans were in moderate-income geographies, which exceeds both the aggregate (17.7 percent) and the corresponding demographic figure (18.6 percent), reflecting excellent performance.

The bank's total small business lending in the assessment area within low- or moderate-income geographies was 21.1 percent in 2018, which approached peer lending levels (22.7 percent) and the aggregate demographic figure (24.4 percent). Small business lending performance in low- or moderate-income geographies improved in 2019 (28.8 percent), exceeding both the aggregate (23.0 percent) and demographic (24.6 percent) comparator. Due to the fact more weight was placed on performance in 2019, overall performance is good.

Finally, based on an analysis of the dispersion of HMDA and small business loans, no conspicuous lending gaps were noted. In 2018, the bank had loan activity in 57.6 percent of all assessment area census tracts and 36.3 percent of all LMI census tracts. In 2019, the bank had loan activity in 35.6 percent of all census tracts and 24.0 percent of LMI census tracts. When considering the competitiveness of this banking market, the dispersion of the bank's loans was generally consistent with its branch structure in the assessment area and supports the conclusion that the bank's distribution of loans by geography income level is good overall.

## **Community Development Lending Activities**

Midland States Bank made a relatively high level of community development loans in the assessment area. During the review period, the bank originated 13 community development loans totaling \$63.6 million. These loans qualified for a variety of purposes, including affordable housing, economic development, and revitalization/stabilization. The bank worked with several community development intermediaries, one of which supports local small businesses and another that utilizes state and local tax credits to build and/or rehabilitate affordable housing. This type of community development work was highlighted by a community contact as a particularly innovative and impactful way to support LMI communities and geographies. The bank also made one PPP loan that qualified for community development credit in the assessment area.

### **INVESTMENT TEST**

Midland States Bank's performance under the Investment Test is rated High Satisfactory for the St. Louis MSA. The bank made a significant level of qualified community development investments and grants, occasionally in a leadership position. The bank makes occasional use of complex investments to support community development initiatives and exhibits adequate responsiveness to credit and community development needs in the assessment area. During the examination period, the bank executed 9 investments while maintaining 15 prior period investments. Together, they totaled \$18.9 million. Noteworthy activities included three investments (one on the Missouri side of the MSA and two on the Illinois side) into a local syndicator that leverages low-income housing tax credits to build and maintain affordable rental housing. The bank also made 18 donations totaling \$62,000 in the assessment area.

### **SERVICE TEST**

Midland States Bank's Service Test rating for the St. Louis assessment area is High Satisfactory. Delivery systems remain accessible to the bank's geographies and individuals of different income levels in the assessment area. Additionally, the bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems to LMI geographies and/or LMI individuals. Business hours and services do not vary in a way that inconveniences LMI geographies and/or LMI individuals. Finally, the bank provides an adequate level of community development services in the St. Louis MSA assessment area.

### **Accessibility of Delivery Systems**

The bank operates 15 branches with full-service ATMs at each location in the assessment area. The following table illustrates the distribution of branch facilities by geography income level compared to the distribution of census tracts and households.

<b>Branch Distribution by Geography Income Level</b>						
<b>Dataset</b>	<b>Geography Income Level</b>					<b>TOTAL</b>
	<b>Low-</b>	<b>Moderate-</b>	<b>Middle-</b>	<b>Upper-</b>	<b>Unknown</b>	
Branches	1	3	4	7	0	<b>15</b>
	6.7%	20.0%	26.7%	46.7%	0.0%	<b>100%</b>
Census Tracts	13.6%	21.5%	34.7%	29.6%	0.7%	<b>100%</b>
Family Population	7.7%	18.9%	38.5%	34.7%	0.2%	<b>100%</b>

As illustrated in the preceding table, the bank’s offices in LMI census tracts represent 26.7 percent of offices in the assessment area. That is below the percentage of LMI census tracts (35.1 percent) but just exceeds the family population in LMI tracts (26.6 percent).

In addition to traditional offices and ATMs in the area, the bank uses online banking, which is available to all individuals and geographies, including LMI. As a result, service delivery systems are accessible to geographies and individuals of different income levels in the St. Louis assessment area.

### **Changes in Branch Locations**

The bank did not open or close any branches in the assessment area that were in either a low- or moderate-income census tract during the review period. Therefore, the accessibility of the bank’s service delivery systems was not adversely affected.

### **Reasonableness of Business Hours and Services in Meeting Assessment Area Needs**

Business hours and services do not vary in a way that inconveniences certain segments of this assessment area, particularly LMI geographies and individuals. Hours of operation, while slightly different at each branch, are reflective of normal business hours, and services are uniform across all branches in the assessment area.

### **Community Development Services**

During the review period, 20 employees provided services to 20 different community development organizations. The organizations served focus on providing financial education to youth and adults, providing affordable housing, promoting economic development in both urban and rural areas, and providing social services, such as childcare, job training, and shelter to LMI individuals. These bank representatives served on various boards and committees for a total of 235 hours during the review period. However, the bank’s ability to engage in community development service opportunities was severely hindered by COVID-19, and thus performance is considered adequate.

# ILLINOIS

## **CRA RATING FOR ILLINOIS:**

**The Lending Test is rated:**

**The Investment Test is rated:**

**The Service Test is rated:**

## **SATISFACTORY**

**High Satisfactory**

**Low Satisfactory**

**Low Satisfactory**

Major factors supporting the institution's Illinois rating include the following:

- The bank's lending levels reflect good responsiveness to credit needs throughout the Illinois assessment areas.
- The distribution of loans by borrower's income and revenue profile reflects good penetration among customers of different income levels and businesses and farms of different sizes throughout the Illinois assessment areas.
- The overall geographic distribution of loans reflects good penetration throughout the Illinois assessment areas.
- The bank makes an adequate level of community development loans within the Illinois assessment areas.
- The bank makes an adequate level of qualified community development investments and grants throughout the Illinois assessment areas.
- The bank provides an adequate level of community development services in the Illinois assessment areas.
- Service delivery systems are reasonably accessible to areas and individuals of different income levels in the Illinois assessment areas, and changes in branch locations have generally not adversely affected the accessibility of those delivery systems.

## **SCOPE OF EXAMINATION**

Scoping considerations applicable to the review of Illinois assessment areas are consistent with the overall CRA examination scope as presented in the *Institution, Scope of Examination* section. The bank's ratings in the state of Illinois reflect a composite of the bank's performance in all of the bank's assessment areas within the state. Two of the bank's Illinois assessment areas are in nonMSA Illinois, while five are located within MSAs across the state. The bank's CRA performance in each of the assessment areas was evaluated using full-scope review procedures, except for the Champaign assessment area, which was evaluated using limited-scope procedures.

Although analyses for each full-scope assessment area were completed individually, the conclusions for the Kankakee, Chicago, and Elgin assessment areas are combined and presented together in the *Conclusions with Respect to Performance Tests* in the Chicago assessment area

section. Performance divergences between the three assessment areas are noted, where applicable. In such cases, performance in the Kankakee assessment area received primary consideration when making performance conclusions in light of branch structure, loan/deposit activity, and the bank's CRA evaluation history.

To augment the evaluation of the full-scope review assessment areas in Illinois, eight community contact interviews were conducted to ascertain specific community credit needs, community development opportunities, and local economic conditions. Four of the interviews were with individuals who specialized in affordable housing/community services, and the remaining four interviews were with representatives specializing in economic and small business development. Details from these interviews are included in the *Description of Institution's Operations* sections, as applicable to the assessment areas for which the community contacts were made.

## DESCRIPTION OF INSTITUTION'S OPERATIONS IN ILLINOIS

The bank operates 38 branches throughout the 7 CRA assessment areas in the state of Illinois. As mentioned in the *Institution, Description of Institution* section, the bank segregates its Chicago-assessment area, its Elgin assessment area, and its Kankakee assessment area; however, those assessment areas have been combined for this evaluation and are referred to collectively henceforth as the Chicago assessment area.

Assessment Area	Offices #	Offices %	Deposits (\$000s)	Deposits %	CRA Review Procedures
Rockford MSA	10	26.3%	\$1,047,763	27.0%	Full Scope
Northern Illinois	9	23.7%	\$916,155	23.6%	Full Scope
Southern Illinois	4	10.5%	\$808,264	20.9%	Full Scope
Chicago	14	36.8%	\$1,056,517	27.3%	Full Scope
Champaign MSA	1	2.6%	\$47,780	1.2%	Limited Scope
<b>OVERALL</b>	<b>38</b>	<b>100%</b>	<b>\$3,876,479</b>	<b>100%</b>	<b>4 Full Scope</b>

During the review period, the bank closed 17 branches in the state of Illinois. Of those branches, four were in low- or moderate-income areas. Eleven of the branch closures were deemed consolidations following the acquisition of a separate financial institution, which occurred during the bank's last examination period.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ILLINOIS

### LENDING TEST

Midland States Bank's Lending Test performance in Illinois is rated High Satisfactory. The test considers the following criteria:

#### Lending Activity

Assessment Area (Full-Scope Reviews)	Lending Activity
Rockford	Excellent
Northern Illinois	Good
Southern Illinois	Adequate
Chicago	Good
<b>OVERALL</b>	<b>GOOD</b>

Assessment Area (Limited-Scope Reviews)	Lending Activity
Champaign	Below

Overall, lending levels reflect good responsiveness to the credit needs of assessment areas in Illinois. The total number and dollar volume of loans were considered in arriving at lending activity conclusions, as well as competitive factors and the bank's overall importance to that area.

#### Borrower and Geographic Distribution

Overall, the bank's performance by borrower's income and revenue profile is good, as is displayed in the following tables.

Assessment Area (Full-Scope Reviews)	Loan Distribution by Borrower's Profile
Rockford	Good
Northern Illinois	Good
Southern Illinois	Excellent
Chicago	Good
<b>OVERALL</b>	<b>GOOD</b>

Assessment Area (Limited-Scope Reviews)	Loan Distribution by Borrower's Profile
Champaign	Below

As displayed in the following tables, the bank’s overall geographic distribution of loans reflects good penetration throughout Illinois.

Assessment Area (Full-Scope Reviews)	Geographic Distribution of Loans
Rockford	Excellent
Northern Illinois	Good
Southern Illinois	Adequate
Chicago	Excellent
<b>OVERALL</b>	<b>GOOD</b>

Assessment Area (Limited-Scope Reviews)	Geographic Distribution of Loans
Champaign	Consistent

### Community Development Lending Activities

Overall, the bank makes an adequate level of community development loans throughout Illinois, as displayed in the following tables.

Assessment Area (Full-Scope Reviews)	Community Development Lending Activities
Rockford	Relatively High
Northern Illinois	Low
Southern Illinois	Adequate
Chicago	Relatively High
<b>OVERALL</b>	<b>ADEQUATE</b>

Assessment Area (Limited-Scope Reviews)	Community Development Lending Activities
Champaign	Below

The following table provides a breakdown of the bank’s community development loans within its Illinois assessment areas during the examination period. Midland States Bank originated 20 community development loans totaling \$68.9 million, which represents a significant improvement from the previous examination, when the bank made \$11.1 million in loans within its Illinois assessment areas.

Assessment Area	Community Development Lending
Rockford	\$43.6 million
Northern Illinois	\$150,000
Southern Illinois	\$4.5 million
Chicago	\$20.6 million
Champaign	\$0
<b>Total</b>	<b>\$68.9 million</b>

### Product Innovation

As noted in the overall *Conclusions with Respect to Performance Tests* section, Midland States Bank makes use of flexible and innovative lending products. As previously described, the bank has a

number of current programs to benefit LMI individuals and areas. Many of these programs have direct benefits to lending needs in the state of Illinois, including IHDA, FHLB of Chicago Down Payment Plus, and the Believable Banking Home Mortgage and Home Improvement loan products.

### INVESTMENT TEST

Overall, Midland States Bank is rated Low Satisfactory under the Investment Test. The following tables display investment and grant activity performance for Illinois assessment areas.

Assessment Area (Full-Scope Reviews)	Investment and Grant Activities
Rockford	Adequate
Northern Illinois	Adequate
Southern Illinois	Significant
Chicago	Significant
<b>OVERALL</b>	<b>ADEQUATE</b>

Assessment Area (Limited-Scope Reviews)	Investment and Grant Activities
Champaign	Below

The following table provides a breakdown of investments and grant activity by assessment area in Illinois. The investments were made through a variety of channels, including equity investments, mortgage-backed securities, low-income housing tax credits (LIHTC), municipal bonds, and donations. Of the total Illinois investments, \$19.4 million were made during the current review period (described in the following table), and \$4.3 million were made during prior periods but were still outstanding.

Illinois Assessment Area	Investments	Donations/Grants
Rockford	\$5.4 million	\$23,375
Northern Illinois	\$5.6 million	\$57,295
Southern Illinois	\$3.5 million	\$47,500
Chicago	\$7.1 million	\$124,501
Champaign	\$2.2 million	\$2,500
<b>TOTAL</b>	<b>\$19.4 million</b>	<b>\$255,171</b>

### SERVICE TEST

Midland States Bank’s performance in Illinois is rated Low Satisfactory under the Service Test. This test considers the following criterion:



## Accessibility of Delivery Systems

As displayed in the following tables, the bank's delivery systems in Illinois are reasonably accessible to geographies and individuals of different income levels.

Assessment Area (Full-Scope Reviews)	Accessibility of Delivery Systems
Rockford	Reasonably Accessible
Northern Illinois	Accessible
Southern Illinois	Accessible
Chicago	Accessible
<b>OVERALL</b>	<b>REASONABLY ACCESSIBLE</b>

Assessment Area (Limited-Scope Reviews)	Accessibility of Delivery Systems
Champaign	Below

## Changes in Branch Locations

Midland States Bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and individuals. The bank's performance under this criterion is displayed in the following tables:

Assessment Area (Full-Scope Reviews)	Changes in Branch Locations
Rockford	Generally Not Adversely Affected
Northern Illinois	Generally Not Adversely Affected
Southern Illinois	Not Adversely Affected
Chicago	Not Adversely Affected
<b>OVERALL</b>	<b>GENERALLY NOT ADVERSELY AFFECTED</b>

Assessment Area (Limited-Scope Reviews)	Changes in Branch Locations
Champaign	Consistent

## Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Banking services and business hours do not vary in a way that inconveniences any portions of the bank's Illinois assessment areas. The bank's performance is displayed by assessment area in the following tables.

Assessment Area (Full-Scope Reviews)	Reasonableness of Business Hours and Services
Rockford	Do Not Vary
Northern Illinois	Do Not Vary
Southern Illinois	Do Not Vary
Chicago	Do Not Vary
<b>OVERALL</b>	<b>DO NOT VARY</b>

Assessment Area (Limited-Scope Reviews)	Reasonableness of Business Hours and Services
Champaign	Consistent

**Community Development Services**

Midland States Bank provides an adequate level of community development services across its Illinois assessment areas, as displayed in the following table:

Assessment Area (Full-Scope Reviews)	Community Development Services
Rockford	Limited Level
Northern Illinois	Adequate Level
Southern Illinois	Relatively High Level
Chicago	Adequate Level
<b>OVERALL</b>	<b>ADEQUATE Level</b>

Assessment Area (Limited-Scope Reviews)	Community Development Services
Champaign	Below

# ROCKFORD, ILLINOIS MSA

(Full- Scope Review)

## DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE ROCKFORD ASSESSMENT AREA

### Bank Structure

The bank operates nine branches and 48 ATMs, 38 of which are co-branded, within the assessment area. Based on this branch network and other service delivery systems, the bank is adequately positioned to serve substantially all of this assessment area.

### General Demographics

The assessment area has a population of 344,290 and is composed of two counties (Boone County and Winnebago County) in the state of Illinois, which make up the entire Rockford, Illinois MSA. Between 2010 and 2015, the assessment area's population declined by about 1.5 percent. Winnebago County is the more populous of the two counties with a population of 290,439, compared to Boone County with a population of 53,851.

According to community contacts, area credit needs include a mix of consumer, business, and agricultural loan products. More specifically, contacts indicated a need for small dollar home improvement loans to repair aging properties, as well as financial education. Finally, community contacts indicated that there are several local organizations that are well suited for partnerships that can leverage investments within the local community.

Of the 24 FDIC-insured depository institutions with a branch presence in the assessment area, the bank ranked second in terms of deposit market share, encompassing 14.8 percent of total deposit dollars.

### Income and Wealth Demographics

The following table reflects the number of census tracts by geography income level and the family population of those census tracts in the assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown	TOTAL
Census Tracts	13	19	25	25	2	<b>84</b>
	15.5%	22.6%	29.8%	29.8%	2.4%	<b>100%</b>
Family Population	7,820	16,409	27,788	36,430	145	<b>88,592</b>
	8.8%	18.5%	31.4%	41.1%	0.2%	<b>100%</b>

As shown in the preceding table, 38.1 percent of the census tracts in the assessment area are low or moderate income, while 27.3 percent of the family population in the assessment area resides in those tracts.

Based on 2015 ACS data, the median family income for the assessment area is \$60,039. That trails the median family income for the entire state of Illinois, which is \$71,546. As of 2019, the median family income for the Rockford MSA is estimated to be \$63,600. The following table compares the population of assessment area families to the entire state of Illinois.

<b>Family Population by Income Level</b>					
<b>Dataset</b>	<b>Low-</b>	<b>Moderate-</b>	<b>Middle-</b>	<b>Upper-</b>	<b>TOTAL</b>
Rockford Assessment Area	19,393	15,075	18,041	36,083	<b>88,592</b>
	21.9%	17.0%	20.4%	40.7%	<b>100%</b>
State of Illinois	706,235	526,032	608,217	1,284,199	<b>3,124,683</b>
	22.6%	16.8%	19.5%	41.1%	<b>100%</b>

According to the previous table, 38.9 percent of the families in the Rockford assessment area are low or moderate income, while 39.4 percent of the families in the state of Illinois are low or moderate income. Additionally, the percentage of families living in poverty within the assessment area (12.3 percent) is slightly higher than in the entire state of Illinois (10.5 percent). Based on this data, the assessment area appears to be similar, but slightly less affluent than the state of Illinois as a whole.

### **Housing Demographics**

The following table provides details of the housing demographics of the assessment area compared to the state of Illinois. The housing demographics vary both within the assessment area and compared to the state as whole.

<b>Housing Demographics</b>			
<b>Geography</b>	<b>Median Housing Value</b>	<b>Affordability Ratio</b>	<b>Median Gross Rent (monthly)</b>
Boone County	\$143,700	40.5%	\$722
Winnebago County	\$117,700	41.0%	\$748
<b>Assessment Area</b>	\$121,052	41.3%	\$745
<b>Illinois</b>	\$173,800	33.1%	\$907

As shown in the table above, the median housing value in Boone County is \$26,000 more than in Winnebago County. Despite this, the affordability ratio for housing and the median gross rent in both counties are similar. However, the affordability ratio of the assessment area is over eight percentage points higher than the state of Illinois, indicating greater affordability within the assessment area.

## **Industry and Employment Demographics**

According to County Business Patterns, there are 117,762 paid employees in the assessment area. Manufacturing (23.8 percent), healthcare and social assistance (18.7 percent), and retail trade (12.8 percent) are the largest industries in the region.

The following table details unemployment data from the U.S. Department of Labor, Bureau of Labor Statistics (not seasonally adjusted) for the assessment area compared to the state of Illinois.

<b>Unemployment Levels for the Assessment Area</b>			
<b>Geography</b>	<b>Time Period (Annual Average)</b>		
	<b>2018</b>	<b>2019</b>	<b>2020</b>
Assessment Area	5.6%	5.4%	11.4%
Illinois	4.4%	4.0%	9.5%

The table above indicates that the assessment area and the state of Illinois followed a similar trend of unemployment rates falling until 2020 (the spike in the unemployment rate is likely due to COVID-19). However, the table also shows that the assessment area's unemployment rate has consistently been higher than the state as a whole.

## **Community Contact Information**

To better understand local community and economic conditions in the assessment area, two community contact interviews were conducted for this examination. The first was with a representative from an affordable housing development and rehabilitation organization. The second was with an individual who specializes in economic and small business development financing.

Both community contacts indicated that the region has only recently started to recover from the effects of COVID-19. They mentioned that many businesses in the region have started expanding and/or hiring to reach their pre-pandemic production levels. Both contacts also mentioned population levels have not grown and may have even decreased over the last three to five years. They cite lower-cost locations locally in nearby Wisconsin as reasons some residents, particularly those at or near retirement, are leaving the Rockford area. The contacts also both mentioned that there is a noticeable east/west divide in the assessment area caused by the Rock River. They stated that traditionally, more affluent residents live on the east side of the river, and thus there has been more business development. Less affluent and often more racially diverse residents live on the western side of the river in communities that struggle for economic and community services.

The contact who specializes in affordable housing mentioned that the region has an aging housing stock, and due to limited neighborhood development, demand often surpasses supply. While traditional mortgage products are needed in the community, smaller-dollar loans for home repair and rehabilitation are equally, if not more important, as much of the current housing stock is older. The contact said that the most common barrier to LMI homeownership is a borrower's poor credit

history. The contact also stressed that there is a shortage of affordable rental housing, and the units that exist are often in poor condition. The contact stated there are several ways to engage in affordable housing development, including offering financial education, creating/deploying affordable mortgage products, and partnering with the area's community development organizations.

The contact who specializes in small business financing indicated that while small business development is occurring across the region, it is most concentrated in the downtown Rockford area and east of the city. While there are several active small business lenders, the contact indicated that there are some structural challenges with business development in and around Rockford. Additionally, lack of collateral, inexperience, and other factors routinely make it hard for businesses to obtain financing from lenders. Of the businesses currently operating, the contact stressed the importance of the federal PPP loans, which provided financing to keep businesses open and staff employed during the pandemic. Like the affordable housing community contact, the interviewee indicated that partnering with local organizations and providing financial education are two impactful ways to support area small businesses.

Both community contacts mentioned Midland States Bank by name as a local institution that takes supporting LMI residents/communities and small businesses seriously.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE ROCKFORD ASSESSMENT AREA

### LENDING TEST

Lending levels reflect excellent responsiveness to assessment area credit needs. The distribution of loans by borrower's income/revenue profile reflects good penetration among customers of different income levels and businesses and farms of different sizes. The geographic distribution of loans reflects excellent penetration throughout the assessment area. Lastly, the bank makes a relatively high level of community development loans and makes use of innovative and/or flexible lending practices in serving the credit needs of the assessment area.

### Lending Activity

The following table displays the lending volume in the Rockford assessment area by number and dollar volume.

<b>Summary of Lending Activity January 1, 2018 through December 31, 2019</b>				
<b>Loan Type</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Home Improvement	15	1.0%	\$800	0.4%
Home Purchase	853	54.8%	\$73,521	40.1%
Multifamily Housing	12	0.8%	\$10,874	5.9%
Refinancing	177	11.4%	\$17,652	9.6%
<b>Total HMDA</b>	<b>1,088</b>	<b>69.9%</b>	<b>\$103,978</b>	<b>56.6%</b>
<b>Small Business</b>	<b>353</b>	<b>22.7%</b>	<b>\$61,104</b>	<b>33.3%</b>
<b>Small Farm</b>	<b>116</b>	<b>7.5%</b>	<b>\$18,480</b>	<b>10.1%</b>
<b>Total Loans</b>	<b>1,557</b>	<b>100.0%</b>	<b>\$183,562</b>	<b>100.0%</b>

The bank's lending levels reflect excellent penetration in the assessment area. Lending activity represents 27.1 percent of the total HMDA and CRA loans made in the bank's combined assessment areas. This level of lending in the assessment area exceeds the percentage of total bank deposits held within the assessment area (20.9 percent) and the percentage of total bank branches in the assessment area (18.9 percent).

### Loan Distribution by Borrower's Profile

Overall, the bank's borrower distribution in the Rockford assessment area is good.

#### *HMDA Lending*

The distribution of HMDA loans by borrower's income level is considered excellent. The distribution of HMDA loans to low-income borrowers in 2018 (18.7 percent) and 2019 (16.1

percent) exceeds aggregate performance (9.9 percent and 7.0 percent, respectively) and approached the population figure (21.9 percent for both years). This represents good performance for both years. For moderate-income borrowers, the bank's HMDA lending in 2018 (26.4 percent) and in 2019 (31.0 percent) exceeds both aggregate performance (19.5 percent in 2018 and 17.9 percent in 2019) and the demographic figure (17.0 percent), representing excellent performance. As mentioned earlier, there are several barriers to LMI home ownership. Therefore, the bank's ability to exceed peer performance and approach or exceed the population of LMI families reflects excellent distribution of HMDA loans to LMI borrowers in the assessment area.

### *Small Business Lending*

Overall, the distribution of small business loans by business revenue profile is good. In 2018, 55.6 percent of the bank's commercial loans went to businesses with less than \$1 million in revenue, which exceeds aggregate performance (43.2 percent) while trailing the demographic figure (88.1 percent). Similarly, 54.5 percent of the bank's commercial loans went to businesses with less than \$1 million in revenue in 2019, which again exceeds aggregate (45.3 percent) and trailed the demographic comparator (88.6 percent). Additionally, of the bank's loans to small businesses, 72.6 percent in 2018 and 80.9 percent in 2019 were for \$100,000 or less. Because small dollar lending was emphasized as an area of need for small businesses, Midland's performance in each year is considered good.

### *Small Farm Lending*

The bank's distribution of small farm loans by business revenue is considered good. According to the assessment area's demographics, over 98 percent of the farms in 2018 and 2019 had less than \$1 million in revenue. Of the bank's agricultural loans in 2018, 82.8 percent were to farms with less than \$1 million in revenue, which exceeds peer performance (65.8 percent). In 2019, 86.2 percent of the bank's loans were to small farms, which again exceeds peer performance (63.1 percent). Because the bank exceeds peer in both years and approached the assessment area's demographic measure, performance for each year is considered good.

## **Geographic Distribution of Loans**

As noted previously, 32 of the assessment area's census tracts are either low or moderate income, representing 38.1 percent of the total number of census tracts. The bank's overall performance in relation to its geographic distribution of loans in the assessment area is excellent.

### *HMDA Lending*

The bank's HMDA lending in low-income census tracts is considered excellent in 2018. The bank made 5.2 percent of its HMDA loans in low-income census tracts, which nearly doubled peer performance (2.8 percent) and slightly exceeds the demographic comparator (5.1 percent). In 2018, 14.0 percent of the bank's mortgage loans were made in moderate-income areas, which exceeds peer performance (13.6 percent) but trailed the demographic figure (15.9 percent), reflecting good performance. In total, 19.2 percent of the bank's HMDA loans in 2018 were in either a low- or moderate-income geography. That exceeds peer performance (16.4 percent), while approaching



the percent of owner-occupied units in the assessment area (21 percent). Ultimately, HMDA performance is considered good in 2018.

In 2019, 3.0 percent of the bank's mortgage loans were in low-income census tracts, which exceeds peer performance (2.3 percent) but trails the demographic figure (5.1 percent). Performance in low-income census tracts for the year is considered good. The bank made 15.6 percent of its HMDA loans in moderate-income census tracts in 2019. That performance exceeds peer performance of 13.2 percent while just trailing the owner-occupied figure of 15.9 percent. Therefore, the bank's performance in moderate-income census tracts is considered good. Overall, the bank's HMDA lending performance by geographic distribution for 2019 is considered good.

### *Small Business Lending*

Overall, the bank's small business lending in terms of geographic distribution is considered excellent. In 2018, the bank made 11.3 percent of its small business loans in low-income areas and 19.2 percent of its loans in moderate-income areas. That performance exceeds peer performance in both low-income census tracts (8.4 percent) and in moderate-income census tracts (16.0 percent). Bank performance also exceeds comparable demographic figures in low-income geographies (9.1 percent) and in moderate-income geographies (16.3 percent). Therefore, bank performance in 2018 is considered excellent.

Similarly, the bank's small business lending in 2019 is excellent. The bank made 12.9 percent of its loans to businesses in low-income census tracts, which exceeds peer performance of 9.3 percent and the percentage of small businesses in low-income census tracts (8.9 percent). The bank made 16.8 percent of its loans in moderate-income census tracts, which likewise exceeds peer (15.7 percent) and the demographic comparator (16.5 percent).

### *Small Farm Lending*

Since a marginal number (0.7 percent) of the assessment area's farms are in low-income census tracts and peers had 0 percent of their loans in low-income census tracts, the bank's performance was not analyzed in low-income areas.

Nonetheless, the bank's overall small farm lending is considered excellent. In 2018, 3.4 percent of the bank's small farm loans were in moderate-income census tracts, which exceeds peer performance (0.8 percent) and approaches but trails the demographic measure (4.9 percent). This ultimately reflects good performance. In 2019, the bank made 5.7 percent of its loans in moderate-income census tracts, which exceeds both peer performance of 2.8 percent and the demographic figure of 4.8 percent, reflecting excellent performance.

Lastly, based on an analysis of the dispersion of all three loan products, no conspicuous lending gaps were noted, particularly in LMI areas. In 2018 and 2019, the bank had loan activity in 94.0 percent of all assessment area census tracts. Additionally, the bank had loan activity in 90.6 percent of LMI census tracts in 2018 and 84.4 percent of LMI census tracts in 2019. The dispersion of the bank's loans was consistent with its branch structure in the assessment area and supports the conclusion that the bank's distribution of loans by geography income level is excellent overall.

## **Community Development Lending**

Midland States Bank made a relatively high level of community development loans in the assessment area. During the review period, the bank originated eight loans, for a total of \$43.6 million. The bank's community development loans supported economic development and the revitalization and stabilization of LMI or distressed middle-income geographies.

- Two of the loans were to a local economic development agency that specializes in financing and providing technical assistance to small businesses. These loans are responsive to area need, as they provide an avenue for small businesses to obtain the low-cost, small dollar capital described by community contacts.
- Two loans funded the purchase and refurbishment of a series of restaurants and a brewery in a low-income census tract, helping not only to revitalize the area but also add jobs for LMI individuals.
- The bank originated four PPP loans to businesses in LMI census tracts that retained jobs and helped to stabilize the local economy during the COVID-19 pandemic.

### **INVESTMENT TEST**

The bank makes an adequate level of qualified community development investments and grants in the assessment area, making occasional use of innovative or complex investments, and exhibiting adequate responsiveness to credit and community development needs in the assessment area. During the review period, the bank made eight qualified community development investments, totaling \$5.4 million. No prior-period investments were made and are still outstanding. Of the investments made, most were municipal bonds that revitalized and/or stabilized low- or moderate-income communities through infrastructure development.

The bank also made six community development donations totaling \$27,375 in the assessment area. All six of the bank's donations were in 2020 and aimed at mitigating the effects of COVID-19 within the community. Therefore, the donations were considered particularly responsive and impactful.

### **SERVICE TEST**

The bank's delivery systems are reasonably accessible to geographies and individuals of different incomes levels in the assessment area. The bank's record of opening and closing branches has generally not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or individuals. Business hours and retail services do not vary in a way that inconveniences LMI geographies and/or individuals. Finally, Midland States Bank provides a limited level of community development services within the assessment area.

### **Accessibility of Delivery Systems**

The bank operates ten branches in the assessment area. The following table highlights the distribution of these facilities by income level of the geography compared to other key assessment area demographics.

<b>Branch Distribution by Geography Income Level</b>						
<b>Dataset</b>	<b>Geography Income Level</b>					<b>TOTAL</b>
	<b>Low-</b>	<b>Moderate-</b>	<b>Middle-</b>	<b>Upper-</b>	<b>Unknown</b>	
Branches	0	1	2	7	0	<b>10</b>
	0.0%	10.0%	20.0%	70.0%	0.0%	<b>100%</b>
Census Tracts	15.5%	22.6%	29.8%	29.8%	2.4%	<b>100%</b>
Household Population	10.2%	19.7%	31.1%	38.4%	0.5%	<b>100%</b>

As illustrated in the table above, the bank’s offices in LMI census tracts represent 10.0 percent of the bank’s branches in the assessment area. That is less than the percentage of LMI census tracts (38.1 percent) and less than the household population living within LMI geographies (29.9 percent). However, the bank has deposit-taking ATMs in the area, and the bank uses online banking, which expands access to its products and services. Therefore, the bank’s delivery systems are reasonably accessible to geographies and individuals of different incomes.

### **Changes in Branch Locations**

The bank’s record of opening and closing branches has generally not adversely affected the accessibility of its delivery systems, particularly to those who are low or moderate income or live in a low- or moderate-income area. During the review period, the bank closed five branches in the assessment area: two in moderate-income census tracts, two in middle-income census tracts, and one in an upper-income census tract. These closures were primarily done to consolidate the bank’s geographic footprint following a merger, and thus the changes did not substantively change the bank’s ability to reach its assessment area.

### **Reasonableness of Business Hours and Services in Meeting Assessment Area Needs**

Business hours and banking products and services are relatively consistent across all offices in the assessment area. Most offices have Saturday operating hours, and all locations offer the same products. Furthermore, the varied hours across the offices are not skewed negatively toward moderate-income census tracts. Therefore, bank services do not vary in a way that inconveniences certain segments of the assessment area, particularly LMI geographies and/or LMI individuals.

### **Community Development Services**

The bank provided a limited level of community development services in the assessment area. During the review period, five employees provided services to seven organizations. In total, those employees logged about 57 hours of community development service aimed at economic development, community service, or the revitalization and/or stabilization of low- or moderate-income geographies.

# NONMETROPOLITAN ILLINOIS STATEWIDE AREA

*(Full-Scope Reviews)*

## DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NORTHERN ILLINOIS ASSESSMENT AREA

### Bank Structure

The bank operates 9 offices, 11 ATMs, and 19 co-branded ATMs in the Northern Illinois assessment area. Based on this branch network and other service delivery systems, the bank is adequately positioned to serve substantially all of this assessment area.

### General Demographics

The assessment area is composed of eight counties: Bureau, LaSalle, Lee, Livingston, Ogle, Putnam, Stephenson, and Whiteside. The assessment area has a population of 381,779. LaSalle County is the largest of the eight with a population of 112,579, while the smallest is Putnam County with a population of 5,822.

The population of this assessment area is diverse, and credit needs vary and include a mix of consumer, business, and agricultural loan products. Other needs, as noted from community contacts, include small dollar home rehabilitation loans, microloans for small business, and financial education. Of the 63 FDIC-insured depository institutions with a branch presence in the assessment area, the bank ranked first in terms of deposit market share, encompassing 8.3 percent of total deposit dollars.

### Income and Wealth Demographics

The following table reflects the number of census tracts by geography income level and the family population of those census tracts in the assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown	TOTAL
Census Tracts	1	12	70	18	0	<b>101</b>
	1.0%	11.9%	69.3%	17.8%	0.0%	<b>100%</b>
Family Population	638	8,776	70,673	19,973	0	<b>100,060</b>
	0.6%	8.8%	70.6%	20.0%	0.0%	<b>100%</b>

As shown above, the majority of census tracts are middle-income. There are one low-income census tract and 12 moderate-income census tracts, together comprising 12.9 percent of all tracts in the assessment area and containing 9.4 percent of assessment area families.

According to 2015 ACS data, the median family income for the assessment area was \$62,947, which is above the nonMSA Illinois figure of \$59,323. More recently, the FFIEC estimates the nonMSA Illinois median family income to be \$64,200 as of 2019. The following table displays the distribution of assessment area families by income level, as well as family population income characteristics for nonMSA Illinois.

<b>Family Population by Income Level</b>					
<b>Dataset</b>	<b>Low-</b>	<b>Moderate-</b>	<b>Middle-</b>	<b>Upper-</b>	<b>TOTAL</b>
Assessment Area	17,581	17,507	21,524	43,448	<b>100,060</b>
	17.6%	17.5%	21.5%	43.4%	<b>100%</b>
NonMSA Illinois	78,116	70,252	83,510	153,709	<b>385,587</b>
	20.3%	18.2%	21.7%	39.9%	<b>100%</b>

While the first table in this section shows that 9.4 percent of families in the assessment area reside in low- or moderate-income census tracts, the table above shows that a much larger percentage of families in the assessment area are LMI (35.1 percent). The 35.1 percent figure for the assessment area is below the 38.5 percent of LMI families in nonMSA Illinois as a whole. Furthermore, 8.9 percent of families live below the poverty level in the assessment area compared to 10.4 percent in all of nonMSA Illinois. This information implies the assessment area is slightly more affluent than the totality of the nonMSA portions of the state.

### **Housing Demographics**

The following table provides details of the housing demographics of the assessment area compared to nonMSA Illinois.

<b>Housing Demographics</b>			
<b>Dataset</b>	<b>Median Housing Value</b>	<b>Affordability Ratio</b>	<b>Median Gross Rent (monthly)</b>
Bureau County	\$105,600	47.8%	\$640
LaSalle County	\$123,100	41.1%	\$700
Lee County	\$113,600	46.1%	\$672
Livingston County	\$107,200	50.6%	\$626
Ogle County	\$140,000	39.2%	\$674
Putnam County	\$121,300	46.5%	\$605
Stephenson County	\$98,900	45.8%	\$610
Whiteside County	\$99,200	47.8%	\$639
<b>Assessment Area</b>	\$114,296	44.2%	\$653
<b>NonMSA Illinois</b>	\$93,478	49.0%	\$604

As indicated above, both median housing values and median gross rents are higher in the assessment area than in nonMSA Illinois. Ogle County has the highest median housing value in the assessment area at \$140,000, while LaSalle County has the highest median gross rent at \$700/month. According to recent data, Stephenson County has the lowest median housing value at \$98,900, while Putnam County has the lowest median gross rent at \$605/month. Although income levels in the assessment area are above those of nonMSA Illinois and indicate a more affluent population, housing in the area is on average less affordable than in nonMSA Illinois as a whole, evidenced by the affordability ratio. In addition, community contacts explained that there are not enough affordable housing and housing support resources targeted to LMI people in the assessment area.

### Industry and Employment Demographics

The assessment area supports a diverse business community dominated by small businesses and farms. County business patterns indicate that the number of paid employees in the assessment area is 105,732. This is led by manufacturing (21.2 percent), followed by retail trade (13.8 percent), and healthcare and social assistance (11.7 percent).

The following table displays unemployment data for the individual counties within the assessment area, along with state figures.

Unemployment Levels for the Assessment Area			
Geography	Time Period (Annual Average)		
	2018	2019	2020
Assessment Area	5.0%	4.5%	8.1%
NonMSA Illinois	4.9%	4.2%	7.7%

As shown in the preceding table, average assessment area unemployment rates are similar to state figures. Additionally, both the assessment area and nonMSA Illinois exhibited downward trends from 2018 to 2019 but a significant uptick in unemployment in 2020.

### Community Contact Information

As noted previously, two community contact interviews were used during this evaluation to obtain additional performance context information. One of the interviews was with an individual specializing in affordable housing, and the other one was with an individual specializing in economic development.

The community contact who specializes in affordable housing suggested that the region has been largely stable. Agriculture and manufacturing are two of the largest industries in the region, and both were able to navigate the pandemic better than other local industries. The contact said that the population has been shrinking as residents move to border states for economic and social reasons. In terms of credit needs, the community contact suggested that there is a significant need for small-dollar, home improvement and/or repair loans. This is because much of the housing stock in the assessment area is older and in need of rehabilitation. The interviewee also mentioned that

LMI individuals often struggle to save for a down payment due to lower-wage jobs. The cost of mortgage loans also prevents LMI individuals and families from pursuing homeownership; thus, first-time homebuyer education is an additional need in the community.

The second contact specializes in small business development and echoed several of the same sentiments regarding the dominance of the agriculture and manufacturing industry. The region's economy is strongest around its major thoroughfares. Once one ventures away from those highways and interstates, communities face more economic challenges. One of those challenges is access to broadband Internet. Other obstacles to small business development indicated by the community contact are a lack of skilled labor and challenges accessing transportation infrastructure. The contact believes that the region has lenders willing to provide the capital needed for businesses. Instead, the interview suggested that businesses are most in need of technical assistance for things like creating a business plan. The contact specializing in small business development indicated that Midland States Bank is one of the more active banks in the community and offers a good host of products for small businesses.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NORTHERN ILLINOIS ASSESSMENT AREA

### LENDING TEST

Lending levels reflect good responsiveness to the credit needs of the assessment area. The distribution of loans by borrower's income/revenue profile reflects good penetration among customers of different income levels and businesses and farms of different sizes. The bank's geographic distribution of loans reflects good penetration throughout the assessment area. Finally, the bank makes a low level of community development loans in the assessment area.

### Lending Activity

The following table displays lending volume in the assessment area by number and dollar volume.

<b>Summary of Lending Activity January 1, 2018 through December 31, 2019</b>				
<b>Loan Type</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Home Improvement	10	1.0%	\$456	0.3%
Home Purchase	169	16.1%	\$17,991	10.8%
Multifamily Housing	3	0.3%	\$698	0.4%
Refinancing	116	11.1%	\$9,563	5.7%
<b>Total HMDA</b>	<b>312</b>	<b>29.7%</b>	<b>\$29,295</b>	<b>17.5%</b>
<b>Small Business</b>	<b>383</b>	<b>36.5%</b>	<b>\$77,731</b>	<b>46.4%</b>
<b>Small Farm</b>	<b>355</b>	<b>33.8%</b>	<b>\$60,383</b>	<b>36.1%</b>
<b>Total Loans</b>	<b>1,050</b>	<b>100.0%</b>	<b>\$167,409</b>	<b>100.0%</b>

The bank's lending levels reflect good penetration in the assessment area. Lending activity represents 18.3 percent of the total HMDA and CRA loans made in the bank's combined assessment areas. The level of lending activity in the assessment area is comparable to the percentage of the total bank deposits held within the assessment area (18.3 percent) and the percentage of total bank branches in the assessment area (17.0 percent).

### Loan Distribution by Borrower's Profile

#### *HMDA Lending*

The distribution of HMDA loans by borrower's income level is considered good. The distribution of HMDA loans to low-income borrowers in 2018 (15.0 percent) and 2019 (8.8 percent) exceeds corresponding aggregate peer performance (8.3 percent and 7.6 percent, respectively) but trailed the demographic figure (17.5 percent in 2018 and 17.6 percent in 2019). This represents good performance for both years.



In terms of moderate-income borrowers, the bank's HMDA lending in 2018 (27.3 percent) and in 2019 (24.0 percent) exceeds both aggregate performance (21.2 percent in 2018 and 18.8 percent in 2019) and the demographic figure (17.4 percent in 2018 and 17.5 percent in 2019), representing excellent performance. The bank's total HMDA lending to LMI borrowers in 2018 was 42.3 percent of total HMDA lending, which exceeds peer performance (29.5 percent) and the LMI demographic comparator (34.9 percent). The bank's LMI HMDA lending in 2019 was 32.8 percent, which exceeds peer performance of 26.4 percent but fell short of the percentage of LMI families in the assessment area (35.1 percent). Thus, overall HMDA lending to LMI borrowers in 2018 was considered excellent and in 2019 was considered good.

### *Small Business Lending*

Overall, the distribution of small business loans by business revenue profile is good. In 2018, 51.8 percent of the bank's loans went to businesses with less than \$1 million in revenue, which exceeds aggregate performance (47.6 percent) while trailing the demographic figure (88.4 percent). Similarly, 58.9 percent of the bank's commercial loans went to businesses with less than \$1 million in revenue in 2019, which again exceeds peer performance (48.4 percent) but trailed the demographic comparator (88.8 percent).

Although the bank just exceeds peer performance, 63.6 percent of the bank's loans in 2018 and 73.5 percent in 2019 were for \$100,000. Small-dollar lending was mentioned as a community need for small businesses, and Midland's lending emphasis makes performance for each year good.

### *Small Farm Lending*

The bank's distribution of small farm loans by business revenue is considered good. According to the assessment area's demographics, 98.4 percent of the farms in 2018 and 2019 had less than \$1 million in revenue. Of the bank's agricultural loans in 2018, 90.5 percent were to farms with less than \$1 million in revenue, which exceeds peer performance (62.1 percent). In 2019, 89.8 percent of the bank's loans were to small farms, which also exceeds peer performance of 59.0 percent. Because the bank exceeds peer in both years and approached the assessment area's demographic measure, performance for each year is considered good.

## **Geographic Distribution of Loans**

As noted previously, the assessment area includes 1 low- and 12 moderate-income census tracts, representing 12.9 percent of all assessment area census tracts. Overall, the bank's geographic distribution of loans in the assessment area reflects good penetration throughout LMI census tracts, based on the loan categories reviewed, with primary emphasis on the bank's HMDA lending.

### *HMDA Lending*

The bank's HMDA lending in LMI geographies is good.

In 2018 and 2019, the bank made zero loans in low-income census tracts. However, only 0.4 percent of the assessment area's owner-occupied housing is in low-income census tracts, limiting opportunity. Moreover, peer lending was just 0.4 and 0.2 percent in 2018 and 2019, respectively, further contextualizing the bank's lack of lending. Therefore, the bank's performance in low-income census tracts in 2018 and 2019 is considered adequate. In 2018, 12.8 percent of the bank's HMDA loans were in moderate-income census tracts, which exceeds peer performance (5.7 percent) and the demographic figure (8.2 percent). That reflects excellent performance. In 2019, 7.2 percent of the bank's mortgage loans were in moderate-income census tracts, which exceeds peer performance (5.3 percent) but trails the demographic comparator of 8.2 percent, making performance good.

### *Small Business Lending*

The distribution of small business loans across geographies is considered excellent overall.

In 2018, the bank made 0.5 percent of its loans in low-income census tracts, less than both peer lending levels (1.6 percent) and the demographic figure (2.4 percent), making performance poor. Midland States Bank made 17.8 percent of its small business loans in moderate-income census tracts in 2018. That exceeds both peer (11.3 percent) and demographic figures (12.2 percent) and reflects excellent performance. The bank made zero loans in low-income census tracts in 2019, while peer lending levels were 1.6 percent, and 2.4 percent of the assessment area's businesses are in low-income census tracts. Therefore, performance is considered poor. The bank made 17.7 percent of its small business loans in moderate-income census tracts in 2019, which exceeds both peer (11.1 percent) and the demographic comparator (12.4 percent) and reflects excellent lending.

Although the bank's performance in low-income geographies was poor, the combined performance in LMI geographies achieves excellent dispersion levels. In 2018, the bank made 18.3 percent of its loans in LMI geographies in the assessment area, which outperforms peer lending (12.9 percent) and exceeds the percentage of businesses in the assessment area located in LMI geographies (14.6 percent). Similarly, the bank made 17.7 percent of its small business loans in LMI geographies in 2019, which exceeds peer (12.7 percent) and demographic levels (14.8 percent).

### *Small Farm Lending*

Despite the importance of agriculture to the assessment area as a whole, the lending opportunities in the LMI geographies within the assessment area are minimal, as only one small farm was in the low-income census tract in 2018 and two in 2019. Similarly, 1.2 percent of all farms were in moderate-income tracts in 2018 and 1.4 percent of farms were in the moderate-income census tracts in 2019. The bank made one loan in a moderate-income census tract in 2018 and zero in 2019. However, due to the lack of lending opportunities, performance is considered adequate in

both years and adequate overall. Additionally, small farm lending was given minimal weight when determining the overall rating for the bank's geographic distribution within the assessment area.

Finally, based on an analysis of the dispersion of all three loan products, no conspicuous lending gaps were noted, particularly in LMI areas. In 2018, the bank had loan activity in 85.1 percent of all assessment area census tracts and 76.9 percent of LMI census tracts. In 2019, the bank had loan activity in 80.2 percent of all assessment area census tracts and 69.2 percent of LMI census tracts. The dispersion of the bank's loans was generally consistent with its branch structure in the assessment area and supports the conclusion that the bank's distribution of loans by geography income level is good overall.

### **Community Development Lending**

Midland States Bank made a low level of community development loans in the assessment area. During the review period, the bank originated two loans, for a total of \$150,000. These loans supported community services for low- and/or moderate-income individuals.

### **INVESTMENT TEST**

The bank makes an adequate level of qualified community development investments and grants in the assessment area, making occasional use of innovative or complex investments, and demonstrating adequate responsiveness to credit and community development needs in the assessment area. During the review period, the bank made 15 qualified community development investments totaling \$4.6 million. The bank also held one prior-period, still outstanding investment on its books valued at \$1.0 million. The majority of the investments were municipal bonds for improvements to public facilities that serve low- and/or moderate-income residents and geographies.

The bank also made 12 community development donations totaling \$57,295 in the assessment area. All of the bank's donations in 2020 were to COVID-19 relief projects and initiatives and thus were considered particularly responsive and impactful.

### **SERVICE TEST**

The bank's delivery systems are accessible to geographies and individuals of different income levels in the assessment area. The bank's record of opening and closing branches generally has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or individuals. Business hours and retail services do not vary in a way that inconveniences LMI geographies and/or individuals. Finally, Midland States Bank provides an adequate level of community development services within the assessment area.

### **Accessibility of Delivery Systems**

The bank operates nine branches in the assessment area. The following table highlights the distribution of these facilities by income level of the geography compared to other key assessment area demographics.

<b>Branch Distribution by Geography Income Level</b>						
<b>Dataset</b>	<b>Geography Income Level</b>					<b>TOTAL</b>
	<b>Low-</b>	<b>Moderate-</b>	<b>Middle-</b>	<b>Upper-</b>	<b>Unknown</b>	
Branches	0	1	8	0	0	<b>9</b>
	0.0%	11.1%	88.9%	0.0%	0.0%	<b>100%</b>
Census Tracts	1.0%	11.9%	67.3%	19.8%	0.0%	<b>100%</b>
Household Population	0.9%	9.8%	68.7%	20.6%	0.0%	<b>100%</b>

As illustrated in the table above, the bank’s offices in LMI census tracts represent 11.1 percent of the bank’s branches in the assessment area. This is in line with the percentage of LMI census tracts (12.9 percent) and the household population living within LMI geographies (10.7 percent). That, in addition to the fact that the bank uses online banking, which expands access to its products and services, suggests the bank’s delivery systems are accessible to geographies and individuals of different incomes.

### **Changes in Branch Locations**

The bank’s record of opening and closing branches has not generally adversely affected the accessibility of its delivery systems, particularly to those who are low- or moderate-income or live in a low- or moderate-income area. During the review period, the bank closed five branches in the assessment area, two of which were in moderate-income census tracts.

However, the bank’s branch closures were part of the aforementioned consolidation effort. That, in addition to the fact that one branch remains in an LMI geography and the bank’s remaining branches are in a reasonable proximity to LMI geographies, indicates the changes to the bank’s branch footprint were deemed to generally not adversely affect LMI individuals.

### **Reasonableness of Business Hours and Services in Meeting Assessment Area Needs**

Business hours and banking products and services are relatively consistent across all offices in the assessment area. Most offices have Saturday operating hours, and all locations offer the same products. Furthermore, the varied hours across the offices are not skewed negatively toward low- or moderate-income census tracts. Therefore, bank services do not vary in a way that inconveniences certain segments of the assessment area, particularly LMI geographies and/or LMI individuals.

### **Community Development Services**

The bank provided an adequate level of community development services in the assessment area. During the review period, six employees provided services to five organizations. In total, those employees amassed just over 242 hours of community development service aimed at economic development, community service, or the revitalization and/or stabilization of low- or moderate-income or distressed middle-income geographies.

**DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE SOUTHERN ILLINOIS ASSESSMENT AREA**

**Bank Structure**

The bank operates four offices within the assessment area, representing 7.5 percent of total offices. One office is in a moderate-income census tract, and three offices are in middle-income census tracts. The bank’s main office is also located in this assessment area, but no banking services are offered there. Based on this branch network and other service delivery systems, the bank is well positioned to deliver financial services to substantially all of the assessment area.

**General Demographics**

The bank’s Southern Illinois assessment area is composed of 13 counties: Clay, Coles, Cumberland, Douglas, Effingham, Fayette, Jasper, Jefferson, Marion, Montgomery, Randolph, Shelby, and Washington. Amongst the 13 counties, Coles County is the largest with a population of 53,037, while Jasper County is the smallest with a population of 9,635. The assessment area has a total population of 339,723.

The population of this assessment area is diverse, and credit needs vary and include a mix of consumer, business, and agricultural loan products. Other needs, as noted by community contacts, include loans for home rehabilitation, financial education, and agricultural lending products. Of the 73 FDIC-insured depository institutions with a branch presence in the assessment area, the bank ranked second in terms of deposit market share, encompassing 8.2 percent of total deposit dollars.

**Income and Wealth Demographics**

The following table reflects the number of census tracts by geography income level and the family population of those census tracts in the assessment area.

<b>Assessment Area Demographics by Geography Income Level</b>						
<b>Dataset</b>	<b>Low-</b>	<b>Moderate-</b>	<b>Middle-</b>	<b>Upper-</b>	<b>Unknown</b>	<b>TOTAL</b>
Census Tracts	1	14	66	10	1	<b>92</b>
	1.1%	15.2%	71.7%	10.9%	1.1%	<b>100%</b>
Family Population	317	10,850	64,068	11,930	204	<b>87,369</b>
	0.4%	12.4%	73.3%	13.7%	0.2%	<b>100%</b>

As shown above, the largest portion of census tracts are middle-income. There are one low-income census tract and 14 moderate-income census tracts, which contain 12.8 percent of assessment area families. The low-income census tract is in Jefferson County, which is in the far southern portion of the assessment area.

According to 2015 ACS data, the median family income for the assessment area was \$58,839, which is below the nonMSA Illinois figure of \$59,323. The following table displays the distribution of assessment area families by income level, as well as family population income characteristics for nonMSA Illinois.

<b>Family Population by Income Level</b>					
<b>Dataset</b>	<b>Low-</b>	<b>Moderate-</b>	<b>Middle-</b>	<b>Upper-</b>	<b>TOTAL</b>
Assessment Area	18,304	15,874	18,929	34,262	<b>87,369</b>
	21.0%	18.2%	21.7%	39.2%	<b>100%</b>
NonMSA Illinois	78,116	70,252	83,510	153,709	<b>385,587</b>
	20.3%	18.2%	21.7%	39.9%	<b>100%</b>

While the first table in this section shows that 12.8 percent of families reside in LMI census tracts, the table above shows that a much larger percentage of families in the assessment area are LMI (39.2 percent). The 39.2 percent figure for the assessment area is slightly above the 38.5 percent of LMI families in nonMSA Illinois. Furthermore, 10.8 percent of families are living below the poverty level in the assessment area compared to 10.4 percent in nonMSA Illinois. This information implies the assessment area is similar to, but slightly less affluent, than the nonMSA portions of the state.

### **Housing Demographics**

The following table provides details of the housing demographics of the assessment area compared to nonMSA Illinois.

<b>Housing Demographics</b>			
<b>Dataset</b>	<b>Median Housing Value</b>	<b>Affordability Ratio</b>	<b>Median Gross Rent (monthly)</b>
Clay County	\$77,000	57.4%	\$508
Coles County	\$91,800	43.1%	\$626
Cumberland County	\$93,400	49.3%	\$515
Douglas County	\$100,500	51.6%	\$653
Effingham County	\$128,200	40.7%	\$581
Fayette County	\$82,400	53.3%	\$578
Jasper County	\$94,500	57.4%	\$537
Jefferson County	\$87,300	49.5%	\$590
Marion County	\$68,600	61.6%	\$623
Montgomery County	\$78,300	60.0%	\$595
Randolph County	\$96,700	49.8%	\$623
Shelby County	\$85,300	56.1%	\$554
Washington County	\$106,600	49.9%	\$615
<b>Assessment Area</b>	\$89,368	51.5%	\$601
<b>NonMSA Illinois</b>	\$93,478	49.0%	\$604

While income levels in the assessment area are below those of nonMSA Illinois and point to less affluence, the affordability ratio indicates that housing in the area is slightly more affordable when compared to nonMSA Illinois. However, housing affordability varies significantly within the

assessment area. For instance, Marion County has the lowest median housing value (\$68,600) and the highest affordability ratio (61.6%). Conversely, Effingham County has the highest median housing value (\$128,200) and is considered the least affordable, with an affordability ratio of 40.7 percent.

### Industry and Employment Demographics

The assessment area supports a diverse business community that is predominantly small businesses and farms, as business demographic estimates indicate that 88.2 percent of assessment area businesses and 98.9 percent of assessment area farms have annual revenues of \$1 million or less. County business patterns indicate that the number of paid employees in the assessment area is 107,809. This is led by manufacturing (20.3 percent), followed by healthcare and social assistance (15.3 percent), and retail trade (14.5 percent).

The following table displays unemployment data for the individual counties within the assessment area, along with state figures.

Unemployment Levels for the Assessment Area			
Geography	Time Period (Annual Average)		
	2018	2019	2020
Assessment Area	4.5%	3.8%	7.5%
NonMSA Illinois	4.9%	4.2%	7.7%

As shown in the preceding table, average assessment area unemployment rates are fairly similar to nonmetropolitan statewide figures. However, unemployment rates varied throughout the assessment area between 2018 and 2020. Washington (2.9 percent and 2.4 percent) and Effingham (3.7 percent and 3.1 percent) Counties maintained the lowest unemployment levels within the assessment area in 2018 and 2019. In 2020, during the height of the COVID-19 pandemic, Washington County (5.3 percent) maintained the lowest unemployment rate. Jefferson and Clay Counties appear to have been the most affected by the pandemic, with unemployment levels in 2020 at 10.1 and 9.4 percent, respectively.

### Community Contact Information

As noted previously, two community contact interviews were used during this evaluation to obtain additional performance context information. One of the interviews was with an individual specializing in affordable housing, and the other was with an individual specializing in economic development.

The contacts indicated that parts of the assessment area have been able to maintain a fairly strong economy, primarily due to proximity to major interstates. Effingham County benefits the most from access to those interstates, followed by the neighboring counties. Geographies located outside of these core counties are rural in nature and face more economic challenges. Both contacts also mentioned that the region has faced demographic challenges with some net migration to more populous parts of

the state and region. The population that remains in the assessment area is aging, which increases the need for low-cost home loans to make necessary repairs/upgrades and ultimately allow older residents to remain in their homes.

The contact specializing in affordable housing noted that affordable housing is not concentrated in just one county, providing some geographic flexibility. However, the region remains in need of more single family units for purchase and multifamily units for renting. As was aforementioned, some of the assessment area's housing stock is older, which creates demand for home rehabilitation credit products. Outside of credit specific needs, the housing contact indicated that the area stands to benefit from more accessible financial education for individuals of all ages. The affordable housing contact indicated that Midland States Bank has been responsive to these needs in the assessment area.

Regarding the area's small business and economic development standing, the contact indicated that the region continues to benefit from north-south and east-west transportation infrastructure. This encourages business development in manufacturing, shipping, and agriculture. It also allows for entrepreneurship in businesses that support those industries and the employees who work there. The contact added that the farther one travels away from the main highways, the more challenging it is to create and sustain a business. One of the reasons for those challenges, according to the contact, is a lack of broadband Internet services. Other challenges include lack of business history or collateral, which prevents potential small business owners from getting traditional bank loans. The contact said banks should engage in regional development projects and support municipal business development programs to support the area's business community.



## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE SOUTHERN ILLINOIS ASSESSMENT AREA

### LENDING TEST

Lending levels reflect adequate responsiveness to the credit needs of the assessment area. The distribution of loans by borrower's income/revenue profile reflects excellent penetration among customers of different income levels and businesses and farms of different sizes. The bank's geographic distribution of loans reflects adequate penetration throughout the assessment area. Finally, the bank makes an adequate level of community development loans in the assessment area.

### Lending Activity

The following table displays lending volume in the assessment area by number and dollar volume.

<b>Summary of Lending Activity – Southern Illinois January 1, 2018 through December 31, 2019</b>				
<b>Loan Type</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Home Improvement	2	0.5%	\$197	0.3%
Home Purchase	146	35.7%	\$19,569	29.3%
Multifamily Housing	3	0.7%	\$1,024	1.5%
Refinancing	48	11.7%	\$6,844	10.3%
<b>Total HMDA</b>	<b>201</b>	<b>49.1%</b>	<b>\$27,684</b>	<b>41.5%</b>
<b>Small Business</b>	<b>142</b>	<b>34.7%</b>	<b>\$31,757</b>	<b>47.6%</b>
<b>Small Farm</b>	<b>66</b>	<b>16.1%</b>	<b>\$7,255</b>	<b>10.9%</b>
<b>TOTAL LOANS</b>	<b>409</b>	<b>100.0%</b>	<b>\$66,696</b>	<b>100.0%</b>

The bank's lending activity represents 7.1 percent of the total HMDA and CRA loans made in the bank's combined assessment areas. That trails the percentage of the total bank deposits held within the assessment area (16.1 percent) and is in line with the percentage of total bank branches in the assessment area (7.5 percent).

The bank ranks 2<sup>nd</sup> in terms of deposit market share, but it ranks 15<sup>th</sup> in HMDA lending in 2019 and 5<sup>th</sup> in small business/small farm lending in 2019 compared to area peers. Additionally, the bank's headquarters and a substantive number of its employees are in the assessment area. Together, these facts suggest the bank could more completely penetrate the assessment area; thus, performance under this test is considered adequate.

### Loan Distribution by Borrower's Profile

Overall, the bank's loan distribution by borrower's profile is excellent, based on performance from the loan categories reviewed.

### *HMDA Loans*

The bank made 14.3 percent of its HMDA loans in the assessment area to low-income borrowers in 2018. That exceeds aggregate performance (9.1 percent) but trailed the population of low-income families (20.9 percent) and reflects good performance. The bank made 21.0 percent of its HMDA loans to moderate-income borrowers in 2018, which exceeds the demographic measure (18.1 percent) and approached but trailed aggregate lending performance (22.0 percent). Therefore, the bank's performance lending to moderate-income borrowers is also considered good.

In 2019, the bank made 17.7 percent of its HMDA loans to low-income borrowers, which nearly doubled peer lending (9.0 percent) and approached the population comparator (21.0 percent), reflecting good performance. Of the bank's HMDA loans in the assessment area in 2019, 24.0 percent were to moderate-income borrowers. The bank's lending levels exceed both aggregate (19.5 percent) and the demographic measure (18.2 percent) and reflect excellent performance.

Overall, HMDA lending is considered excellent. In 2018, the bank's lending to LMI borrowers (35.3 percent) exceeds the aggregate figure (31.1 percent) and approaches the demographic figure (39.0 percent). In 2019, the bank's lending to LMI borrowers (41.7 percent) exceeds both peer lending levels (28.5 percent) and the percentage of LMI families in the assessment area (39.2 percent). Moreover, a community contact indicated that Midland States Bank has accessible, mortgage-related loan products geared to LMI borrowers. Bank performance in 2019 alongside the contact's comment contextualize the overall excellent rating.

### *Small Business Lending*

Small business loans were also reviewed to determine the bank's lending levels to businesses of different sizes. The bank made 54.7 percent of its loans in 2018 and 52.2 percent of its loans in 2019 to businesses with less than \$1 million in revenue. In both years, the bank's lending exceeds comparable peer lending (44.4 percent in 2018 and 46.1 percent in 2019) while trailing the percentage of small businesses in the assessment area (87.5 percent in 2018 and 88.2 percent in 2019). In both years, the bank's lending reflects good performance, leading to an overall good rating.

### *Small Farm Lending*

Finally, small farm loans were reviewed to determine the bank's lending levels to farms of different sizes. The bank made 89.5 percent of its loans to small farms in 2018 and 92.9 percent of its loans to small farms in 2019. In both years, the bank far exceeds aggregate performance (59.1 percent in 2018 and 59.3 percent in 2019) and approaches the demographic figure (98.8 percent in 2018 and 98.9 percent in 2019). In both years, the bank's lending is considered excellent and thus is considered excellent overall.

## **Geographic Distribution of Loans**

As noted previously, the assessment area includes one low- and 14 moderate-income census tracts, representing 16.3 percent of all assessment area census tracts. Overall, the bank's geographic distribution of loans in the assessment area reflects adequate penetration throughout LMI census tracts, based on the loan categories reviewed.

### *HMDA Lending*

As indicated by the very low percentage of owner-occupied housing units (0.2 percent) and the lack of aggregate lending (0.0 percent), the opportunity to make home mortgage loans within the one low-income census tract is minimal. Therefore, the bank's lack of lending in low-income census tracts is considered adequate in both 2018 and 2019. The bank's lending level in moderate-income census tracts in 2018 (10.5 percent) exceeds peer performance of 8.2 percent and approached the percent of owner-occupied housing in moderate-income geographies (11.3 percent). This indicates good performance. In 2019, the bank made 12.5 percent of its HMDA loans in moderate-income areas. That exceeds both peer performance (9.4 percent) and the demographic figure (11.3 percent) and reflects excellent performance. Overall, the bank's level of HMDA lending is considered good.

### *Small Business Lending*

The geographic distribution of small business loans was also reviewed. As has been previously discussed, there being only one low-income census tract in the assessment area limits opportunity for small business lending. However, the comparators (aggregate lending was 1.7 percent in 2018 and 2019) indicate that there are businesses located in the low-income tract and that some lending opportunities exist. Therefore, the bank's performance in the low-income census tract (0 percent) is considered poor in both 2018 and 2019.

In 2018, the bank made 12.0 percent of its small business loans in moderate-income census tracts, which just exceeds peer performance of 11.9 percent but trailed the demographic figure (16.2 percent). Therefore, the bank's performance is considered adequate. In 2019, the bank made 11.9 percent of its small business loans in moderate-income census tracts, which approached peer lending levels (12.5 percent) and trailed the percent of assessment area businesses in moderate-income census tracts (16.0 percent). Ultimately, that reflects adequate performance in 2019 and adequate performance for small business lending overall.

### *Small Farm Lending*

The available farm lending opportunities in the low-income geographies within the assessment area are minimal, as no small farms are in the low-income census tract. Therefore, performance in low-income tracts was not rated. In moderate-income census tracts, the bank made 5.3 percent of its small farm loans in 2018, which exceeds aggregate lending (3.2 percent) and exceeds the percent of assessment area farms located in moderate-income areas (4.9 percent). This reflects good performance. In 2019, the bank made zero loans in moderate-income census tracts compared

to peer lending levels being 3.5 percent and the demographic comparator being 4.7 percent. This level of lending reflects poor performance.

Overall, small farm lending is considered adequate. Between the two years, the bank made 3.0 percent of its loans in moderate-income geographies, which falls just short of peer performance of 3.4 percent and trails the percent of farms located in either low- or moderate-income areas (4.8 percent).

No conspicuous lending gaps were identified in the dispersion of the bank's HMDA and CRA loans, particularly in LMI geographies. In 2018, the bank had loan activity in 56.5 percent of all assessment area census tracts and 60.0 percent of all LMI census tracts. In 2019, the bank's loan dispersion was similar, with loan activity in 55.4 percent of all assessment area census tracts and 53.3 percent of all LMI census tracts. The dispersion of the bank's loans was consistent with its branch structure in the assessment area, with loan activity most heavily concentrated in areas located near a branch location. Therefore, the bank's loan dispersion supports the conclusion that the bank's distribution of loans by geography income level is adequate overall.

### **Community Development Lending Activities**

Midland States Bank makes an adequate level of community development loans in the assessment area. During the review period, the bank originated two community development loans totaling \$4.5 million within the assessment area. Both loans were to a regional transportation entity that provides public transit options to LMI individuals and geographies in the assessment area.

### **INVESTMENT TEST**

The bank made a significant level of qualified community development investments and grants during the review period, made occasional use of innovative or complex investments, and exhibited adequate responsiveness to the credit and community development needs in the assessment area.

The bank made \$3.4 million in qualifying investments and donations. This amount includes four current period investments worth \$619,991 and one prior-period investment worth \$2.8 million. The prior period investment was particularly impactful as it was in a low-income housing tax credit fund used to provide financing for affordable housing in the assessment area, a need noted by community contacts.

The bank also made eight donations in the assessment area equaling \$47,500. Seven of the eight donations were made in 2020 and were to causes and initiatives aimed at providing resources and services to those suffering from economic and social disruptions caused by COVID-19.

### **SERVICE TEST**

Midland States Bank's service delivery systems are accessible to the geographies and individuals of different income levels in this assessment area. The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to LMI

geographies and/or LMI individuals. Business hours and retail services do not vary in a way that inconveniences LMI geographies and/or individuals. Finally, Midland States Bank provides a relatively high level of community development services within the assessment area.

### Accessibility of Delivery Systems

The bank operates four offices within the assessment area. The following table illustrates the distribution of these facilities by income level of geography compared to key assessment area demographics.

<b>Distribution of Delivery Systems by Income Level of Geography – Southern Illinois</b>						
<b>Dataset</b>	<b>Geography Income Level</b>					<b>TOTAL</b>
	<b>Low-</b>	<b>Moderate-</b>	<b>Middle-</b>	<b>Upper-</b>	<b>Unknown-</b>	
Branches	0	1	3	0	0	<b>4</b>
	0.0%	25.0%	75.0%	0.0%	0.0%	<b>100%</b>
Census Tracts	1.1%	15.2%	71.7%	10.9%	1.1%	<b>100%</b>
Household Population	0.4%	13.3%	72.3%	13.4%	0.7%	<b>100%</b>

As illustrated in the preceding table, the bank has one office in an LMI census tract in the assessment area. In addition to traditional offices and ATMs in the area, the bank offers online banking, which is available to all individuals and geographies, including LMI. As a result, service delivery systems are accessible to geographies and individuals of different income levels in the assessment area.

### Changes in Branch Locations

The bank’s record of opening and closing offices within this assessment area has not adversely affected the accessibility of its delivery systems, as the bank did not open or close any offices in LMI census tracts within this assessment area during the review period.

### Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and banking products and services are relatively consistent across all offices in the assessment area. Most offices have Saturday operating hours, and all locations offer the same products. Furthermore, the varied hours across the offices are not skewed negatively toward moderate-income census tracts. Therefore, bank services do not vary in a way that inconveniences certain segments of the assessment area, particularly LMI geographies and/or LMI individuals.

### Community Development Services

The bank provides a relatively high level of community development services in the assessment area. During the review period, 27 employees provided services to 15 different community development organizations, totaling almost 590 hours of service. These organizations spanned all four community development categories.

# CHICAGO-NAPERVILLE, ILLINOIS-INDIANA- WISCONSIN COMBINED STATISTICAL AREA

*(Full-Scope Review)*

## DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE CHICAGO ASSESSMENT AREA

### Bank Structure

The bank operates 14 branches, equaling 26.4 percent of total branches, in the assessment area. Of the 14 branches, 2 are in low-income census tracts, 2 are in moderate-income census tracts, 7 are in middle-income census tracts, and 3 are in upper-income census tracts. The bank also operates 26 ATMS, 12 of which are co-branded, in the region. Based on this branch network and other service delivery systems, the bank is well positioned to deliver financial services to substantially all of the assessment area.

### General Demographics

The bank’s Chicago assessment area is composed of the entire counties of DeKalb, Kankakee, Kendall, Will, and Grundy. The largest is Will County, with a population of 683,995. That is attributable to it bordering Cook County, which is the center of the Chicago MSA. The smallest is Grundy County, with a population of 50,277. Since the assessment area is so close to Chicago, it has a highly competitive banking market with 58 financial institutions operating in the market. Of these, Midland States Bank ranked seventh, with a deposit market share of 4.5 percent.

As the demographics of this assessment area cover a significant portion of a metropolitan area and the population is diverse, credit needs in the area are a blend of consumer and business credit products. According to the contacts, there is a need for accessible credit products and banking services, especially products and services offered in Spanish.

### Income and Wealth Demographics

The following table reflects the number of census tracts by geography income level and the family population of those census tracts in the assessment area.

<b>Assessment Area Demographics by Geography Income Level</b>						
<b>Dataset</b>	<b>Low-</b>	<b>Moderate-</b>	<b>Middle-</b>	<b>Upper-</b>	<b>Unknown</b>	<b>TOTAL</b>
Census Tracts	18	31	102	69	2	<b>222</b>
	8.1%	14.0%	45.9%	31.1%	0.9%	<b>100%</b>
Family Population	12,234	25,287	117,857	109,369	45	<b>264,792</b>
	4.6%	9.6%	44.5%	41.3%	0.0%	<b>100%</b>

As shown in the previous table, 22.1 percent of the census tracts in the assessment area are LMI geographies, but only 14.2 percent of the family population resides in these tracts. According to 2015 ACS data, the median family income for the assessment area was \$82,272, which is well above the state of Illinois (\$71,546). The following table displays the distribution of assessment area families by income level, as well as family population income characteristics for Illinois.

Family Population by Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Assessment Area	44,944	41,663	56,545	121,640	<b>264,792</b>
	17.0%	15.7%	21.4%	45.9%	<b>100%</b>
Illinois	706,235	526,032	608,217	1,284,199	<b>3,124,683</b>
	22.6%	16.8%	19.5%	41.1%	<b>100%</b>

While the first table in this section shows that 14.2 percent of families reside in LMI census tracts, the table above shows that a larger percentage of families in the assessment area are LMI. The LMI family percentage of the assessment area (32.7 percent) is below the 39.4 percent of LMI families in Illinois. Additionally, while not shown above, the percentage of families living below the poverty level in the assessment area, 7.0 percent, is below the 10.5 percent found in Illinois. This data points to an assessment area that is overall more affluent when compared to the state of Illinois.

### Housing Demographics

The following table provides details of the housing demographics of the assessment area compared to the state of Illinois. As shown, demographics vary significantly by county within the assessment area.

Housing Demographics			
Dataset	Median Housing Value	Affordability Ratio	Median Gross Rent (monthly)
DeKalb County	\$165,200	32.8%	\$860
Grundy County	\$182,400	36.1%	\$929
Kankakee County	\$138,700	37.6%	\$820
Kendall County	\$200,200	42.2%	\$1,305
Will County	\$209,800	36.3%	\$1,039
<b>Assessment Area</b>	<b>\$194,454</b>	<b>36.3%</b>	<b>\$959</b>
<b>Illinois</b>	<b>\$173,800</b>	<b>33.1%</b>	<b>\$907</b>

Both the median housing value and monthly gross rent are higher in the assessment area than the state of Illinois. This is likely because median housing values and median gross rents in Kendall County and Will County, a Chicago suburb and exurb, are significantly higher than the rest of the assessment area. Nonetheless, housing is more affordable in the assessment area compared to the state of Illinois, as displayed by the affordability ratio.

## Industry and Employment Demographics

The assessment area supports a large and diverse business community. County business patterns indicate that there are 313,347 paid employees in the assessment area. By percentage of employees, the three largest job categories are retail trade (15.4 percent), health care and social assistance (12.7 percent), and transportation and warehousing (12.3 percent).

The following table details unemployment data from the U.S. Department of Labor, Bureau of Labor Statistics (not seasonally adjusted) for the assessment area compared to the state of Illinois.

Unemployment Levels for the Assessment Area			
Dataset	Time Period (Annual Average)		
	2018	2019	2020
Assessment Area	4.3%	4.0%	9.1%
Illinois	4.4%	4.0%	9.5%

The table suggests that unemployment levels in the assessment area were comparable to the state of Illinois for the last three years. Finally, like the bank's other assessment areas, there was a spike in unemployment in 2020 that coincided with the economic disruptions caused by COVID-19.

## Community Contact Information

As noted previously, two community contact interviews were used during this evaluation to obtain additional performance context information. One interview was with an individual specializing in affordable housing, and the other was with an individual specializing in small business development.

Both contacts suggested that the region has a relatively stable economy. Most of the population growth and general economic development stems from families moving out of Chicago's core to the more spacious suburbs. The contacts also noted that the farther the counties are from Chicago, the less populated and affluent they often are. The interviews also suggested the Chicago suburbs are becoming more diverse, as Black and Hispanic families move from the city, where housing prices are increasing.

According to the affordable housing community contact, accessible housing availability varies by county. Due to the activity of a local organization, there has been some single family and multifamily rehabilitation and new housing development in Kendall and Will Counties. Otherwise, the contact suggested LMI borrowers face substantive barriers to buying their first home. Those barriers include poor credit histories, the inability to save for a down payment, and having to compete with more affluent buyers. The contact also said that lower-cost housing often stands in need of repair and/or rehabilitation work that sometimes prevents houses from appraising for their full value. The contact indicated there are plenty of opportunities to engage in affordable housing efforts in the community. The contact suggested financing LIHTC projects and partnering with community development financial institutions as two options.

The second community contact specializes in small business and economic development. The interviewee indicated that the region has a diverse economy, with several large major manufacturers and healthcare-related companies. However, the contact indicated there are some



substantive challenges to small business development in the community. The first stems from Kankakee's loss of its local small business development center (SBDC). The SBDC often provided technical assistance to small business owners to help them prepare for a bank credit application. The contact also indicated that some businesses and their workers, particularly in the accommodation and food service industries, suffered considerably during the pandemic. The interviewee suggested the banks should partner with organizations that offer start-up funding and small dollar lines of credit to small businesses.

Both community contacts mentioned Midland States Bank as particularly responsive and engaged in community development projects in the assessment area.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CHICAGO ASSESSMENT AREA

### LENDING TEST

Due to the fact that the bank's Kankakee market, Chicago market, and Elgin market are all in the Chicago CSA, performance conclusions in the following sections are based on aggregate performance across all three assessment areas. When appropriate, performance in a specific market will be mentioned.

Lending levels reflect good responsiveness to the credit needs of the assessment area. The distribution of loans by borrower's income/revenue profile reflects good penetration among customers of different income levels and businesses and farms of different sizes. The bank's geographic distribution of loans reflects excellent penetration throughout the assessment area. Finally, the bank makes a relatively high level of community development loans in the assessment area.

### Lending Activity

The following table displays the lending volume in the assessment area by number and dollar volume.

<b>Summary of Lending Activity – Chicago Assessment Area (AA)</b>				
<b>January 1, 2018 through December 31, 2019</b>				
<b>Loan Type</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Home Improvement	60	4.2%	\$2,251	1.2%
Home Purchase	675	47.3%	\$95,307	48.5%
Multifamily Housing	15	1.1%	\$10,400	5.3%
Refinancing	318	22.3%	\$34,932	17.8%
<b>TOTAL HMDA</b>	<b>1,121</b>	<b>78.6%</b>	<b>\$144,542</b>	<b>73.6%</b>
<b>Small Business</b>	<b>219</b>	<b>15.4%</b>	<b>\$38,785</b>	<b>19.7%</b>
<b>Small Farm</b>	<b>86</b>	<b>6.0%</b>	<b>\$13,117</b>	<b>6.7%</b>
<b>TOTAL LOANS</b>	<b>1,426</b>	<b>100%</b>	<b>\$196,444</b>	<b>100%</b>

The bank's lending levels reflect good penetration in the assessment area. Lending activity represents 24.8 percent of the bank's combined assessment area percentage, which exceeds the total bank deposits held within the assessment area (21.1 percent) but slightly trails the percentage of total bank branches in the assessment area (26.4 percent).

### Loan Distribution by Borrower's Profile

Overall, the bank's loan distribution by borrower's profile is good, based on performance from the loan categories reviewed.

### *HMDA Lending*

In 2018, the bank made 10.6 percent of its loans in low-income census tracts. That level of performance exceeds peer performance of 7.1 percent but trails the percentage of the assessment area families that are low income (16.8 percent) and is considered good. In moderate-income census tracts, the bank made 23.0 percent of its HMDA loans in 2018, exceeding both peer (19.7 percent) and the demographic figure (15.6 percent), which reflects excellent performance. Overall, HMDA lending in 2018 is considered excellent because the bank's performance to LMI borrowers (33.6 percent) exceeds both peer (26.8 percent) and demographic figures (32.4 percent).

The bank's 2019 HMDA lending performance was also excellent. The bank made 11.9 percent of its HMDA loans to low-income borrowers, which doubled peer lending levels (5.8 percent) but trailed the demographic comparator (17.0 percent), reflecting good performance. The bank's moderate-income lending level was 23.9 percent, which exceeds the peer figure of 18.6 percent and the percentage of moderate-income families in the assessment area (15.7 percent), demonstrating excellent performance. Overall, the bank's HMDA lending levels to LMI borrowers (35.8 percent) exceeds both peer (24.4 percent) and the demographic figure (32.7 percent) and is considered excellent.

### *Small Business Lending*

The bank's lending to businesses with less than \$1 million in revenue is considered good. In 2018 and 2019, the bank's lending performance (62.9 percent in 2018 and 59 percent in 2019) exceeds peer performance (42 percent in 2018 and 47.5 percent in 2019). However, the bank's lending levels in both years trailed the percentage of small businesses in the assessment area (90.6 percent in 2018 and 91.0 percent in 2019).

### *Small Farm Lending*

The bank made 87.5 percent of its loans to farms with less than \$1 million in revenue in 2018, which exceeds aggregate performance of 55.3 percent. However, the bank's lending levels fall short of the demographic figure of 98.0 percent. Nonetheless, performance in 2018 is considered good. In 2019, the bank made 88.9 percent of its loans to small farms, again exceeding aggregate (65.2 percent) but trailing the demographic figure (98.0 percent). Performance in 2019 and overall is considered good.

## **Geographic Distribution of Loans**

As noted previously, there are 18 low-income census tracts and 31 moderate-income census tracts in the assessment area. This represents 22.1 percent of the assessment area's total census tracts. The bank's lending performance throughout LMI census tracts is considered excellent. However, the bank's performance in the Elgin MSA was below that of the rest of the assessment area.

### *HMDA Lending*

The bank's HMDA lending in LMI geographies is considered excellent overall. In 2018 and 2019, the bank's lending levels in low-income census tracts (4.0 percent in 2018 and 7.0 percent in 2019)

exceeds both peer performance (1.7 percent in 2018 and 1.5 percent in 2019) and the percentage of owner-occupied housing units in low-income census tracts (2.4 percent in both 2018 and 2019). Therefore, performance in low-income areas is considered excellent.

Additionally, the bank's HMDA lending in moderate-income census tracts (14.0 percent in 2018 and 13.6 percent in 2019) exceeds peer lending levels (6.6 percent in 2018 and 6.1 percent in 2019) and exceeds the demographic comparator (7.8 percent in 2018 and 8.1 percent in 2019). The bank's lending in moderate-income areas is excellent in both 2018 and 2019.

### *Small Business Lending*

The bank's small business lending was also assessed across geographies. In 2018, the bank made 12.4 percent of its loans in low-income census tracts, which tripled aggregate performance (3.7 percent) and more than doubled the percentage of small businesses in low-income census tracts (4.6 percent). That reflects excellent performance. The bank made 5.2 percent of its loans in moderate-income census tracts, which approached but trailed peer lending (7.5 percent) and trailed the demographic figure (9.3 percent). Overall, performance in moderate-income census tracts is considered adequate. Lending to LMI geographies in 2018 is considered excellent overall. The bank's total lending in LMI areas (17.6 percent) exceeds peer lending (11.2 percent) and exceeds the demographic figure (13.9 percent).

In 2019, the bank made 9.8 percent of its small business loans in low-income census tracts, which more than doubled peer lending (3.5 percent) and the percentage of businesses in low-income areas (4.7 percent) and reflects excellent performance. The bank's lending in moderate-income geographies (9.0 percent) exceeds peer (7.4 percent) and approached the demographic figure (9.8 percent). Therefore, the bank's lending is considered good. When combined, the bank's lending in LMI areas (18.9 percent) exceeds aggregate lending (10.9 percent) and the percentage of businesses in LMI areas (14.5 percent) and thus is considered excellent.

Overall, the bank's small business lending by geography is excellent.

### *Small Farm Lending*

Finally, the bank's lending to farms in LMI areas was analyzed. In 2018, the bank made zero loans in low- or moderate-income areas compared to aggregate lending levels of 1.1 percent and the demographic comparator being 6.2 percent. This reflects poor performance.

In 2019, the bank made 1.9 percent of its loans in low-income census tracts, which exceeds both peer (1.3 percent) and the demographic comparator (1.1 percent), reflecting good performance. The bank also made 1.9 percent of its loans in moderate-income census tracts in 2019, which trailed both peer lending (6.1 percent) and the demographic figure (6.2 percent), reflecting poor performance. Together, performance was considered adequate. This is in part because the majority of the bank's agricultural lending portfolio in the assessment area stemmed from an acquisition of another bank.

Lastly, based on an analysis of the dispersion of HMDA, small business loans, and small farm loans, no conspicuous lending gaps were noted, particularly in LMI areas. The bank had loan

activity in 53.6 percent of all assessment area census tracts in 2018 and 50.9 percent of all census tracts in 2019. Additionally, the bank had loan activity in 61.2 percent of LMI census tracts in 2018 and 65.3 percent of LMI census tracts in 2019. When considering the high level of competitiveness within this banking market, the dispersion of the bank's loans was consistent with its branch structure and supports the conclusion that the bank's distribution of loans by geography income level is excellent overall.

### **Community Development Lending Activities**

Midland States Bank made a relatively high level of community development loans in the assessment area. However, the bank's performance in Elgin was below that of the larger assessment area.

During the review period, the bank originated eight community development loans totaling \$20.6 million in the assessment area. These loans qualified for a variety of purposes, including affordable housing and community services. A few of the more impactful loans are described below.

- The bank participated in a loan fund that pooled resources to renovate an affordable housing complex in the assessment area. Partnering with area syndicators to build affordable housing was mentioned by a community contact as a particular area of need in the region.
- The bank financed a LIHTC project that built a 102-unit, U.S. Department of Housing and Urban Development-certified multifamily housing development. LIHTCs were also mentioned by the community contact as an impactful way for banks to support affordable housing.

The bank also made three PPP loans in low- or moderate-income geographies that helped sustain businesses during the pandemic and are considered particularly responsive.

### **INVESTMENT TEST**

The bank made a significant level of qualified community development investments and grants during the review period, rarely acted in a leadership position, made occasional use of innovative and/or complex investments, and exhibited adequate responsiveness to credit and community development needs in the assessment area.

The bank made 21 investments worth \$6.6 million during the examination period that support affordable housing, community services for LMI individuals, and the revitalization and stabilization of low- or moderate-income geographies. The bank also had one prior-period investment still on its books equaling \$502,535.26.

Additionally, the bank made 20 donations totaling \$124,501. Like in many of the other assessment areas, Midland States Bank provided several donations in 2020 to organizations and causes that sought to help those suffering from the physical, economic, and social consequences of COVID-19. These donations were considered particularly responsive.

## SERVICE TEST

Midland States Bank's service delivery systems are accessible to the bank's geographies and individuals of different income levels in the assessment area. Additionally, the bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems to LMI geographies and/or LMI individuals. Business hours and services do not vary in a way that inconveniences LMI geographies and/or LMI individuals. Finally, the bank provides an adequate level of community development services in the assessment area.

### Accessibility of Delivery Systems

The bank operates 14 branches with full-service ATMs in the assessment area. The following table illustrates the distribution of branch facilities by geography income level compared to the distribution of census tracts and households.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown	
Branches	2	2	7	3	0	14
	14.3%	14.3%	50.0%	21.4%	0.0%	100%
Census Tracts	8.1%	14.0%	45.9%	31.1%	0.9%	100%
Household Population	5.7%	7.9%	46.3%	39.2%	0.5%	100%

As illustrated in the preceding table, the bank's offices in LMI census tracts represent 36.8 percent of offices in the assessment area. That exceeds both the percentage of LMI census tracts (22.1 percent) and the household population in LMI tracts (13.6 percent).

As a result, service delivery systems are accessible to geographies and individuals of different income levels in the assessment area.

### Changes in Branch Locations

Changes in branch locations during the evaluation period have not adversely affected the accessibility of the bank's delivery systems, particularly to LMI individuals and geographies. The bank closed six offices during the evaluation period, including one in a low-income census tract and five in middle-income tracts. As was mentioned before, a significant number of the bank's closures were part of the bank's consolidation effort. Even withstanding, the bank continues to operate four branches in either low- or moderate-income census tracts.

### Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and services do not vary in a way that inconveniences certain segments of the assessment area, particularly LMI geographies and individuals. Hours of operation, while slightly different at each branch, are reflective of normal business hours, and services are uniform across all branches in the assessment area. Therefore, bank services do not vary in a way that inconveniences certain segments of the assessment area, particularly LMI geographies and/or LMI individuals.

## **Community Development Services**

The bank provides an adequate level of community development services in the assessment area. During the review period, 26 employees provided services to 15 different community development organizations. These bank representatives served on various boards and committees, their time totaling nearly 264 hours. These organizations promote economic development and affordable housing.

# CHAMPAIGN-URBANA, ILLINOIS MSA

(Limited-Scope Review)

## DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE CHAMPAIGN ASSESSMENT AREA

The assessment area includes the entirety of Champaign and Piatt Counties, the two counties that comprise the Champaign-Urbana, Illinois MSA. Midland States Bank operates one branch in this assessment area located in a middle-income census tract and did not open or close any branches during this review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown	TOTAL
Census Tracts	8	7	20	10	2	<b>47</b>
	17.0%	14.9%	42.6%	21.3%	4.3%	<b>100%</b>
Family Population	3,245	6,537	25,798	11,624	81	<b>47,285</b>
	6.9%	13.8%	54.6%	24.6%	0.2%	<b>100%</b>
Household Population	11,556	13,643	41,921	17,948	1,489	<b>86,557</b>
	13.4%	15.8%	48.4%	20.7%	1.7%	<b>100%</b>
Business Institutions	731	1,224	3,082	2,052	122	<b>7,211</b>
	10.1%	17.0%	42.7%	28.5%	1.7%	<b>100%</b>
Agricultural Institutions	3	8	323	76	0	<b>410</b>
	0.7%	2.0%	78.8%	18.5%	0.0%	<b>100%</b>

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	10,336	7,828	9,782	19,339	<b>47,285</b>
	21.9%	16.6%	20.7%	41.0%	<b>100%</b>
Household Population	23,924	12,555	13,200	36,878	<b>86,557</b>
	27.6%	14.5%	15.3%	42.6%	<b>100%</b>



## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CHAMPAIGN ASSESSMENT AREA

### LENDING TEST

The bank's lending performance in this assessment area is below the bank's lending performance in the MSA portion of Illinois that was reviewed using full-scope evaluation procedures. For more detailed information relating to the bank's lending test performance in this assessment area, see the tables contained in *Appendix C*.

Lending Test Criteria	Performance
Lending Activity	Below
Distribution of Loans by Borrower's Profile	Below
Geographic Distribution of Loans	Consistent
Community Development Lending Activities	Below
<b>OVERALL</b>	<b>BELOW</b>

The bank made zero community development loans in the assessment area during the examination period.

### INVESTMENT TEST

The bank's investment performance in this assessment area is below the bank's investment performance in the assessment area within the MSA portion of Illinois that was reviewed using full-scope evaluation procedures. The bank originated four community development investments totaling \$2.2 million. The bank also provided one community development donation for \$2,500.

### SERVICE TEST

The bank's service performance in this assessment area is below the bank's service performance in the assessment area within the MSA portion of Illinois that was reviewed using full-scope evaluation procedures, as shown in the following table; however, it does not change the conclusion for the state of Illinois.

Service Test Criteria	Performance
Accessibility of Delivery Systems	Below
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Below
<b>OVERALL</b>	<b>BELOW</b>

During the review period, the bank had two employees volunteer with two community development organizations, totaling 21 hours.

## SCOPE OF EXAMINATION TABLES

<b>Scope of Examination</b>		
<b>TIME PERIOD REVIEWED</b>	January 1, 2018 – December 31, 2019 for HMDA, small business lending, and small farm lending (St. Louis MSA and the state of Illinois)  April 22, 2019 – June 20, 2021 for community development loans, investments, and service activities	
<b>FINANCIAL INSTITUTION</b>		<b>PRODUCTS REVIEWED</b>
Midland States Bank Effingham, Illinois		HMDA Small business Small farm
<b>AFFILIATE(S)</b>	<b>AFFILIATE RELATIONSHIP</b>	<b>PRODUCTS REVIEWED</b>
Not applicable		

### Assessment Area Details

<b>Assessment Area – Examination Scope Details</b>					
Assessment Area	Rated Area	# of Offices	Deposits (\$000s) (as of June 30, 2020)	Branches Visited	CRA Review Procedures
St. Louis	St. Louis MSA	15	\$1,130,868	0	Full Scope
Rockford MSA	Illinois	10	\$1,047,763	0	Full Scope
Northern NonMSA Illinois	Illinois	9	\$916,155	0	Full Scope
Southern NonMSA Illinois	Illinois	4	\$808,264	0	Full Scope
Chicago CSA	Illinois	14	\$1,056,517	0	Full Scope
Champaign MSA	Illinois	1	\$47,780	0	Limited Scope
<b>OVERALL</b>		<b>53</b>	<b>\$5,007,347</b>	<b>0</b>	<b>5 Full Scope</b>

## SUMMARY OF STATE AND MULTISTATE MSA RATINGS

State or Multistate MSA	Lending Test Rating	Investment Test Rating	Service Test Rating	Overall Rating
Illinois	High Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
St. Louis MSA	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory

The following table depicts the previous ratings table in numerical form, which is used in determining the overall rating for each state or multistate MSA for large banks.

Point Calculation					
State or Multistate MSA	Lending Test Rating	Investment Test Rating	Service Test Rating	Total Points	Overall Rating
Illinois	9	3	3	15	Satisfactory
St. Louis MSA	9	4	4	17	Satisfactory

Summing the points from the Lending, Investment, and Service Tests, each state or multistate MSA is given a total point value. The total point value for each state or multistate MSA equates to a rating in accordance with the following table:

Total Points	Assigned Rating
20+	Outstanding
11–19	Satisfactory
5–10	Needs to Improve
0–4	Substantial Noncompliance

**LENDING PERFORMANCE TABLES BY FULL-SCOPE ASSESSMENT AREAS**

**St. Louis Multistate MSA**

<b>Borrower Distribution of Residential Real Estate Loans</b>								
<b>Assessment Area: St. Louis</b>								
<b>Product Type</b>	<b>Borrower Income Levels</b>	<b>2018</b>						
		<b>Count</b>			<b>Dollar</b>			<b>Families</b>
		<b>Bank</b>		<b>HMDA Aggregate</b>	<b>Bank</b>		<b>HMDA Aggregate</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>\$ (000s)</b>	<b>\$ %</b>	<b>\$ %</b>	<b>%</b>
<b>Home Purchase</b>	Low	63	12.3%	9.3%	5,288	5.1%	4.6%	21.5%
	Moderate	129	25.1%	19.9%	18,832	18.0%	14.3%	17.2%
	Middle	123	23.9%	19.4%	23,802	22.8%	18.0%	19.9%
	Upper	190	37.0%	32.7%	54,876	52.5%	45.5%	41.4%
	Unknown	9	1.8%	32.7%	1,821	1.7%	17.5%	0.0%
	<b>TOTAL</b>	<b>514</b>	<b>100.0%</b>	<b>100.0%</b>	<b>104,619</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>	Low	7	6.2%	8.4%	289	1.4%	4.3%	21.5%
	Moderate	15	13.3%	17.5%	1,619	7.8%	12.1%	17.2%
	Middle	27	23.9%	20.9%	4,137	20.0%	17.9%	19.9%
	Upper	51	45.1%	37.8%	11,196	54.1%	50.5%	41.4%
	Unknown	13	11.5%	15.3%	3,450	16.7%	15.2%	0.0%
	<b>TOTAL</b>	<b>113</b>	<b>100.0%</b>	<b>100.0%</b>	<b>20,691</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>	Low	0	0.0%	5.7%	0	0.0%	3.5%	21.5%
	Moderate	0	0.0%	12.7%	0	0.0%	9.8%	17.2%
	Middle	1	14.3%	20.0%	46	6.9%	17.4%	19.9%
	Upper	5	71.4%	53.6%	234	35.1%	56.3%	41.4%
	Unknown	1	14.3%	8.0%	387	58.0%	13.1%	0.0%
	<b>TOTAL</b>	<b>7</b>	<b>100.0%</b>	<b>100.0%</b>	<b>667</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily</b>	Low	0	0.0%	0.2%	0	0.0%	0.0%	21.5%
	Moderate	0	0.0%	0.8%	0	0.0%	0.2%	17.2%
	Middle	0	0.0%	1.5%	0	0.0%	0.1%	19.9%
	Upper	0	0.0%	7.2%	0	0.7%	1.2%	41.4%
	Unknown	0	0.0%	90.3%	0	99.3%	98.4%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Line of Credit (LOC)</b>	Low	0	0.0%	9.1%	0	0.0%	5.7%	21.5%
	Moderate	0	0.0%	17.2%	0	0.0%	11.7%	17.2%
	Middle	0	0.0%	19.8%	0	0.0%	15.2%	19.9%
	Upper	0	0.0%	51.7%	0	0.0%	65.1%	41.4%
	Unknown	0	0.0%	2.2%	0	0.0%	2.4%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Other Purpose Closed/Exempt	Low	1	20.0%	11.1%	25	18.4%	5.7%	21.5%
	Moderate	0	0.0%	19.0%	0	0.0%	12.7%	17.2%
	Middle	0	0.0%	21.7%	0	0.0%	15.3%	19.9%
	Upper	4	80.0%	44.1%	111	81.6%	59.7%	41.4%
	Unknown	0	0.0%	4.0%	0	0.0%	6.6%	0.0%
	<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1,226</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable	Low	0	0.0%	1.8%	0	0.0%	1.1%	21.5%
	Moderate	0	0.0%	2.1%	0	0.0%	1.5%	17.2%
	Middle	0	0.0%	2.4%	0	0.0%	1.5%	19.9%
	Upper	0	0.0%	2.4%	0	0.0%	2.2%	41.4%
	Unknown	0	0.0%	91.3%	0	0.0%	93.7%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	71	11.1%	8.6%	5,602	4.4%	4.1%	21.5%
	Moderate	144	22.5%	18.1%	20,451	16.2%	12.4%	17.2%
	Middle	151	23.6%	19.2%	27,985	22.2%	16.4%	19.9%
	Upper	250	39.1%	34.8%	66,417	52.7%	43.4%	41.4%
	Unknown	23	3.6%	19.2%	5,658	4.5%	23.7%	0.0%
	<b>TOTAL</b>	<b>639</b>	<b>100.0%</b>	<b>100.0%</b>	<b>126,113</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Borrower Distribution of Residential Real Estate Loans								
Assessment Area: St. Louis								
Product Type	Borrower Income Levels	2019						
		Count			Dollar			Families
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	21	14.6%	10.7%	2,064	7.0%	5.3%	21.5%
	Moderate	26	25.0%	21.2%	5,561	18.8%	15.2%	17.2%
	Middle	25	17.4%	21.3%	6,066	20.5%	19.9%	19.9%
	Upper	59	41.0%	31.4%	15,256	51.5%	45.2%	41.4%
	Unknown	3	2.1%	15.5%	700	2.4%	14.4%	0.0%
	<b>TOTAL</b>	<b>144</b>	<b>100.0%</b>	<b>100.0%</b>	<b>29,647</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance	Low	5	6.0%	6.3%	257	1.4%	3.2%	21.5%
	Moderate	14	16.9%	14.8%	1,943	10.9%	9.5%	17.2%
	Middle	12	14.5%	21.0%	2,235	12.5%	17.3%	19.9%
	Upper	41	49.4%	40.1%	11,737	65.8%	52.4%	41.4%
	Unknown	11	13.3%	17.8%	1,658	9.3%	5.9%	0.0%
	<b>TOTAL</b>	<b>83</b>	<b>100.0%</b>	<b>100.0%</b>	<b>17,830</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Home Improvement	Low	0	0.0%	8.4%	0	0.0%	5.0%	21.5%
	Moderate	1	16.7%	16.8%	70	21.7%	12.3%	17.2%
	Middle	4	66.7%	22.6%	122	37.9%	20.4%	19.9%
	Upper	1	16.7%	47.4%	130	40.4%	56.3%	41.4%
	Unknown	0	0.0%	4.7%	0	0.0%	5.9%	0.0%
	<b>TOTAL</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>322</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Multifamily	Low	0	0.0%	0.5%	0	0.0%	0.0%	21.5%
	Moderate	0	0.0%	0.5%	0	0.0%	0.0%	17.2%
	Middle	0	0.0%	0.9%	0	0.0%	0.0%	19.9%
	Upper	0	0.0%	4.9%	0	0.0%	0.2%	41.4%
	Unknown	5	100.0%	93.1%	2,344	100.0%	0.9%	0.0%
	<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2,344</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC	Low	0	0.0%	8.3%	0	0.0%	4.9%	21.5%
	Moderate	0	0.0%	16.9%	0	0.0%	11.5%	17.2%
	Middle	0	0.0%	22.7%	0	0.0%	17.5%	19.9%
	Upper	0	0.0%	49.0%	0	0.0%	63.0%	41.4%
	Unknown	0	0.0%	3.1%	0	0.0%	3.1%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose Closed/Exempt	Low	1	16.7%	9.8%	30	10.6%	5.4%	21.5%
	Moderate	0	0.0%	17.8%	0	0.0%	12.4%	17.2%
	Middle	3	50.0%	22.5%	75	26.6%	15.8%	19.9%
	Upper	2	33.3%	43.5%	177	62.8%	57.4%	41.4%
	Unknown	0	0.0%	6.4%	0	0.0%	9.0%	0.0%
	<b>TOTAL</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>282</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable	Low	0	0.0%	0.3%	0	0.0%	0.1%	21.5%
	Moderate	0	0.0%	0.4%	0	0.0%	0.3%	17.2%
	Middle	0	0.0%	0.3%	0	0.0%	0.2%	19.9%
	Upper	0	0.0%	0.5%	0	0.0%	1.4%	41.4%
	Unknown	0	0.0%	98.5%	0	0.0%	98.0%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	27	11.1%	8.5%	2,351	4.7%	4.1%	21.5%
	Moderate	51	20.9%	16.9%	7,574	15.0%	11.7%	17.2%
	Middle	44	18.0%	22.7%	8,498	16.9%	17.6%	19.9%
	Upper	103	42.2%	49.0%	27,300	54.1%	46.3%	41.4%
	Unknown	19	7.8%	3.1%	4,702	9.3%	20.3%	0.0%
	<b>TOTAL</b>	<b>244</b>	<b>100.0%</b>	<b>100.0%</b>	<b>50,425</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

**Small Business Loans by Revenue and Loan Size  
Assessment Area: St. Louis**

Business Revenue and Loan Size		2018						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	58	53.2%	45.3%	\$6,791	29.6%	31.3%	89.0%
	Over \$1 Million/ Unknown	51	46.8%	54.7%	\$16,178	70.4%	68.7%	11.0%
	<b>TOTAL</b>	<b>109</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$22,969</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	57	52.3%	90.0%	\$2,750	12.0%	27.8%	
	\$100,001– \$250,000	24	22.0%	4.3%	\$3,960	17.2%	16.3%	
	\$250,001– \$1 Million	28	25.7%	4.8%	\$16,259	70.8%	55.8%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>109</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$22,969</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	39	67.2%		\$1,629	24.0%	
		\$100,001– \$250,000	12	20.7%		\$1,971	29.0%	
		\$250,001– \$1 Million	7	12.1%		\$3,191	47.0%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		<b>TOTAL</b>	<b>58</b>	<b>100.0%</b>		<b>\$6,791</b>	<b>100.0%</b>	

Small Business Loans by Revenue and Loan Size								
Assessment Area: St. Louis								
Business Revenue and Loan Size		2019						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	61	55.0%	47.4%	\$9,669	35.2%	30.3%	89.6%
	Over \$1 Million/Unknown	50	45.0%	52.6%	\$17,816	64.8%	69.7%	10.4%
	<b>TOTAL</b>	<b>111</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$27,485</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	48	43.2%	91.4%	\$2,750	10.0%	29.1%	
	\$100,001–\$250,000	23	20.7%	4.1%	\$3,854	14.0%	15.8%	
	\$250,001–\$1 Million	40	36.0%	4.5%	\$20,881	76.0%	55.1%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>111</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$27,485</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	35	57.4%		\$1,947	20.1%	
		\$100,001–\$250,000	11	18.0%		\$1,785	18.5%	
		\$250,001–\$1 Million	15	24.6%		\$5,937	61.4%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		<b>TOTAL</b>	<b>61</b>	<b>100.0%</b>		<b>\$9,669</b>	<b>100.0%</b>	

Geographic Distribution of Residential Real Estate Loans								
Assessment Area: St. Louis								
Product Type	Tract Income Levels	2018						
		Count			Dollar			Owner-Occupied Units
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	6	1.2%	1.8%	447	0.4%	0.8%	5.2%
	Moderate	99	19.3%	15.1%	13,841	13.2%	9.4%	17.6%
	Middle	182	35.4%	42.4%	31,788	30.4%	36.8%	40.4%
	Upper	225	43.8%	40.5%	58,210	55.6%	52.8%	36.6%
	Unknown	2	0.4%	0.2%	333	0.3%	0.2%	0.1%
	<b>TOTAL</b>	<b>514</b>	<b>100.0%</b>	<b>100.0%</b>	<b>104,619</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance	Low	10	8.8%	1.5%	1,621	7.8%	0.7%	5.2%
	Moderate	11	9.7%	12.3%	1,398	6.8%	7.5%	17.6%
	Middle	33	29.3%	40.7%	5,641	27.3%	33.8%	40.4%
	Upper	59	52.2%	45.4%	12,031	58.1%	58.0%	36.6%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.1%
	<b>TOTAL</b>	<b>113</b>	<b>100.0%</b>	<b>100.0%</b>	<b>20,691</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>



Home Improvement	Low	1	14.3%	1.6%	387	58.0%	1.0%	5.2%
	Moderate	0	0.0%	9.8%	0	0.0%	7.5%	17.6%
	Middle	4	57.1%	35.9%	194	29.1%	31.7%	40.4%
	Upper	2	28.6%	52.6%	86	12.9%	59.7%	36.6%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.1%
	<b>TOTAL</b>	<b>7</b>	<b>100.0%</b>	<b>100.0%</b>	<b>667</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily	Low	0	0.0%	12.9%	0	0.0%	5.3%	13.3%
	Moderate	0	0.0%	29.4%	0	0.0%	23.6%	21.4%
	Middle	0	0.0%	39.2%	0	0.0%	35.6%	35.0%
	Upper	0	0.0%	18.0%	0	0.0%	34.3%	29.5%
	Unknown	0	0.0%	0.6%	0	0.0%	1.2%	0.9%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC	Low	0	0.0%	0.9%	0	0.0%	0.4%	5.2%
	Moderate	0	0.0%	8.2%	0	0.0%	5.1%	17.6%
	Middle	0	0.0%	35.8%	0	0.0%	26.4%	40.4%
	Upper	0	0.0%	55.0%	0	0.0%	68.0%	36.6%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.1%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose Closed/Exempt	Low	0	0.0%	1.8%	0	0.0%	1.0%	5.2%
	Moderate	1	20.0%	14.8%	25	18.4%	7.7%	17.6%
	Middle	1	20.0%	43.2%	35	25.7%	32.6%	40.4%
	Upper	3	60.0%	39.8%	76	55.9%	58.4%	36.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.2%	0.1%
	<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>136</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable	Low	0	0.0%	5.8%	0	0.0%	2.7%	5.2%
	Moderate	0	0.0%	23.9%	0	0.0%	15.3%	17.6%
	Middle	0	0.0%	39.7%	0	0.0%	36.8%	40.4%
	Upper	0	0.0%	30.4%	0	0.0%	45.1%	36.6%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.1%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	17	2.7%	1.9%	2,455	1.9%	1.1%	5.2%
	Moderate	111	17.4%	14.3%	15,264	12.1%	9.9%	17.6%
	Middle	220	34.4%	41.3%	37,658	29.9%	35.7%	40.4%
	Upper	289	45.2%	42.4%	70,403	55.8%	53.0%	36.6%
	Unknown	2	0.3%	0.1%	0	0.0%	0.2%	0.1%
	<b>TOTAL</b>	<b>639</b>	<b>100.0%</b>	<b>100.0%</b>	<b>126,113</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Geographic Distribution of Residential Real Estate Loans								
Assessment Area: St. Louis								
Product Type	Tract Income Levels	2019						
		Count			Dollar			Owner-Occupied Units
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Home Purchase	Low	3	2.1%	2.0%	326	1.1%	0.9%	5.2%
	Moderate	35	24.3%	15.6%	4,649	15.7%	9.6%	17.6%
	Middle	51	35.4%	42.0%	10,069	34.0%	36.2%	40.4%
	Upper	55	38.2%	40.3%	14,603	49.3%	53.1%	36.6%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.1%
	<b>TOTAL</b>	<b>144</b>	<b>100.0%</b>	<b>100.0%</b>	<b>29,647</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance	Low	1	1.2%	1.0%	37	0.2%	0.4%	5.2%
	Moderate	4	4.8%	9.1%	495	2.8%	5.4%	17.6%
	Middle	27	32.5%	38.2%	5,242	29.4%	31.0%	40.4%
	Upper	51	61.4%	51.7%	12,056	67.6%	63.1%	36.6%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.1%
	<b>TOTAL</b>	<b>83</b>	<b>100.0%</b>	<b>100.0%</b>	<b>17,830</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Home Improvement	Low	0	0.0%	1.6%	0	0.0%	1.0%	5.2%
	Moderate	3	50.0%	11.7%	102	31.7%	7.6%	17.6%
	Middle	1	16.7%	38.0%	70	21.7%	33.4%	40.4%
	Upper	2	33.3%	48.6%	150	46.6%	57.6%	36.6%
	Unknown	0	0.0%	0.2%	0	0.0%	0.3%	0.1%
	<b>TOTAL</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>322</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily	Low	2	40.0%	13.5%	290	12.4%	3.1%	13.3%
	Moderate	2	40.0%	35.5%	1,594	68.0%	25.2%	21.4%
	Middle	0	0.0%	34.9%	0	0.0%	43.3%	35.0%
	Upper	1	20.0%	16.0%	460	19.6%	27.0%	29.5%
	Unknown	0	0.0%	0.2%	0	0.0%	1.5%	0.9%
	<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>50,425</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC	Low	0	0.0%	0.7%	0	0.0%	0.3%	5.2%
	Moderate	0	0.0%	7.5%	0	0.0%	4.5%	17.6%
	Middle	0	0.0%	36.5%	0	0.0%	28.1%	40.4%
	Upper	0	0.0%	55.3%	0	0.0%	67.0%	36.6%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.1%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose Closed/Exempt	Low	0	0.0%	1.6%	0	0.0%	0.9%	5.2%
	Moderate	0	0.0%	13.2%	0	0.0%	8.4%	17.6%
	Middle	3	50.0%	39.6%	219	77.7%	29.6%	40.4%
	Upper	3	50.0%	45.5%	63	22.3%	60.9%	36.6%
	Unknown	0	0.0%	0.1%	0	0.0%	0.2%	0.1%
	<b>TOTAL</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>282</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

<b>Purpose Not Applicable</b>	Low	0	0.0%	7.5%	0	0.0%	3.9%	5.2%
	Moderate	0	0.0%	28.0%	0	0.0%	25.7%	17.6%
	Middle	0	0.0%	41.5%	0	0.0%	36.8%	40.4%
	Upper	0	0.0%	23.0%	0	0.0%	33.5%	36.6%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.1%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>HMDA TOTALS</b>	Low	6	2.5%	1.7%	653	1.3%	0.8%	5.2%
	Moderate	44	18.0%	12.8%	6,840	13.6%	8.6%	17.6%
	Middle	82	33.6%	40.1%	15,600	30.9%	34.1%	40.4%
	Upper	112	45.9%	45.3%	27,332	54.2%	56.3%	36.6%
	Unknown	0	0.0%	0.1%	0	0.0%	0.2%	0.1%
	<b>TOTAL</b>	<b>244</b>	<b>100.0%</b>	<b>100.0%</b>	<b>50,425</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

<b>Geographic Distribution of Small Business Loans</b>							
<b>Assessment Area: St. Louis</b>							
<b>Tract Income Levels</b>	<b>2018</b>						
	<b>Count</b>			<b>Dollar</b>			<b>Businesses</b>
	<b>Bank</b>		<b>Aggregate</b>	<b>Bank</b>		<b>Aggregate</b>	
	<b>#</b>	<b>%</b>	<b>%</b>	<b>\$ 000s</b>	<b>\$ %</b>	<b>\$ %</b>	<b>%</b>
Low	8	7.3%	5.1%	\$1,706	7.4%	6.5%	5.9%
Moderate	15	13.8%	17.6%	\$2,236	9.7%	19.2%	18.5%
Middle	43	39.4%	34.3%	\$9,062	39.5%	32.3%	35.3%
Upper	42	38.5%	41.5%	\$9,458	41.2%	39.5%	39.4%
Unknown	1	0.9%	1.5%	\$507	2.2%	2.5%	0.8%
<b>TOTAL</b>	<b>109</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$22,969</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

<b>Geographic Distribution of Small Business Loans</b>							
<b>Assessment Area: St. Louis</b>							
<b>Tract Income Levels</b>	<b>2019</b>						
	<b>Count</b>			<b>Dollar</b>			<b>Businesses</b>
	<b>Bank</b>		<b>Aggregate</b>	<b>Bank</b>		<b>Aggregate</b>	
	<b>#</b>	<b>%</b>	<b>%</b>	<b>\$ 000s</b>	<b>\$ %</b>	<b>\$ %</b>	<b>%</b>
Low	7	6.3%	5.3%	\$1,299	4.7%	6.4%	6.0%
Moderate	25	22.5%	17.7%	\$6,223	22.6%	18.8%	18.6%
Middle	46	41.4%	33.9%	\$11,364	41.3%	31.4%	35.2%
Upper	31	27.9%	41.4%	\$8,521	31.0%	40.7%	39.3%
Unknown	2	1.8%	1.7%	\$78	0.3%	2.7%	0.9%
<b>TOTAL</b>	<b>111</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$27,485</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Illinois

**Rockford MSA AA**

Borrower Distribution of Residential Real Estate Loans								
Assessment Area: Rockford MSA								
Product Type	Borrower Income Levels	2018						
		Count			Dollar			Families
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	96	19.0%	9.7%	4,560	9.8%	5.4%	21.9%
	Moderate	147	29.2%	21.4%	9,048	19.5%	16.4%	17.0%
	Middle	133	26.4%	21.8%	11,715	25.2%	21.7%	20.4%
	Upper	105	20.8%	24.8%	17,870	38.5%	35.8%	40.7%
	Unknown	23	4.6%	22.3%	3,255	7.0%	20.7%	0.0%
	<b>TOTAL</b>	<b>504</b>	<b>100.0%</b>	<b>100.0%</b>	<b>46,448</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance	Low	18	20.5%	10.6%	1,284	15.1%	6.8%	21.9%
	Moderate	13	14.8%	17.4%	888	10.4%	13.4%	17.0%
	Middle	26	29.5%	25.2%	2,348	27.6%	23.7%	20.4%
	Upper	30	34.1%	34.3%	3,931	46.2%	43.2%	40.7%
	Unknown	1	1.1%	12.5%	62	0.7%	13.0%	0.0%
	<b>TOTAL</b>	<b>88</b>	<b>100.0%</b>	<b>100.0%</b>	<b>8,513</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Home Improvement	Low	1	10.0%	16.1%	47	12.0%	12.3%	21.9%
	Moderate	1	10.0%	17.7%	70	17.9%	14.6%	17.0%
	Middle	2	20.0%	23.4%	55	14.1%	23.2%	20.4%
	Upper	5	50.0%	38.7%	179	45.8%	42.7%	40.7%
	Unknown	1	10.0%	4.0%	40	10.2%	7.2%	0.0%
	<b>TOTAL</b>	<b>10</b>	<b>100.0%</b>	<b>100.0%</b>	<b>391</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily	Low	0	0.0%	0.0%	0	0.0%	0.0%	21.9%
	Moderate	0	0.0%	1.5%	0	0.0%	0.6%	17.0%
	Middle	1	25.0%	3.1%	150	14.2%	0.8%	20.4%
	Upper	0	0.0%	4.6%	0	0.0%	2.9%	40.7%
	Unknown	3	75.0%	90.8%	907	85.8%	95.7%	0.0%
	<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1,057</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC	Low	0	0.0%	17.6%	0	0.0%	13.4%	21.9%
	Moderate	0	0.0%	17.6%	0	0.0%	14.3%	17.0%
	Middle	0	0.0%	26.8%	0	0.0%	23.1%	20.4%
	Upper	0	0.0%	36.6%	0	0.0%	47.6%	40.7%
	Unknown	0	0.0%	1.4%	0	0.0%	1.7%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Other Purpose Closed/Exempt	Low	1	6.7%	12.8%	61	14.1%	11.3%	21.9%
	Moderate	3	20.0%	18.1%	110	25.3%	12.2%	17.0%
	Middle	4	26.7%	23.5%	69	15.9%	18.8%	20.4%
	Upper	6	40.0%	41.6%	160	36.9%	52.2%	40.7%
	Unknown	1	6.7%	4.0%	34	7.8%	5.5%	0.0%
	<b>TOTAL</b>	<b>15</b>	<b>100.0%</b>	<b>100.0%</b>	<b>434</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable	Low	0	0.0%	2.5%	0	0.0%	2.0%	21.9%
	Moderate	0	0.0%	0.9%	0	0.0%	0.8%	17.0%
	Middle	0	0.0%	0.6%	0	0.0%	0.6%	20.4%
	Upper	0	0.0%	0.9%	0	0.0%	0.9%	40.7%
	Unknown	0	0.0%	94.9%	0	0.0%	95.7%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	116	18.7%	9.9%	5,952	10.5%	5.6%	21.9%
	Moderate	164	26.4%	19.5%	10,116	17.8%	14.6%	17.0%
	Middle	166	26.7%	21.8%	14,337	25.2%	20.7%	20.4%
	Upper	146	23.5%	26.7%	22,140	38.9%	35.2%	40.7%
	Unknown	29	4.7%	22.1%	4,298	7.6%	24.0%	0.0%
	<b>TOTAL</b>	<b>621</b>	<b>100.0%</b>	<b>100.0%</b>	<b>56,843</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Borrower Distribution of Residential Real Estate Loans								
Assessment Area: Rockford MSA								
Product Type	Borrower Income Levels	2019						
		Count			Dollar			Families
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Home Purchase	Low	67	19.2%	8.0%	3,284	12.1%	4.3%	21.9%
	Moderate	127	36.4%	21.0%	7,971	29.4%	15.6%	17.0%
	Middle	100	28.7%	23.0%	8,556	31.6%	22.5%	20.4%
	Upper	49	14.0%	27.0%	6,075	22.4%	38.8%	40.7%
	Unknown	6	1.7%	21.0%	1,187	4.4%	18.8%	0.0%
	<b>TOTAL</b>	<b>349</b>	<b>100.0%</b>	<b>100.0%</b>	<b>27,073</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance	Low	5	5.6%	5.3%	163	1.8%	2.8%	21.9%
	Moderate	13	14.6%	13.7%	914	10.0%	9.1%	17.0%
	Middle	24	27.0%	21.2%	2,443	26.7%	17.6%	20.4%
	Upper	42	47.2%	43.5%	4,900	53.6%	51.6%	40.7%
	Unknown	5	5.6%	16.3%	719	7.9%	19.0%	0.0%
	<b>TOTAL</b>	<b>89</b>	<b>100.0%</b>	<b>100.0%</b>	<b>9,139</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Home Improvement	Low	2	40.0%	10.0%	60	14.7%	8.5%	21.9%
	Moderate	0	0.0%	12.6%	0	0.0%	11.1%	17.0%
	Middle	0	0.0%	18.4%	0	0.0%	13.0%	20.4%
	Upper	2	40.0%	52.5%	48	11.7%	56.2%	40.7%
	Unknown	1	20.0%	6.5%	301	73.6%	11.2%	0.0%
	<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>409</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Multifamily	Low	1	12.5%	2.1%	105	1.1%	0.8%	21.9%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.4%
	Upper	0	0.0%	6.3%	0	0.0%	7.8%	40.7%
	Unknown	7	87.5%	91.6%	9,712	98.9%	91.4%	0.0%
	<b>TOTAL</b>	<b>8</b>	<b>100.0%</b>	<b>100.0%</b>	<b>9,817</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC	Low	0	0.0%	9.2%	0	0.0%	6.4%	21.9%
	Moderate	0	0.0%	19.5%	0	0.0%	15.1%	17.0%
	Middle	0	0.0%	23.0%	0	0.0%	25.3%	20.4%
	Upper	0	0.0%	46.0%	0	0.0%	50.5%	40.7%
	Unknown	0	0.0%	2.3%	0	0.0%	2.8%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose Closed/Exempt	Low	0	0.0%	5.6%	0	0.0%	3.9%	21.9%
	Moderate	5	31.3%	18.6%	99	14.2%	14.3%	17.0%
	Middle	5	31.3%	24.8%	323	46.3%	27.8%	20.4%
	Upper	6	37.5%	44.7%	275	39.5%	41.6%	40.7%
	Unknown	0	0.0%	6.2%	0	0.0%	12.4%	0.0%
	<b>TOTAL</b>	<b>16</b>	<b>100.0%</b>	<b>100.0%</b>	<b>697</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	21.9%
	Moderate	0	0.0%	0.3%	0	0.0%	0.2%	17.0%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.4%
	Upper	0	0.0%	0.6%	0	0.0%	1.4%	40.7%
	Unknown	0	0.0%	99.0%	0	0.0%	98.4%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	75	16.1%	7.0%	3,612	7.7%	3.6%	21.9%
	Moderate	145	31.0%	17.9%	8,984	19.1%	12.2%	17.0%
	Middle	129	27.6%	21.5%	11,322	24.0%	18.9%	20.4%
	Upper	99	21.2%	31.8%	11,298	24.0%	39.6%	40.7%
	Unknown	19	4.1%	21.8%	11,919	25.3%	25.8%	0.0%
	<b>TOTAL</b>	<b>467</b>	<b>100.0%</b>	<b>100.0%</b>	<b>47,135</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

**Small Business Loans by Revenue and Loan Size  
Assessment Area: Rockford MSA**

Business Revenue and Loan Size		2018						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	84	55.6%	43.2%	\$7,723	29.9%	29.8%	88.1%
	Over \$1 Million/ Unknown	67	44.4%	56.8%	\$18,099	70.1%	70.2%	11.9%
	<b>TOTAL</b>	<b>151</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$25,822</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	90	59.6%	92.4%	\$4,354	16.9%	32.5%	
	\$100,001– \$250,000	28	18.5%	3.5%	\$4,598	17.8%	14.3%	
	\$250,001– \$1 Million	33	21.9%	4.0%	\$16,870	65.3%	53.1%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>151</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$25,822</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	61	72.6%		\$2,452	31.7%		
	\$100,001– \$250,000	14	16.7%		\$2,138	27.7%		
	\$250,001– \$1 Million	9	10.7%		\$3,133	40.6%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>84</b>	<b>100.0%</b>		<b>\$7,723</b>	<b>100.0%</b>		

**Small Business Loans by Revenue and Loan Size  
Assessment Area: Rockford MSA**

Business Revenue and Loan Size		2019						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	110	54.5%	45.3%	\$10,369	29.4%	25.3%	88.6%
	Over \$1 Million/ Unknown	92	45.5%	54.7%	\$24,913	70.6%	74.7%	11.4%
	<b>TOTAL</b>	<b>202</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$35,282</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	125	61.9%	92.2%	\$5,846	16.6%	31.5%	
	\$100,001– \$250,000	29	14.4%	3.9%	\$5,725	16.2%	16.1%	
	\$250,001– \$1 Million	48	23.8%	3.9%	\$23,711	67.2%	52.4%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>202</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$35,282</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	89	80.9%		\$3,599	34.7%	
		\$100,001– \$250,000	11	10.0%		\$2,151	20.7%	
		\$250,001– \$1 Million	10	9.1%		\$4,619	44.5%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		<b>TOTAL</b>	<b>110</b>	<b>100.0%</b>		<b>\$10,369</b>	<b>100.0%</b>	



**Small Farms Loans by Revenue and Loan Size  
Assessment Area: Rockford MSA**

Farm Revenue and Loan Size		2018						
		Count			Dollars			Total Farm
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	24	82.8%	51.1%	\$3,738	73.8%	65.8%	98.3%
	Over \$1 Million/ Unknown	5	17.2%	48.9%	\$1,324	26.2%	34.2%	1.7%
	<b>TOTAL</b>	<b>29</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,062</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	12	41.4%	73.7%	\$526	10.4%	19.9%	
	\$100,001– \$250,000	8	27.6%	14.3%	\$1,494	29.5%	31.1%	
	\$250,001– \$1 Million	9	31.0%	12.0%	\$3,042	60.1%	49.0%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>29</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,062</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	12	50.0%		\$526	14.1%		
	\$100,001– \$250,000	5	20.8%		\$870	23.3%		
	\$250,001– \$1 Million	7	29.2%		\$2,342	62.7%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>24</b>	<b>100.0%</b>		<b>\$3,738</b>	<b>100.0%</b>		

Small Farm Loans by Revenue and Loan Size								
Assessment Area: Rockford MSA								
Farm Revenue and Loan Size		2019						
		Count			Dollars			Total Farm
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	75	86.2%	63.1%	\$10,645	79.3%	71.9%	98.5%
	Over \$1 Million/ Unknown	12	13.8%	36.9%	\$2,773	20.7%	28.1%	1.5%
	<b>TOTAL</b>	<b>87</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$13,418</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	43	49.4%	66.5%	\$2,225	16.6%	21.5%	
	\$100,001– \$250,000	27	31.0%	20.1%	\$4,560	34.0%	32.2%	
	\$250,001– \$1 Million	17	19.5%	13.4%	\$6,633	49.4%	46.3%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>87</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$13,418</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	40	53.3%		\$2,155	20.2%	
		\$100,001– \$250,000	23	30.7%		\$3,831	36.0%	
		\$250,001– \$1 Million	12	16.0%		\$4,659	43.8%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		<b>TOTAL</b>	<b>75</b>	<b>100.0%</b>		<b>\$10,645</b>	<b>100.0%</b>	

Geographic Distribution of Residential Real Estate Loans								
Assessment Area: Rockford MSA								
Product Type	Tract Income Levels	2018						
		Count			Dollar			Owner-Occupied Units
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	32	5.2%	2.8%	1,650	2.9%	2.2%	5.1%
	Moderate	87	14.0%	13.6%	4,326	7.6%	9.1%	15.9%
	Middle	249	40.1%	36.1%	19,766	34.8%	33.2%	33.5%
	Upper	253	40.7%	47.5%	31,101	54.7%	55.3%	45.4%
	Unknown	0	0.0%	0.1%	0	0.0%	0.2%	0.0%
	<b>TOTAL</b>	<b>621</b>	<b>100.0%</b>	<b>100.0%</b>	<b>56,843</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance	Low	3	3.4%	2.3%	262	3.1%	1.2%	5.1%
	Moderate	11	12.5%	11.7%	579	6.8%	7.3%	15.9%
	Middle	37	42.0%	33.7%	3,525	41.4%	31.2%	33.5%
	Upper	37	42.0%	52.3%	4,147	48.7%	60.3%	45.4%
	Unknown	0	0.0%	0.1%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>88</b>	<b>100.0%</b>	<b>100.0%</b>	<b>8,513</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Home Improvement	Low	0	0.0%	3.2%	0	0.0%	2.8%	5.1%
	Moderate	1	10.0%	10.9%	15	3.8%	7.3%	15.9%
	Middle	8	80.0%	32.7%	323	82.6%	36.1%	33.5%
	Upper	1	10.0%	53.2%	53	13.6%	53.8%	45.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>10</b>	<b>100.0%</b>	<b>100.0%</b>	<b>391</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily	Low	1	25.0%	12.3%	447	42.3%	25.6%	22.0%
	Moderate	0	0.0%	27.7%	0	0.0%	15.9%	29.8%
	Middle	2	50.0%	32.3%	270	25.5%	39.0%	20.2%
	Upper	1	25.0%	23.1%	340	32.2%	14.5%	24.4%
	Unknown	0	0.0%	4.6%	0	0.0%	4.9%	3.7%
	<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1,057</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC	Low	0	0.0%	2.8%	0	0.0%	0.8%	5.1%
	Moderate	0	0.0%	6.3%	0	0.0%	5.0%	15.9%
	Middle	0	0.0%	27.5%	0	0.0%	20.6%	33.5%
	Upper	0	0.0%	63.4%	0	0.0%	73.5%	45.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose Closed/Exempt	Low	0	0.0%	0.7%	0	0.0%	0.3%	5.1%
	Moderate	1	6.7%	5.4%	25	5.8%	4.9%	15.9%
	Middle	8	53.3%	34.9%	287	66.1%	30.3%	33.5%
	Upper	6	40.0%	59.1%	122	28.1%	64.5%	45.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>21</b>	<b>100.0%</b>	<b>100.0%</b>	<b>434</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable	Low	0	0.0%	9.5%	0	0.0%	3.9%	5.1%
	Moderate	0	0.0%	21.8%	0	0.0%	19.0%	15.9%
	Middle	0	0.0%	37.0%	0	0.0%	33.3%	33.5%
	Upper	0	0.0%	31.6%	0	0.0%	43.8%	45.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	32	5.2%	2.8%	1,650	2.9%	2.2%	5.1%
	Moderate	87	14.0%	13.6%	4,326	7.6%	9.1%	15.9%
	Middle	249	40.1%	36.1%	19,766	34.8%	33.2%	33.5%
	Upper	253	40.7%	47.5%	31,101	54.7%	55.3%	45.4%
	Unknown	0	0.0%	0.1%	0	0.0%	0.2%	0.0%
	<b>TOTAL</b>	<b>621</b>	<b>100.0%</b>	<b>100.0%</b>	<b>56,843</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Geographic Distribution of Residential Real Estate Loans								
Assessment Area: Rockford MSA								
Product Type	Tract Income Levels	2019						
		Count			Dollar			Owner-Occupied Units
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	12	3.4%	2.5%	856	3.2%	1.1%	5.1%
	Moderate	61	17.5%	14.9%	3,664	13.5%	9.3%	15.9%
	Middle	160	45.8%	37.1%	10,807	39.9%	32.8%	33.5%
	Upper	116	33.2%	45.5%	11,746	43.4%	56.7%	45.4%
	Unknown	0	0.0%	0.1%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>349</b>	<b>100.0%</b>	<b>100.0%</b>	<b>27,073</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance	Low	1	1.1%	1.3%	25	0.3%	0.5%	5.1%
	Moderate	6	6.7%	8.9%	556	6.1%	6.0%	15.9%
	Middle	24	27.0%	30.8%	2,057	22.5%	27.6%	33.5%
	Upper	58	65.2%	59.0%	6,501	71.1%	65.9%	45.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>89</b>	<b>100.0%</b>	<b>100.0%</b>	<b>9,139</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Home Improvement	Low	0	0.0%	2.3%	0	0.0%	1.5%	5.1%
	Moderate	0	0.0%	10.3%	0	0.0%	7.6%	15.9%
	Middle	1	20.0%	31.0%	36	8.8%	28.2%	33.5%
	Upper	3	60.0%	55.6%	72	17.6%	60.3%	45.4%
	Unknown	1	20.0%	0.8%	301	73.6%	2.4%	0.0%
	<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>409</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily	Low	1	12.5%	9.5%	105	1.1%	12.0%	22.0%
	Moderate	3	37.5%	21.1%	227	2.3%	10.2%	29.8%
	Middle	2	25.0%	45.3%	9,039	92.1%	49.4%	20.2%
	Upper	2	25.0%	22.1%	446	4.5%	27.2%	24.4%
	Unknown	0	0.0%	2.1%	0	0.0%	1.2%	3.7%
	<b>TOTAL</b>	<b>8</b>	<b>100.0%</b>	<b>100.0%</b>	<b>9,817</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC	Low	0	0.0%	1.7%	0	0.0%	0.8%	5.1%
	Moderate	0	0.0%	9.8%	0	0.0%	5.8%	15.9%
	Middle	0	0.0%	30.5%	0	0.0%	30.2%	33.5%
	Upper	0	0.0%	58.0%	0	0.0%	63.2%	45.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose Closed/Exempt	Low	0	0.0%	1.9%	0	0.0%	1.1%	5.1%
	Moderate	3	18.8%	10.6%	104	14.9%	7.7%	15.9%
	Middle	4	25.0%	33.5%	146	20.9%	32.9%	33.5%
	Upper	9	56.3%	54.0%	447	64.1%	58.2%	45.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>16</b>	<b>100.0%</b>	<b>100.0%</b>	<b>697</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

<b>Purpose Not Applicable</b>	Low	0	0.0%	7.1%	0	0.0%	3.4%	5.1%
	Moderate	0	0.0%	20.2%	0	0.0%	15.3%	15.9%
	Middle	0	0.0%	39.4%	0	0.0%	38.0%	33.5%
	Upper	0	0.0%	33.3%	0	0.0%	43.3%	45.4%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>HMDA TOTALS</b>	Low	14	3.0%	2.3%	986	2.1%	1.8%	5.1%
	Moderate	73	15.6%	13.2%	4,551	9.7%	8.5%	15.9%
	Middle	191	40.9%	35.2%	22,085	46.9%	32.6%	33.5%
	Upper	188	40.3%	49.2%	19,212	40.8%	56.9%	45.4%
	Unknown	1	0.2%	0.1%	301	0.6%	0.1%	0.0%
	<b>TOTAL</b>	<b>467</b>	<b>100.0%</b>	<b>100.0%</b>	<b>47,135</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

<b>Geographic Distribution of Small Business Loans</b>							
<b>Assessment Area: Rockford MSA</b>							
<b>Tract Income Levels</b>	<b>2018</b>						
	<b>Count</b>			<b>Dollar</b>			<b>Businesses</b>
	<b>Bank</b>		<b>Aggregate</b>	<b>Bank</b>		<b>Aggregate</b>	
	<b>#</b>	<b>%</b>	<b>%</b>	<b>\$ 000s</b>	<b>\$ %</b>	<b>\$ %</b>	<b>%</b>
Low	17	11.3%	8.4%	\$3,512	13.6%	8.8%	9.1%
Moderate	29	19.2%	15.9%	\$5,334	20.7%	20.3%	16.3%
Middle	38	25.2%	28.8%	\$6,760	26.2%	25.3%	28.8%
Upper	62	41.1%	43.3%	\$9,445	36.6%	40.1%	43.6%
Unknown	5	3.3%	3.5%	\$771	3.0%	5.5%	2.3%
<b>TOTAL</b>	<b>151</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$25,822</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

<b>Geographic Distribution of Small Business Loans</b>							
<b>Assessment Area: Rockford MSA</b>							
<b>Tract Income Levels</b>	<b>2019</b>						
	<b>Count</b>			<b>Dollar</b>			<b>Businesses</b>
	<b>Bank</b>		<b>Aggregate</b>	<b>Bank</b>		<b>Aggregate</b>	
	<b>#</b>	<b>%</b>	<b>%</b>	<b>\$ 000s</b>	<b>\$ %</b>	<b>\$ %</b>	<b>%</b>
Low	26	12.9%	9.3%	\$3,775	10.7%	11.9%	8.9%
Moderate	34	16.8%	15.7%	\$6,416	18.2%	18.2%	16.5%
Middle	56	27.7%	26.3%	\$7,103	20.1%	24.4%	28.8%
Upper	75	37.1%	44.9%	\$14,466	41.0%	39.9%	43.4%
Unknown	11	5.4%	3.8%	\$3,522	10.0%	5.6%	2.3%
<b>TOTAL</b>	<b>202</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$35,282</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Geographic Distribution of Small Farm Loans Assessment Area: Rockford MSA							
Tract Income Levels	2018						
	Count			Dollar			Farms
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.7%
Moderate	1	3.4%	0.8%	\$200	4.0%	1.8%	4.9%
Middle	10	34.5%	28.6%	\$1,379	27.2%	35.1%	30.7%
Upper	18	62.1%	69.2%	\$3,483	68.8%	63.0%	63.8%
Unknown	0	0.0%	1.5%	\$0	0.0%	0.1%	0.0%
<b>TOTAL</b>	<b>29</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,062</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Geographic Distribution of Small Farm Loans Assessment Area: Rockford MSA							
Tract Income Levels	2019						
	Count			Dollar			Farms
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.7%
Moderate	5	5.7%	2.8%	\$1,116	8.3%	5.9%	4.8%
Middle	32	36.8%	35.8%	\$5,235	39.0%	37.3%	30.7%
Upper	50	57.5%	60.3%	\$7,067	52.7%	55.3%	63.7%
Unknown	0	0.0%	1.1%	\$0	0.0%	1.5%	0.0%
<b>TOTAL</b>	<b>87</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$13,418</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

**Northern Illinois AA**

<b>Borrower Distribution of Residential Real Estate Loans</b>								
<b>Assessment Area: Northern Illinois</b>								
<b>Product Type</b>	<b>Borrower Income Levels</b>	<b>2018</b>						
		<b>Count</b>			<b>Dollar</b>			<b>Families</b>
		<b>Bank</b>		<b>HMDA Aggregate</b>	<b>Bank</b>		<b>HMDA Aggregate</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>\$ (000s)</b>	<b>\$ %</b>	<b>\$ %</b>	<b>%</b>
<b>Home Purchase</b>	Low	17	15.6%	8.6%	801	7.3%	4.3%	17.5%
	Moderate	37	33.9%	23.3%	2,520	22.9%	17.2%	17.4%
	Middle	21	19.3%	21.9%	2,264	20.6%	21.6%	21.4%
	Upper	28	25.7%	32.2%	4,441	40.4%	43.2%	43.6%
	Unknown	6	5.5%	14.0%	974	8.9%	13.8%	0.0%
	<b>TOTAL</b>	<b>109</b>	<b>100.0%</b>	<b>100.0%</b>	<b>11,000</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>	Low	10	15.4%	8.8%	425	9.5%	4.8%	17.5%
	Moderate	9	13.8%	19.2%	530	11.8%	14.2%	17.4%
	Middle	11	16.9%	23.8%	639	14.2%	21.8%	21.4%
	Upper	29	44.6%	39.5%	1,974	44.0%	46.9%	43.6%
	Unknown	6	9.2%	8.7%	920	20.5%	12.2%	0.0%
	<b>TOTAL</b>	<b>65</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4,488</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>	Low	0	0.0%	7.0%	0	0.0%	6.0%	17.5%
	Moderate	1	25.0%	19.8%	61	23.1%	16.7%	17.4%
	Middle	1	25.0%	20.2%	10	3.8%	16.5%	21.4%
	Upper	1	25.0%	46.9%	168	63.6%	55.2%	43.6%
	Unknown	1	25.0%	6.2%	25	9.5%	5.7%	0.0%
	<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>264</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily</b>	Low	0	0.0%	0.0%	0	0.0%	0.0%	17.5%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.4%
	Middle	0	0.0%	2.3%	0	0.0%	0.9%	21.4%
	Upper	0	0.0%	14.0%	0	0.0%	5.2%	43.6%
	Unknown	2	100.0%	83.7%	652	100.0%	93.8%	0.0%
	<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>652</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>	Low	0	0.0%	8.0%	0	0.0%	3.6%	17.5%
	Moderate	0	0.0%	12.6%	0	0.0%	8.7%	17.4%
	Middle	0	0.0%	27.6%	0	0.0%	27.4%	21.4%
	Upper	0	0.0%	50.6%	0	0.0%	59.9%	43.6%
	Unknown	0	0.0%	1.1%	0	0.0%	0.5%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Other Purpose Closed/Exempt	Low	1	14.3%	10.5%	20	5.6%	7.7%	17.5%
	Moderate	4	57.1%	24.3%	155	43.1%	19.0%	17.4%
	Middle	2	28.6%	25.7%	185	51.4%	24.1%	21.4%
	Upper	0	0.0%	37.5%	0	0.0%	45.9%	43.6%
	Unknown	0	0.0%	2.0%	0	0.0%	3.4%	0.0%
	<b>TOTAL</b>	<b>7</b>	<b>100.0%</b>	<b>100.0%</b>	<b>360</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	17.5%
	Moderate	0	0.0%	1.7%	0	0.0%	2.5%	17.4%
	Middle	0	0.0%	1.1%	0	0.0%	0.5%	21.4%
	Upper	0	0.0%	1.1%	0	0.0%	1.9%	43.6%
	Unknown	0	0.0%	96.1%	0	0.0%	95.1%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	28	15.0%	8.3%	1,246	7.4%	4.3%	17.5%
	Moderate	51	27.3%	21.2%	3,266	19.5%	15.7%	17.4%
	Middle	35	18.7%	21.8%	3,098	18.5%	20.7%	21.4%
	Upper	58	31.0%	34.1%	6,583	39.3%	42.7%	43.6%
	Unknown	15	8.0%	14.5%	2,571	15.3%	16.6%	0.0%
	<b>TOTAL</b>	<b>187</b>	<b>100.0%</b>	<b>100.0%</b>	<b>16,764</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>



Borrower Distribution of Residential Real Estate Loans								
Assessment Area: Northern Illinois								
Product Type	Borrower Income Levels	2019						
		Count			Dollar			Families
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Home Purchase	Low	3	5.0%	8.4%	265	3.8%	4.4%	17.6%
	Moderate	14	23.3%	22.1%	883	12.6%	16.1%	17.5%
	Middle	18	30.0%	23.8%	1,795	25.7%	23.1%	21.5%
	Upper	21	35.0%	33.4%	3,199	45.8%	44.4%	43.4%
	Unknown	4	6.7%	12.2%	849	12.1%	12.0%	0.0%
	<b>TOTAL</b>	<b>60</b>	<b>100.0%</b>	<b>100.0%</b>	<b>6,991</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance	Low	6	11.8%	6.8%	355	7.0%	3.2%	17.6%
	Moderate	12	23.5%	15.0%	1,121	22.1%	10.4%	17.5%
	Middle	7	13.7%	22.7%	384	7.6%	19.3%	21.5%
	Upper	20	39.2%	43.3%	2,295	45.2%	52.6%	43.4%
	Unknown	6	11.8%	12.2%	920	18.1%	14.4%	0.0%
	<b>TOTAL</b>	<b>51</b>	<b>100.0%</b>	<b>100.0%</b>	<b>5,075</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Home Improvement	Low	1	16.7%	6.4%	30	15.6%	5.3%	17.6%
	Moderate	1	16.7%	17.1%	10	5.2%	19.7%	17.5%
	Middle	2	33.3%	25.2%	85	44.3%	23.7%	21.5%
	Upper	2	33.3%	47.0%	67	34.9%	47.8%	43.4%
	Unknown	0	0.0%	4.3%	0	0.0%	3.4%	0.0%
	<b>TOTAL</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>192</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily	Low	0	0.0%	0.0%	0	0.0%	0.0%	17.6%
	Moderate	0	0.0%	3.0%	0	0.0%	0.3%	17.5%
	Middle	0	0.0%	6.1%	0	0.0%	1.4%	21.5%
	Upper	0	0.0%	24.2%	0	0.0%	8.6%	43.4%
	Unknown	1	100.0%	66.7%	46	100.0%	89.6%	0.0%
	<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>46</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC	Low	0	0.0%	11.0%	0	0.0%	6.4%	17.6%
	Moderate	0	0.0%	16.4%	0	0.0%	12.7%	17.5%
	Middle	0	0.0%	21.9%	0	0.0%	18.7%	21.5%
	Upper	0	0.0%	46.6%	0	0.0%	60.8%	43.4%
	Unknown	0	0.0%	4.1%	0	0.0%	1.3%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose Closed/Exempt	Low	1	14.3%	9.3%	17	7.5%	5.9%	17.6%
	Moderate	3	42.9%	19.2%	140	61.7%	16.3%	17.5%
	Middle	1	14.3%	19.2%	10	4.4%	16.3%	21.5%
	Upper	2	28.6%	47.8%	60	26.4%	58.8%	43.4%
	Unknown	0	0.0%	4.4%	0	0.0%	2.8%	0.0%
	<b>TOTAL</b>	<b>7</b>	<b>100.0%</b>	<b>100.0%</b>	<b>227</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	17.6%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.5%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	21.5%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	43.4%
	Unknown	0	0.0%	100.0%	0	0.0%	100.0%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
HMMA TOTALS	Low	11	8.8%	7.6%	667	5.3%	3.8%	17.6%
	Moderate	30	24.0%	18.8%	2,154	17.2%	13.4%	17.5%
	Middle	28	22.4%	22.7%	2,274	18.1%	20.7%	21.5%
	Upper	45	36.0%	36.9%	5,621	44.9%	45.9%	43.4%
	Unknown	11	8.8%	14.1%	1,815	14.5%	16.2%	0.0%
	<b>TOTAL</b>	<b>125</b>	<b>100.0%</b>	<b>100.0%</b>	<b>12,531</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Small Business Loans by Revenue and Loan Size								
Assessment Area: Northern Illinois								
Business Revenue and Loan Size		2018						Total Businesses
		Count			Dollars			
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	99	51.8%	47.6%	\$11,758	30.5%	32.3%	88.4%
	Over \$1 Million/Unknown	92	48.2%	52.4%	\$26,807	69.5%	67.7%	11.6%
	<b>TOTAL</b>	<b>191</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$38,565</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	91	47.6%	92.2%	\$4,712	12.2%	31.7%	
	\$100,001–\$250,000	55	28.8%	4.4%	\$9,647	25.0%	18.8%	
	\$250,001–\$1 Million	45	23.6%	3.4%	\$24,206	62.8%	49.5%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>191</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$38,565</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	63	63.6%		\$2,677	22.8%	
		\$100,001–\$250,000	25	25.3%		\$4,087	34.8%	
		\$250,001–\$1 Million	11	11.1%		\$4,994	42.5%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		<b>TOTAL</b>	<b>99</b>	<b>100.0%</b>		<b>\$11,758</b>	<b>100.0%</b>	

**Small Business Loans by Revenue and Loan Size  
Assessment Area: Northern Illinois**

Business Revenue and Loan Size		2019						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	113	58.9%	48.4%	\$12,916	33.0%	31.9%	88.8%
	Over \$1 Million/ Unknown	79	41.1%	51.6%	\$26,250	67.0%	68.1%	11.2%
	<b>TOTAL</b>	<b>192</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$39,166</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	105	54.7%	93.4%	\$5,124	13.1%	35.6%	
	\$100,001– \$250,000	42	21.9%	3.3%	\$7,605	19.4%	15.5%	
	\$250,001– \$1 Million	45	23.4%	3.3%	\$26,437	67.5%	48.9%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>192</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$39,166</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	83	73.5%		\$3,675	28.5%		
	\$100,001– \$250,000	18	15.9%		\$2,899	22.4%		
	\$250,001– \$1 Million	12	10.6%		\$6,342	49.1%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>113</b>	<b>100.0%</b>		<b>\$12,916</b>	<b>100.0%</b>		

Small Farms Loans by Revenue and Loan Size								
Assessment Area: Northern Illinois								
Farm Revenue and Loan Size		2018						
		Count			Dollars			Total Farm
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	171	90.5%	62.1%	28,601	88.2%	76.9%	98.4%
	Over \$1 Million/ Unknown	18	9.5%	37.9%	3,842	11.8%	23.1%	1.6%
	<b>TOTAL</b>	<b>189</b>	<b>100.0%</b>	<b>100.0%</b>	<b>32,443</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	91	48.1%	68.7%	4,912	15.1%	19.2%	
	\$100,001– \$250,000	50	26.5%	16.6%	9,262	28.5%	28.4%	
	\$250,001– \$1 Million	48	25.4%	14.7%	18,269	56.3%	52.4%	
	Over \$1 Million	0	0.0%	0.0%	0	0.0%	0.0%	
	<b>TOTAL</b>	<b>189</b>	<b>100.0%</b>	<b>100.0%</b>	<b>32,443</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	84	49.1%		4,427	15.5%		
	\$100,001– \$250,000	46	26.9%		8,462	29.6%		
	\$250,001– \$1 Million	41	24.0%		15,712	54.9%		
	Over \$1 Million	0	0.0%		0	0.0%		
	<b>TOTAL</b>	<b>171</b>	<b>100.0%</b>		<b>28,601</b>	<b>100.0%</b>		

Small Farm Loans by Revenue and Loan Size								
Assessment Area: Northern Illinois								
Farm Revenue and Loan Size		2019						
		Count			Dollars			Total Farm
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	149	89.8%	59.0%	23,956	85.7%	77.4%	98.4%
	Over \$1 Million/ Unknown	17	10.2%	41.0%	3,984	14.3%	22.6%	1.6%
	<b>TOTAL</b>	<b>166</b>	<b>100.0%</b>	<b>100.0%</b>	<b>27,940</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	78	47.0%	71.9%	4,192	15.0%	20.5%	
	\$100,001– \$250,000	50	30.1%	14.7%	9,071	32.5%	27.5%	
	\$250,001– \$1 Million	38	22.9%	13.4%	14,677	52.5%	52.0%	
	Over \$1 Million	0	0.0%	0.0%	0	0.0%	0.0%	
	<b>TOTAL</b>	<b>166</b>	<b>100.0%</b>	<b>100.0%</b>	<b>27,940</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	73	49.0%		3,837	16.0%	
		\$100,001– \$250,000	45	30.2%		8,124	33.9%	
		\$250,001– \$1 Million	31	20.8%		11,995	50.1%	
		Over \$1 Million	0	0.0%		0	0.0%	
		<b>TOTAL</b>	<b>149</b>	<b>100.0%</b>		<b>23,956</b>	<b>100.0%</b>	

Geographic Distribution of Residential Real Estate Loans								
Assessment Area: Northern Illinois								
Product Type	Tract Income Levels	2018						
		Count			Dollar			Owner-Occupied Units
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	0	0.0%	0.5%	0	0.0%	0.2%	0.4%
	Moderate	14	12.8%	6.0%	956	8.7%	3.3%	8.2%
	Middle	77	70.6%	66.8%	7,039	64.0%	63.1%	68.1%
	Upper	18	16.5%	26.8%	3,005	27.3%	33.4%	23.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>109</b>	<b>100.0%</b>	<b>100.0%</b>	<b>11,000</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance	Low	0	0.0%	0.2%	0	0.0%	0.1%	0.4%
	Moderate	7	10.8%	4.7%	478	10.7%	2.7%	8.2%
	Middle	43	66.2%	66.3%	3,044	67.8%	61.2%	68.1%
	Upper	15	23.1%	28.9%	966	21.5%	36.0%	23.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>65</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4,488</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Home Improvement	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.4%
	Moderate	2	50.0%	4.9%	193	73.1%	4.4%	8.2%
	Middle	1	25.0%	70.4%	10	3.8%	67.5%	68.1%
	Upper	1	25.0%	24.7%	61	23.1%	28.1%	23.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>264</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily	Low	0	0.0%	2.3%	0	0.0%	1.4%	2.8%
	Moderate	0	0.0%	4.7%	0	0.0%	5.9%	14.2%
	Middle	1	50.0%	74.4%	92	14.1%	72.4%	70.4%
	Upper	1	50.0%	18.6%	560	85.9%	20.2%	12.7%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>652</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.4%
	Moderate	0	0.0%	4.6%	0	0.0%	2.8%	8.2%
	Middle	0	0.0%	63.2%	0	0.0%	55.2%	68.1%
	Upper	0	0.0%	32.2%	0	0.0%	42.0%	23.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose Closed/Exempt	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.4%
	Moderate	1	14.3%	8.6%	26	7.2%	6.8%	8.2%
	Middle	5	71.4%	64.5%	284	78.9%	60.9%	68.1%
	Upper	1	14.3%	27.0%	50	13.9%	32.2%	23.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>7</b>	<b>100.0%</b>	<b>100.0%</b>	<b>360</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable	Low	0	0.0%	1.1%	0	0.0%	0.5%	0.4%
	Moderate	0	0.0%	9.5%	0	0.0%	5.2%	8.2%
	Middle	0	0.0%	65.9%	0	0.0%	63.7%	68.1%
	Upper	0	0.0%	23.5%	0	0.0%	30.6%	23.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	0	0.0%	0.4%	0	0.0%	0.2%	0.4%
	Moderate	24	12.8%	5.7%	1,653	9.9%	3.3%	8.2%
	Middle	127	67.9%	66.7%	10,469	62.4%	62.8%	68.1%
	Upper	36	19.3%	27.2%	4,642	27.7%	33.7%	23.3%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>187</b>	<b>100.0%</b>	<b>100.0%</b>	<b>16,764</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Geographic Distribution of Residential Real Estate Loans Assessment Area: Northern Illinois								
Product Type	Tract Income Levels	2019						
		Count			Dollar			Owner-Occupied Units
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Home Purchase	Low	0	0.0%	0.1%	0	0.0%	0.1%	0.4%
	Moderate	3	5.0%	6.0%	343	4.9%	3.5%	8.2%
	Middle	47	78.3%	68.6%	5,212	74.6%	64.5%	70.6%
	Upper	10	16.7%	25.3%	1,436	20.5%	31.9%	20.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>60</b>	<b>100.0%</b>	<b>100.0%</b>	<b>6,991</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance	Low	0	0.0%	0.2%	0	0.0%	0.1%	0.4%
	Moderate	5	9.8%	4.0%	443	8.7%	2.2%	8.2%
	Middle	36	70.6%	65.1%	3,596	70.9%	61.5%	70.6%
	Upper	10	19.6%	30.7%	1,036	20.4%	36.2%	20.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>51</b>	<b>100.0%</b>	<b>100.0%</b>	<b>5,075</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Home Improvement	Low	0	0.0%	0.4%	0	0.0%	0.4%	0.4%
	Moderate	1	16.7%	5.1%	55	28.6%	3.4%	8.2%
	Middle	4	66.7%	69.2%	125	65.1%	66.2%	70.6%
	Upper	1	16.7%	25.2%	12	6.3%	30.0%	20.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>192</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily	Low	0	0.0%	0.0%	0	0.0%	0.0%	2.8%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	14.2%
	Middle	1	100.0%	93.9%	46	100.0%	86.3%	71.3%
	Upper	0	0.0%	6.1%	0	0.0%	13.7%	11.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>46</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.4%
	Moderate	0	0.0%	5.5%	0	0.0%	2.4%	8.2%
	Middle	0	0.0%	69.9%	0	0.0%	67.3%	70.6%
	Upper	0	0.0%	24.7%	0	0.0%	30.3%	20.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose Closed/Exempt	Low	0	0.0%	0.5%	0	0.0%	0.2%	0.4%
	Moderate	0	0.0%	3.8%	0	0.0%	3.7%	8.2%
	Middle	6	85.7%	70.3%	181	79.7%	62.7%	70.6%
	Upper	1	14.3%	25.3%	46	20.3%	33.5%	20.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>7</b>	<b>100.0%</b>	<b>100.0%</b>	<b>227</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

<b>Purpose Not Applicable</b>	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.4%
	Moderate	0	0.0%	10.2%	0	0.0%	6.7%	8.2%
	Middle	0	0.0%	73.7%	0	0.0%	73.4%	70.6%
	Upper	0	0.0%	16.1%	0	0.0%	20.0%	20.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>HMDA TOTALS</b>	Low	0	0.0%	0.2%	0	0.0%	0.1%	0.4%
	Moderate	9	7.2%	5.3%	841	6.7%	3.0%	8.2%
	Middle	94	75.2%	67.7%	9,160	73.1%	64.1%	70.6%
	Upper	22	17.6%	26.9%	2,530	20.2%	32.8%	20.8%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>125</b>	<b>100.0%</b>	<b>100.0%</b>	<b>12,531</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

<b>Geographic Distribution of Small Business Loans</b>							
<b>Assessment Area: Northern Illinois</b>							
<b>Tract Income Levels</b>	<b>2018</b>						
	<b>Count</b>			<b>Dollar</b>			<b>Businesses</b>
	<b>Bank</b>		<b>Aggregate</b>	<b>Bank</b>		<b>Aggregate</b>	
	<b>#</b>	<b>%</b>	<b>%</b>	<b>\$ 000s</b>	<b>\$ %</b>	<b>\$ %</b>	<b>%</b>
Low	1	0.5%	1.6%	\$109	0.3%	0.6%	2.4%
Moderate	34	17.8%	11.3%	\$3,751	9.7%	10.0%	12.2%
Middle	124	64.9%	64.4%	\$25,750	66.8%	63.3%	66.7%
Upper	32	16.8%	20.6%	\$8,955	23.2%	25.4%	18.8%
Unknown	0	0.0%	2.1%	\$0	0.0%	0.6%	0.0%
<b>TOTAL</b>	<b>191</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$38,565</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

<b>Geographic Distribution of Small Business Loans</b>							
<b>Assessment Area: Northern Illinois</b>							
<b>Tract Income Levels</b>	<b>2019</b>						
	<b>Count</b>			<b>Dollar</b>			<b>Businesses</b>
	<b>Bank</b>		<b>Aggregate</b>	<b>Bank</b>		<b>Aggregate</b>	
	<b>#</b>	<b>%</b>	<b>%</b>	<b>\$ 000s</b>	<b>\$ %</b>	<b>\$ %</b>	<b>%</b>
Low	0	0.0%	1.6%	\$0	0.0%	0.6%	2.4%
Moderate	34	17.7%	11.1%	\$5,654	14.4%	9.4%	12.4%
Middle	131	68.2%	65.3%	\$29,569	75.5%	72.2%	68.8%
Upper	27	14.1%	19.2%	\$3,943	10.1%	17.0%	16.4%
Unknown	0	0.0%	2.8%	\$0	0.0%	0.8%	0.0%
<b>TOTAL</b>	<b>192</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$39,166</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>



Geographic Distribution of Small Farm Loans Assessment Area: Northern Illinois							
Tract Income Levels	2018						
	Count			Dollar			Farms
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.1%
Moderate	1	0.5%	0.6%	\$200	0.6%	0.2%	1.2%
Middle	164	86.8%	79.7%	\$28,457	87.7%	80.5%	78.9%
Upper	24	12.7%	19.7%	\$3,786	11.7%	19.3%	19.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>189</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$32,443</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Geographic Distribution of Small Farm Loans Assessment Area: Northern Illinois							
Tract Income Levels	2019						
	Count			Dollar			Farms
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.1%
Moderate	0	0.0%	1.0%	\$0	0.0%	0.4%	1.4%
Middle	152	91.6%	81.8%	\$25,163	90.1%	85.1%	80.1%
Upper	14	8.4%	16.9%	\$2,777	9.9%	14.1%	18.3%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.3%	0.0%
<b>TOTAL</b>	<b>166</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$27,940</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

**Southern Illinois AA**

<b>Borrower Distribution of Residential Real Estate Loans</b>								
<b>Assessment Area: Southern Illinois</b>								
<b>Product Type</b>	<b>Borrower Income Levels</b>	<b>2018</b>						
		<b>Count</b>			<b>Dollar</b>			<b>Families</b>
		<b>Bank</b>		<b>HMDA Aggregate</b>	<b>Bank</b>		<b>HMDA Aggregate</b>	
		<b>#</b>	<b>%</b>	<b>%</b>	<b>\$ (000s)</b>	<b>\$ %</b>	<b>\$ %</b>	<b>%</b>
<b>Home Purchase</b>	Low	8	10.5%	8.5%	492	4.4%	4.7%	20.9%
	Moderate	17	22.4%	24.0%	1,438	13.0%	18.0%	18.1%
	Middle	23	30.3%	22.4%	2,796	25.3%	22.0%	21.6%
	Upper	17	22.4%	28.1%	4,488	40.5%	39.4%	39.4%
	Unknown	11	14.5%	16.9%	1,854	16.8%	15.9%	0.0%
	<b>TOTAL</b>	<b>76</b>	<b>100.0%</b>	<b>100.0%</b>	<b>11,068</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>	Low	7	26.9%	10.6%	306	10.1%	5.5%	20.9%
	Moderate	4	15.4%	20.2%	273	9.0%	15.0%	18.1%
	Middle	6	23.1%	25.7%	557	18.5%	24.7%	21.6%
	Upper	8	30.8%	35.6%	1,761	58.4%	45.0%	39.4%
	Unknown	1	3.8%	8.0%	120	4.0%	9.9%	0.0%
	<b>TOTAL</b>	<b>26</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3,017</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>	Low	0	0.0%	11.5%	0	0.0%	7.0%	20.9%
	Moderate	0	0.0%	17.0%	0	0.0%	12.0%	18.1%
	Middle	0	0.0%	23.5%	0	0.0%	30.2%	21.6%
	Upper	0	0.0%	43.0%	0	0.0%	43.5%	39.4%
	Unknown	1	100.0%	5.0%	77	100.0%	7.3%	0.0%
	<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>77</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily</b>	Low	0	0.0%	0.0%	0	0.0%	0.0%	20.9%
	Moderate	0	0.0%	8.3%	0	0.0%	0.9%	18.1%
	Middle	0	0.0%	2.8%	0	0.0%	0.7%	21.6%
	Upper	0	0.0%	11.1%	0	0.0%	4.4%	39.4%
	Unknown	1	100.0%	77.8%	63	100.0%	94.1%	0.0%
	<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>63</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>	Low	0	0.0%	2.1%	0	0.0%	0.6%	20.9%
	Moderate	0	0.0%	8.5%	0	0.0%	5.1%	18.1%
	Middle	0	0.0%	19.1%	0	0.0%	15.6%	21.6%
	Upper	0	0.0%	66.0%	0	0.0%	74.7%	39.4%
	Unknown	0	0.0%	4.3%	0	0.0%	4.0%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>	Low	0	0.0%	17.3%	0	0.0%	11.1%	20.9%
	Moderate	1	100.0%	24.1%	20	100.0%	17.7%	18.1%
	Middle	0	0.0%	18.8%	0	0.0%	19.5%	21.6%
	Upper	0	0.0%	35.3%	0	0.0%	49.1%	39.4%
	Unknown	0	0.0%	4.5%	0	0.0%	2.6%	0.0%
	<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>20</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Purpose Not Applicable	Low	0	0.0%	0.9%	0	0.0%	0.9%	20.9%
	Moderate	0	0.0%	4.3%	0	0.0%	1.2%	18.1%
	Middle	0	0.0%	6.0%	0	0.0%	3.0%	21.6%
	Upper	0	0.0%	2.6%	0	0.0%	2.7%	39.4%
	Unknown	0	0.0%	86.2%	0	0.0%	92.2%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	15	14.3%	9.1%	798	5.6%	4.8%	20.9%
	Moderate	22	21.0%	22.0%	1,731	12.2%	16.1%	18.1%
	Middle	29	27.6%	22.7%	3,353	23.5%	21.7%	21.6%
	Upper	25	23.8%	30.6%	6,249	43.9%	39.4%	39.4%
	Unknown	14	13.3%	15.6%	2,114	14.8%	18.1%	0.0%
	<b>TOTAL</b>	<b>105</b>	<b>100.0%</b>	<b>100.0%</b>	<b>14,245</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Borrower Distribution of Residential Real Estate Loans Assessment Area: Southern Illinois								
Product Type	Borrower Income Levels	2019						
		Count			Dollar			Families
		Bank	HMDA Aggregate	Bank	HMDA Aggregate	Families		
							#	
Home Purchase	Low	16	22.9%	10.4%	778	9.2%	5.7%	21.0%
	Moderate	16	22.9%	22.8%	1,551	18.2%	17.5%	18.2%
	Middle	14	20.0%	24.3%	1,853	21.8%	24.4%	21.7%
	Upper	17	24.3%	27.3%	3,455	40.6%	38.4%	39.2%
	Unknown	7	10.0%	15.1%	864	10.2%	13.9%	0.0%
	<b>TOTAL</b>	<b>70</b>	<b>100.0%</b>	<b>100.0%</b>	<b>8,501</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance	Low	1	4.5%	7.0%	51	1.3%	3.7%	21.0%
	Moderate	6	27.3%	16.2%	562	14.7%	10.1%	18.2%
	Middle	7	31.8%	24.2%	992	25.9%	20.9%	21.7%
	Upper	7	31.8%	38.4%	1,975	51.6%	48.2%	39.2%
	Unknown	1	4.5%	14.2%	247	6.5%	17.1%	0.0%
	<b>TOTAL</b>	<b>22</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3,827</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Home Improvement	Low	0	0.0%	10.3%	0	0.0%	8.5%	21.0%
	Moderate	0	0.0%	15.8%	0	0.0%	11.7%	18.2%
	Middle	1	100.0%	24.5%	120	100.0%	24.5%	21.7%
	Upper	0	0.0%	46.2%	0	0.0%	49.9%	39.2%
	Unknown	0	0.0%	3.3%	0	0.0%	5.4%	0.0%
	<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>120</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily	Low	0	0.0%	0.0%	0	0.0%	0.0%	21.0%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	18.2%
	Middle	0	0.0%	4.2%	0	0.0%	0.8%	21.7%
	Upper	0	0.0%	8.3%	0	0.0%	1.8%	39.2%
	Unknown	2	100.0%	87.5%	961	100.0%	97.4%	0.0%
	<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>961</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Other Purpose LOC	Low	0	0.0%	8.2%	0	0.0%	4.7%	21.0%
	Moderate	0	0.0%	13.1%	0	0.0%	5.7%	18.2%
	Middle	0	0.0%	29.5%	0	0.0%	29.6%	21.7%
	Upper	0	0.0%	49.2%	0	0.0%	60.0%	39.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose Closed/Exempt	Low	0	0.0%	9.9%	136	11.1%	6.5%	21.0%
	Moderate	1	100.0%	17.0%	0	0.0%	19.7%	18.2%
	Middle	0	0.0%	24.1%	30	100.0%	20.3%	21.7%
	Upper	0	0.0%	41.8%	0	0.0%	42.3%	39.2%
	Unknown	0	0.0%	7.1%	0	0.0%	11.1%	0.0%
	<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	21.0%
	Moderate	0	0.0%	1.0%	0	0.0%	0.7%	18.2%
	Middle	0	0.0%	1.0%	0	0.0%	1.2%	21.7%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	39.2%
	Unknown	0	0.0%	97.9%	0	0.0%	98.1%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	17	17.7%	9.0%	829	6.2%	4.6%	21.0%
	Moderate	23	24.0%	19.5%	2,143	15.9%	13.5%	18.2%
	Middle	22	22.9%	23.8%	2,965	22.1%	21.6%	21.7%
	Upper	24	25.0%	31.9%	5,430	40.4%	40.3%	39.2%
	Unknown	10	10.4%	15.8%	2,072	15.4%	20.0%	0.0%
	<b>TOTAL</b>	<b>96</b>	<b>100.0%</b>	<b>100.0%</b>	<b>13,439</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

**Small Business Loans by Revenue and Loan Size  
Assessment Area: Southern Illinois**

Business Revenue and Loan Size		2018						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	41	54.7%	44.4%	\$3,887	25.9%	30.3%	87.5%
	Over \$1 Million/ Unknown	34	45.3%	55.6%	\$11,147	74.1%	69.7%	12.5%
	<b>TOTAL</b>	<b>75</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$15,034</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	37	49.3%	91.4%	\$1,694	11.3%	31.5%	
	\$100,001–\$250,000	19	25.3%	4.7%	\$3,429	22.8%	18.9%	
	\$250,001–\$1 Million	19	25.3%	3.9%	\$9,911	65.9%	49.5%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>75</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$15,034</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	27	65.9%		\$1,131	29.1%	
		\$100,001–\$250,000	11	26.8%		\$1,765	45.4%	
		\$250,001–\$1 Million	3	7.3%		\$991	25.5%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		<b>TOTAL</b>	<b>41</b>	<b>100.0%</b>		<b>\$3,887</b>	<b>100.0%</b>	

**Small Business Loans by Revenue and Loan Size  
Assessment Area: Southern Illinois**

Business Revenue and Loan Size		2019						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	35	52.2%	46.1%	\$5,521	33.0%	33.7%	88.2%
	Over \$1 Million/ Unknown	32	47.8%	53.9%	\$11,202	67.0%	66.3%	11.8%
	<b>TOTAL</b>	<b>67</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$16,723</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	29	43.3%	92.8%	\$1,275	7.6%	34.0%	
	\$100,001–\$250,000	17	25.4%	3.6%	\$2,955	17.7%	14.9%	
	\$250,001–\$1 Million	21	31.3%	3.6%	\$12,493	74.7%	51.1%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>67</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$16,723</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	20	57.1%		\$834	15.1%	
		\$100,001–\$250,000	10	28.6%		\$1,552	28.1%	
		\$250,001–\$1 Million	5	14.3%		\$3,135	56.8%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		<b>TOTAL</b>	<b>35</b>	<b>100.0%</b>		<b>\$5,521</b>	<b>100.0%</b>	

**Small Farm Loans by Revenue and Loan Size  
Assessment Area: Southern Illinois**

Farm Revenue and Loan Size		2018						
		Count			Dollars			Total Farm
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	34	89.5%	59.1%	3,018	82.2%	76.3%	98.8%
	Over \$1 Million/ Unknown	4	10.5%	40.9%	654	17.8%	23.7%	1.2%
	<b>TOTAL</b>	<b>38</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3,672</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	23	60.5%	76.1%	929	25.3%	27.8%	
	\$100,001– \$250,000	12	31.6%	16.3%	1,818	49.5%	35.6%	
	\$250,001– \$1 Million	3	7.9%	7.6%	925	25.2%	36.5%	
	Over \$1 Million	0	0.0%	0.0%	0	0.0%	0.0%	
	<b>TOTAL</b>	<b>38</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3,672</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	21	61.8%		744	24.7%		
	\$100,001– \$250,000	11	32.4%		1,699	56.3%		
	\$250,001– \$1 Million	2	5.9%		575	19.1%		
	Over \$1 Million	0	0.0%		0	0.0%		
	<b>TOTAL</b>	<b>34</b>	<b>100.0%</b>		<b>3,018</b>	<b>100.0%</b>		

Small Farm Loans by Revenue and Loan Size								
Assessment Area: Southern Illinois								
Farm Revenue and Loan Size		2019						
		Count			Dollars			Total Farm
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	26	92.9%	59.3%	2,733	76.3%	74.9%	98.9%
	Over \$1 Million/Unknown	2	7.1%	40.7%	850	23.7%	25.1%	1.1%
	<b>TOTAL</b>	<b>28</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3,583</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	15	53.6%	72.3%	508	14.2%	24.1%	
	\$100,001–\$250,000	9	32.1%	19.8%	1,650	46.1%	41.3%	
	\$250,001–\$1 Million	4	14.3%	7.9%	1,425	39.8%	34.6%	
	Over \$1 Million	0	0.0%	0.0%	0	0.0%	0.0%	
	<b>TOTAL</b>	<b>28</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3,583</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	15	57.7%		508	18.6%	
		\$100,001–\$250,000	9	34.6%		1,650	60.4%	
		\$250,001–\$1 Million	2	7.7%		575	21.0%	
		Over \$1 Million	0	0.0%		0	0.0%	
		<b>TOTAL</b>	<b>26</b>	<b>100.0%</b>		<b>2,733</b>	<b>100.0%</b>	

Geographic Distribution of Residential Real Estate Loans								
Assessment Area: Southern Illinois								
Product Type	Tract Income Levels	2018						
		Count			Dollar			Owner-Occupied Units
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.2%
	Moderate	7	9.2%	8.7%	540	4.9%	6.1%	11.3%
	Middle	47	61.8%	74.5%	5,282	47.7%	71.6%	74.2%
	Upper	22	28.9%	16.5%	5,246	47.4%	22.0%	14.2%
	Unknown	0	0.0%	0.3%	0	0.0%	0.2%	0.1%
	<b>TOTAL</b>	<b>76</b>	<b>100.0%</b>	<b>100.0%</b>	<b>11,068</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>



Refinance	Low	0	0.0%	0.1%	0	0.0%	0.0%	0.2%
	Moderate	4	15.4%	7.4%	186	6.2%	6.9%	11.3%
	Middle	18	69.2%	76.2%	1,672	55.4%	74.3%	74.2%
	Upper	4	15.4%	14.7%	1,159	38.4%	18.2%	14.2%
	Unknown	0	0.0%	1.6%	0	0.0%	0.6%	0.1%
	<b>TOTAL</b>	<b>26</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3,017</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Home Improvement	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.2%
	Moderate	0	0.0%	7.5%	0	0.0%	6.9%	11.3%
	Middle	0	0.0%	72.5%	0	0.0%	74.8%	74.2%
	Upper	1	100.0%	14.5%	77	100.0%	15.4%	14.2%
	Unknown	0	0.0%	5.5%	0	0.0%	2.9%	0.1%
	<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>77</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily	Low	0	0.0%	2.8%	0	0.0%	1.2%	1.6%
	Moderate	0	0.0%	13.9%	0	0.0%	9.0%	17.1%
	Middle	0	0.0%	58.3%	0	0.0%	47.3%	55.5%
	Upper	1	100.0%	22.2%	63	100.0%	42.0%	18.6%
	Unknown	0	0.0%	2.8%	0	0.0%	0.5%	7.2%
	<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>63</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.2%
	Moderate	0	0.0%	2.1%	0	0.0%	2.5%	11.3%
	Middle	0	0.0%	70.2%	0	0.0%	60.8%	74.2%
	Upper	0	0.0%	21.3%	0	0.0%	32.0%	14.2%
	Unknown	0	0.0%	6.4%	0	0.0%	4.6%	0.1%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose Closed/Exempt	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.2%
	Moderate	0	0.0%	7.5%	0	0.0%	5.4%	11.3%
	Middle	1	100.0%	75.9%	20	100.0%	64.7%	74.2%
	Upper	0	0.0%	14.3%	0	0.0%	27.6%	14.2%
	Unknown	0	0.0%	2.3%	0	0.0%	2.4%	0.1%
	<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>20</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.2%
	Moderate	0	0.0%	6.9%	0	0.0%	6.1%	11.3%
	Middle	0	0.0%	75.0%	0	0.0%	68.4%	74.2%
	Upper	0	0.0%	18.1%	0	0.0%	25.6%	14.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
HMMA TOTALS	Low	0	0.0%	0.0%	0	0.0%	0.1%	0.2%
	Moderate	11	10.5%	8.2%	726	5.1%	6.4%	11.3%
	Middle	66	62.9%	74.8%	6,974	49.0%	71.3%	74.2%
	Upper	28	26.7%	16.0%	6,545	45.9%	21.7%	14.2%
	Unknown	0	0.0%	1.0%	0	0.0%	0.4%	0.1%
	<b>TOTAL</b>	<b>105</b>	<b>100.0%</b>	<b>100.0%</b>	<b>14,245</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Geographic Distribution of Residential Real Estate Loans								
Assessment Area: Southern Illinois								
Product Type	Tract Income Levels	2019						
		Count			Dollar			Owner-Occupied Units
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Home Purchase	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.2%
	Moderate	8	11.4%	9.9%	779	9.2%	6.8%	11.3%
	Middle	49	70.0%	72.1%	5,421	63.8%	69.9%	74.2%
	Upper	13	18.6%	17.6%	2,301	27.1%	22.9%	14.2%
	Unknown	0	0.0%	0.4%	0	0.0%	0.4%	0.1%
	<b>TOTAL</b>	<b>70</b>	<b>100.0%</b>	<b>100.0%</b>	<b>8,501</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance	Low	0	0.0%	0.1%	0	0.0%	0.0%	0.2%
	Moderate	3	13.6%	7.8%	296	7.7%	5.5%	11.3%
	Middle	11	50.0%	74.4%	1,249	32.6%	71.5%	74.2%
	Upper	8	36.4%	17.7%	2,282	59.6%	23.1%	14.2%
	Unknown	0	0.0%	0.1%	0	0.0%	0.0%	0.1%
	<b>TOTAL</b>	<b>22</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3,827</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Home Improvement	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.2%
	Moderate	0	0.0%	12.5%	0	0.0%	10.5%	11.3%
	Middle	1	100.0%	77.2%	120	100.0%	79.4%	74.2%
	Upper	0	0.0%	10.3%	0	0.0%	10.1%	14.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%
	<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>120</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily	Low	0	0.0%	0.0%	0	0.0%	0.0%	1.6%
	Moderate	1	50.0%	25.0%	78	8.1%	24.6%	17.1%
	Middle	1	50.0%	58.3%	883	91.9%	31.5%	55.5%
	Upper	0	0.0%	12.5%	0	0.0%	36.9%	18.6%
	Unknown	0	0.0%	4.2%	0	0.0%	7.1%	7.2%
	<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>961</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.2%
	Moderate	0	0.0%	8.2%	0	0.0%	4.0%	11.3%
	Middle	0	0.0%	78.7%	0	0.0%	78.4%	74.2%
	Upper	0	0.0%	13.1%	0	0.0%	17.6%	14.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose Closed/Exempt	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.2%
	Moderate	0	0.0%	10.6%	0	0.0%	12.3%	11.3%
	Middle	1	100.0%	63.8%	30	100.0%	58.7%	74.2%
	Upper	0	0.0%	25.5%	0	0.0%	29.0%	14.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%
	<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>30</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

<b>Purpose Not Applicable</b>	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.2%
	Moderate	0	0.0%	17.7%	0	0.0%	15.1%	11.3%
	Middle	0	0.0%	69.8%	0	0.0%	66.7%	74.2%
	Upper	0	0.0%	12.5%	0	0.0%	18.2%	14.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>HMDA TOTALS</b>	Low	0	0.0%	0.0%	0	0.0%	0.0%	0.2%
	Moderate	12	12.5%	9.4%	1,153	8.6%	7.4%	11.3%
	Middle	63	65.6%	72.8%	7,703	57.3%	68.6%	74.2%
	Upper	21	21.9%	17.4%	4,583	34.1%	23.5%	14.2%
	Unknown	0	0.0%	0.2%	0	0.0%	0.6%	0.1%
	<b>TOTAL</b>	<b>96</b>	<b>100.0%</b>	<b>100.0%</b>	<b>13,439</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

<b>Geographic Distribution of Small Business Loans</b>							
<b>Assessment Area: Southern Illinois</b>							
<b>Tract Income Levels</b>	<b>2018</b>						
	<b>Count</b>			<b>Dollar</b>			<b>Businesses</b>
	<b>Bank</b>		<b>Aggregate</b>	<b>Bank</b>		<b>Aggregate</b>	
	<b>#</b>	<b>%</b>	<b>%</b>	<b>\$ 000s</b>	<b>\$ %</b>	<b>\$ %</b>	<b>%</b>
Low	0	0.0%	1.7%	\$0	0.0%	1.7%	1.6%
Moderate	9	12.0%	11.9%	\$1,290	8.6%	8.1%	16.2%
Middle	41	54.7%	67.5%	\$6,694	44.5%	68.7%	66.3%
Upper	25	33.3%	15.4%	\$7,050	46.9%	20.2%	15.5%
Unknown	0	0.0%	3.5%	\$0	0.0%	1.3%	0.3%
<b>TOTAL</b>	<b>75</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$15,034</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

<b>Geographic Distribution of Small Business Loans</b>							
<b>Assessment Area: Southern Illinois</b>							
<b>Tract Income Levels</b>	<b>2019</b>						
	<b>Count</b>			<b>Dollar</b>			<b>Businesses</b>
	<b>Bank</b>		<b>Aggregate</b>	<b>Bank</b>		<b>Aggregate</b>	
	<b>#</b>	<b>%</b>	<b>%</b>	<b>\$ 000s</b>	<b>\$ %</b>	<b>\$ %</b>	<b>%</b>
Low	0	0.0%	1.7%	\$0	0.0%	1.5%	1.6%
Moderate	8	11.9%	12.5%	\$2,493	14.9%	10.3%	16.0%
Middle	40	59.7%	65.7%	\$8,839	52.9%	69.2%	66.4%
Upper	19	28.4%	15.7%	\$5,391	32.2%	17.2%	15.7%
Unknown	0	0.0%	4.4%	\$0	0.0%	1.8%	0.3%
<b>TOTAL</b>	<b>67</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$16,723</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Geographic Distribution of Small Farm Loans Assessment Area: Southern Illinois							
Tract Income Levels	2018						
	Count			Dollar			Farms
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	2	5.3%	3.2%	\$130	3.5%	1.7%	4.9%
Middle	34	89.5%	76.9%	\$3,217	87.6%	70.5%	79.0%
Upper	2	5.3%	19.4%	\$325	8.9%	27.7%	16.1%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>38</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,672</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Geographic Distribution of Small Farm Loans Assessment Area: Southern Illinois							
Tract Income Levels	2019						
	Count			Dollar			Farms
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	3.5%	\$0	0.0%	2.4%	4.7%
Middle	26	92.9%	76.0%	\$3,258	90.9%	71.9%	78.9%
Upper	2	7.1%	19.3%	\$325	9.1%	25.5%	16.4%
Unknown	0	0.0%	1.2%	\$0	0.0%	0.1%	0.0%
<b>TOTAL</b>	<b>28</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,583</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

## Chicago AA

<b>Borrower Distribution of Residential Real Estate Loans</b>									
<b>Assessment Area: Chicago</b>									
Product Type	Borrower Income Levels	2018							
		Count			Dollar				
		Bank		HMDA Aggregate	Bank		HMDA Aggregate		Families
		#	%	%	\$ (000s)	\$ %	\$ %	%	
Home Purchase	Low	38	9.9%	7.4%	3,103	5.8%	4.2%	16.8%	
	Moderate	111	29.0%	22.6%	11,319	21.1%	17.4%	15.6%	
	Middle	94	24.5%	24.3%	14,229	26.5%	23.8%	21.2%	
	Upper	130	33.9%	29.3%	23,622	44.0%	38.8%	46.4%	
	Unknown	10	2.6%	16.5%	1,384	2.6%	15.9%	0.0%	
	<b>TOTAL</b>	<b>383</b>	<b>100.0%</b>	<b>100.0%</b>	<b>53,657</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	
Refinance	Low	26	13.6%	7.4%	1,765	9.1%	4.2%	16.8%	
	Moderate	25	13.1%	16.6%	1,860	9.6%	12.5%	15.6%	
	Middle	43	22.5%	24.6%	4,471	23.0%	22.7%	21.2%	
	Upper	73	38.2%	39.4%	8,805	45.3%	47.5%	46.4%	
	Unknown	24	12.6%	12.0%	2,533	13.0%	13.1%	0.0%	
	<b>TOTAL</b>	<b>191</b>	<b>100.0%</b>	<b>100.0%</b>	<b>19,434</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	
Home Improvement	Low	2	5.9%	5.7%	50	3.7%	3.9%	16.8%	
	Moderate	4	11.8%	14.3%	99	7.4%	11.6%	15.6%	
	Middle	6	17.6%	21.3%	305	22.7%	19.0%	21.2%	
	Upper	19	55.9%	55.5%	727	54.1%	60.6%	46.4%	
	Unknown	3	8.8%	3.2%	163	12.1%	4.8%	0.0%	
	<b>TOTAL</b>	<b>34</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1,344</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	
Multifamily	Low	0	0.0%	7.7%	0	0.0%	0.7%	16.8%	
	Moderate	1	10.0%	3.9%	314	3.9%	0.5%	15.6%	
	Middle	0	0.0%	1.3%	0	0.0%	0.1%	21.2%	
	Upper	2	20.0%	12.9%	663	8.2%	3.2%	46.4%	
	Unknown	7	70.0%	74.2%	7,069	87.9%	95.5%	0.0%	
	<b>TOTAL</b>	<b>10</b>	<b>100.0%</b>	<b>100.0%</b>	<b>8,046</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	
Other Purpose LOC	Low	0	0.0%	6.0%	0	0.0%	4.5%	16.8%	
	Moderate	0	0.0%	15.7%	0	0.0%	11.6%	15.6%	
	Middle	0	0.0%	24.1%	0	0.0%	21.0%	21.2%	
	Upper	0	0.0%	51.8%	0	0.0%	60.6%	46.4%	
	Unknown	0	0.0%	2.4%	0	0.0%	2.3%	0.0%	
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	
Other Purpose Closed/Exempt	Low	3	8.8%	8.5%	155	13.3%	6.7%	16.8%	
	Moderate	9	26.5%	18.6%	222	19.0%	15.2%	15.6%	
	Middle	8	23.5%	24.3%	337	28.9%	19.9%	21.2%	
	Upper	14	41.2%	44.0%	453	38.8%	50.3%	46.4%	
	Unknown	0	0.0%	4.6%	0	0.0%	8.0%	0.0%	
	<b>TOTAL</b>	<b>34</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1,167</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	

Purpose Not Applicable	Low	0	0.0%	1.5%	0	0.0%	1.0%	16.8%
	Moderate	0	0.0%	1.8%	0	0.0%	1.4%	15.6%
	Middle	0	0.0%	1.6%	0	0.0%	1.4%	21.2%
	Upper	0	0.0%	1.6%	0	0.0%	1.6%	46.4%
	Unknown	0	0.0%	93.5%	0	0.0%	94.6%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	69	10.6%	7.1%	5,073	6.1%	4.0%	16.8%
	Moderate	150	23.0%	19.6%	13,814	16.5%	15.2%	15.6%
	Middle	151	23.2%	23.4%	19,342	23.1%	22.2%	21.2%
	Upper	238	36.5%	32.8%	34,270	41.0%	39.7%	46.4%
	Unknown	44	6.7%	17.0%	11,149	13.3%	18.9%	0.0%
	<b>TOTAL</b>	<b>652</b>	<b>100.0%</b>	<b>100.0%</b>	<b>83,648</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Borrower Distribution of Residential Real Estate Loans Assessment Area: Chicago								
Product Type	Borrower Income Levels	2019						
		Count			Dollar			Families
		Bank	HMDA Aggregate	Bank	HMDA Aggregate	%		
		#	%	%	\$ (000s)		\$ %	\$ %
Home Purchase	Low	37	12.7%	7.2%	3,378	8.1%	4.2%	17.0%
	Moderate	84	28.8%	23.4%	10,226	24.6%	18.0%	15.7%
	Middle	77	26.4%	25.2%	10,863	26.1%	24.7%	21.4%
	Upper	78	26.7%	29.3%	14,970	35.9%	38.5%	45.9%
	Unknown	16	5.5%	14.9%	2,213	5.3%	14.5%	0.0%
	<b>TOTAL</b>	<b>292</b>	<b>100.0%</b>	<b>100.0%</b>	<b>41,650</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance	Low	15	11.8%	4.4%	803	5.2%	2.3%	17.0%
	Moderate	22	17.3%	14.0%	1,788	11.5%	9.6%	15.7%
	Middle	33	26.0%	22.1%	4,279	27.6%	19.3%	21.4%
	Upper	43	33.9%	41.7%	6,328	40.8%	49.5%	45.9%
	Unknown	14	11.0%	17.8%	2,300	14.8%	19.3%	0.0%
	<b>TOTAL</b>	<b>127</b>	<b>100.0%</b>	<b>100.0%</b>	<b>15,498</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Home Improvement	Low	1	3.8%	5.5%	23	2.5%	3.5%	17.0%
	Moderate	1	3.8%	13.2%	28	3.1%	10.6%	15.7%
	Middle	11	42.3%	26.0%	280	30.9%	23.1%	21.4%
	Upper	9	34.6%	51.9%	285	31.4%	59.3%	45.9%
	Unknown	4	15.4%	3.5%	291	32.1%	3.5%	0.0%
	<b>TOTAL</b>	<b>26</b>	<b>100.0%</b>	<b>100.0%</b>	<b>907</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily	Low	0	0.0%	5.5%	0	0.0%	0.3%	17.0%
	Moderate	0	0.0%	2.1%	0	0.0%	0.3%	15.7%
	Middle	1	20.0%	0.7%	160	6.8%	0.1%	21.4%
	Upper	1	20.0%	11.0%	425	18.1%	1.4%	45.9%
	Unknown	3	60.0%	80.8%	1,769	75.1%	98.0%	0.0%
	<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2,354</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Other Purpose LOC	Low	0	0.0%	6.0%	0	0.0%	4.4%	17.0%
	Moderate	0	0.0%	16.2%	0	0.0%	12.7%	15.7%
	Middle	0	0.0%	25.6%	0	0.0%	24.2%	21.4%
	Upper	0	0.0%	49.5%	0	0.0%	56.0%	45.9%
	Unknown	0	0.0%	2.6%	0	0.0%	2.8%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose Closed/Exempt	Low	3	15.8%	7.0%	68	14.0%	5.4%	17.0%
	Moderate	5	26.3%	18.3%	164	33.8%	12.4%	15.7%
	Middle	2	10.5%	25.6%	74	15.3%	19.3%	21.4%
	Upper	9	47.4%	44.1%	179	36.9%	54.0%	45.9%
	Unknown	0	0.0%	5.0%	0	0.0%	8.8%	0.0%
	<b>TOTAL</b>	<b>19</b>	<b>100.0%</b>	<b>100.0%</b>	<b>485</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable	Low	0	0.0%	0.2%	0	0.0%	0.2%	17.0%
	Moderate	0	0.0%	0.5%	0	0.0%	0.4%	15.7%
	Middle	0	0.0%	0.3%	0	0.0%	0.3%	21.4%
	Upper	0	0.0%	0.7%	0	0.0%	1.3%	45.9%
	Unknown	0	0.0%	98.2%	0	0.0%	97.8%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	56	11.9%	5.8%	4,272	7.0%	3.2%	17.0%
	Moderate	112	23.9%	18.6%	12,206	20.0%	13.6%	15.7%
	Middle	124	26.4%	23.4%	15,656	25.7%	21.3%	21.4%
	Upper	140	29.9%	34.9%	22,187	36.4%	41.9%	45.9%
	Unknown	37	7.9%	17.3%	6,573	10.8%	19.9%	0.0%
	<b>TOTAL</b>	<b>469</b>	<b>100.0%</b>	<b>100.0%</b>	<b>60,894</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

**Small Business Loans by Revenue and Loan Size  
Assessment Area: Chicago**

Business Revenue and Loan Size		2018						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	61	62.9%	42.0%	\$8,791	45.9%	29.8%	90.6%
	Over \$1 Million/ Unknown	36	37.1%	58.0%	\$10,358	54.1%	70.2%	9.4%
	<b>TOTAL</b>	<b>97</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$19,149</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	50	51.5%	91.6%	\$2,710	14.2%	31.4%	
	\$100,001– \$250,000	19	19.6%	4.3%	\$3,508	18.3%	17.0%	
	\$250,001– \$1 Million	28	28.9%	4.1%	\$12,931	67.5%	51.6%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>97</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$19,149</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	41	67.2%		\$2,047	23.3%		
	\$100,001– \$250,000	8	13.1%		\$1,454	16.5%		
	\$250,001– \$1 Million	12	19.7%		\$5,290	60.2%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>61</b>	<b>100.0%</b>		<b>\$8,791</b>	<b>100.0%</b>		



**Small Business Loans by Revenue and Loan Size  
Assessment Area: Chicago**

Business Revenue and Loan Size		2019						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	72	59.0%	47.5%	\$8,652	44.1%	29.6%	91.0%
	Over \$1 Million/ Unknown	50	41.0%	52.5%	\$10,984	55.9%	70.4%	9.0%
	<b>TOTAL</b>	<b>122</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$19,636</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	75	61.5%	92.5%	\$3,839	19.6%	33.5%	
	\$100,001– \$250,000	20	16.4%	3.8%	\$3,526	18.0%	16.1%	
	\$250,001– \$1 Million	27	22.1%	3.7%	\$12,271	62.5%	50.4%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>122</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$19,636</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	48	66.7%		\$2,133	24.7%		
	\$100,001– \$250,000	15	20.8%		\$2,676	30.9%		
	\$250,001– \$1 Million	9	12.5%		\$3,843	44.4%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>72</b>	<b>100.0%</b>		<b>\$8,652</b>	<b>100.0%</b>		

**Small Farms Loans by Revenue and Loan Size  
Assessment Area: Chicago**

Farm Revenue and Loan Size		2018						
		Count			Dollars			Total Farms
		Bank		Aggregate	Bank		Aggregate	%
		#	%	%	\$ (000s)	\$ %	\$ %	
Farm Revenue	\$1 Million or Less	28	87.5%	55.3%	3,853	91.0%	66.4%	98.0%
	Over \$1 Million/ Unknown	4	12.5%	44.7%	383	9.0%	33.6%	2.0%
	<b>TOTAL</b>	<b>32</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4,236</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	20	62.5%	60.6%	836	19.7%	14.1%	
	\$100,001– \$250,000	6	18.8%	22.8%	1,145	27.0%	34.7%	
	\$250,001– \$1 Million	6	18.8%	16.6%	2,255	53.2%	51.1%	
	Over \$1 Million	0	0.0%	0.0%	0	0.0%	0.0%	
	<b>TOTAL</b>	<b>32</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4,236</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	17	60.7%		703	18.2%		
	\$100,001– \$250,000	5	17.9%		895	23.2%		
	\$250,001– \$1 Million	6	21.4%		2,255	58.5%		
	Over \$1 Million	0	0.0%		0	0.0%		
	<b>TOTAL</b>	<b>28</b>	<b>100.0%</b>		<b>3,853</b>	<b>100.0%</b>		

**Small Farm Loans by Revenue and Loan Size  
Assessment Area: Chicago**

Farm Revenue and Loan Size		2019						
		Count			Dollars			Total Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	48	88.9%	65.2%	6,881	77.5%	76.3%	98.0%
	Over \$1 Million/ Unknown	6	11.1%	34.8%	2,000	22.5%	23.7%	2.0%
	<b>TOTAL</b>	<b>54</b>	<b>100.0%</b>	<b>100.0%</b>	<b>8,881</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	26	48.1%	64.2%	1,246	14.0%	15.6%	
	\$100,001– \$250,000	17	31.5%	19.9%	2,985	33.6%	32.0%	
	\$250,001– \$1 Million	11	20.4%	15.9%	4,650	52.4%	52.4%	
	Over \$1 Million	0	0.0%	0.0%	0	0.0%	0.0%	
	<b>TOTAL</b>	<b>54</b>	<b>100.0%</b>	<b>100.0%</b>	<b>8,881</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	25	52.1%		1,196	17.4%		
	\$100,001– \$250,000	15	31.3%		2,485	36.1%		
	\$250,001– \$1 Million	8	16.7%		3,200	46.5%		
	Over \$1 Million	0	0.0%		0	0.0%		
	<b>TOTAL</b>	<b>48</b>	<b>100.0%</b>		<b>6,881</b>	<b>100.0%</b>		

Geographic Distribution of Residential Real Estate Loans								
Assessment Area: Chicago								
Product Type	Tract Income Levels	2018						
		Count			Dollar			Owner-Occupied Units
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Home Purchase	Low	17	4.4%	1.6%	1,213	2.3%	0.9%	2.4%
	Moderate	65	17.0%	7.2%	5,910	11.0%	4.5%	7.8%
	Middle	165	43.1%	45.9%	22,023	41.0%	39.5%	46.2%
	Upper	136	35.5%	45.3%	24,511	45.7%	55.0%	43.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>383</b>	<b>100.0%</b>	<b>100.0%</b>	<b>53,657</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance	Low	5	2.6%	1.5%	249	1.3%	0.9%	2.4%
	Moderate	21	11.0%	5.4%	1,444	7.4%	3.8%	7.8%
	Middle	108	56.5%	42.3%	10,796	55.6%	35.4%	46.2%
	Upper	57	29.8%	50.7%	6,945	35.7%	60.0%	43.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>191</b>	<b>100.0%</b>	<b>100.0%</b>	<b>19,434</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Home Improvement	Low	0	0.0%	0.7%	0	0.0%	0.3%	2.4%
	Moderate	2	5.9%	4.5%	135	10.0%	3.5%	7.8%
	Middle	23	67.6%	38.3%	810	60.3%	32.8%	46.2%
	Upper	9	26.5%	56.5%	399	29.7%	63.4%	43.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>34</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1,344</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily	Low	3	30.0%	15.5%	2,964	36.8%	16.3%	28.3%
	Moderate	1	10.0%	20.0%	80	1.0%	38.3%	20.5%
	Middle	5	50.0%	48.4%	2,239	27.8%	31.4%	30.2%
	Upper	1	10.0%	16.1%	2,763	34.3%	13.9%	20.2%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.8%
	<b>TOTAL</b>	<b>10</b>	<b>100.0%</b>	<b>100.0%</b>	<b>8,046</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC	Low	0	0.0%	1.2%	0	0.0%	0.8%	2.4%
	Moderate	0	0.0%	3.5%	0	0.0%	2.2%	7.8%
	Middle	0	0.0%	39.5%	0	0.0%	33.8%	46.2%
	Upper	0	0.0%	55.9%	0	0.0%	63.1%	43.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose Closed/Exempt	Low	1	2.9%	3.3%	22	1.9%	2.0%	2.4%
	Moderate	2	5.9%	6.7%	151	12.9%	5.5%	7.8%
	Middle	22	64.7%	48.1%	728	62.4%	42.1%	46.2%
	Upper	9	26.5%	41.9%	266	22.8%	50.4%	43.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>34</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1,167</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Purpose Not Applicable	Low	0	0.0%	4.0%	0	0.0%	2.5%	2.4%
	Moderate	0	0.0%	7.3%	0	0.0%	4.7%	7.8%
	Middle	0	0.0%	48.7%	0	0.0%	44.3%	46.2%
	Upper	0	0.0%	39.9%	0	0.0%	48.5%	43.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	26	4.0%	1.7%	4,448	5.3%	1.3%	2.4%
	Moderate	91	14.0%	6.6%	7,720	9.2%	5.2%	7.8%
	Middle	323	49.5%	44.6%	36,596	43.8%	38.3%	46.2%
	Upper	212	32.5%	47.1%	34,884	41.7%	55.2%	43.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>652</b>	<b>100.0%</b>	<b>100.0%</b>	<b>83,648</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Geographic Distribution of Residential Real Estate Loans								
Assessment Area: Chicago								
Product Type	Tract Income Levels	2019						
		Count			Dollar			Owner-Occupied Units
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	21	7.2%	1.7%	2,038	4.9%	1.1%	2.4%
	Moderate	49	16.8%	7.3%	5,495	13.2%	4.7%	8.1%
	Middle	139	47.6%	46.4%	19,632	47.1%	40.6%	46.8%
	Upper	83	28.4%	44.6%	14,485	34.8%	53.6%	42.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>292</b>	<b>100.0%</b>	<b>100.0%</b>	<b>41,650</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance	Low	12	9.4%	1.0%	1,645	10.6%	0.6%	2.4%
	Moderate	9	7.1%	4.2%	795	5.1%	2.6%	8.1%
	Middle	70	55.1%	40.2%	7,931	51.2%	33.6%	46.8%
	Upper	36	28.3%	54.5%	5,127	33.1%	63.2%	42.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>127</b>	<b>100.0%</b>	<b>100.0%</b>	<b>15,498</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Home Improvement	Low	0	0.0%	1.9%	0	0.0%	1.2%	2.4%
	Moderate	5	19.2%	6.2%	287	31.6%	4.3%	8.1%
	Middle	14	53.8%	38.3%	435	48.0%	33.7%	46.8%
	Upper	7	26.9%	53.6%	185	20.4%	60.8%	42.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>26</b>	<b>100.0%</b>	<b>100.0%</b>	<b>907</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Multifamily	Low	0	0.0%	11.6%	0	0.0%	10.3%	28.3%
	Moderate	0	0.0%	18.5%	0	0.0%	8.7%	20.8%
	Middle	4	80.0%	47.9%	1,249	53.1%	30.6%	30.3%
	Upper	1	20.0%	20.5%	1,105	46.9%	50.4%	19.8%
	Unknown	0	0.0%	1.4%	0	0.0%	0.1%	0.8%
	<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2,354</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC	Low	0	0.0%	1.5%	0	0.0%	0.9%	2.4%
	Moderate	0	0.0%	5.8%	0	0.0%	4.4%	8.1%
	Middle	0	0.0%	36.8%	0	0.0%	32.5%	46.8%
	Upper	0	0.0%	55.9%	0	0.0%	62.2%	42.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose Closed/Exempt	Low	0	0.0%	3.0%	0	0.0%	1.8%	2.4%
	Moderate	1	5.3%	7.0%	17	3.5%	5.1%	8.1%
	Middle	12	63.2%	46.9%	307	63.3%	36.8%	46.8%
	Upper	6	31.6%	43.2%	161	33.2%	56.2%	42.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>19</b>	<b>100.0%</b>	<b>100.0%</b>	<b>485</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable	Low	0	0.0%	3.3%	0	0.0%	1.8%	2.4%
	Moderate	0	0.0%	8.5%	0	0.0%	6.0%	8.1%
	Middle	0	0.0%	54.6%	0	0.0%	49.2%	46.8%
	Upper	0	0.0%	33.6%	0	0.0%	42.9%	42.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	33	7.0%	1.5%	3,683	6.0%	1.2%	2.4%
	Moderate	64	13.6%	6.1%	6,594	10.8%	4.0%	8.1%
	Middle	239	51.0%	43.6%	29,554	48.5%	37.4%	46.8%
	Upper	133	28.4%	48.8%	21,063	34.6%	57.5%	42.6%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
	<b>TOTAL</b>	<b>469</b>	<b>100.0%</b>	<b>100.0%</b>	<b>60,894</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Geographic Distribution of Small Business Loans Assessment Area: Chicago							
Tract Income Levels	2018						
	Count			Dollar			Businesses
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	12	12.4%	3.7%	\$2,889	15.1%	4.7%	4.6%
Moderate	5	5.2%	7.5%	\$398	2.1%	9.6%	9.3%
Middle	56	57.7%	35.1%	\$11,890	62.1%	38.0%	39.8%
Upper	24	24.7%	52.7%	\$3,972	20.7%	47.3%	46.1%
Unknown	0	0.0%	1.0%	\$0	0.0%	0.3%	0.2%
<b>TOTAL</b>	<b>97</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$19,149</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Geographic Distribution of Small Business Loans							
Assessment Area: Chicago							
Tract Income Levels	2019						
	Count			Dollar			Businesses
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	12	9.8%	3.5%	\$2,294	11.7%	4.6%	4.7%
Moderate	11	9.0%	7.4%	\$2,354	12.0%	8.2%	9.8%
Middle	74	60.7%	37.0%	\$10,976	55.9%	38.9%	40.4%
Upper	25	20.5%	51.1%	\$4,012	20.4%	48.0%	44.9%
Unknown	0	0.0%	0.9%	\$0	0.0%	0.3%	0.2%
<b>TOTAL</b>	<b>122</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$19,636</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Geographic Distribution of Small Farm Loans							
Assessment Area: Chicago							
Tract Income Levels	2018						
	Count			Dollar			Farms
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	0	0.0%	0.8%	\$0	0.0%	0.7%	1.2%
Moderate	0	0.0%	3.3%	\$0	0.0%	3.8%	5.0%
Middle	23	71.9%	73.9%	\$2,642	62.4%	76.6%	65.1%
Upper	9	28.1%	21.6%	\$1,594	37.6%	19.0%	28.6%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.0%	0.1%
<b>TOTAL</b>	<b>32</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,236</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Geographic Distribution of Small Farm Loans							
Assessment Area: Chicago							
Tract Income Levels	2019						
	Count			Dollar			Farms
	Bank		Aggregate	Bank		Aggregate	
	#	%	%	\$ 000s	\$ %	\$ %	%
Low	1	1.9%	1.3%	\$400	4.5%	0.9%	1.1%
Moderate	1	1.9%	6.1%	\$175	2.0%	4.5%	6.2%
Middle	44	81.5%	78.5%	\$6,926	78.0%	85.1%	67.2%
Upper	8	14.8%	14.0%	\$1,380	15.5%	9.4%	25.4%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.0%	0.1%
<b>TOTAL</b>	<b>54</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$8,881</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

**LENDING PERFORMANCE TABLES BY LIMITED-SCOPE ASSESSMENT AREAS**

**Illinois**

**Champaign MSA AA**

Borrower Distribution of Residential Real Estate Loans								
Assessment Area: Champaign MSA								
Product Type	Borrower Income Levels	2018						
		Count			Dollar			Families
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	15	23.8%	10.7%	1,398	14.5%	5.9%	21.8%
	Moderate	18	28.6%	21.4%	2,266	23.6%	16.5%	16.5%
	Middle	8	12.7%	22.5%	1,649	17.2%	22.6%	20.7%
	Upper	20	31.7%	32.7%	4,155	43.2%	43.9%	41.0%
	Unknown	2	3.2%	12.8%	143	1.5%	11.1%	0.0%
	<b>TOTAL</b>	<b>63</b>	<b>100.0%</b>	<b>100.0%</b>	<b>9,611</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance	Low	1	11.1%	11.6%	68	7.1%	6.4%	21.8%
	Moderate	2	22.2%	16.8%	298	31.2%	13.1%	16.5%
	Middle	1	11.1%	21.6%	114	11.9%	19.6%	20.7%
	Upper	2	22.2%	32.5%	257	26.9%	43.1%	41.0%
	Unknown	3	33.3%	17.4%	219	22.9%	17.9%	0.0%
	<b>TOTAL</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>956</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Home Improvement	Low	0	0.0%	13.1%	0	0.0%	6.0%	21.8%
	Moderate	0	0.0%	20.4%	0	0.0%	15.9%	16.5%
	Middle	0	0.0%	18.3%	0	0.0%	18.1%	20.7%
	Upper	0	0.0%	40.3%	0	0.0%	52.6%	41.0%
	Unknown	0	0.0%	7.9%	0	0.0%	7.3%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily	Low	0	0.0%	5.4%	0	0.0%	1.0%	21.8%
	Moderate	0	0.0%	0.7%	0	0.0%	0.1%	16.5%
	Middle	0	0.0%	3.4%	0	0.0%	0.2%	20.7%
	Upper	0	0.0%	11.5%	0	0.0%	6.6%	41.0%
	Unknown	0	0.0%	79.1%	0	0.0%	92.1%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC	Low	0	0.0%	5.9%	0	0.0%	2.4%	21.8%
	Moderate	0	0.0%	14.9%	0	0.0%	12.4%	16.5%
	Middle	0	0.0%	17.8%	0	0.0%	8.9%	20.7%
	Upper	0	0.0%	59.4%	0	0.0%	75.0%	41.0%
	Unknown	0	0.0%	2.0%	0	0.0%	1.3%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>



Other Purpose Closed/Exempt	Low	0	0.0%	16.3%	0	0.0%	5.0%	21.8%
	Moderate	0	0.0%	21.3%	0	0.0%	12.5%	16.5%
	Middle	0	0.0%	23.8%	0	0.0%	12.2%	20.7%
	Upper	0	0.0%	36.3%	0	0.0%	33.0%	41.0%
	Unknown	0	0.0%	2.5%	0	0.0%	37.3%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable	Low	0	0.0%	2.2%	0	0.0%	1.7%	21.8%
	Moderate	0	0.0%	2.2%	0	0.0%	1.3%	16.5%
	Middle	0	0.0%	4.3%	0	0.0%	4.4%	20.7%
	Upper	0	0.0%	1.1%	0	0.0%	0.0%	41.0%
	Unknown	0	0.0%	90.2%	0	0.0%	92.5%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	16	22.2%	10.7%	1,466	13.9%	4.7%	21.8%
	Moderate	20	27.8%	19.2%	2,564	24.3%	11.7%	16.5%
	Middle	9	12.5%	21.2%	1,763	16.7%	16.2%	20.7%
	Upper	22	30.6%	32.3%	4,412	41.8%	34.4%	41.0%
	Unknown	5	6.9%	16.6%	362	3.4%	33.0%	0.0%
	<b>TOTAL</b>	<b>72</b>	<b>100.0%</b>	<b>100.0%</b>	<b>10,567</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Borrower Distribution of Residential Real Estate Loans								
Assessment Area: Champaign MSA								
Product Type	Borrower Income Levels	2019						
		Count			Dollar			Families
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	18	26.1%	11.5%	1,488	18.3%	6.4%	21.9%
	Moderate	30	43.5%	21.7%	3,034	37.3%	16.4%	16.6%
	Middle	9	13.0%	21.6%	1,322	16.2%	21.0%	20.7%
	Upper	12	17.4%	32.8%	2,293	28.2%	45.4%	40.9%
	Unknown	0	0.0%	12.4%	0	0.0%	10.8%	0.0%
	<b>TOTAL</b>	<b>69</b>	<b>100.0%</b>	<b>100.0%</b>	<b>8,137</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance	Low	0	0.0%	7.4%	0	0.0%	3.5%	21.9%
	Moderate	0	0.0%	15.2%	0	0.0%	9.8%	16.6%
	Middle	9	42.9%	21.0%	1,141	27.4%	17.3%	20.7%
	Upper	12	57.1%	43.1%	3,027	72.6%	55.5%	40.9%
	Unknown	0	0.0%	13.3%	0	0.0%	13.9%	0.0%
	<b>TOTAL</b>	<b>21</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4,168</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Home Improvement	Low	0	0.0%	9.5%	0	0.0%	8.5%	21.9%
	Moderate	0	0.0%	22.0%	0	0.0%	17.8%	16.6%
	Middle	0	0.0%	19.6%	0	0.0%	18.2%	20.7%
	Upper	0	0.0%	44.0%	0	0.0%	50.8%	40.9%
	Unknown	0	0.0%	4.8%	0	0.0%	4.7%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily	Low	0	0.0%	0.7%	0	0.0%	0.0%	21.9%
	Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.6%
	Middle	0	0.0%	0.7%	0	0.0%	0.0%	20.7%
	Upper	0	0.0%	5.9%	0	0.0%	0.9%	40.9%
	Unknown	0	0.0%	92.6%	0	0.0%	99.0%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC	Low	0	0.0%	14.0%	0	0.0%	9.4%	21.9%
	Moderate	0	0.0%	15.7%	0	0.0%	11.8%	16.6%
	Middle	0	0.0%	19.8%	0	0.0%	17.7%	20.7%
	Upper	0	0.0%	45.5%	0	0.0%	58.2%	40.9%
	Unknown	0	0.0%	5.0%	0	0.0%	2.9%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose Closed/Exempt	Low	1	100.0%	9.9%	41	100.0%	5.7%	21.9%
	Moderate	0	0.0%	26.8%	0	0.0%	21.0%	16.6%
	Middle	0	0.0%	18.3%	0	0.0%	13.8%	20.7%
	Upper	0	0.0%	33.8%	0	0.0%	49.8%	40.9%
	Unknown	0	0.0%	11.3%	0	0.0%	9.6%	0.0%
	<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>41</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable	Low	0	0.0%	0.0%	0	0.0%	0.0%	21.9%
	Moderate	0	0.0%	1.4%	0	0.0%	1.6%	16.6%
	Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.7%
	Upper	0	0.0%	0.0%	0	0.0%	0.0%	40.9%
	Unknown	0	0.0%	98.6%	0	0.0%	98.4%	0.0%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	19	20.9%	9.7%	1,529	12.4%	3.6%	21.9%
	Moderate	30	33.0%	18.6%	3,034	24.6%	9.3%	16.6%
	Middle	18	19.8%	20.4%	2,463	19.9%	13.1%	20.7%
	Upper	24	26.4%	35.9%	5,320	43.1%	33.7%	40.9%
	Unknown	0	0.0%	15.4%	0	0.0%	40.3%	0.0%
	<b>TOTAL</b>	<b>91</b>	<b>100.0%</b>	<b>100.0%</b>	<b>12,346</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Small Business Loans by Revenue and Loan Size								
Assessment Area: Champaign MSA								
Business Revenue and Loan Size		2018						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	9	40.9%	44.0%	\$675	30.7%	36.2%	89.8%
	Over \$1 Million/Unknown	13	59.1%	56.0%	\$1,523	69.3%	63.8%	10.2%
	<b>TOTAL</b>	<b>22</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,198</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	15	68.2%	91.2%	\$673	30.6%	30.1%	
	\$100,001–\$250,000	6	27.3%	4.2%	\$1,025	46.6%	16.3%	
	\$250,001–\$1 Million	1	4.5%	4.5%	\$500	22.7%	53.6%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>22</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,198</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	7	77.8%		\$275	40.7%	
		\$100,001–\$250,000	2	22.2%		\$400	59.3%	
		\$250,001–\$1 Million	0	0.0%		\$0	0.0%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		<b>TOTAL</b>	<b>9</b>	<b>100.0%</b>		<b>\$675</b>	<b>100.0%</b>	

Small Business Loans by Revenue and Loan Size Assessment Area: Champaign MSA								
Business Revenue and Loan Size		2019						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	4	30.8%	47.2%	\$235	20.1%	39.7%	90.4%
	Over \$1 Million/ Unknown	9	69.2%	52.8%	\$936	79.9%	60.3%	9.6%
	<b>TOTAL</b>	<b>13</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,171</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	10	76.9%	90.6%	\$682	58.2%	29.0%	
	\$100,001– \$250,000	3	23.1%	4.8%	\$489	41.8%	19.1%	
	\$250,001– \$1 Million	0	0.0%	4.6%	\$0	0.0%	51.9%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>13</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,171</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	4	100.0%		\$235	100.0%	
		\$100,001– \$250,000	0	0.0%		\$0	0.0%	
		\$250,001– \$1 Million	0	0.0%		\$0	0.0%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>		<b>\$235</b>	<b>100.0%</b>	

Geographic Distribution of Residential Real Estate Loans Assessment Area: Champaign MSA								
Product Type	Tract Income Levels	2018						
		Count			Dollar			Owner- Occupied Units
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	3	4.8%	3.7%	131	1.4%	1.8%	4.9%
	Moderate	8	12.7%	12.7%	930	9.7%	8.4%	10.8%
	Middle	37	58.7%	55.6%	5,893	61.3%	54.5%	58.1%
	Upper	15	23.8%	27.9%	2,657	27.6%	35.1%	26.1%
	Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.1%
	<b>TOTAL</b>	<b>63</b>	<b>100.0%</b>	<b>100.0%</b>	<b>9,611</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance	Low	2	22.2%	6.0%	129	13.5%	4.2%	4.9%
	Moderate	1	11.1%	10.5%	90	9.4%	6.4%	10.8%
	Middle	2	22.2%	56.6%	182	19.0%	55.3%	58.1%
	Upper	4	44.4%	26.3%	555	58.1%	32.8%	26.1%
	Unknown	0	0.0%	0.6%	0	0.0%	1.3%	0.1%
	<b>TOTAL</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>956</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Home Improvement	Low	0	0.0%	5.2%	0	0.0%	3.0%	4.9%
	Moderate	0	0.0%	7.3%	0	0.0%	4.9%	10.8%
	Middle	0	0.0%	61.8%	0	0.0%	58.8%	58.1%
	Upper	0	0.0%	25.7%	0	0.0%	33.4%	26.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily	Low	0	0.0%	21.6%	0	0.0%	38.9%	29.1%
	Moderate	0	0.0%	14.9%	0	0.0%	18.5%	22.9%
	Middle	0	0.0%	45.3%	0	0.0%	16.8%	29.4%
	Upper	0	0.0%	13.5%	0	0.0%	12.9%	12.8%
	Unknown	0	0.0%	4.7%	0	0.0%	12.9%	5.8%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC	Low	0	0.0%	1.0%	0	0.0%	0.4%	4.9%
	Moderate	0	0.0%	3.0%	0	0.0%	1.3%	10.8%
	Middle	0	0.0%	56.4%	0	0.0%	50.5%	58.1%
	Upper	0	0.0%	39.6%	0	0.0%	47.9%	26.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose Closed/Exempt	Low	0	0.0%	3.8%	0	0.0%	1.3%	4.9%
	Moderate	0	0.0%	12.5%	0	0.0%	3.8%	10.8%
	Middle	0	0.0%	55.0%	0	0.0%	72.6%	58.1%
	Upper	0	0.0%	26.3%	0	0.0%	20.3%	26.1%
	Unknown	0	0.0%	2.5%	0	0.0%	2.0%	0.1%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable	Low	0	0.0%	13.0%	0	0.0%	8.4%	4.9%
	Moderate	0	0.0%	19.6%	0	0.0%	19.3%	10.8%
	Middle	0	0.0%	48.9%	0	0.0%	49.5%	58.1%
	Upper	0	0.0%	18.5%	0	0.0%	22.8%	26.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
HMDA TOTALS	Low	5	6.9%	5.0%	260	2.5%	11.4%	4.9%
	Moderate	9	12.5%	12.0%	1,020	9.7%	10.5%	10.8%
	Middle	39	54.2%	55.6%	6,075	57.5%	45.5%	58.1%
	Upper	19	26.4%	27.0%	3,212	30.4%	29.1%	26.1%
	Unknown	0	0.0%	0.4%	0	0.0%	3.5%	0.1%
	<b>TOTAL</b>	<b>72</b>	<b>100.0%</b>	<b>100.0%</b>	<b>10,567</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Geographic Distribution of Residential Real Estate Loans Assessment Area: Champaign MSA								
Product Type	Tract Income Levels	2019						
		Count			Dollar			Owner-Occupied Units
		Bank		HMDA Aggregate	Bank		HMDA Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Home Purchase	Low	3	4.3%	4.8%	325	4.0%	2.9%	4.9%
	Moderate	11	15.9%	10.7%	1,259	15.5%	7.3%	10.8%
	Middle	44	63.8%	57.2%	4,640	57.0%	55.2%	58.1%
	Upper	11	15.9%	27.3%	1,913	23.5%	34.6%	26.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.1%	0.1%
	<b>TOTAL</b>	<b>69</b>	<b>100.0%</b>	<b>100.0%</b>	<b>8,137</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Refinance	Low	0	0.0%	3.4%	0	0.0%	2.1%	4.9%
	Moderate	1	4.8%	6.3%	51	1.2%	3.6%	10.8%
	Middle	15	71.4%	57.6%	3,116	74.8%	55.8%	58.1%
	Upper	5	23.8%	32.7%	1,001	24.0%	38.5%	26.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%
	<b>TOTAL</b>	<b>21</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4,168</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Home Improvement	Low	0	0.0%	1.8%	0	0.0%	1.7%	4.9%
	Moderate	0	0.0%	8.3%	0	0.0%	6.3%	10.8%
	Middle	0	0.0%	69.6%	0	0.0%	71.9%	58.1%
	Upper	0	0.0%	20.2%	0	0.0%	20.0%	26.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Multifamily	Low	0	0.0%	37.8%	0	0.0%	54.7%	29.1%
	Moderate	0	0.0%	6.7%	0	0.0%	2.7%	22.9%
	Middle	0	0.0%	34.8%	0	0.0%	11.6%	29.4%
	Upper	0	0.0%	15.6%	0	0.0%	25.0%	12.8%
	Unknown	0	0.0%	5.2%	0	0.0%	5.9%	5.8%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose LOC	Low	0	0.0%	1.7%	0	0.0%	0.8%	4.9%
	Moderate	0	0.0%	9.9%	0	0.0%	4.3%	10.8%
	Middle	0	0.0%	57.9%	0	0.0%	52.4%	58.1%
	Upper	0	0.0%	30.6%	0	0.0%	42.5%	26.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Other Purpose Closed/Exempt	Low	1	100.0%	4.2%	41	100.0%	4.1%	4.9%
	Moderate	0	0.0%	11.3%	0	0.0%	7.4%	10.8%
	Middle	0	0.0%	62.0%	0	0.0%	51.3%	58.1%
	Upper	0	0.0%	22.5%	0	0.0%	37.3%	26.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%
	<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>41</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

<b>Purpose Not Applicable</b>	Low	0	0.0%	8.3%	0	0.0%	5.1%	4.9%
	Moderate	0	0.0%	23.6%	0	0.0%	17.7%	10.8%
	Middle	0	0.0%	61.1%	0	0.0%	70.1%	58.1%
	Upper	0	0.0%	6.9%	0	0.0%	7.1%	26.1%
	Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>HMDA TOTALS</b>	Low	4	4.4%	5.0%	366	3.0%	19.3%	4.9%
	Moderate	12	13.2%	9.2%	1,310	10.6%	4.9%	10.8%
	Middle	59	64.8%	57.3%	7,756	62.8%	41.5%	58.1%
	Upper	16	17.6%	28.4%	2,914	23.6%	32.4%	26.1%
	Unknown	0	0.0%	0.1%	0	0.0%	1.9%	0.1%
	<b>TOTAL</b>	<b>91</b>	<b>100.0%</b>	<b>100.0%</b>	<b>12,346</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

<b>Geographic Distribution of Small Business Loans Assessment Area: Champaign MSA</b>							
<b>Tract Income Levels</b>	<b>2018</b>						
	<b>Count</b>			<b>Dollar</b>			<b>Businesses</b>
	<b>Bank</b>		<b>Aggregate</b>	<b>Bank</b>		<b>Aggregate</b>	
	<b>#</b>	<b>%</b>	<b>%</b>	<b>\$ 000s</b>	<b>\$ %</b>	<b>\$ %</b>	<b>%</b>
Low	1	4.5%	9.7%	\$50	2.3%	9.2%	9.8%
Moderate	0	0.0%	14.4%	\$0	0.0%	19.5%	16.8%
Middle	13	59.1%	44.3%	\$826	37.6%	38.3%	43.5%
Upper	8	36.4%	29.4%	\$1,322	60.1%	29.9%	28.1%
Unknown	0	0.0%	2.3%	\$0	0.0%	3.1%	1.8%
<b>TOTAL</b>	<b>22</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,198</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

<b>Geographic Distribution of Small Business Loans Assessment Area: Champaign MSA</b>							
<b>Tract Income Levels</b>	<b>2019</b>						
	<b>Count</b>			<b>Dollar</b>			<b>Businesses</b>
	<b>Bank</b>		<b>Aggregate</b>	<b>Bank</b>		<b>Aggregate</b>	
	<b>#</b>	<b>%</b>	<b>%</b>	<b>\$ 000s</b>	<b>\$ %</b>	<b>\$ %</b>	<b>%</b>
Low	1	7.7%	10.1%	\$50	4.3%	11.0%	10.1%
Moderate	0	0.0%	16.5%	\$0	0.0%	21.8%	17.0%
Middle	10	76.9%	43.6%	\$771	65.8%	38.2%	42.7%
Upper	2	15.4%	27.3%	\$350	29.9%	27.6%	28.5%
Unknown	0	0.0%	2.5%	\$0	0.0%	1.5%	1.7%
<b>TOTAL</b>	<b>13</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,171</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

## 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.

**Assessment area:** One or more of the geographic areas delineated by the bank and used by the regulatory agency to assess an institution's record of CRA performance.

**Census tract:** A small subdivision of metropolitan and nonmetropolitan 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 on 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 contact:** Interviews conducted as part of the CRA examination to gather information that might assist examiners in understanding the bank's community, available opportunities for helping to meet local credit and community development needs, and perceptions on the performance of financial institutions in helping meet local credit needs. Communications and information gathered can help to provide a context to assist in the evaluation of an institution's CRA performance.

**Community development:** An activity associated with one of the following five descriptions: (1) affordable housing (including multifamily rental housing) for low- or moderate-income individuals; (2) community services targeted to low- or moderate-income individuals; (3) activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; (4) activities that revitalize or stabilize low- or moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies; or (5) Neighborhood Stabilization Program (NSP) eligible activities in areas with HUD-approved NSP plans, which are conducted within two years after the date when NSP program funds are required to be spent and benefit low-, moderate-, and middle-income individuals and 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, home equity loans, other secured consumer loans, and other unsecured consumer loans.

**Demographics:** The statistical characteristics of human populations (e.g., age, race, sex, and income) used especially to identify markets.



**Distressed nonmetropolitan middle-income geography:** A middle-income, nonmetropolitan geography will be designated as distressed if it is in a county that meets one or more of the following triggers: (1) an unemployment rate of at least 1.5 times the national average, (2) a poverty rate of 20 percent or more, or (3) a population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

**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 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 who 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 income of applicants; the amount of loan requested; and the disposition of the application (e.g., 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 refinancing of home improvement and home purchase loans.

**Household:** One or more persons who occupy a housing unit. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements.

**Housing affordability ratio:** Calculated by dividing the median household income by the median housing value. It represents the amount of single family, owner-occupied housing that a dollar of income can purchase for the median household in the census tract. Values closer to 100 percent indicate greater affordability.

**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 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.

**Median family income:** The dollar amount that divides the family income distribution into two equal groups, half having incomes above the median, half having incomes below the median. The median family income is based on all families within the area being analyzed.

**Metropolitan area (MA):** A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. An 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. An MD is a division of an MSA based on specific criteria including commuting patterns. Only an 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 statistical area (nonMSA):** Not part of a metropolitan area. (See metropolitan area.)

**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.

**Performance context:** The performance context is a broad range of economic, demographic, and institution- and community-specific information that an examiner reviews to understand the context in which an institution's record of performance should be evaluated. The performance context is not a formal or written assessment of community credit needs.

**Performance criteria:** These are the different criteria against which a bank's performance in helping to meet the credit needs of its assessment area(s) is measured. The criteria relate to lending, investment, retail service, and community development activities performed by a bank. The performance criteria have both quantitative and qualitative aspects. There are different sets of criteria for large banks, intermediate small banks, small banks, wholesale/limited purpose banks, and strategic plan banks.

**Performance evaluation (PE):** A written evaluation of a financial institution's record of meeting the credit needs of its community, as prepared by the federal financial supervision agency responsible for supervising the institution.

**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.

**Small businesses/small farms:** A small business/farm is considered to be one in which gross annual revenues for the preceding calendar year were \$1 million or less.

**Small loan(s) to business(es):** That is, "small business loans" are included in "loans to small businesses" as defined in the Consolidated Reports of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are secured either 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.

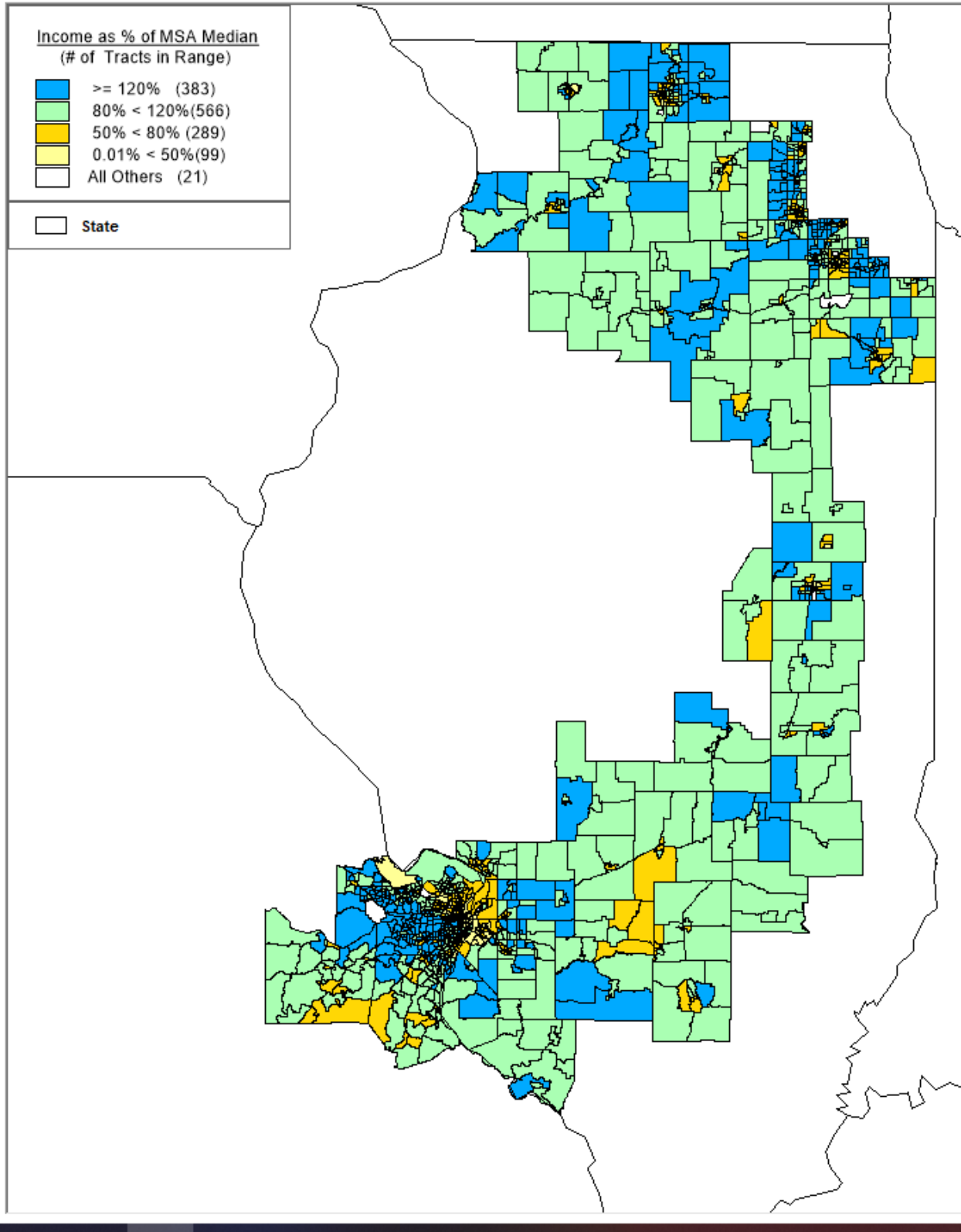
**Small loan(s) to farm(s):** That is, "small farm loans" are included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Reports of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland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

**Underserved middle-income geography:** A middle-income, nonmetropolitan geography will be designated as underserved if it meets criteria for population size, density, and dispersion that indicate the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

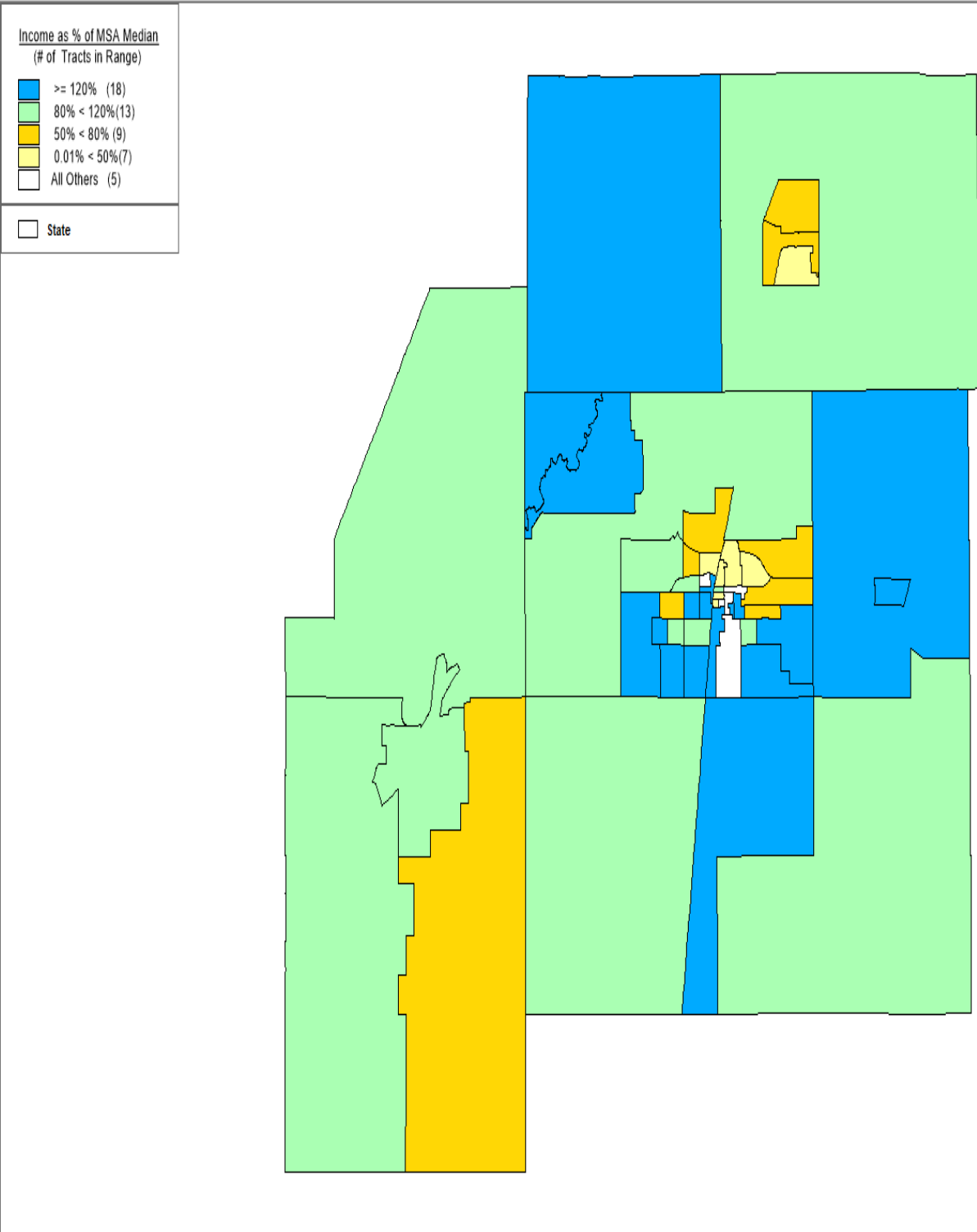
**Upper-income:** Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more, in the case of a geography.

# **MSB Assessment Maps & Census Tracts**

# 2023 Midland States Bank Combined Assessment Area



2023 Champaign IL MSA Assessment Area



2023 Champaign IL MSA Assessment Area

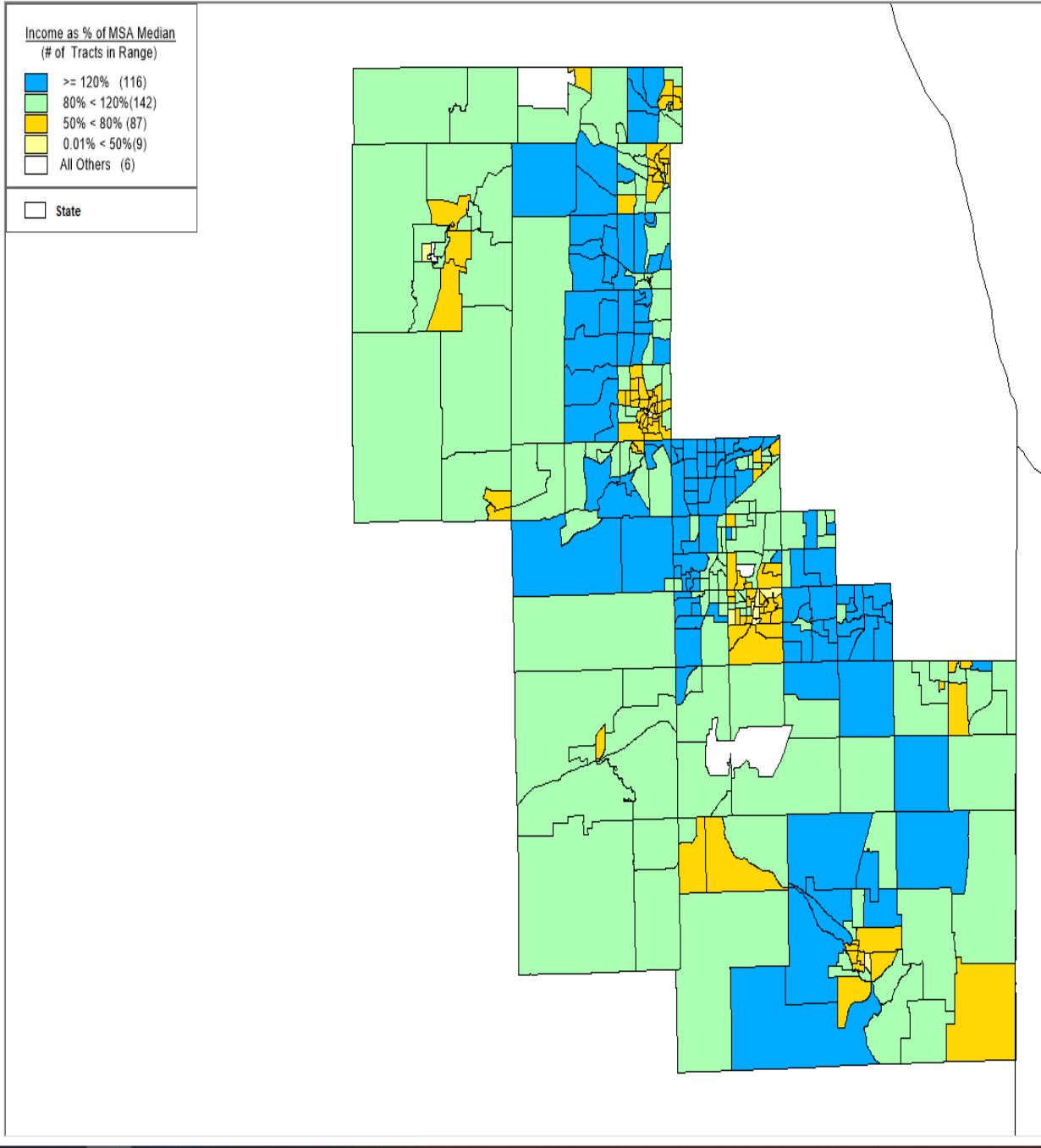
State	MSA	County	Census Tract	Minority Tract	Tract Income Catg	Percent Median
17	16580	019	0002.00	80% - 100%	<50%	34.8747
17	16580	019	0003.01	50% - <80%	<50%	31.145
17	16580	019	0003.02	50% - <80%	80%-120%	81.2454
17	16580	019	0004.01	20% - <50%	NA	0
17	16580	019	0004.02	20% - <50%	<50%	19.8114
17	16580	019	0005.00	20% - <50%	>120%	133.8707
17	16580	019	0007.00	50% - <80%	<50%	49.2599
17	16580	019	0008.00	50% - <80%	50%-80%	79.639
17	16580	019	0009.01	50% - <80%	50%-80%	51.8847
17	16580	019	0009.02	20% - <50%	80%-120%	102.8844
17	16580	019	0010.00	20% - <50%	80%-120%	94.0422
17	16580	019	0011.00	20% - <50%	>120%	128.6669
17	16580	019	0012.01	50% - <80%	50%-80%	68.0914
17	16580	019	0012.03	20% - <50%	80%-120%	101.4404
17	16580	019	0012.04	20% - <50%	>120%	150.2422
17	16580	019	0012.05	20% - <50%	>120%	157.3819
17	16580	019	0012.06	10% - <20%	>120%	141.9615
17	16580	019	0013.01	20% - <50%	80%-120%	98.004
17	16580	019	0013.02	20% - <50%	>120%	166.8289
17	16580	019	0014.00	20% - <50%	>120%	130.0821
17	16580	019	0053.00	50% - <80%	<50%	44.7883
17	16580	019	0054.01	50% - <80%	<50%	44.8724
17	16580	019	0054.02	20% - <50%	50%-80%	65.4174
17	16580	019	0055.00	20% - <50%	50%-80%	76.2339
17	16580	019	0056.01	50% - <80%	50%-80%	73.026
17	16580	019	0056.02	20% - <50%	>120%	161.0672
17	16580	019	0057.01	20% - <50%	80%-120%	88.2744
17	16580	019	0057.02	20% - <50%	>120%	144.5346
17	16580	019	0058.00	20% - <50%	>120%	141.4553
17	16580	019	0059.01	50% - <80%	>120%	212.6008
17	16580	019	0059.02	50% - <80%	NA	0
17	16580	019	0060.00	50% - <80%	NA	0
17	16580	019	0101.00	20% - <50%	50%-80%	58.951
17	16580	019	0102.04	20% - <50%	50%-80%	69.4705
17	16580	019	0103.00	50% - <80%	<50%	41.1619
17	16580	019	0104.00	10% - <20%	80%-120%	106.4495
17	16580	019	0105.00	<10%	>120%	124.4297
17	16580	019	0106.01	10% - <20%	>120%	123.0795
17	16580	019	0106.03	10% - <20%	>120%	132.0419
17	16580	019	0106.04	10% - <20%	80%-120%	100.3234
17	16580	019	0107.01	<10%	>120%	126.8814
17	16580	019	0107.02	<10%	>120%	123.16
17	16580	019	0108.00	<10%	80%-120%	113.7238
17	16580	019	0109.01	10% - <20%	>120%	120.1469
17	16580	019	0109.02	10% - <20%	80%-120%	107.3368

2023 Champaign IL MSA Assessment Area

State	MSA	County	Census Tract	Minority Tract	Tract Income Catg	Percent Median
17	16580	019	0110.01	20% - <50%	NA	0
17	16580	019	0110.02	20% - <50%	>120%	123.1179
17	16580	019	0111.00	50% - <80%	NA	0
17	16580	147	9545.00	<10%	80%-120%	106.6418
17	16580	147	9546.00	<10%	80%-120%	114.6015
17	16580	147	9547.00	<10%	50%-80%	69.4705
17	16580	147	9548.00	<10%	80%-120%	95.0823



# 2023 Chicago IL Partial CSA (Combined Statistical Area) Assessment Area



2023 Chicago Partial CSA (Combined Statistical Area) Assessment Area

State	MSA	County	Census Tract	Minority Tract	Tract Income Catg	Percent Median
17	16984	063	0001.02	20% - <50%	80%-120%	101.8537
17	16984	063	0001.03	20% - <50%	80%-120%	101.5136
17	16984	063	0002.00	10% - <20%	80%-120%	117.2583
17	16984	063	0003.00	20% - <50%	50%-80%	55.9435
17	16984	063	0004.00	10% - <20%	80%-120%	81.323
17	16984	063	0005.00	10% - <20%	80%-120%	107.8037
17	16984	063	0006.00	10% - <20%	80%-120%	92.4931
17	16984	063	0007.00	10% - <20%	80%-120%	85.5682
17	16984	063	0008.00	10% - <20%	80%-120%	115.6615
17	16984	063	0009.00	<10%	80%-120%	82.679
17	16984	197	8801.05	50% - <80%	80%-120%	92.7457
17	16984	197	8801.06	50% - <80%	80%-120%	83.167
17	16984	197	8801.07	50% - <80%	50%-80%	79.8611
17	16984	197	8801.09	50% - <80%	>120%	121.6751
17	16984	197	8801.11	50% - <80%	80%-120%	86.3725
17	16984	197	8801.12	50% - <80%	80%-120%	104.1977
17	16984	197	8801.13	80% - 100%	50%-80%	74.5373
17	16984	197	8801.14	80% - 100%	50%-80%	66.2132
17	16984	197	8801.15	50% - <80%	80%-120%	87.165
17	16984	197	8801.16	50% - <80%	80%-120%	108.024
17	16984	197	8801.17	50% - <80%	50%-80%	75.4129
17	16984	197	8801.18	20% - <50%	>120%	199.3586
17	16984	197	8801.19	20% - <50%	>120%	176.3673
17	16984	197	8801.22	50% - <80%	>120%	138.331
17	16984	197	8801.23	50% - <80%	>120%	157.0987
17	16984	197	8801.24	50% - <80%	>120%	128.0635
17	16984	197	8801.25	50% - <80%	>120%	145.0465
17	16984	197	8802.02	50% - <80%	80%-120%	105.4997
17	16984	197	8802.03	20% - <50%	80%-120%	94.0478
17	16984	197	8802.04	20% - <50%	80%-120%	87.6789
17	16984	197	8803.03	20% - <50%	>120%	132.0852
17	16984	197	8803.04	20% - <50%	>120%	171.5456
17	16984	197	8803.05	20% - <50%	>120%	200.0475
17	16984	197	8803.07	50% - <80%	>120%	128.1056
17	16984	197	8803.09	20% - <50%	>120%	196.6152
17	16984	197	8803.14	20% - <50%	>120%	176.8834
17	16984	197	8803.15	50% - <80%	>120%	153.6675
17	16984	197	8803.16	50% - <80%	>120%	243.6775
17	16984	197	8803.17	20% - <50%	>120%	164.0538
17	16984	197	8803.18	20% - <50%	>120%	166.6958
17	16984	197	8803.19	20% - <50%	>120%	178.5482
17	16984	197	8803.20	20% - <50%	>120%	150.3217
17	16984	197	8803.21	20% - <50%	>120%	154.121
17	16984	197	8803.22	50% - <80%	>120%	218.1987
17	16984	197	8803.23	20% - <50%	>120%	197.1475
17	16984	197	8803.24	50% - <80%	>120%	133.4391
17	16984	197	8803.25	20% - <50%	>120%	128.274
17	16984	197	8803.26	20% - <50%	>120%	148.9926

2023 Chicago Partial CSA (Combined Statistical Area) Assessment Area

State	MSA	County	Census Tract	Minority Tract	Tract Income Catg	Percent Median
17	16984	197	8804.08	50% - <80%	80%-120%	98.5813
17	16984	197	8804.11	20% - <50%	>120%	140.0185
17	16984	197	8804.12	20% - <50%	80%-120%	108.2302
17	16984	197	8804.14	20% - <50%	80%-120%	103.5617
17	16984	197	8804.16	20% - <50%	80%-120%	105.6714
17	16984	197	8804.17	20% - <50%	80%-120%	116.3179
17	16984	197	8804.18	20% - <50%	>120%	139.0058
17	16984	197	8804.21	20% - <50%	>120%	126.6664
17	16984	197	8804.22	10% - <20%	>120%	139.6439
17	16984	197	8804.23	20% - <50%	80%-120%	118.5377
17	16984	197	8804.24	20% - <50%	>120%	167.2885
17	16984	197	8804.25	50% - <80%	80%-120%	109.298
17	16984	197	8804.26	50% - <80%	80%-120%	107.7217
17	16984	197	8804.27	20% - <50%	80%-120%	115.4844
17	16984	197	8804.28	50% - <80%	80%-120%	107.103
17	16984	197	8804.29	20% - <50%	>120%	143.4076
17	16984	197	8804.30	20% - <50%	>120%	124.7003
17	16984	197	8804.31	20% - <50%	>120%	122.3132
17	16984	197	8804.32	50% - <80%	80%-120%	111.725
17	16984	197	8805.02	10% - <20%	80%-120%	103.2422
17	16984	197	8805.03	20% - <50%	50%-80%	77.3574
17	16984	197	8805.08	50% - <80%	80%-120%	104.7202
17	16984	197	8805.09	50% - <80%	80%-120%	96.4943
17	16984	197	8805.10	50% - <80%	80%-120%	83.4844
17	16984	197	8805.11	50% - <80%	>120%	132.4976
17	16984	197	8806.01	10% - <20%	>120%	135.0996
17	16984	197	8806.02	10% - <20%	80%-120%	106.7197
17	16984	197	8807.01	10% - <20%	50%-80%	73.8291
17	16984	197	8807.02	50% - <80%	50%-80%	64.9294
17	16984	197	8809.01	20% - <50%	50%-80%	69.6378
17	16984	197	8809.03	50% - <80%	50%-80%	63.0249
17	16984	197	8809.05	20% - <50%	50%-80%	62.5866
17	16984	197	8810.01	10% - <20%	80%-120%	110.0969
17	16984	197	8810.02	<10%	>120%	137.3863
17	16984	197	8810.05	10% - <20%	80%-120%	117.5681
17	16984	197	8810.06	10% - <20%	80%-120%	111.115
17	16984	197	8810.07	10% - <20%	>120%	141.5721
17	16984	197	8810.09	10% - <20%	80%-120%	113.2754
17	16984	197	8810.10	10% - <20%	>120%	124.669
17	16984	197	8810.11	10% - <20%	>120%	139.0468
17	16984	197	8810.12	10% - <20%	80%-120%	119.8419
17	16984	197	8811.05	10% - <20%	>120%	143.1614
17	16984	197	8811.07	10% - <20%	>120%	125.3816
17	16984	197	8811.08	10% - <20%	>120%	125.5749
17	16984	197	8811.09	10% - <20%	>120%	135.3026
17	16984	197	8811.11	<10%	80%-120%	110.7447
17	16984	197	8811.12	10% - <20%	>120%	141.4707
17	16984	197	8811.13	10% - <20%	>120%	132.2256

2023 Chicago Partial CSA (Combined Statistical Area) Assessment Area

State	MSA	County	Census Tract	Minority Tract	Tract Income Catg	Percent Median
17	16984	197	8811.15	10% - <20%	>120%	132.5516
17	16984	197	8811.16	<10%	>120%	158.4893
17	16984	197	8812.01	80% - 100%	<50%	45.989
17	16984	197	8812.02	50% - <80%	50%-80%	66.442
17	16984	197	8813.01	80% - 100%	50%-80%	57.0922
17	16984	197	8813.02	80% - 100%	<50%	49.2226
17	16984	197	8814.01	50% - <80%	50%-80%	64.7297
17	16984	197	8814.02	50% - <80%	80%-120%	84.1819
17	16984	197	8815.00	20% - <50%	80%-120%	88.6463
17	16984	197	8816.01	20% - <50%	80%-120%	92.2351
17	16984	197	8816.03	50% - <80%	50%-80%	56.7942
17	16984	197	8816.04	50% - <80%	50%-80%	65.7921
17	16984	197	8817.00	20% - <50%	80%-120%	102.7747
17	16984	197	8818.00	50% - <80%	50%-80%	63.7559
17	16984	197	8819.00	80% - 100%	<50%	30.0479
17	16984	197	8820.00	80% - 100%	<50%	42.1368
17	16984	197	8821.00	80% - 100%	50%-80%	67.6405
17	16984	197	8822.00	80% - 100%	50%-80%	51.1746
17	16984	197	8823.00	50% - <80%	50%-80%	74.6993
17	16984	197	8824.00	80% - 100%	50%-80%	54.2981
17	16984	197	8825.00	80% - 100%	<50%	38.8881
17	16984	197	8826.01	50% - <80%	50%-80%	67.1892
17	16984	197	8826.02	80% - 100%	50%-80%	70.6344
17	16984	197	8827.01	20% - <50%	80%-120%	99.6296
17	16984	197	8827.02	50% - <80%	80%-120%	100.543
17	16984	197	8828.01	50% - <80%	50%-80%	68.4837
17	16984	197	8828.02	50% - <80%	<50%	43.1312
17	16984	197	8829.00	50% - <80%	50%-80%	53.3728
17	16984	197	8830.00	50% - <80%	50%-80%	67.6826
17	16984	197	8831.00	50% - <80%	50%-80%	67.6621
17	16984	197	8832.06	20% - <50%	80%-120%	102.5274
17	16984	197	8832.08	20% - <50%	80%-120%	87.3367
17	16984	197	8832.09	20% - <50%	80%-120%	100.5722
17	16984	197	8832.10	20% - <50%	>120%	156.3257
17	16984	197	8832.11	20% - <50%	80%-120%	93.942
17	16984	197	8832.12	20% - <50%	>120%	153.1018
17	16984	197	8832.13	10% - <20%	>120%	123.3303
17	16984	197	8832.14	20% - <50%	80%-120%	115.4153
17	16984	197	8832.16	20% - <50%	>120%	127.2699
17	16984	197	8832.17	20% - <50%	80%-120%	80.1159
17	16984	197	8832.18	50% - <80%	>120%	129.7996
17	16984	197	8832.19	20% - <50%	>120%	143.7293
17	16984	197	8833.03	10% - <20%	>120%	137.7275
17	16984	197	8833.04	<10%	80%-120%	112.8727
17	16984	197	8833.05	10% - <20%	80%-120%	111.8017
17	16984	197	8833.06	10% - <20%	80%-120%	109.3584
17	16984	197	8833.07	10% - <20%	80%-120%	111.9863
17	16984	197	8834.01	10% - <20%	80%-120%	83.2048

2023 Chicago Partial CSA (Combined Statistical Area) Assessment Area

State	MSA	County	Census Tract	Minority Tract	Tract Income Catg	Percent Median
17	16984	197	8834.02	10% - <20%	80%-120%	86.0357
17	16984	197	8835.04	10% - <20%	>120%	151.0332
17	16984	197	8835.05	20% - <50%	>120%	147.1745
17	16984	197	8835.07	10% - <20%	>120%	123.7308
17	16984	197	8835.09	10% - <20%	80%-120%	107.7022
17	16984	197	8835.10	10% - <20%	>120%	126.3609
17	16984	197	8835.11	10% - <20%	>120%	127.0475
17	16984	197	8835.13	10% - <20%	>120%	124.4499
17	16984	197	8835.14	20% - <50%	>120%	146.5785
17	16984	197	8835.15	10% - <20%	>120%	152.8243
17	16984	197	8835.16	10% - <20%	>120%	167.3468
17	16984	197	8835.17	10% - <20%	80%-120%	111.9561
17	16984	197	8835.19	10% - <20%	>120%	143.0847
17	16984	197	8835.21	10% - <20%	>120%	164.8096
17	16984	197	8835.22	10% - <20%	>120%	141.7049
17	16984	197	8836.02	20% - <50%	80%-120%	107.7368
17	16984	197	8836.03	50% - <80%	80%-120%	80.9742
17	16984	197	8836.05	80% - 100%	50%-80%	56.4984
17	16984	197	8836.06	80% - 100%	80%-120%	98.699
17	16984	197	8837.00	20% - <50%	50%-80%	61.7315
17	16984	197	8838.03	80% - 100%	50%-80%	55.6563
17	16984	197	8838.04	20% - <50%	80%-120%	82.1036
17	16984	197	8838.06	50% - <80%	80%-120%	90.9351
17	16984	197	8838.08	20% - <50%	80%-120%	111.2554
17	16984	197	8838.09	20% - <50%	50%-80%	69.3193
17	16984	197	8838.10	50% - <80%	>120%	121.6114
17	16984	197	8838.11	20% - <50%	80%-120%	81.0584
17	16984	197	8839.02	10% - <20%	80%-120%	111.7056
17	16984	197	8839.03	10% - <20%	>120%	127.1976
17	16984	197	8839.04	10% - <20%	80%-120%	93.7952
17	16984	197	8840.03	10% - <20%	80%-120%	105.354
17	16984	197	8840.04	10% - <20%	50%-80%	72.0314
17	16984	197	8840.05	<10%	50%-80%	74.7511
17	16984	197	8840.06	<10%	80%-120%	81.649
17	16984	197	8841.01	20% - <50%	80%-120%	91.2709
17	16984	197	8841.03	50% - <80%	80%-120%	113.4676
17	16984	197	9800.00	NA	NA	0
17	16984	197	9801.00	80% - 100%	NA	0
17	20994	037	0001.00	20% - <50%	80%-120%	82.8976
17	20994	037	0002.00	10% - <20%	80%-120%	91.1205
17	20994	037	0003.00	10% - <20%	80%-120%	113.3941
17	20994	037	0004.01	10% - <20%	80%-120%	105.8155
17	20994	037	0004.02	10% - <20%	80%-120%	106.6004
17	20994	037	0005.00	20% - <50%	50%-80%	69.7049
17	20994	037	0006.00	10% - <20%	80%-120%	80.7574
17	20994	037	0007.00	10% - <20%	80%-120%	82.8966
17	20994	037	0008.00	20% - <50%	50%-80%	74.3634
17	20994	037	0009.00	20% - <50%	80%-120%	110.0579

2023 Chicago Partial CSA (Combined Statistical Area) Assessment Area

State	MSA	County	Census Tract	Minority Tract	Tract Income Catg	Percent Median
17	20994	037	0010.02	50% - <80%	<50%	28.4754
17	20994	037	0010.03	50% - <80%	NA	0
17	20994	037	0010.04	20% - <50%	80%-120%	98.356
17	20994	037	0013.00	20% - <50%	80%-120%	93.1827
17	20994	037	0014.00	20% - <50%	80%-120%	83.1042
17	20994	037	0015.00	20% - <50%	50%-80%	64.2757
17	20994	037	0016.00	20% - <50%	80%-120%	101.9254
17	20994	037	0017.00	10% - <20%	80%-120%	95.4832
17	20994	037	0018.00	10% - <20%	80%-120%	93.5669
17	20994	037	0019.00	10% - <20%	80%-120%	93.2751
17	20994	037	0020.00	10% - <20%	50%-80%	76.8037
17	20994	037	0021.00	20% - <50%	50%-80%	77.8743
17	20994	037	0022.00	50% - <80%	NA	0
17	20994	089	8501.01	50% - <80%	80%-120%	85.4704
17	20994	089	8501.03	20% - <50%	>120%	129.1474
17	20994	089	8501.05	20% - <50%	>120%	122.2746
17	20994	089	8501.06	20% - <50%	>120%	128.0182
17	20994	089	8502.01	80% - 100%	50%-80%	66.1436
17	20994	089	8502.02	80% - 100%	50%-80%	63.726
17	20994	089	8503.01	80% - 100%	50%-80%	64.4401
17	20994	089	8503.02	50% - <80%	50%-80%	64.5623
17	20994	089	8504.00	20% - <50%	80%-120%	95.9692
17	20994	089	8505.00	20% - <50%	80%-120%	107.7564
17	20994	089	8506.00	20% - <50%	>120%	127.1818
17	20994	089	8507.03	10% - <20%	>120%	122.6547
17	20994	089	8507.04	<10%	50%-80%	69.448
17	20994	089	8507.05	20% - <50%	80%-120%	118.7452
17	20994	089	8507.06	<10%	NA	0
17	20994	089	8507.07	20% - <50%	80%-120%	112.7263
17	20994	089	8507.08	20% - <50%	80%-120%	97.8792
17	20994	089	8507.09	20% - <50%	>120%	142.8991
17	20994	089	8507.10	20% - <50%	80%-120%	102.47
17	20994	089	8507.11	20% - <50%	>120%	218.9116
17	20994	089	8508.00	50% - <80%	50%-80%	79.0991
17	20994	089	8510.00	50% - <80%	50%-80%	63.6787
17	20994	089	8511.01	50% - <80%	50%-80%	60.4555
17	20994	089	8511.02	50% - <80%	50%-80%	75.6591
17	20994	089	8513.01	80% - 100%	<50%	44.1351
17	20994	089	8513.02	80% - 100%	50%-80%	59.7219
17	20994	089	8514.00	80% - 100%	50%-80%	65.5015
17	20994	089	8515.00	80% - 100%	80%-120%	80.0967
17	20994	089	8516.00	50% - <80%	50%-80%	73.4932
17	20994	089	8518.01	20% - <50%	80%-120%	90.5462
17	20994	089	8519.04	50% - <80%	80%-120%	105.4075
17	20994	089	8519.07	20% - <50%	80%-120%	117.3283
17	20994	089	8519.08	50% - <80%	80%-120%	84.0803
17	20994	089	8519.09	20% - <50%	80%-120%	106.172
17	20994	089	8519.10	50% - <80%	80%-120%	109.6726

2023 Chicago Partial CSA (Combined Statistical Area) Assessment Area

State	MSA	County	Census Tract	Minority Tract	Tract Income Catg	Percent Median
17	20994	089	8519.11	20% - <50%	>120%	152.4135
17	20994	089	8519.12	20% - <50%	50%-80%	79.5563
17	20994	089	8519.13	20% - <50%	80%-120%	116.344
17	20994	089	8520.01	20% - <50%	80%-120%	103.5848
17	20994	089	8520.02	20% - <50%	80%-120%	101.5545
17	20994	089	8520.04	10% - <20%	>120%	215.3741
17	20994	089	8520.05	10% - <20%	>120%	159.8329
17	20994	089	8521.01	20% - <50%	>120%	175.1669
17	20994	089	8521.03	10% - <20%	>120%	165.2066
17	20994	089	8521.04	20% - <50%	>120%	151.5525
17	20994	089	8522.01	10% - <20%	80%-120%	110.4535
17	20994	089	8522.03	20% - <50%	80%-120%	91.7021
17	20994	089	8522.04	20% - <50%	>120%	140.1177
17	20994	089	8523.00	10% - <20%	80%-120%	116.8752
17	20994	089	8524.03	10% - <20%	80%-120%	105.798
17	20994	089	8524.04	10% - <20%	>120%	186.3623
17	20994	089	8524.05	10% - <20%	>120%	136.9253
17	20994	089	8524.06	10% - <20%	>120%	132.6829
17	20994	089	8524.07	10% - <20%	>120%	256.8696
17	20994	089	8524.08	10% - <20%	>120%	130.3402
17	20994	089	8525.00	10% - <20%	80%-120%	107.2878
17	20994	089	8526.06	10% - <20%	>120%	139.0656
17	20994	089	8526.07	10% - <20%	>120%	145.2181
17	20994	089	8526.08	<10%	>120%	142.6977
17	20994	089	8527.00	20% - <50%	>120%	120.457
17	20994	089	8528.03	20% - <50%	80%-120%	116.0768
17	20994	089	8528.05	20% - <50%	80%-120%	114.0332
17	20994	089	8528.06	20% - <50%	>120%	132.762
17	20994	089	8528.07	20% - <50%	>120%	152.694
17	20994	089	8528.08	10% - <20%	>120%	121.13
17	20994	089	8529.03	50% - <80%	80%-120%	92.3268
17	20994	089	8529.04	80% - 100%	50%-80%	61.4738
17	20994	089	8529.05	50% - <80%	50%-80%	51.9028
17	20994	089	8529.06	50% - <80%	80%-120%	88.7625
17	20994	089	8529.07	80% - 100%	50%-80%	64.5161
17	20994	089	8530.01	20% - <50%	80%-120%	84.0782
17	20994	089	8530.04	20% - <50%	50%-80%	76.9167
17	20994	089	8530.05	50% - <80%	50%-80%	68.7503
17	20994	089	8530.06	50% - <80%	50%-80%	76.9701
17	20994	089	8530.07	80% - 100%	50%-80%	65.5477
17	20994	089	8530.08	50% - <80%	50%-80%	68.4657
17	20994	089	8531.00	50% - <80%	50%-80%	64.9507
17	20994	089	8532.00	80% - 100%	50%-80%	56.8964
17	20994	089	8533.00	80% - 100%	50%-80%	55.0305
17	20994	089	8534.01	80% - 100%	50%-80%	63.0345
17	20994	089	8534.02	80% - 100%	50%-80%	51.0069
17	20994	089	8535.00	80% - 100%	50%-80%	70.4806
17	20994	089	8536.01	80% - 100%	NA	0

2023 Chicago Partial CSA (Combined Statistical Area) Assessment Area

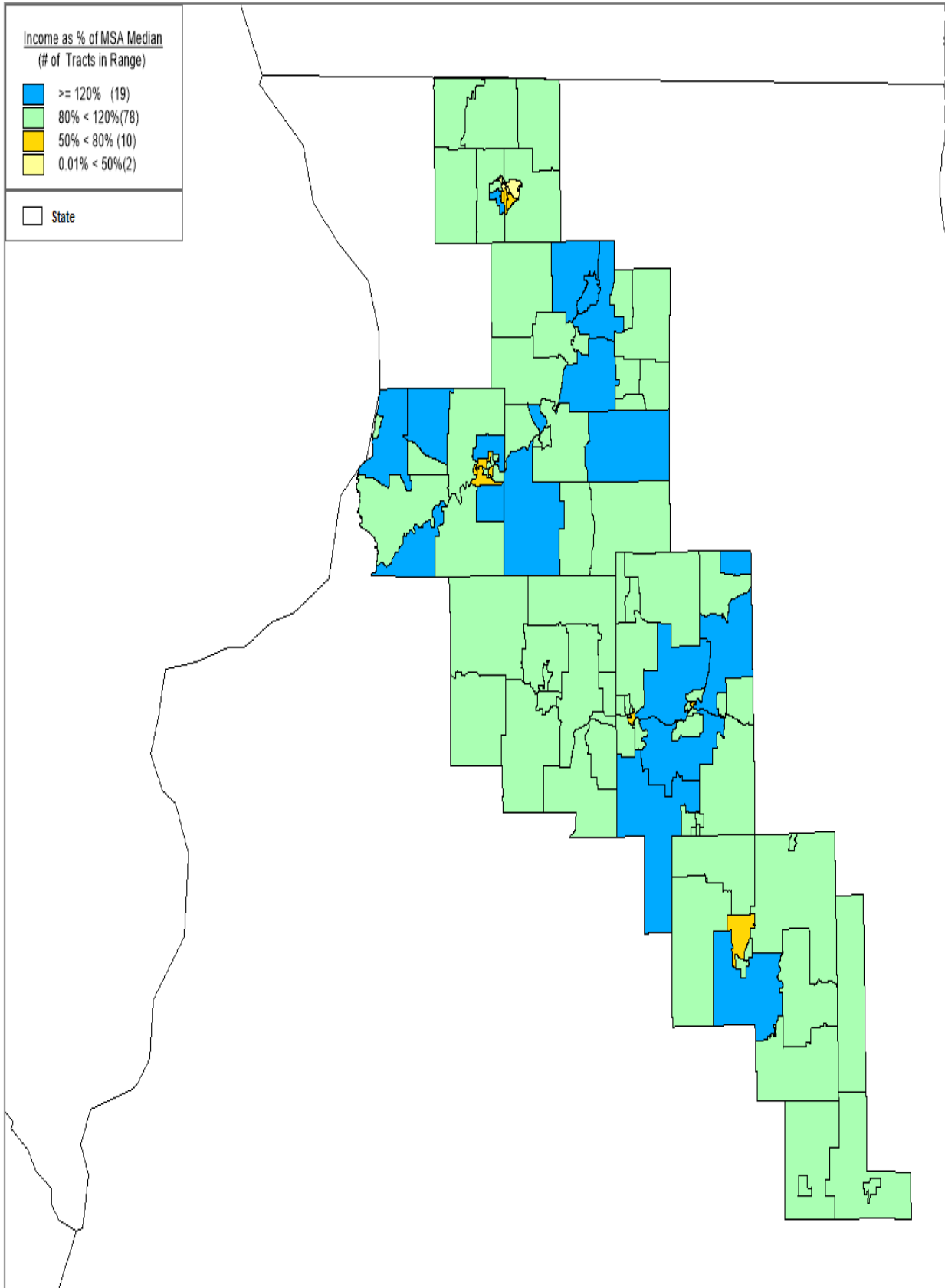
State	MSA	County	Census Tract	Minority Tract	Tract Income Catg	Percent Median
17	20994	089	8536.02	80% - 100%	50%-80%	61.4738
17	20994	089	8539.00	20% - <50%	80%-120%	89.417
17	20994	089	8540.01	20% - <50%	80%-120%	99.5705
17	20994	089	8540.02	50% - <80%	50%-80%	79.5265
17	20994	089	8541.00	80% - 100%	50%-80%	66.2988
17	20994	089	8542.00	80% - 100%	50%-80%	53.7019
17	20994	089	8543.01	80% - 100%	50%-80%	64.5593
17	20994	089	8543.02	80% - 100%	50%-80%	70.6388
17	20994	089	8544.01	50% - <80%	50%-80%	56.6189
17	20994	089	8544.02	50% - <80%	80%-120%	92.3011
17	20994	089	8544.03	50% - <80%	50%-80%	52.8471
17	20994	089	8545.04	10% - <20%	>120%	128.6182
17	20994	089	8545.05	10% - <20%	>120%	179.2501
17	20994	089	8545.06	20% - <50%	>120%	131.003
17	20994	089	8545.07	10% - <20%	>120%	120.6871
17	20994	089	8545.08	20% - <50%	>120%	131.0297
17	20994	089	8545.09	20% - <50%	>120%	129.6899
17	20994	089	8546.00	50% - <80%	50%-80%	53.8355
17	20994	089	8547.00	50% - <80%	50%-80%	67.9828
17	20994	089	8548.00	10% - <20%	>120%	162.1776
17	20994	089	8549.00	50% - <80%	50%-80%	66.2392
17	20994	093	8901.03	20% - <50%	>120%	149.5879
17	20994	093	8901.04	20% - <50%	>120%	124.162
17	20994	093	8901.05	20% - <50%	80%-120%	108.2434
17	20994	093	8901.06	20% - <50%	>120%	120.0861
17	20994	093	8901.07	20% - <50%	80%-120%	117.4331
17	20994	093	8901.08	20% - <50%	>120%	127.6719
17	20994	093	8902.01	20% - <50%	50%-80%	75.7053
17	20994	093	8902.02	20% - <50%	50%-80%	70.2032
17	20994	093	8903.01	20% - <50%	80%-120%	109.7527
17	20994	093	8903.02	20% - <50%	80%-120%	97.8762
17	20994	093	8904.01	20% - <50%	80%-120%	103.2026
17	20994	093	8904.02	20% - <50%	>120%	122.2694
17	20994	093	8904.03	20% - <50%	80%-120%	103.3516
17	20994	093	8904.04	20% - <50%	80%-120%	109.2554
17	20994	093	8905.01	20% - <50%	80%-120%	82.5935
17	20994	093	8905.02	20% - <50%	80%-120%	102.9262
17	20994	093	8906.01	10% - <20%	80%-120%	107.4563
17	20994	093	8906.02	10% - <20%	>120%	129.5285
17	20994	093	8907.01	20% - <50%	80%-120%	110.2952
17	20994	093	8907.02	20% - <50%	>120%	169.598
17	20994	093	8907.03	20% - <50%	80%-120%	99.6763
17	28100	091	0101.00	10% - <20%	>120%	120.7996
17	28100	091	0102.01	10% - <20%	>120%	153.4099
17	28100	091	0102.03	10% - <20%	>120%	121.1801
17	28100	091	0102.04	10% - <20%	80%-120%	102.4588
17	28100	091	0103.00	<10%	80%-120%	108.0696
17	28100	091	0104.00	<10%	>120%	141.1511



2023 Chicago Partial CSA (Combined Statistical Area) Assessment Area

State	MSA	County	Census Tract	Minority Tract	Tract Income Catg	Percent Median
17	28100	091	0105.00	10% - <20%	>120%	130.7282
17	28100	091	0106.01	10% - <20%	>120%	146.8134
17	28100	091	0106.02	20% - <50%	80%-120%	103.4905
17	28100	091	0107.01	20% - <50%	>120%	153.3679
17	28100	091	0107.02	20% - <50%	50%-80%	75.4715
17	28100	091	0108.00	20% - <50%	80%-120%	100.9058
17	28100	091	0109.00	20% - <50%	80%-120%	92.3798
17	28100	091	0110.00	80% - 100%	50%-80%	56.8097
17	28100	091	0111.00	20% - <50%	80%-120%	97.051
17	28100	091	0112.00	10% - <20%	80%-120%	116.7797
17	28100	091	0113.00	20% - <50%	80%-120%	97.598
17	28100	091	0114.00	50% - <80%	50%-80%	54.6935
17	28100	091	0115.00	80% - 100%	<50%	48.6196
17	28100	091	0116.00	80% - 100%	50%-80%	55.8511
17	28100	091	0117.00	50% - <80%	50%-80%	53.0701
17	28100	091	0118.00	20% - <50%	50%-80%	78.981
17	28100	091	0119.00	20% - <50%	50%-80%	59.0573
17	28100	091	0120.00	20% - <50%	80%-120%	90.7131
17	28100	091	0121.00	20% - <50%	80%-120%	108.3553
17	28100	091	0122.00	20% - <50%	80%-120%	103.7477
17	28100	091	0123.00	80% - 100%	50%-80%	52.0248
17	28100	091	0124.00	50% - <80%	80%-120%	95.6307
17	28100	091	0125.00	20% - <50%	50%-80%	61.3279
17	28100	091	0126.00	10% - <20%	>120%	123.3315

# 2023 Northern IL Non MSA Assessment Area



2023 Northern IL Non MSA Assessment Area

State	MSA	County	Census Tract	Minority Tract	Tract Income Catg	Percent Median
17	99999	011	9647.00	<10%	80%-120%	106.9491
17	99999	011	9648.00	<10%	80%-120%	108.1223
17	99999	011	9649.00	<10%	80%-120%	92.9014
17	99999	011	9650.00	20% - <50%	80%-120%	110.7398
17	99999	011	9651.00	10% - <20%	80%-120%	97.9813
17	99999	011	9652.00	20% - <50%	80%-120%	86.3467
17	99999	011	9653.00	10% - <20%	80%-120%	92.5041
17	99999	011	9654.00	<10%	80%-120%	109.877
17	99999	011	9655.00	<10%	80%-120%	91.7224
17	99999	011	9656.00	<10%	80%-120%	111.1473
17	99999	053	9616.00	10% - <20%	80%-120%	80.9246
17	99999	053	9617.00	<10%	80%-120%	91.2395
17	99999	053	9618.00	10% - <20%	80%-120%	103.0873
17	99999	053	9619.00	<10%	80%-120%	119.1855
17	99999	053	9620.00	<10%	80%-120%	96.2237
17	99999	099	9617.01	10% - <20%	>120%	133.7886
17	99999	099	9617.02	10% - <20%	80%-120%	103.0496
17	99999	099	9618.00	10% - <20%	80%-120%	104.0386
17	99999	099	9619.00	20% - <50%	80%-120%	112.2799
17	99999	099	9620.00	20% - <50%	80%-120%	93.293
17	99999	099	9621.00	10% - <20%	80%-120%	103.547
17	99999	099	9622.00	10% - <20%	>120%	147.5463
17	99999	099	9623.00	20% - <50%	>120%	125.0761
17	99999	099	9624.00	10% - <20%	80%-120%	118.3053
17	99999	099	9625.00	10% - <20%	80%-120%	118.7316
17	99999	099	9626.00	10% - <20%	80%-120%	94.5807
17	99999	099	9627.00	20% - <50%	50%-80%	57.3537
17	99999	099	9628.00	10% - <20%	80%-120%	101.6241
17	99999	099	9629.00	20% - <50%	80%-120%	92.4475
17	99999	099	9630.00	10% - <20%	80%-120%	99.2067
17	99999	099	9631.00	10% - <20%	80%-120%	116.6434
17	99999	099	9632.00	10% - <20%	80%-120%	105.1364
17	99999	099	9633.00	20% - <50%	50%-80%	71.9901
17	99999	099	9634.00	10% - <20%	80%-120%	97.8856
17	99999	099	9635.00	10% - <20%	80%-120%	109.6116
17	99999	099	9636.00	10% - <20%	80%-120%	95.3101
17	99999	099	9637.00	10% - <20%	80%-120%	111.0284
17	99999	099	9638.00	10% - <20%	80%-120%	95.1956
17	99999	099	9639.00	20% - <50%	80%-120%	92.4925
17	99999	099	9640.00	<10%	>120%	131.0652
17	99999	099	9641.00	<10%	>120%	120.35
17	99999	099	9642.00	20% - <50%	80%-120%	96.4906
17	99999	099	9643.00	20% - <50%	80%-120%	84.0642
17	99999	103	0001.00	10% - <20%	>120%	123.2634
17	99999	103	0002.00	<10%	80%-120%	114.271

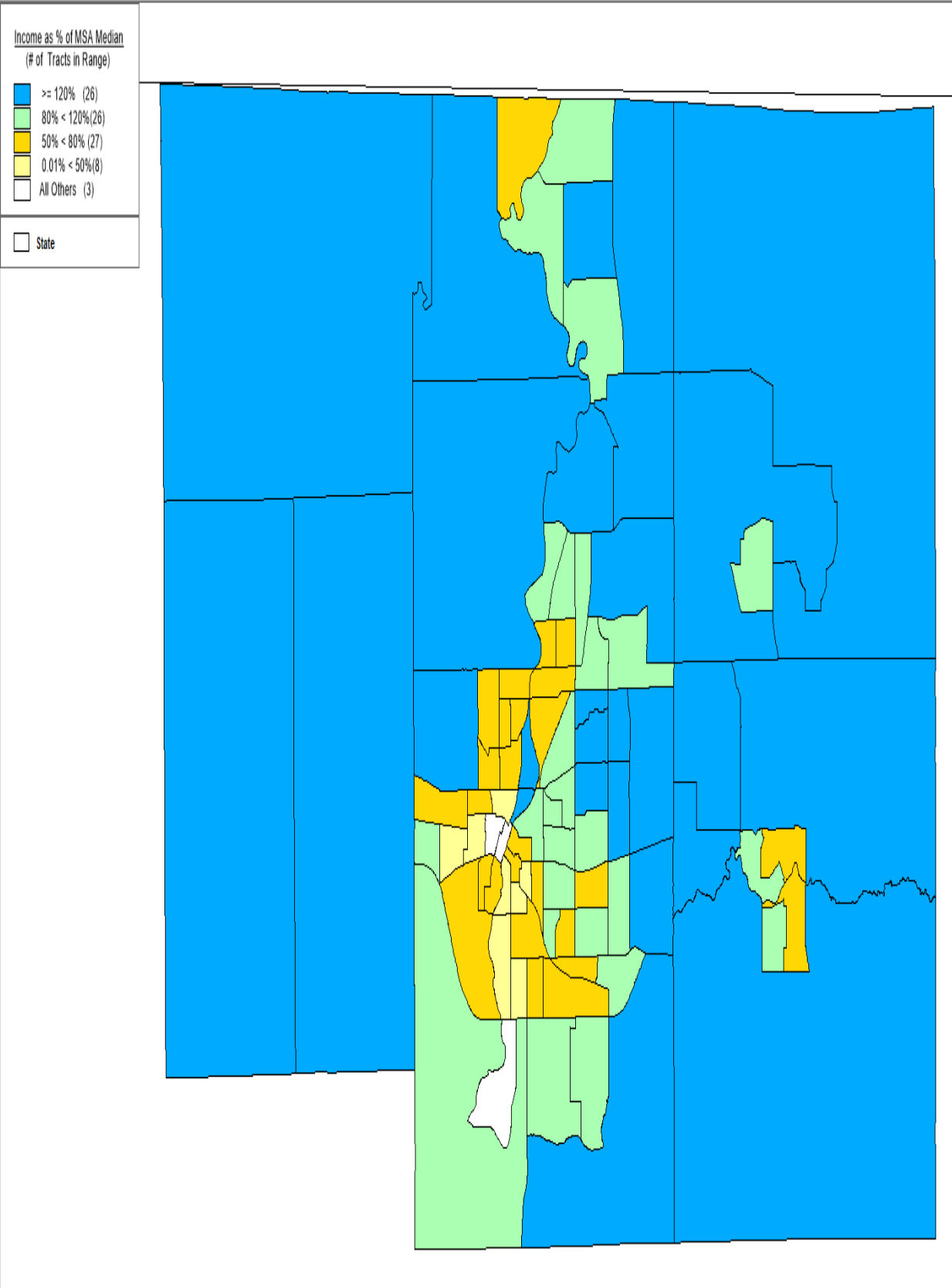
2023 Northern IL Non MSA Assessment Area

State	MSA	County	Census Tract	Minority Tract	Tract Income Catg	Percent Median
17	99999	103	0003.00	10% - <20%	80%-120%	104.4925
17	99999	103	0004.00	20% - <50%	>120%	138.3088
17	99999	103	0005.00	10% - <20%	80%-120%	112.9774
17	99999	103	0006.00	10% - <20%	80%-120%	83.6857
17	99999	103	0007.00	10% - <20%	>120%	120.933
17	99999	103	0008.00	<10%	80%-120%	108.4225
17	99999	103	0009.00	10% - <20%	80%-120%	99.1255
17	99999	105	9601.00	10% - <20%	80%-120%	104.5157
17	99999	105	9602.00	<10%	80%-120%	118.388
17	99999	105	9603.00	<10%	80%-120%	104.3896
17	99999	105	9604.00	<10%	80%-120%	118.7679
17	99999	105	9605.00	10% - <20%	50%-80%	67.847
17	99999	105	9606.00	10% - <20%	80%-120%	86.0451
17	99999	105	9607.00	20% - <50%	80%-120%	105.5715
17	99999	105	9608.00	<10%	>120%	131.5235
17	99999	105	9609.00	<10%	80%-120%	112.1508
17	99999	105	9610.00	<10%	80%-120%	112.3872
17	99999	141	9607.00	<10%	>120%	158.5573
17	99999	141	9608.00	<10%	80%-120%	101.3558
17	99999	141	9609.00	10% - <20%	80%-120%	97.3114
17	99999	141	9610.01	10% - <20%	80%-120%	93.3307
17	99999	141	9610.02	10% - <20%	80%-120%	115.1382
17	99999	141	9611.00	20% - <50%	80%-120%	107.3407
17	99999	141	9612.00	20% - <50%	80%-120%	110.2192
17	99999	141	9613.01	<10%	>120%	157.3871
17	99999	141	9613.02	<10%	>120%	143.657
17	99999	141	9614.00	10% - <20%	80%-120%	104.494
17	99999	141	9615.00	<10%	80%-120%	101.6067
17	99999	141	9616.00	20% - <50%	80%-120%	80.9521
17	99999	141	9617.00	10% - <20%	>120%	124.8049
17	99999	155	9545.00	10% - <20%	80%-120%	111.3518
17	99999	155	9546.00	<10%	80%-120%	114.925
17	99999	177	0001.00	<10%	80%-120%	109.6943
17	99999	177	0002.00	<10%	80%-120%	110.937
17	99999	177	0003.00	<10%	80%-120%	108.3094
17	99999	177	0004.00	<10%	80%-120%	104.9073
17	99999	177	0005.00	<10%	80%-120%	111.2996
17	99999	177	0006.00	<10%	80%-120%	103.9067
17	99999	177	0007.00	20% - <50%	<50%	30.1313
17	99999	177	0008.00	20% - <50%	<50%	39.698
17	99999	177	0009.00	20% - <50%	80%-120%	85.1387
17	99999	177	0010.00	10% - <20%	>120%	122.9153
17	99999	177	0011.00	20% - <50%	50%-80%	63.0992
17	99999	177	0012.00	20% - <50%	50%-80%	66.6275
17	99999	177	0013.00	20% - <50%	50%-80%	70.0237

2023 Northern IL Non MSA Assessment Area

State	MSA	County	Census Tract	Minority Tract	Tract Income Catg	Percent Median
17	99999	195	0001.00	10% - <20%	80%-120%	110.6746
17	99999	195	0002.00	<10%	>120%	124.8296
17	99999	195	0003.00	<10%	80%-120%	104.4563
17	99999	195	0004.00	<10%	>120%	132.891
17	99999	195	0005.00	<10%	80%-120%	116.2722
17	99999	195	0006.00	<10%	80%-120%	103.9357
17	99999	195	0007.00	<10%	>120%	137.8607
17	99999	195	0008.00	<10%	80%-120%	119.9396
17	99999	195	0009.00	10% - <20%	>120%	163.4255
17	99999	195	0010.00	20% - <50%	50%-80%	72.7094
17	99999	195	0011.01	20% - <50%	50%-80%	79.9312
17	99999	195	0011.02	20% - <50%	80%-120%	102.9452
17	99999	195	0012.00	20% - <50%	80%-120%	88.8221
17	99999	195	0013.00	20% - <50%	80%-120%	113.2457
17	99999	195	0014.00	10% - <20%	80%-120%	102.8133
17	99999	195	0015.00	20% - <50%	50%-80%	72.1497
17	99999	195	0016.00	20% - <50%	80%-120%	97.5564
17	99999	195	0017.00	20% - <50%	50%-80%	75.3966
17	99999	195	0018.00	10% - <20%	>120%	127.1484

# 2023 Rockford IL MSA Assessment Area



2023 Rockford IL MSA Assessment Area

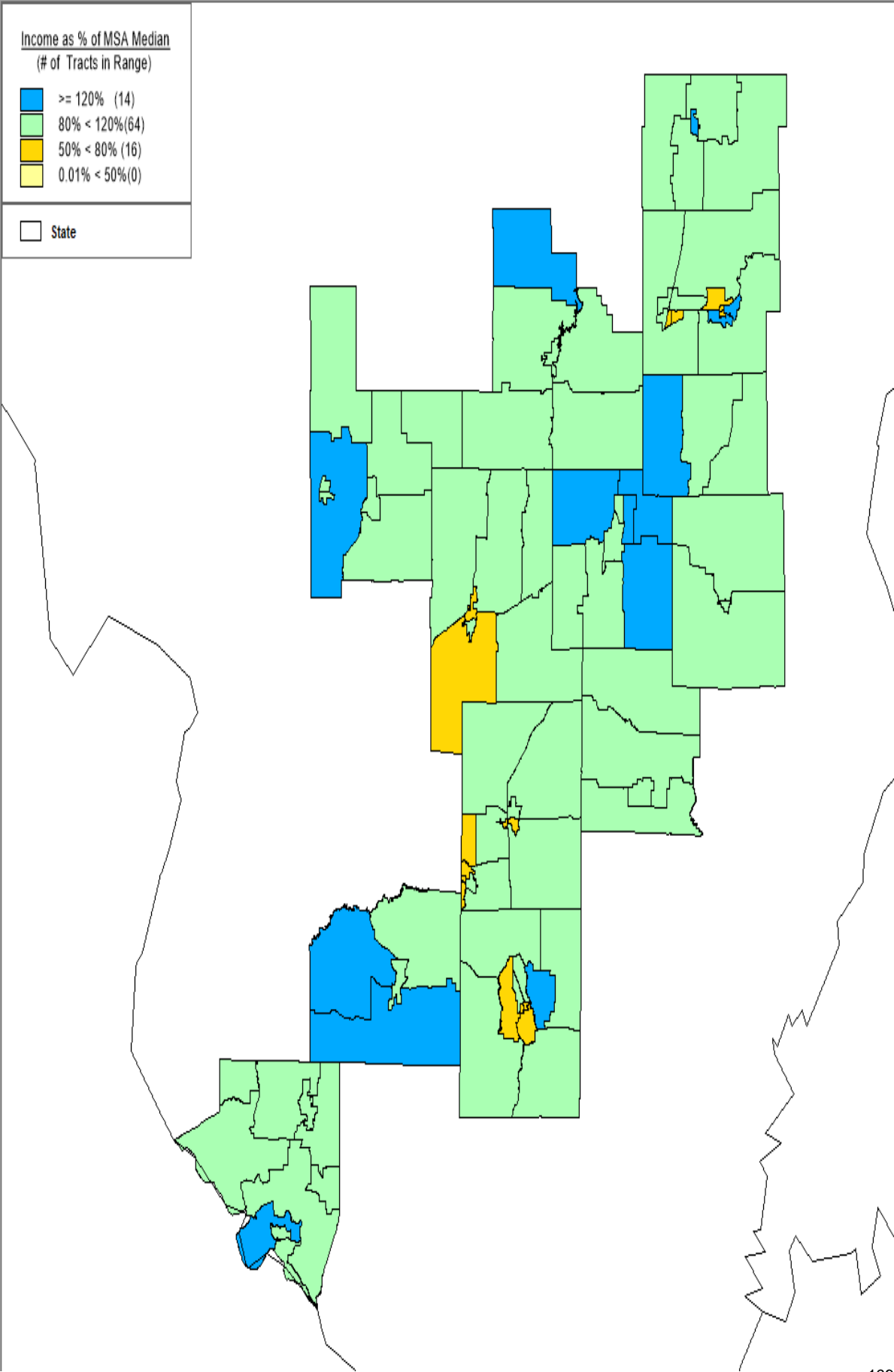
State	MSA	County	Census Tract	Minority Tract	Tract Income Catg	Percent Median
17	40420	007	0101.01	20% - <50%	50%-80%	76.022
17	40420	007	0101.02	20% - <50%	80%-120%	80.9533
17	40420	007	0102.00	20% - <50%	50%-80%	55.5973
17	40420	007	0103.00	20% - <50%	80%-120%	101.2907
17	40420	007	0104.00	20% - <50%	>120%	121.143
17	40420	007	0105.01	10% - <20%	>120%	246.0683
17	40420	007	0105.02	10% - <20%	>120%	134.563
17	40420	007	0106.01	20% - <50%	>120%	123.4698
17	40420	007	0106.03	10% - <20%	>120%	166.4186
17	40420	007	0106.04	20% - <50%	80%-120%	116.3377
17	40420	201	0001.01	10% - <20%	80%-120%	100.0028
17	40420	201	0001.03	10% - <20%	50%-80%	79.0458
17	40420	201	0001.04	20% - <50%	50%-80%	63.9243
17	40420	201	0001.05	10% - <20%	80%-120%	112.9892
17	40420	201	0002.00	10% - <20%	50%-80%	76.6932
17	40420	201	0003.00	10% - <20%	50%-80%	78.8397
17	40420	201	0004.01	20% - <50%	80%-120%	105.3576
17	40420	201	0004.02	20% - <50%	80%-120%	108.3184
17	40420	201	0004.03	20% - <50%	80%-120%	95.6082
17	40420	201	0005.01	20% - <50%	80%-120%	119.038
17	40420	201	0005.02	20% - <50%	50%-80%	79.4064
17	40420	201	0005.06	20% - <50%	>120%	146.934
17	40420	201	0005.07	20% - <50%	80%-120%	85.0646
17	40420	201	0005.10	20% - <50%	>120%	174.7713
17	40420	201	0005.11	20% - <50%	>120%	151.8252
17	40420	201	0005.12	20% - <50%	>120%	130.1412
17	40420	201	0005.13	20% - <50%	80%-120%	98.9181
17	40420	201	0005.14	20% - <50%	>120%	141.0369
17	40420	201	0005.15	20% - <50%	>120%	135.1111
17	40420	201	0005.16	20% - <50%	>120%	162.6336
17	40420	201	0006.00	20% - <50%	80%-120%	91.8232
17	40420	201	0007.00	20% - <50%	80%-120%	112.288
17	40420	201	0008.00	50% - <80%	50%-80%	66.5731
17	40420	201	0010.00	50% - <80%	<50%	17.4725
17	40420	201	0011.00	50% - <80%	50%-80%	66.5746
17	40420	201	0012.00	50% - <80%	<50%	24.1167
17	40420	201	0013.00	50% - <80%	<50%	32.4408
17	40420	201	0014.00	50% - <80%	50%-80%	64.0703
17	40420	201	0015.00	20% - <50%	80%-120%	81.261
17	40420	201	0016.00	50% - <80%	50%-80%	61.287
17	40420	201	0017.00	20% - <50%	80%-120%	98.5303
17	40420	201	0018.00	50% - <80%	50%-80%	56.4388
17	40420	201	0019.00	20% - <50%	50%-80%	69.5983
17	40420	201	0020.00	20% - <50%	<50%	48.2048
17	40420	201	0021.00	50% - <80%	<50%	37.2662

2023 Rockford IL MSA Assessment Area

State	MSA	County	Census Tract	Minority Tract	Tract Income Catg	Percent Median
17	40420	201	0022.00	50% - <80%	50%-80%	66.7806
17	40420	201	0023.01	50% - <80%	50%-80%	75.557
17	40420	201	0023.02	20% - <50%	80%-120%	90.3321
17	40420	201	0024.00	80% - 100%	<50%	36.3503
17	40420	201	0025.00	80% - 100%	<50%	49.6959
17	40420	201	0026.00	80% - 100%	NA	0
17	40420	201	0027.00	80% - 100%	50%-80%	66.41
17	40420	201	0028.00	80% - 100%	50%-80%	54.0661
17	40420	201	0029.00	20% - <50%	NA	0
17	40420	201	0030.00	20% - <50%	>120%	130.5791
17	40420	201	0031.00	50% - <80%	<50%	29.4257
17	40420	201	0032.00	80% - 100%	50%-80%	51.5648
17	40420	201	0033.00	50% - <80%	50%-80%	62.0884
17	40420	201	0034.00	50% - <80%	50%-80%	60.1393
17	40420	201	0035.00	20% - <50%	>120%	145.2297
17	40420	201	0036.01	20% - <50%	>120%	129.1481
17	40420	201	0036.02	20% - <50%	50%-80%	77.453
17	40420	201	0036.04	50% - <80%	50%-80%	65.1521
17	40420	201	0036.05	20% - <50%	50%-80%	58.4321
17	40420	201	0036.06	50% - <80%	50%-80%	76.8177
17	40420	201	0037.05	10% - <20%	>120%	134.2367
17	40420	201	0037.06	20% - <50%	80%-120%	117.5727
17	40420	201	0037.07	20% - <50%	80%-120%	100.2604
17	40420	201	0037.08	50% - <80%	50%-80%	76.3168
17	40420	201	0037.09	50% - <80%	50%-80%	64.9919
17	40420	201	0037.10	20% - <50%	80%-120%	117.9519
17	40420	201	0037.11	20% - <50%	80%-120%	118.8463
17	40420	201	0038.01	10% - <20%	>120%	133.3738
17	40420	201	0038.05	10% - <20%	>120%	123.3182
17	40420	201	0038.06	10% - <20%	>120%	173.7654
17	40420	201	0038.08	10% - <20%	80%-120%	108.4429
17	40420	201	0038.09	20% - <50%	80%-120%	86.2179
17	40420	201	0038.10	20% - <50%	80%-120%	108.0565
17	40420	201	0038.11	20% - <50%	>120%	190.2462
17	40420	201	0039.01	10% - <20%	>120%	178.8755
17	40420	201	0039.03	10% - <20%	>120%	161.4
17	40420	201	0039.04	10% - <20%	80%-120%	108.2411
17	40420	201	0040.02	10% - <20%	80%-120%	111.0917
17	40420	201	0040.03	20% - <50%	50%-80%	71.2525
17	40420	201	0040.04	20% - <50%	80%-120%	94.6551
17	40420	201	0040.05	10% - <20%	>120%	154.162
17	40420	201	0041.00	<10%	>120%	122.2664
17	40420	201	0042.00	10% - <20%	>120%	126.0213
17	40420	201	0043.00	<10%	>120%	137.5695
17	40420	201	9800.00	80% - 100%	NA	0



2023 Southern IL Non MSA Assessment Area



2023 Southern IL Non MSA Assessment Area

State	MSA	County	Census Tract	Minority Tract	Tract Income Catg	Percent Median
17	99999	025	9719.00	<10%	80%-120%	82.5778
17	99999	025	9720.00	<10%	80%-120%	89.8285
17	99999	025	9721.00	<10%	80%-120%	90.1824
17	99999	025	9722.00	<10%	80%-120%	114.603
17	99999	029	0001.00	<10%	80%-120%	94.3893
17	99999	029	0002.00	<10%	80%-120%	106.836
17	99999	029	0003.00	10% - <20%	80%-120%	90.2317
17	99999	029	0004.00	10% - <20%	80%-120%	87.9158
17	99999	029	0005.00	10% - <20%	50%-80%	56.6243
17	99999	029	0006.00	<10%	80%-120%	113.7649
17	99999	029	0007.01	10% - <20%	>120%	141.3904
17	99999	029	0007.02	20% - <50%	50%-80%	58.2441
17	99999	029	0008.00	20% - <50%	50%-80%	78.8813
17	99999	029	0009.00	10% - <20%	>120%	152.4928
17	99999	029	0010.00	<10%	50%-80%	65.3557
17	99999	029	0011.00	10% - <20%	50%-80%	57.3029
17	99999	029	0012.00	10% - <20%	80%-120%	99.4199
17	99999	035	9724.00	<10%	80%-120%	100.9063
17	99999	035	9725.00	<10%	80%-120%	107.9845
17	99999	035	9726.00	<10%	>120%	120.7256
17	99999	041	9520.00	<10%	80%-120%	100.303
17	99999	041	9521.00	<10%	80%-120%	115.1062
17	99999	041	9522.00	<10%	>120%	123.9029
17	99999	041	9523.00	<10%	80%-120%	94.3574
17	99999	041	9524.00	20% - <50%	80%-120%	91.0887
17	99999	049	9501.00	<10%	>120%	139.7096
17	99999	049	9502.00	<10%	>120%	154.597
17	99999	049	9503.00	<10%	80%-120%	114.9859
17	99999	049	9504.00	<10%	80%-120%	84.4195
17	99999	049	9505.00	<10%	>120%	129.1409
17	99999	049	9506.00	<10%	>120%	123.9885
17	99999	049	9507.00	10% - <20%	80%-120%	93.4235
17	99999	049	9508.00	10% - <20%	80%-120%	80.8535
17	99999	051	9505.00	<10%	80%-120%	90.6348
17	99999	051	9506.00	<10%	80%-120%	96.8401
17	99999	051	9507.00	<10%	80%-120%	92.8478
17	99999	051	9508.00	20% - <50%	50%-80%	62.1204
17	99999	051	9509.00	<10%	80%-120%	85.6912
17	99999	051	9510.00	<10%	50%-80%	75.2806
17	99999	051	9511.00	<10%	80%-120%	92.1662
17	99999	079	9773.00	<10%	80%-120%	97.4607
17	99999	079	9774.00	<10%	80%-120%	80.7868
17	99999	079	9775.00	<10%	80%-120%	109.426
17	99999	081	0501.00	<10%	80%-120%	109.0547
17	99999	081	0502.00	<10%	80%-120%	100.3958

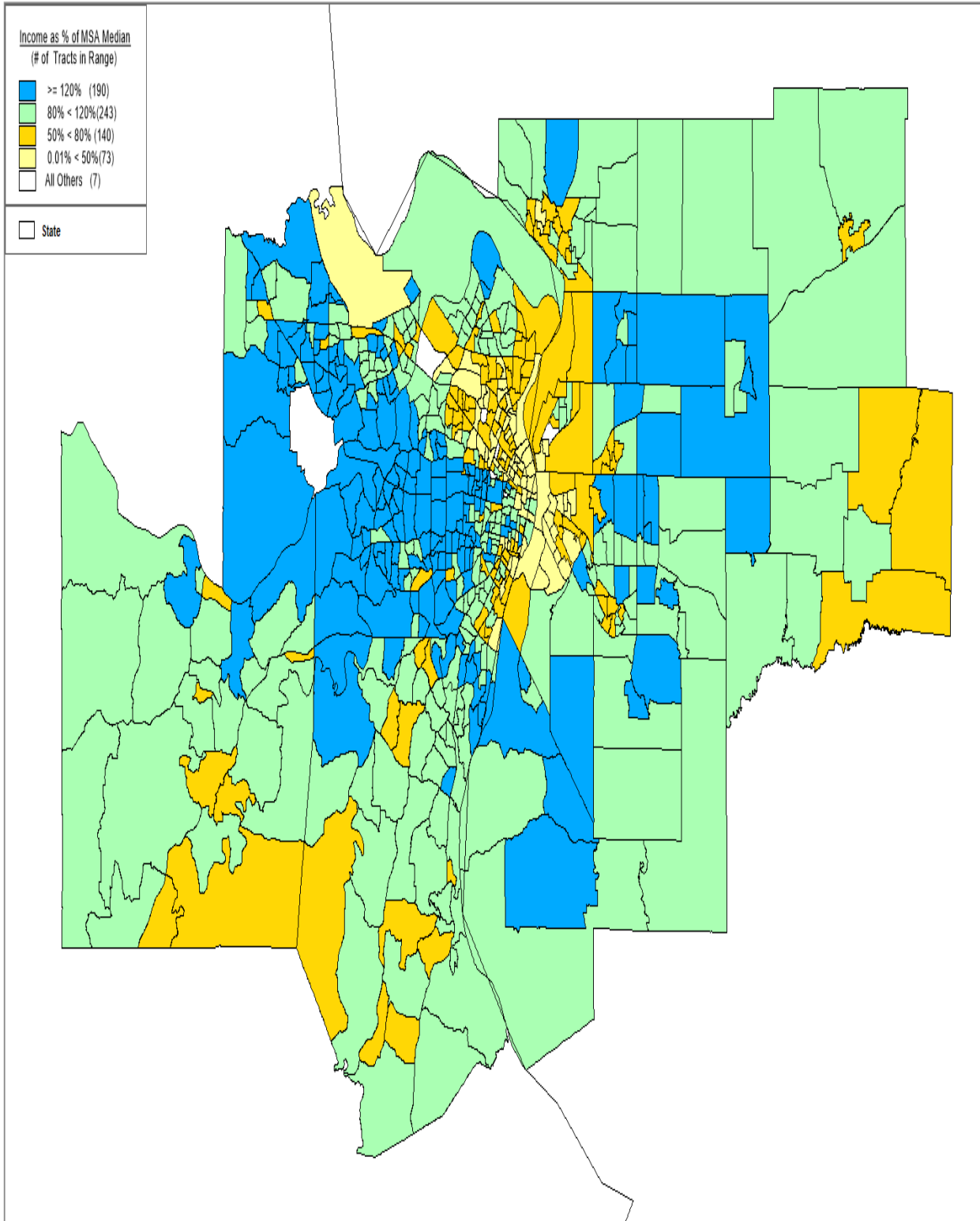
2023 Southern IL Non MSA Assessment Area

State	MSA	County	Census Tract	Minority Tract	Tract Income Catg	Percent Median
17	99999	081	0503.00	<10%	80%-120%	102.0012
17	99999	081	0504.00	10% - <20%	80%-120%	93.0058
17	99999	081	0505.00	10% - <20%	50%-80%	76.1332
17	99999	081	0506.00	10% - <20%	80%-120%	107.9164
17	99999	081	0507.00	10% - <20%	80%-120%	96.7327
17	99999	081	0508.00	<10%	>120%	120.3631
17	99999	081	0509.00	20% - <50%	50%-80%	60.9066
17	99999	081	0510.00	50% - <80%	50%-80%	76.1332
17	99999	081	0511.00	20% - <50%	50%-80%	63.324
17	99999	121	9516.00	<10%	80%-120%	96.9285
17	99999	121	9517.00	<10%	80%-120%	109.6682
17	99999	121	9518.00	<10%	50%-80%	76.8424
17	99999	121	9519.00	<10%	80%-120%	104.5317
17	99999	121	9520.00	<10%	80%-120%	90.5652
17	99999	121	9521.00	10% - <20%	50%-80%	70.3326
17	99999	121	9522.00	<10%	80%-120%	109.6392
17	99999	121	9523.00	<10%	80%-120%	105.1364
17	99999	121	9524.00	10% - <20%	80%-120%	112.4133
17	99999	121	9525.00	10% - <20%	50%-80%	58.9126
17	99999	121	9526.00	20% - <50%	50%-80%	68.1385
17	99999	121	9527.00	20% - <50%	50%-80%	55.4685
17	99999	135	9573.00	<10%	80%-120%	113.4748
17	99999	135	9574.00	<10%	80%-120%	114.6538
17	99999	135	9575.00	<10%	80%-120%	107.5538
17	99999	135	9576.00	<10%	>120%	132.3936
17	99999	135	9577.00	<10%	80%-120%	85.0648
17	99999	135	9578.00	<10%	80%-120%	81.7976
17	99999	135	9579.00	<10%	80%-120%	102.136
17	99999	135	9580.00	20% - <50%	80%-120%	106.5866
17	99999	157	9505.00	<10%	80%-120%	109.3665
17	99999	157	9506.00	20% - <50%	80%-120%	93.6207
17	99999	157	9507.00	<10%	80%-120%	88.0158
17	99999	157	9508.00	<10%	80%-120%	105.3858
17	99999	157	9509.00	<10%	80%-120%	114.3072
17	99999	157	9510.00	<10%	80%-120%	118.7708
17	99999	157	9511.00	10% - <20%	80%-120%	92.565
17	99999	157	9512.01	<10%	80%-120%	111.0429
17	99999	157	9512.02	50% - <80%	>120%	152.6465
17	99999	157	9513.00	10% - <20%	80%-120%	113.4618
17	99999	173	9591.00	<10%	>120%	120.4994
17	99999	173	9592.00	<10%	80%-120%	101.2935
17	99999	173	9593.00	<10%	80%-120%	95.6031
17	99999	173	9594.00	<10%	80%-120%	97.8856
17	99999	173	9595.00	<10%	80%-120%	114.5247
17	99999	173	9596.00	<10%	80%-120%	94.3472

2023 Southern IL Non MSA Assessment Area

State	MSA	County	Census Tract	Minority Tract	Tract Income Catg	Percent Median
17	99999	189	9501.00	<10%	80%-120%	116.3751
17	99999	189	9502.00	<10%	>120%	122.4223
17	99999	189	9503.00	<10%	80%-120%	106.3444
17	99999	189	9504.00	<10%	>120%	139.2151

# 2023 St. Louis MultiState Partial MSA Assessment Area



2023 St. Louis MultiState Partial MSA Assessment Area

State	MSA	County	Census Tract	Minority Tract	Tract Income Catg	Percent Median
17	41180	005	9512.00	<10%	80%-120%	91.0155
17	41180	005	9513.00	20% - <50%	50%-80%	69.5603
17	41180	005	9514.00	<10%	80%-120%	101.0229
17	41180	005	9515.00	<10%	80%-120%	84.8356
17	41180	027	9001.00	<10%	>120%	121.5035
17	41180	027	9002.00	<10%	80%-120%	117.662
17	41180	027	9003.00	<10%	80%-120%	97.5258
17	41180	027	9004.01	<10%	50%-80%	79.7281
17	41180	027	9004.03	10% - <20%	80%-120%	87.0124
17	41180	027	9004.04	<10%	50%-80%	64.9861
17	41180	027	9005.00	20% - <50%	50%-80%	74.4059
17	41180	027	9006.01	<10%	80%-120%	102.2522
17	41180	027	9006.02	10% - <20%	80%-120%	115.0711
17	41180	119	4001.01	10% - <20%	80%-120%	91.3235
17	41180	119	4001.02	20% - <50%	50%-80%	63.2341
17	41180	119	4002.00	20% - <50%	50%-80%	52.1095
17	41180	119	4006.00	50% - <80%	<50%	41.7187
17	41180	119	4007.00	80% - 100%	<50%	31.7397
17	41180	119	4008.01	10% - <20%	80%-120%	105.2207
17	41180	119	4008.02	20% - <50%	80%-120%	82.3969
17	41180	119	4009.03	20% - <50%	50%-80%	71.8598
17	41180	119	4009.04	10% - <20%	50%-80%	64.3833
17	41180	119	4009.51	10% - <20%	80%-120%	109.684
17	41180	119	4009.52	20% - <50%	50%-80%	77.2564
17	41180	119	4010.00	10% - <20%	50%-80%	58.0086
17	41180	119	4011.01	10% - <20%	50%-80%	58.1313
17	41180	119	4011.02	<10%	80%-120%	86.2479
17	41180	119	4012.00	10% - <20%	80%-120%	85.973
17	41180	119	4013.00	10% - <20%	50%-80%	64.5272
17	41180	119	4014.00	20% - <50%	50%-80%	70.4429
17	41180	119	4015.00	20% - <50%	80%-120%	80.8183
17	41180	119	4017.01	20% - <50%	50%-80%	55.0095
17	41180	119	4017.21	<10%	80%-120%	89.7201
17	41180	119	4017.22	<10%	80%-120%	95.8611
17	41180	119	4018.00	10% - <20%	80%-120%	99.5917
17	41180	119	4019.01	<10%	80%-120%	81.8966
17	41180	119	4019.05	10% - <20%	50%-80%	68.4183
17	41180	119	4020.00	20% - <50%	50%-80%	71.8964
17	41180	119	4021.00	50% - <80%	<50%	44.1327
17	41180	119	4022.00	20% - <50%	50%-80%	74.6419
17	41180	119	4023.00	20% - <50%	50%-80%	75.4972
17	41180	119	4024.00	20% - <50%	50%-80%	63.0878
17	41180	119	4025.00	50% - <80%	<50%	49.9315
17	41180	119	4026.00	20% - <50%	50%-80%	50.0471
17	41180	119	4027.01	10% - <20%	80%-120%	110.465

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State	MSA	County	Census Tract	Minority Tract	Tract Income Catg	Percent Median
17	41180	119	4027.21	10% - <20%	80%-120%	90.0316
17	41180	119	4027.22	10% - <20%	80%-120%	119.3963
17	41180	119	4028.01	<10%	>120%	121.067
17	41180	119	4028.03	10% - <20%	80%-120%	117.1228
17	41180	119	4028.04	<10%	80%-120%	119.8341
17	41180	119	4028.05	<10%	80%-120%	118.1092
17	41180	119	4029.00	10% - <20%	>120%	142.2355
17	41180	119	4030.01	20% - <50%	80%-120%	99.049
17	41180	119	4030.02	10% - <20%	>120%	134.9819
17	41180	119	4031.01	20% - <50%	>120%	147.7736
17	41180	119	4031.21	10% - <20%	>120%	132.3096
17	41180	119	4031.22	20% - <50%	>120%	151.0842
17	41180	119	4032.00	20% - <50%	50%-80%	66.3158
17	41180	119	4033.00	20% - <50%	50%-80%	79.5511
17	41180	119	4034.01	20% - <50%	50%-80%	79.6385
17	41180	119	4034.03	20% - <50%	50%-80%	74.0343
17	41180	119	4034.04	20% - <50%	50%-80%	67.0461
17	41180	119	4035.02	10% - <20%	80%-120%	104.5966
17	41180	119	4035.31	10% - <20%	80%-120%	118.3522
17	41180	119	4035.32	<10%	>120%	132.1774
17	41180	119	4035.33	10% - <20%	>120%	125.7261
17	41180	119	4035.34	10% - <20%	80%-120%	97.0752
17	41180	119	4036.01	<10%	80%-120%	107.0034
17	41180	119	4036.03	<10%	>120%	128.1224
17	41180	119	4036.04	<10%	80%-120%	100.3362
17	41180	119	4037.01	<10%	>120%	148.0874
17	41180	119	4037.02	<10%	>120%	127.6858
17	41180	119	4038.01	<10%	80%-120%	114.1791
17	41180	119	4038.02	<10%	80%-120%	100.3669
17	41180	119	4040.00	20% - <50%	NA	0
17	41180	119	4041.00	10% - <20%	50%-80%	72.6904
17	41180	133	6001.02	<10%	>120%	145.414
17	41180	133	6001.03	<10%	80%-120%	105.8
17	41180	133	6001.04	<10%	>120%	152.8469
17	41180	133	6004.01	<10%	>120%	124.5498
17	41180	133	6004.02	<10%	80%-120%	112.6147
17	41180	133	6005.01	<10%	>120%	124.4295
17	41180	133	6005.02	<10%	80%-120%	106.8689
17	41180	163	5004.00	80% - 100%	<50%	37.8206
17	41180	163	5005.00	80% - 100%	<50%	48.163
17	41180	163	5009.00	80% - 100%	<50%	18.8772
17	41180	163	5011.00	80% - 100%	<50%	43.4283
17	41180	163	5012.00	80% - 100%	50%-80%	55.984
17	41180	163	5013.00	80% - 100%	50%-80%	64.1638
17	41180	163	5014.00	80% - 100%	50%-80%	59.1649

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State	MSA	County	Census Tract	Minority Tract	Tract Income Catg	Percent Median
17	41180	163	5015.01	50% - <80%	80%-120%	85.5376
17	41180	163	5015.02	20% - <50%	80%-120%	104.8573
17	41180	163	5016.02	20% - <50%	50%-80%	69.3149
17	41180	163	5016.04	50% - <80%	50%-80%	62.236
17	41180	163	5016.05	20% - <50%	80%-120%	112.1404
17	41180	163	5016.06	20% - <50%	50%-80%	52.8953
17	41180	163	5016.07	50% - <80%	80%-120%	93.4377
17	41180	163	5017.00	20% - <50%	50%-80%	65.8238
17	41180	163	5018.01	20% - <50%	50%-80%	75.4453
17	41180	163	5018.02	20% - <50%	80%-120%	115.5253
17	41180	163	5019.00	20% - <50%	80%-120%	90.7489
17	41180	163	5021.00	80% - 100%	50%-80%	52.3549
17	41180	163	5022.00	80% - 100%	<50%	30.5245
17	41180	163	5023.00	50% - <80%	<50%	46.9171
17	41180	163	5024.01	80% - 100%	<50%	26.2606
17	41180	163	5024.04	50% - <80%	50%-80%	52.5389
17	41180	163	5025.00	80% - 100%	50%-80%	57.2382
17	41180	163	5026.02	50% - <80%	<50%	37.7002
17	41180	163	5026.03	80% - 100%	<50%	31.1663
17	41180	163	5027.00	80% - 100%	<50%	33.1827
17	41180	163	5028.00	80% - 100%	<50%	12.9498
17	41180	163	5029.00	80% - 100%	<50%	49.1222
17	41180	163	5031.01	<10%	80%-120%	103.53
17	41180	163	5031.02	10% - <20%	50%-80%	58.8782
17	41180	163	5032.02	20% - <50%	80%-120%	91.7081
17	41180	163	5032.03	<10%	>120%	120.5302
17	41180	163	5032.11	20% - <50%	>120%	123.1447
17	41180	163	5033.01	20% - <50%	50%-80%	70.1267
17	41180	163	5033.04	20% - <50%	80%-120%	87.5044
17	41180	163	5033.22	20% - <50%	80%-120%	97.4645
17	41180	163	5033.23	20% - <50%	>120%	180.5894
17	41180	163	5033.24	50% - <80%	80%-120%	106.4678
17	41180	163	5033.32	50% - <80%	80%-120%	93.2065
17	41180	163	5033.34	20% - <50%	80%-120%	104.245
17	41180	163	5034.04	20% - <50%	>120%	173.042
17	41180	163	5034.11	20% - <50%	50%-80%	71.9755
17	41180	163	5034.12	20% - <50%	>120%	121.4787
17	41180	163	5034.13	50% - <80%	80%-120%	90.3159
17	41180	163	5034.14	20% - <50%	80%-120%	88.2901
17	41180	163	5034.15	20% - <50%	80%-120%	107.3125
17	41180	163	5034.16	20% - <50%	80%-120%	83.6121
17	41180	163	5038.00	20% - <50%	>120%	145.2665
17	41180	163	5039.03	10% - <20%	>120%	154.5683
17	41180	163	5039.05	<10%	>120%	125.2223
17	41180	163	5039.06	<10%	80%-120%	102.6675



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State	MSA	County	Census Tract	Minority Tract	Tract Income Catg	Percent Median
17	41180	163	5039.07	20% - <50%	>120%	132.6057
17	41180	163	5039.08	20% - <50%	80%-120%	90.4315
17	41180	163	5040.01	<10%	80%-120%	108.464
17	41180	163	5040.02	<10%	80%-120%	85.153
17	41180	163	5043.51	20% - <50%	>120%	139.5077
17	41180	163	5043.52	20% - <50%	80%-120%	106.1846
17	41180	163	5043.53	20% - <50%	>120%	172.4745
17	41180	163	5043.54	20% - <50%	80%-120%	91.806
17	41180	163	5043.55	20% - <50%	>120%	152.2581
17	41180	163	5043.56	20% - <50%	80%-120%	109.6958
17	41180	163	5043.57	10% - <20%	80%-120%	95.6499
17	41180	163	5043.58	20% - <50%	80%-120%	85.9848
17	41180	163	5043.59	20% - <50%	80%-120%	97.1341
17	41180	163	5045.01	80% - 100%	<50%	34.2504
17	41180	163	5045.02	80% - 100%	<50%	41.1831
17	41180	163	5046.00	80% - 100%	<50%	23.9576
29	41180	071	8001.01	<10%	80%-120%	114.4729
29	41180	071	8001.02	<10%	>120%	183.1189
29	41180	071	8001.03	<10%	80%-120%	90.0245
29	41180	071	8001.04	<10%	>120%	125.0808
29	41180	071	8002.01	<10%	50%-80%	65.0286
29	41180	071	8002.02	<10%	80%-120%	119.4247
29	41180	071	8003.01	<10%	>120%	121.0528
29	41180	071	8003.02	<10%	80%-120%	84.3354
29	41180	071	8004.01	<10%	80%-120%	83.08
29	41180	071	8004.03	<10%	80%-120%	116.1754
29	41180	071	8004.04	<10%	80%-120%	101.8582
29	41180	071	8005.01	<10%	80%-120%	104.7098
29	41180	071	8005.02	<10%	80%-120%	81.6501
29	41180	071	8006.03	10% - <20%	80%-120%	90.0847
29	41180	071	8006.04	10% - <20%	50%-80%	69.4931
29	41180	071	8006.05	<10%	80%-120%	80.6212
29	41180	071	8006.06	10% - <20%	80%-120%	88.5131
29	41180	071	8007.02	10% - <20%	80%-120%	95.3078
29	41180	071	8007.03	10% - <20%	80%-120%	107.0777
29	41180	071	8007.04	10% - <20%	50%-80%	59.2368
29	41180	071	8008.01	<10%	80%-120%	82.693
29	41180	071	8008.02	10% - <20%	80%-120%	81.5498
29	41180	071	8009.01	<10%	80%-120%	84.1879
29	41180	071	8009.03	<10%	50%-80%	65.5843
29	41180	071	8009.04	<10%	50%-80%	64.8599
29	41180	071	8010.00	<10%	50%-80%	64.1237
29	41180	071	8011.01	<10%	50%-80%	58.7909
29	41180	071	8011.02	<10%	80%-120%	97.4138
29	41180	099	7001.07	<10%	80%-120%	101.0524

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State	MSA	County	Census Tract	Minority Tract	Tract Income Catg	Percent Median
29	41180	099	7001.11	10% - <20%	80%-120%	88.2949
29	41180	099	7001.13	<10%	80%-120%	101.4393
29	41180	099	7001.14	10% - <20%	80%-120%	91.104
29	41180	099	7001.15	10% - <20%	80%-120%	84.5548
29	41180	099	7001.16	10% - <20%	80%-120%	90.1566
29	41180	099	7001.17	10% - <20%	80%-120%	93.6489
29	41180	099	7001.18	10% - <20%	80%-120%	84.1843
29	41180	099	7001.19	10% - <20%	80%-120%	90.3749
29	41180	099	7001.20	10% - <20%	80%-120%	89.1479
29	41180	099	7001.21	10% - <20%	80%-120%	100.0401
29	41180	099	7001.22	10% - <20%	80%-120%	117.8425
29	41180	099	7001.23	<10%	>120%	125.5704
29	41180	099	7001.24	<10%	80%-120%	112.2761
29	41180	099	7002.06	10% - <20%	50%-80%	73.3818
29	41180	099	7002.07	<10%	50%-80%	73.6968
29	41180	099	7002.08	10% - <20%	50%-80%	79.1819
29	41180	099	7002.09	10% - <20%	80%-120%	111.0302
29	41180	099	7002.10	10% - <20%	50%-80%	78.7312
29	41180	099	7002.11	10% - <20%	80%-120%	101.6812
29	41180	099	7002.12	10% - <20%	80%-120%	101.6151
29	41180	099	7002.13	10% - <20%	>120%	136.5098
29	41180	099	7003.02	<10%	80%-120%	101.6423
29	41180	099	7003.03	10% - <20%	80%-120%	87.2295
29	41180	099	7003.05	10% - <20%	>120%	130.3345
29	41180	099	7003.06	<10%	80%-120%	94.3438
29	41180	099	7004.01	<10%	80%-120%	85.317
29	41180	099	7004.02	<10%	>120%	141.8143
29	41180	099	7005.02	<10%	80%-120%	112.2513
29	41180	099	7005.03	<10%	80%-120%	88.8045
29	41180	099	7005.04	<10%	80%-120%	87.9409
29	41180	099	7006.03	<10%	80%-120%	95.303
29	41180	099	7006.04	<10%	80%-120%	93.5829
29	41180	099	7006.05	10% - <20%	80%-120%	82.3674
29	41180	099	7006.06	10% - <20%	50%-80%	74.846
29	41180	099	7006.07	<10%	80%-120%	91.6562
29	41180	099	7007.00	10% - <20%	80%-120%	89.3024
29	41180	099	7008.01	10% - <20%	80%-120%	87.7498
29	41180	099	7008.02	10% - <20%	80%-120%	85.1542
29	41180	099	7009.00	10% - <20%	50%-80%	72.9795
29	41180	099	7010.01	<10%	50%-80%	77.477
29	41180	099	7010.02	<10%	80%-120%	89.3945
29	41180	099	7011.01	<10%	80%-120%	91.9287
29	41180	099	7011.02	<10%	50%-80%	74.4767
29	41180	099	7012.00	<10%	50%-80%	57.5166
29	41180	099	7013.00	<10%	50%-80%	64.8198

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State	MSA	County	Census Tract	Minority Tract	Tract Income Catg	Percent Median
29	41180	099	7014.01	<10%	80%-120%	91.9547
29	41180	099	7014.03	<10%	80%-120%	88.4636
29	41180	099	7014.04	10% - <20%	80%-120%	93.1381
29	41180	183	3101.00	<10%	80%-120%	89.47
29	41180	183	3102.01	10% - <20%	>120%	124.105
29	41180	183	3102.02	10% - <20%	80%-120%	99.9575
29	41180	183	3103.01	10% - <20%	80%-120%	112.1817
29	41180	183	3103.02	10% - <20%	80%-120%	84.6834
29	41180	183	3104.00	10% - <20%	50%-80%	78.4315
29	41180	183	3105.01	20% - <50%	50%-80%	61.403
29	41180	183	3105.02	20% - <50%	80%-120%	85.1695
29	41180	183	3106.01	20% - <50%	80%-120%	111.1989
29	41180	183	3106.02	10% - <20%	80%-120%	114.401
29	41180	183	3107.00	20% - <50%	50%-80%	71.6321
29	41180	183	3108.01	10% - <20%	>120%	129.0438
29	41180	183	3108.02	10% - <20%	80%-120%	97.4621
29	41180	183	3109.01	20% - <50%	50%-80%	58.9313
29	41180	183	3109.02	20% - <50%	>120%	129.36
29	41180	183	3109.03	20% - <50%	80%-120%	98.4202
29	41180	183	3110.01	20% - <50%	80%-120%	93.4495
29	41180	183	3110.03	20% - <50%	80%-120%	102.6687
29	41180	183	3110.04	20% - <50%	80%-120%	101.4783
29	41180	183	3111.03	<10%	>120%	170.5125
29	41180	183	3111.14	10% - <20%	>120%	146.0758
29	41180	183	3111.22	20% - <50%	80%-120%	115.8144
29	41180	183	3111.24	20% - <50%	>120%	140.1802
29	41180	183	3111.32	<10%	>120%	169.2725
29	41180	183	3111.45	10% - <20%	>120%	138.1958
29	41180	183	3111.46	20% - <50%	>120%	151.2883
29	41180	183	3111.47	10% - <20%	>120%	124.82
29	41180	183	3111.48	10% - <20%	>120%	130.042
29	41180	183	3111.49	10% - <20%	80%-120%	114.6405
29	41180	183	3111.50	10% - <20%	>120%	139.1373
29	41180	183	3111.51	20% - <50%	>120%	166.409
29	41180	183	3111.52	10% - <20%	>120%	151.8322
29	41180	183	3111.53	20% - <50%	>120%	142.5623
29	41180	183	3111.54	10% - <20%	>120%	152.7572
29	41180	183	3112.03	10% - <20%	>120%	133.979
29	41180	183	3112.11	20% - <50%	80%-120%	110.793
29	41180	183	3112.12	20% - <50%	>120%	135.0562
29	41180	183	3112.21	10% - <20%	80%-120%	98.8107
29	41180	183	3112.94	10% - <20%	80%-120%	114.0789
29	41180	183	3112.96	10% - <20%	80%-120%	115.556
29	41180	183	3113.11	20% - <50%	80%-120%	115.7554
29	41180	183	3113.12	10% - <20%	80%-120%	117.3222

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State	MSA	County	Census Tract	Minority Tract	Tract Income Catg	Percent Median
29	41180	183	3113.22	10% - <20%	>120%	150.9757
29	41180	183	3113.31	10% - <20%	80%-120%	117.0402
29	41180	183	3113.91	10% - <20%	80%-120%	103.3542
29	41180	183	3114.22	10% - <20%	80%-120%	95.6133
29	41180	183	3115.00	20% - <50%	<50%	49.8277
29	41180	183	3116.02	10% - <20%	80%-120%	87.8253
29	41180	183	3116.03	10% - <20%	>120%	121.4835
29	41180	183	3116.04	10% - <20%	>120%	131.1085
29	41180	183	3117.12	20% - <50%	>120%	142.5965
29	41180	183	3117.21	10% - <20%	>120%	148.8862
29	41180	183	3117.32	10% - <20%	>120%	121.0705
29	41180	183	3117.33	10% - <20%	80%-120%	101.5149
29	41180	183	3117.34	20% - <50%	80%-120%	111.6944
29	41180	183	3117.35	10% - <20%	>120%	126.4187
29	41180	183	3117.37	10% - <20%	>120%	170.1243
29	41180	183	3117.38	20% - <50%	50%-80%	78.2392
29	41180	183	3117.39	10% - <20%	>120%	156.4501
29	41180	183	3117.40	<10%	>120%	152.5059
29	41180	183	3118.01	10% - <20%	>120%	120.7909
29	41180	183	3118.02	10% - <20%	>120%	123.6367
29	41180	183	3119.03	10% - <20%	>120%	137.3817
29	41180	183	3119.04	10% - <20%	>120%	143.0861
29	41180	183	3119.07	10% - <20%	80%-120%	84.4498
29	41180	183	3119.08	10% - <20%	>120%	130.764
29	41180	183	3119.09	10% - <20%	>120%	147.7241
29	41180	183	3120.01	<10%	>120%	154.6532
29	41180	183	3120.02	10% - <20%	>120%	121.894
29	41180	183	3120.03	10% - <20%	80%-120%	114.8623
29	41180	183	3120.94	20% - <50%	80%-120%	111.4773
29	41180	183	3120.95	10% - <20%	80%-120%	112.1675
29	41180	183	3120.96	10% - <20%	>120%	125.568
29	41180	183	3121.92	10% - <20%	80%-120%	116.1825
29	41180	183	3121.93	10% - <20%	>120%	129.7671
29	41180	183	3121.94	<10%	80%-120%	111.3641
29	41180	183	3121.95	10% - <20%	50%-80%	79.8225
29	41180	183	3122.04	<10%	>120%	142.0538
29	41180	183	3122.06	<10%	>120%	136.5688
29	41180	183	3122.07	20% - <50%	80%-120%	96.8439
29	41180	183	3122.08	10% - <20%	>120%	138.2524
29	41180	183	3122.09	10% - <20%	>120%	159.277
29	41180	183	3123.00	10% - <20%	>120%	146.4959
29	41180	183	3124.00	10% - <20%	50%-80%	68.8489
29	41180	183	9800.00	50% - <80%	NA	0
29	41180	189	2101.01	50% - <80%	50%-80%	73.4054
29	41180	189	2101.02	80% - 100%	50%-80%	75.2896

2023 St. Louis MultiState Partial MSA Assessment Area

State	MSA	County	Census Tract	Minority Tract	Tract Income Catg	Percent Median
29	41180	189	2102.00	80% - 100%	50%-80%	55.0154
29	41180	189	2103.00	80% - 100%	50%-80%	60.9299
29	41180	189	2104.00	80% - 100%	50%-80%	50.7267
29	41180	189	2105.01	80% - 100%	50%-80%	59.1979
29	41180	189	2105.02	80% - 100%	50%-80%	53.622
29	41180	189	2106.00	80% - 100%	50%-80%	56.9574
29	41180	189	2107.02	80% - 100%	50%-80%	54.7464
29	41180	189	2107.03	80% - 100%	50%-80%	64.5673
29	41180	189	2107.04	80% - 100%	50%-80%	57.762
29	41180	189	2108.03	50% - <80%	50%-80%	79.7906
29	41180	189	2108.05	80% - 100%	80%-120%	85.0456
29	41180	189	2108.06	80% - 100%	80%-120%	81.2477
29	41180	189	2108.07	80% - 100%	80%-120%	106.0478
29	41180	189	2108.08	80% - 100%	80%-120%	100.8825
29	41180	189	2109.12	50% - <80%	80%-120%	109.402
29	41180	189	2109.21	50% - <80%	80%-120%	118.7203
29	41180	189	2109.23	50% - <80%	80%-120%	80.692
29	41180	189	2109.24	50% - <80%	80%-120%	94.8146
29	41180	189	2109.25	50% - <80%	80%-120%	94.9633
29	41180	189	2109.26	50% - <80%	50%-80%	70.7437
29	41180	189	2109.27	50% - <80%	>120%	140.0681
29	41180	189	2109.28	50% - <80%	>120%	120.3638
29	41180	189	2110.01	50% - <80%	80%-120%	96.792
29	41180	189	2110.02	50% - <80%	80%-120%	89.7295
29	41180	189	2111.01	50% - <80%	80%-120%	91.9346
29	41180	189	2111.02	50% - <80%	80%-120%	83.8693
29	41180	189	2112.01	50% - <80%	50%-80%	73.77
29	41180	189	2112.02	20% - <50%	80%-120%	90.5649
29	41180	189	2113.01	20% - <50%	80%-120%	80.3581
29	41180	189	2113.31	20% - <50%	80%-120%	87.2649
29	41180	189	2113.32	20% - <50%	80%-120%	89.0039
29	41180	189	2113.33	50% - <80%	80%-120%	98.3682
29	41180	189	2113.34	20% - <50%	80%-120%	97.8468
29	41180	189	2114.01	20% - <50%	50%-80%	62.5604
29	41180	189	2114.02	50% - <80%	50%-80%	54.7016
29	41180	189	2115.00	80% - 100%	<50%	48.8484
29	41180	189	2116.00	50% - <80%	50%-80%	68.7581
29	41180	189	2117.00	50% - <80%	50%-80%	73.2756
29	41180	189	2118.01	80% - 100%	<50%	36.4354
29	41180	189	2118.02	80% - 100%	50%-80%	58.1313
29	41180	189	2119.00	80% - 100%	<50%	38.7231
29	41180	189	2120.02	80% - 100%	<50%	36.6903
29	41180	189	2120.03	80% - 100%	50%-80%	51.6175
29	41180	189	2120.04	80% - 100%	<50%	42.4007
29	41180	189	2121.01	80% - 100%	50%-80%	57.67

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State	MSA	County	Census Tract	Minority Tract	Tract Income Catg	Percent Median
29	41180	189	2121.02	80% - 100%	<50%	31.7574
29	41180	189	2122.01	80% - 100%	50%-80%	59.6981
29	41180	189	2122.02	80% - 100%	<50%	29.0863
29	41180	189	2123.00	80% - 100%	50%-80%	61.2921
29	41180	189	2124.00	80% - 100%	50%-80%	61.2779
29	41180	189	2125.00	80% - 100%	50%-80%	61.5422
29	41180	189	2126.00	50% - <80%	50%-80%	70.1845
29	41180	189	2127.01	80% - 100%	<50%	42.0031
29	41180	189	2127.02	50% - <80%	<50%	47.8574
29	41180	189	2131.02	20% - <50%	NA	0
29	41180	189	2131.03	20% - <50%	80%-120%	105.6478
29	41180	189	2131.04	50% - <80%	<50%	43.6265
29	41180	189	2132.02	20% - <50%	80%-120%	106.2648
29	41180	189	2132.03	20% - <50%	80%-120%	104.1695
29	41180	189	2132.04	50% - <80%	80%-120%	88.1191
29	41180	189	2133.01	50% - <80%	50%-80%	62.8684
29	41180	189	2133.02	50% - <80%	50%-80%	51.1751
29	41180	189	2134.01	50% - <80%	50%-80%	61.5729
29	41180	189	2134.02	50% - <80%	50%-80%	63.2317
29	41180	189	2135.00	50% - <80%	50%-80%	64.7065
29	41180	189	2136.00	80% - 100%	<50%	42.4455
29	41180	189	2137.01	50% - <80%	NA	0
29	41180	189	2137.02	50% - <80%	50%-80%	69.3598
29	41180	189	2138.00	80% - 100%	<50%	49.0856
29	41180	189	2139.00	80% - 100%	<50%	43.623
29	41180	189	2141.00	80% - 100%	<50%	42.5387
29	41180	189	2142.00	80% - 100%	<50%	47.6143
29	41180	189	2143.00	50% - <80%	<50%	46.5843
29	41180	189	2144.00	20% - <50%	50%-80%	71.428
29	41180	189	2145.00	20% - <50%	80%-120%	82.2093
29	41180	189	2146.01	20% - <50%	50%-80%	55.0366
29	41180	189	2146.02	20% - <50%	<50%	49.6885
29	41180	189	2147.00	50% - <80%	50%-80%	70.9419
29	41180	189	2148.00	20% - <50%	50%-80%	77.2422
29	41180	189	2149.01	20% - <50%	50%-80%	69.053
29	41180	189	2149.02	50% - <80%	80%-120%	80.6826
29	41180	189	2150.01	50% - <80%	80%-120%	89.5939
29	41180	189	2150.03	20% - <50%	>120%	120.9773
29	41180	189	2150.04	20% - <50%	>120%	121.8705
29	41180	189	2150.05	20% - <50%	>120%	139.6186
29	41180	189	2151.02	20% - <50%	80%-120%	83.2228
29	41180	189	2151.03	20% - <50%	>120%	139.7201
29	41180	189	2151.05	20% - <50%	>120%	164.3467
29	41180	189	2151.41	20% - <50%	>120%	142.7263
29	41180	189	2151.43	20% - <50%	80%-120%	108.7861

2023 St. Louis MultiState Partial MSA Assessment Area

State	MSA	County	Census Tract	Minority Tract	Tract Income Catg	Percent Median
29	41180	189	2151.44	20% - <50%	80%-120%	101.7603
29	41180	189	2151.45	20% - <50%	80%-120%	119.8081
29	41180	189	2151.46	50% - <80%	>120%	129.1087
29	41180	189	2152.01	20% - <50%	>120%	193.1971
29	41180	189	2152.31	20% - <50%	>120%	149.1894
29	41180	189	2152.33	20% - <50%	>120%	144.6612
29	41180	189	2152.34	20% - <50%	>120%	294.9585
29	41180	189	2152.35	20% - <50%	>120%	193.2891
29	41180	189	2152.36	10% - <20%	>120%	130.6885
29	41180	189	2153.01	20% - <50%	>120%	175.4996
29	41180	189	2153.02	20% - <50%	>120%	190.3395
29	41180	189	2154.00	10% - <20%	>120%	294.9585
29	41180	189	2155.00	20% - <50%	>120%	175.8158
29	41180	189	2156.00	50% - <80%	80%-120%	80.3841
29	41180	189	2157.00	80% - 100%	50%-80%	76.0789
29	41180	189	2158.01	20% - <50%	>120%	124.4968
29	41180	189	2158.02	20% - <50%	50%-80%	77.9525
29	41180	189	2158.03	20% - <50%	>120%	167.4697
29	41180	189	2159.01	50% - <80%	80%-120%	107.2347
29	41180	189	2159.02	80% - 100%	50%-80%	70.7897
29	41180	189	2160.00	80% - 100%	50%-80%	55.8389
29	41180	189	2161.01	20% - <50%	>120%	175.4996
29	41180	189	2161.02	50% - <80%	>120%	206.6436
29	41180	189	2162.01	20% - <50%	>120%	159.8916
29	41180	189	2162.02	20% - <50%	>120%	229.8697
29	41180	189	2163.00	20% - <50%	>120%	174.8755
29	41180	189	2164.01	20% - <50%	>120%	199.436
29	41180	189	2164.02	20% - <50%	>120%	159.0315
29	41180	189	2165.00	20% - <50%	>120%	193.4
29	41180	189	2166.00	20% - <50%	>120%	270.8688
29	41180	189	2167.00	20% - <50%	>120%	144.7403
29	41180	189	2168.00	20% - <50%	>120%	131.1463
29	41180	189	2169.00	20% - <50%	50%-80%	55.5687
29	41180	189	2170.00	20% - <50%	80%-120%	90.1802
29	41180	189	2172.00	20% - <50%	80%-120%	82.6305
29	41180	189	2173.00	20% - <50%	80%-120%	115.6067
29	41180	189	2174.00	10% - <20%	>120%	155.4059
29	41180	189	2175.00	10% - <20%	>120%	226.5119
29	41180	189	2176.00	10% - <20%	>120%	204.8443
29	41180	189	2177.01	10% - <20%	>120%	230.3617
29	41180	189	2177.02	20% - <50%	>120%	247.6462
29	41180	189	2178.02	20% - <50%	>120%	151.7803
29	41180	189	2178.06	20% - <50%	80%-120%	117.57
29	41180	189	2178.07	10% - <20%	>120%	158.8982
29	41180	189	2178.41	20% - <50%	>120%	158.4924

2023 St. Louis MultiState Partial MSA Assessment Area

State	MSA	County	Census Tract	Minority Tract	Tract Income Catg	Percent Median
29	41180	189	2178.51	10% - <20%	>120%	167.3387
29	41180	189	2178.52	10% - <20%	>120%	184.156
29	41180	189	2178.53	20% - <50%	>120%	249.9976
29	41180	189	2178.54	10% - <20%	>120%	219.1203
29	41180	189	2179.21	10% - <20%	>120%	165.5135
29	41180	189	2179.23	10% - <20%	>120%	128.9034
29	41180	189	2179.31	10% - <20%	>120%	132.778
29	41180	189	2179.32	20% - <50%	>120%	147.1483
29	41180	189	2179.41	10% - <20%	80%-120%	98.196
29	41180	189	2179.42	10% - <20%	>120%	136.1063
29	41180	189	2179.43	20% - <50%	>120%	127.9548
29	41180	189	2179.44	20% - <50%	>120%	152.5484
29	41180	189	2180.12	10% - <20%	>120%	207.5957
29	41180	189	2180.13	10% - <20%	>120%	120.3591
29	41180	189	2180.14	<10%	>120%	143.9616
29	41180	189	2180.15	10% - <20%	80%-120%	116.2521
29	41180	189	2180.16	20% - <50%	80%-120%	95.165
29	41180	189	2181.02	10% - <20%	80%-120%	89.5408
29	41180	189	2181.04	20% - <50%	50%-80%	63.6459
29	41180	189	2181.05	10% - <20%	80%-120%	102.1815
29	41180	189	2182.01	10% - <20%	>120%	146.2894
29	41180	189	2183.00	10% - <20%	>120%	149.6908
29	41180	189	2184.01	<10%	>120%	160.5936
29	41180	189	2184.02	10% - <20%	>120%	147.6427
29	41180	189	2185.00	<10%	>120%	157.3963
29	41180	189	2186.00	20% - <50%	>120%	152.7454
29	41180	189	2188.00	<10%	>120%	200.9556
29	41180	189	2189.01	20% - <50%	>120%	123.0172
29	41180	189	2189.02	20% - <50%	>120%	153.7471
29	41180	189	2191.00	10% - <20%	>120%	147.8999
29	41180	189	2192.00	10% - <20%	>120%	192.1765
29	41180	189	2193.00	10% - <20%	>120%	168.679
29	41180	189	2194.00	<10%	>120%	189.3815
29	41180	189	2195.01	10% - <20%	>120%	123.2851
29	41180	189	2195.02	<10%	>120%	161.8171
29	41180	189	2196.01	10% - <20%	80%-120%	96.8817
29	41180	189	2196.02	10% - <20%	>120%	133.4682
29	41180	189	2197.00	10% - <20%	80%-120%	98.1299
29	41180	189	2198.01	10% - <20%	80%-120%	96.3531
29	41180	189	2198.02	10% - <20%	50%-80%	65.1254
29	41180	189	2199.00	20% - <50%	80%-120%	90.336
29	41180	189	2200.01	10% - <20%	80%-120%	97.3359
29	41180	189	2200.02	10% - <20%	80%-120%	100.2855
29	41180	189	2201.01	10% - <20%	50%-80%	61.6791
29	41180	189	2201.02	20% - <50%	80%-120%	84.0628



2023 St. Louis MultiState Partial MSA Assessment Area

State	MSA	County	Census Tract	Minority Tract	Tract Income Catg	Percent Median
29	41180	189	2202.00	20% - <50%	50%-80%	64.8233
29	41180	189	2203.00	20% - <50%	<50%	45.7714
29	41180	189	2204.41	10% - <20%	80%-120%	97.7429
29	41180	189	2204.42	10% - <20%	80%-120%	106.6023
29	41180	189	2204.43	10% - <20%	80%-120%	94.5539
29	41180	189	2204.45	<10%	>120%	136.8873
29	41180	189	2204.46	<10%	>120%	133.7136
29	41180	189	2204.47	10% - <20%	>120%	134.1183
29	41180	189	2204.48	10% - <20%	80%-120%	90.8468
29	41180	189	2204.49	10% - <20%	>120%	154.8526
29	41180	189	2204.50	<10%	>120%	126.9449
29	41180	189	2204.51	<10%	>120%	163.4748
29	41180	189	2204.52	<10%	>120%	145.7089
29	41180	189	2205.01	10% - <20%	80%-120%	80.0596
29	41180	189	2205.03	10% - <20%	50%-80%	75.2141
29	41180	189	2205.04	20% - <50%	50%-80%	68.797
29	41180	189	2206.01	10% - <20%	80%-120%	106.7344
29	41180	189	2206.02	10% - <20%	50%-80%	76.9449
29	41180	189	2207.01	10% - <20%	80%-120%	97.1778
29	41180	189	2207.02	10% - <20%	80%-120%	108.2446
29	41180	189	2207.03	10% - <20%	80%-120%	97.0905
29	41180	189	2208.01	10% - <20%	>120%	126.1131
29	41180	189	2208.02	10% - <20%	80%-120%	116.1955
29	41180	189	2208.03	<10%	>120%	142.941
29	41180	189	2210.00	20% - <50%	50%-80%	70.1444
29	41180	189	2211.00	<10%	>120%	166.1105
29	41180	189	2212.01	<10%	>120%	180.0113
29	41180	189	2212.02	10% - <20%	>120%	130.2531
29	41180	189	2213.32	10% - <20%	>120%	126.6547
29	41180	189	2213.35	10% - <20%	80%-120%	113.4394
29	41180	189	2213.36	10% - <20%	80%-120%	90.4988
29	41180	189	2213.37	10% - <20%	80%-120%	108.3201
29	41180	189	2213.38	20% - <50%	80%-120%	80.5764
29	41180	189	2213.39	10% - <20%	>120%	134.7459
29	41180	189	2214.21	10% - <20%	>120%	143.7811
29	41180	189	2214.23	<10%	>120%	131.0448
29	41180	189	2214.24	<10%	>120%	125.4206
29	41180	189	2214.25	10% - <20%	80%-120%	114.4682
29	41180	189	2214.26	10% - <20%	>120%	126.9685
29	41180	189	2215.02	<10%	>120%	142.4431
29	41180	189	2215.03	10% - <20%	>120%	148.1346
29	41180	189	2215.06	10% - <20%	>120%	159.0799
29	41180	189	2216.21	<10%	>120%	170.5892
29	41180	189	2216.24	10% - <20%	>120%	152.9566
29	41180	189	2216.25	10% - <20%	>120%	147.8727

2023 St. Louis MultiState Partial MSA Assessment Area

State	MSA	County	Census Tract	Minority Tract	Tract Income Catg	Percent Median
29	41180	189	2216.26	10% - <20%	>120%	186.3151
29	41180	189	2216.27	20% - <50%	>120%	258.7437
29	41180	189	2216.29	20% - <50%	>120%	255.9675
29	41180	189	2216.30	20% - <50%	>120%	128.3336
29	41180	189	2216.31	20% - <50%	>120%	173.9057
29	41180	189	2218.00	80% - 100%	<50%	31.4011
29	41180	189	2219.00	10% - <20%	80%-120%	119.4211
29	41180	189	2220.00	<10%	>120%	153.1666
29	41180	189	2221.00	10% - <20%	>120%	176.3668
29	41180	510	1011.00	20% - <50%	50%-80%	71.0646
29	41180	510	1012.00	20% - <50%	80%-120%	107.1273
29	41180	510	1013.00	20% - <50%	80%-120%	118.7663
29	41180	510	1014.00	20% - <50%	50%-80%	76.8139
29	41180	510	1015.00	50% - <80%	<50%	29.2904
29	41180	510	1018.00	50% - <80%	50%-80%	54.8278
29	41180	510	1021.00	20% - <50%	80%-120%	84.9371
29	41180	510	1022.00	10% - <20%	>120%	120.0653
29	41180	510	1023.00	20% - <50%	50%-80%	68.2614
29	41180	510	1024.00	20% - <50%	80%-120%	88.3739
29	41180	510	1025.00	20% - <50%	50%-80%	77.8687
29	41180	510	1031.00	20% - <50%	80%-120%	102.4516
29	41180	510	1034.00	10% - <20%	>120%	124.4519
29	41180	510	1036.00	10% - <20%	80%-120%	87.0124
29	41180	510	1037.00	10% - <20%	80%-120%	110.2067
29	41180	510	1038.00	10% - <20%	80%-120%	108.7802
29	41180	510	1042.00	10% - <20%	80%-120%	115.5407
29	41180	510	1045.00	20% - <50%	50%-80%	74.4944
29	41180	510	1051.98	20% - <50%	>120%	186.6313
29	41180	510	1052.00	50% - <80%	80%-120%	119.8919
29	41180	510	1053.00	80% - 100%	NA	0
29	41180	510	1054.00	80% - 100%	50%-80%	69.1038
29	41180	510	1055.00	80% - 100%	80%-120%	98.6113
29	41180	510	1061.00	80% - 100%	<50%	39.3272
29	41180	510	1062.00	80% - 100%	NA	0
29	41180	510	1063.00	80% - 100%	50%-80%	51.3225
29	41180	510	1064.00	80% - 100%	<50%	49.6035
29	41180	510	1065.00	80% - 100%	50%-80%	51.8015
29	41180	510	1066.00	80% - 100%	<50%	33.4045
29	41180	510	1067.00	80% - 100%	50%-80%	71.7595
29	41180	510	1072.00	80% - 100%	50%-80%	54.3217
29	41180	510	1073.00	80% - 100%	<50%	44.7131
29	41180	510	1074.00	80% - 100%	<50%	47.5896
29	41180	510	1075.00	80% - 100%	50%-80%	50.0247
29	41180	510	1076.00	80% - 100%	50%-80%	59.3265
29	41180	510	1081.00	80% - 100%	<50%	42.4738

2023 St. Louis MultiState Partial MSA Assessment Area

State	MSA	County	Census Tract	Minority Tract	Tract Income Catg	Percent Median
29	41180	510	1082.00	80% - 100%	<50%	45.5544
29	41180	510	1083.00	80% - 100%	50%-80%	53.8297
29	41180	510	1096.00	80% - 100%	<50%	49.39
29	41180	510	1097.00	80% - 100%	<50%	29.1052
29	41180	510	1101.00	80% - 100%	<50%	41.1677
29	41180	510	1102.00	80% - 100%	<50%	46.6032
29	41180	510	1103.00	80% - 100%	<50%	35.9022
29	41180	510	1104.00	80% - 100%	50%-80%	52.0446
29	41180	510	1105.00	80% - 100%	<50%	48.4839
29	41180	510	1111.00	80% - 100%	50%-80%	60.2114
29	41180	510	1112.00	80% - 100%	<50%	37.6943
29	41180	510	1113.00	80% - 100%	<50%	45.8104
29	41180	510	1121.00	20% - <50%	>120%	147.2946
29	41180	510	1122.00	80% - 100%	50%-80%	59.8456
29	41180	510	1123.00	80% - 100%	<50%	31.6843
29	41180	510	1124.00	20% - <50%	>120%	178.6946
29	41180	510	1135.00	<10%	80%-120%	104.757
29	41180	510	1141.01	20% - <50%	80%-120%	85.0515
29	41180	510	1141.02	10% - <20%	>120%	148.6254
29	41180	510	1142.00	20% - <50%	80%-120%	95.0883
29	41180	510	1143.00	10% - <20%	80%-120%	112.538
29	41180	510	1151.00	20% - <50%	50%-80%	55.2655
29	41180	510	1152.00	50% - <80%	<50%	42.9682
29	41180	510	1153.00	50% - <80%	50%-80%	60.4662
29	41180	510	1154.00	20% - <50%	50%-80%	53.5135
29	41180	510	1155.00	50% - <80%	<50%	38.204
29	41180	510	1156.00	50% - <80%	<50%	37.8335
29	41180	510	1157.00	50% - <80%	50%-80%	57.8564
29	41180	510	1161.00	50% - <80%	<50%	49.2578
29	41180	510	1162.00	20% - <50%	>120%	127.3519
29	41180	510	1163.01	20% - <50%	80%-120%	113.2483
29	41180	510	1163.02	80% - 100%	<50%	32.3957
29	41180	510	1164.00	50% - <80%	50%-80%	50.2041
29	41180	510	1165.00	50% - <80%	80%-120%	84.2681
29	41180	510	1171.00	20% - <50%	80%-120%	112.2065
29	41180	510	1172.00	20% - <50%	>120%	125.7261
29	41180	510	1174.00	20% - <50%	>120%	121.8398
29	41180	510	1181.00	50% - <80%	80%-120%	83.9495
29	41180	510	1186.00	20% - <50%	80%-120%	117.662
29	41180	510	1191.01	50% - <80%	NA	0
29	41180	510	1191.02	20% - <50%	80%-120%	98.4036
29	41180	510	1192.00	50% - <80%	>120%	133.4292
29	41180	510	1193.00	50% - <80%	80%-120%	99.18
29	41180	510	1202.00	80% - 100%	<50%	48.0674
29	41180	510	1212.00	80% - 100%	50%-80%	50.0554

2023 St. Louis MultiState Partial MSA Assessment Area

State	MSA	County	Census Tract	Minority Tract	Tract Income Catg	Percent Median
29	41180	510	1231.00	50% - <80%	80%-120%	93.4035
29	41180	510	1232.00	20% - <50%	80%-120%	88.2111
29	41180	510	1233.00	20% - <50%	50%-80%	76.4682
29	41180	510	1241.00	50% - <80%	50%-80%	53.6822
29	41180	510	1242.00	50% - <80%	<50%	48.6679
29	41180	510	1243.00	20% - <50%	>120%	153.4911
29	41180	510	1246.00	50% - <80%	<50%	30.2331
29	41180	510	1255.00	50% - <80%	80%-120%	115.5914
29	41180	510	1256.00	50% - <80%	80%-120%	92.344
29	41180	510	1257.00	80% - 100%	<50%	25.0123
29	41180	510	1266.00	80% - 100%	<50%	44.6553
29	41180	510	1267.00	80% - 100%	<50%	47.7701
29	41180	510	1268.00	20% - <50%	80%-120%	94.0182
29	41180	510	1269.00	80% - 100%	50%-80%	62.118
29	41180	510	1270.00	80% - 100%	<50%	19.794
29	41180	510	1271.00	80% - 100%	<50%	46.5607
29	41180	510	1272.00	20% - <50%	80%-120%	106.4182
29	41180	510	1273.00	50% - <80%	80%-120%	116.2521
29	41180	510	1274.00	50% - <80%	<50%	35.3358
29	41180	510	1275.00	50% - <80%	<50%	35.9671
29	41180	510	1276.00	20% - <50%	80%-120%	113.9125
29	41180	510	1277.00	80% - 100%	<50%	28.448
29	41180	510	1278.00	50% - <80%	<50%	37.9374

# **Branch Locations With Hours**

Count	Status	Name	Address	City	ST	ZIP	ATM	Hours	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Phone #
1	Open	IL <b>BEECHER BANKING CENTER</b>	951 DIXIE HIGHWAY	BEECHER	IL	60401	YES	Lobby	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 12:00	Closed	708-946-2500
Census Tract	8839.02							Drive-Up	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:30	8:30 - 12:00	Closed	
2	Open	IL <b>BELVIDERE BANKING CENTER</b>	600 S STATE STREET	Belvidere	IL	61008	YES	Lobby	9:00-5:00	9:00-5:00	9:00-5:00	9:00-5:00	9:00-6:00	9:00-12:00	Closed	815-398-6500
Census Tract	0102.00															
3	Open	IL <b>LOGAN AVENUE DRIVE UP</b>	311 LOGAN AVE	BELVIDERE	IL	61008	YES	Drive-Up	8:00-5:30	8:00-5:30	8:00-5:30	8:00-5:30	8:00-6:00	8:00-12:00	Closed	815-398-6500
Census Tract	0102.00															
4	Open	IL <b>BOURBONNAIS BANKING CENTER</b>	680 S MAIN STREET	BOURBONNAIS	IL	60914	YES	Lobby	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	Closed	Closed	815-937-2829
Census Tract	0120.00							Drive-Up	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 12:00	Closed	
5	Open	IL <b>BOURBONNAIS LATHAM DR BANKING CENTER</b>	576 William Latham Dr	BOURBONNAIS	IL	60914	YES	Lobby	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00-12:00	Closed	815-937-2829
Census Tract	0120.00							Drive-Up	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:30	8:30 - 12:00	Closed	
6	Open	IL <b>BRADLEY BANKING CENTER</b>	980 N KINZIE AVE	BRADLEY	IL	60915	YES	Lobby	8:30 - 6:00	8:30 - 6:00	8:30 - 6:00	8:30 - 6:00	8:30 - 6:00	9:00 - 2:00	Closed	815-932-5612
Census Tract	0107.02							Drive-Up	8:00 - 6:00	8:00 - 6:00	8:00 - 6:00	8:00 - 6:00	8:00 - 6:00	8:00 - 2:00	Closed	
7	Open	IL <b>CENTRALIA BANKING CENTER</b>	200 SOUTH POPLAR	CENTRALIA	IL	62801	YES	Lobby	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 12:00	Closed	618-532-1919
Census Tract	9526.00							Drive-Up	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:30	8:30 - 12:00	Closed	
8	Open	IL <b>CHAMPAIGN BANKING CENTER</b>	1617 W. SPRINGFIELD AVENUE	CHAMPAIGN	IL	61821	YES	Lobby	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	Closed	Closed	217-398-3800
Census Tract	0011.00							Drive-Up	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	Closed	Closed	
9	Open	IL <b>CHERRY VALLEY BANKING CENTER</b>	1972 PAWLISCH DRIVE	ROCKFORD	IL	61112	YES	Lobby	9:00-5:00	9:00-5:00	9:00-5:00	9:00-5:00	9:00-6:00	9:00-12:00	Closed	815-398-6500
Census Tract	0005.14							Drive-Up	8:00-5:30	8:00-5:30	8:00-5:30	8:00-5:30	8:00-6:00	8:00-12:00	Closed	
10	Open	IL <b>COLUMBIA BANKING CENTER</b>	200 QUARRY ROAD	COLUMBIA	IL	62236	YES	Lobby	9:00 - 5:00	9:00 - 5:00	9:00 - 12:00	9:00 - 5:00	9:00 - 5:00	9:00 - 12:00	Closed	618-281-9272
Census Tract	6001.04							Drive-Up	8:30 - 5:00	8:30 - 5:00	8:30 - 12:00	8:30 - 5:00	8:30 - 5:30	8:30 - 12:00	Closed	
11	Open	IL <b>DIAMOND BANKING CENTER</b>	1275 E DIVISION ST	DIAMOND	IL	60416	YES	Lobby	9:00-5:00	9:00-5:00	9:00-5:00	9:00-5:00	9:00-5:00	9:00-12:00	Closed	815-634-4415
Census Tract	0008.00							Drive-Up	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:30	8:30 - 12:00	Closed	
12	Open	IL <b>DIXON HENNEPIN BANKING CENTER</b>	212 NORTH HENNEPIN AVENUE	DIXON	IL	61021	YES	Lobby	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 12:00	Closed	815-285-5143
Census Tract	0005.00							Drive-Up	8:00 - 5:00	8:00 - 5:00	8:00 - 5:00	8:00 - 5:00	8:00 - 5:30	8:30 - 12:00	Closed	
13	Open	IL <b>DWIGHT BANKING CENTER</b>	302 W MAZON AVE.	DWIGHT	IL	60420	YES	Drive-Up	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:30	8:30 - 12:00	Closed	815-584-1890
Census Tract	9601.00							Lobby	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 12:00	Closed	
14	Open	IL <b>EAST STATE STREET BANKING CENTER</b>	6838 E STATE STREET	ROCKFORD	IL	61108	YES	Lobby	9:00-5:00	9:00-5:00	9:00-5:00	9:00-5:00	9:00-6:00	9:00-12:00	Closed	815-398-6500
Census Tract	0005.11							Drive Up	8:00-5:30	8:00-5:30	8:00-5:30	8:00-5:30	8:00-6:00	8:00-12:00	Closed	
15	Open	IL <b>EFFINGHAM MAIN BANKING CENTER</b>	110 S. 5TH STREET	EFFINGHAM	IL	62401	YES	Lobby	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 12:00	Closed	217-342-2141
Census Tract	9508.00							Drive-Up	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:30	8:30 - 12:00	Closed	
16	Open	IL <b>FARINA BANKING CENTER</b>	300 W. MADISON	FARINA	IL	62838	YES	Lobby	9:00 - 4:00	9:00 - 4:00	9:00-12:00	9:00 - 4:00	9:00 - 4:00	9:00 - 12:00	Closed	618-245-3371
Census Tract	9511.00							Drive-Up	8:30 - 4:00	8:30 - 4:00	8:30-12:00	8:30 - 4:00	8:30 - 5:00	8:30 - 12:00	Closed	
17	Open	IL <b>GATEWAY CENTER BANKING CENTER</b>	1988 GATEWAY CENTER DRIVE	BELVIDERE	IL	61008	YES	Lobby	9:00-5:00	9:00-5:00	9:00-5:00	9:00-5:00	9:00-6:00	9:00-12:00	Closed	815-398-6500
Census Tract	0104.00							Drive-Up	8:00-5:30	8:00-5:30	8:00-5:30	8:00-5:30	8:00-6:00	8:00-12:00	Closed	

18	Open	IL	<b>GRANT PARK BANKING CENTER</b>	119 NORTH MAIN STREET	GRANT PARK	IL	60940	YES	Lobby	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 12:00	Closed	815-465-2161
Census									Drive-Up	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:30	8:30 - 12:00	Closed	
Tract									0101.00								
19	Open	IL	<b>GREENVILLE BANKING CENTER</b>	318 WEST COLLEGE	GREENVILLE	IL	62246	YES	Lobby	9:00 - 5:00	9:00 - 5:00	9:00 - 12:00	9:00 - 5:00	9:00 - 5:00	Closed	Closed	618-664-2276
Census									Drive-Up	8:30 - 5:00	8:30 - 5:00	8:30 - 12:00	8:30 - 5:00	8:30 - 5:00	Closed	Closed	
Tract									9513.00								
20	Open	IL	<b>HERSCHER BANKING CENTER</b>	654 N. PARK ROAD	HERSCHER	IL	60941	YES	Lobby	9:00 - 5:00	9:00 - 5:00	Closed	9:00 - 5:00	9:00 - 5:00	9:00 - 12:00	Closed	815-426-2186
Census									Drive-Up	8:30 - 5:00	8:30 - 5:00	Closed	8:30 - 5:00	8:30 - 5:30	8:30 - 12:00	Closed	
Tract									0126.00								
21	Open	IL	<b>HIGHCREST BANKING CENTER</b>	1700 N ALPINE ROAD	ROCKFORD	IL	61107	YES	Lobby	9:00-5:00	9:00-5:00	9:00-5:00	9:00-5:00	9:00-6:00	9:00-12:00	Closed	815-398-6500
Census									Drive-Up	8:00-5:30	8:00-5:30	8:00-5:30	8:00-5:30	8:00-6:00	8:00-12:00	Closed	
Tract									0004.02								
22	Open	IL	<b>JOLIET BANKING CENTER</b>	1540 ROUTE 59	JOLIET	IL	60431	YES	Lobby	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 12:00	Closed	815-230-4300
Census									Drive-Up	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:30	8:30 - 12:00	Closed	
Tract									8832.17								
23	Open	IL	<b>JOLIET DOWNTOWN BANKING CENTER</b>	100 N. CHICAGO STREET	JOLIET	IL	60432	NO	Lobby	9:00 - 5:00	9:00 - 5:00	9:00 - 12:00	9:00 - 5:00	9:00 - 5:00	Closed	Closed	815-230-4380
Census									Tract								
									8820.00								
24	Open	IL	<b>KANKAKEE BANKING CENTER</b>	255 E. Station St	KANKAKEE	IL	60901	YES	Lobby	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	Closed	Closed	815-398-6500
Census									Drive-Up	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:30	8:30 - 12:00	Closed	
Tract									0123.00								
25	Open	IL	<b>MACHESNEY PARK BANKING CENTER</b>	613 HARLEM RD	MACHESNEY PARK	IL	61115	YES	Lobby	9:00-5:00	9:00-5:00	9:00-5:00	9:00-5:00	9:00-6:00	9:00-12:00	Closed	815-398-6500
Census									Drive Up	8:00-5:30	8:00-5:30	8:00-5:30	8:00-5:30	8:00-6:00	8:00-12:00	Closed	
Tract									0001.03								
26	Open	IL	<b>MANTENO BANKING CENTER</b>	303 Section Line RD	MANTENO	IL	60950	YES	Lobby	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 12:00	Closed	
Census									Drive-Up	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:30	8:30-12:00	Closed	
Tract									0102.03								
27	Open	IL	<b>MENDOTA BANKING CENTER</b>	609 8th Avenue, Suite B	MENDOTA	IL	61342	YES	Lobby	9:00 - 5:00	9:00 - 5:00	9:00-12:00	9:00 - 5:00	9:00 - 5:00	9:00 - 12:00	Closed	815-539-9346
Census									Drive-Up	8:30 - 5:00	8:30 - 5:00	8:30-12:00	8:30 - 5:00	8:30 - 5:30	8:30-12:00	Closed	
Tract									9620.00								
28	Open	IL	<b>MOKENA BANKING CENTER</b>	11100 FRONT ST	MOKENA	IL	60448	YES	Lobby	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 12:00	Closed	708-479-2185
Census									Drive-Up	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:30	8:30 - 12:00	Closed	
Tract									8835.21								
29	Open	IL	<b>MOMENCE BANKING CENTER</b>	200 W. WASHINGTON ST	MOMENCE	IL	60954	YES	Lobby	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 12:00	Closed	815-472-4000
Census									Drive-Up	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:30	8:30 - 12:00	Closed	
Tract									0108.00								
30	Open	IL	<b>NORTH MAIN BANKING CENTER</b>	1401 N MAIN STREET	ROCKFORD	IL	61103	YES	Lobby	9:00-5:00	9:00-5:00	9:00-5:00	9:00-5:00	9:00-6:00	9:00-12:00	Closed	815-398-6500
Census									Drive Up	8:00-5:30	8:00-5:30	8:00-5:30	8:00-5:30	8:00-6:00	8:00-12:00	Closed	
Tract									0030.00								
31	Open	IL	<b>OTTAWA NORTH BANKING CENTER</b>	400 ETNA RD	OTTAWA	IL	61350	YES	Lobby	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 12:00	Closed	815-431-2979
Census									Drive-Up	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:30	8:30 - 12:00	Closed	
Tract									9626.00								
32	Open	IL	<b>PERU BANKING CENTER</b>	2825 PLAZA DRIVE	PERU	IL	61354	YES	Lobby	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 12:00	Closed	815-220-7130
Census									Drive-Up	8:30 - 5:00	8:30 - 5:00	8:30-5:00	8:30 - 5:00	8:30 - 5:30	8:30 - 12:00	Closed	
Tract									9630.00								

33	Open	IL	<b>PRINCETON SOUTH BANKING CENTER</b>	815 SOUTH MAIN STREET	PRINCETON	IL	61356	YES	Lobby	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 12:00	Closed	815-875-2828
Census									Drive-Up	8:30 - 5:00	8:30 - 5:00	8:30-5:00	8:30 - 5:00	8:30 - 5:30	8:30 - 12:00	Closed	
Tract 9654.00																	
34	Open	IL	<b>ROCK FALLS BANKING CENTER</b>	941 FIRST AVENUE	ROCK FALLS	IL	61071	YES	Lobby	9:00 - 5:00	9:00 - 5:00	9:00 - 12:00	9:00 - 5:00	9:00 - 5:00	9:00 - 12:00	Closed	815-626-4737
Census									Drive-Up	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:30	8:30 - 12:00	Closed	
Tract 0015.00																	
35	Open	IL	<b>ROSCOE BANKING CENTER</b>	5023 ROCKROSE COURT	ROSCOE	IL	61073	YES	Lobby	9:00-5:00	9:00-5:00	9:00-5:00	9:00-5:00	9:00-6:00	9:00-12:00	Closed	815-623-3344
Census									Drive Up	8:00-5:30	8:00-5:30	8:00-5:30	8:00-5:30	8:00-6:00	8:00-12:00	Closed	
Tract 0039.04																	
36	Open	IL	<b>SANDWICH BANKING CENTER</b>	202 INDIAN SPRINGS DR	SANDWICH	IL	60548	YES	Lobby	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 12:00	Closed	815-786-8455
Census									Drive-Up	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:30	8:30 - 12:00	Closed	
Tract 8905.01																	
37	Open	IL	<b>SMITHTON BANKING CENTER</b>	514 SOUTH MAIN STREET	SMITHTON	IL	62285	YES	Lobby	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 12:00	Closed	618-236-7528
Census									Drive-Up	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:30	8:30 - 12:00	Closed	
Tract 5039.06																	
38	Open	IL	<b>SPRING CREEK BANKING CENTER</b>	2218 N Mulford ROAD	ROCKFORD	IL	61107	YES	Lobby	9:00-5:00	9:00-5:00	9:00-5:00	9:00-5:00	9:00-6:00	9:00-12:00	Closed	815-398-6500
Census									Drive Up	8:00-5:30	8:00-5:30	8:00-5:30	8:00-5:30	8:00-6:00	8:00-12:00	Closed	
Tract 0005.06																	
39	Open	IL	<b>STERLING BANKING CENTER</b>	4404 E. Lincolnway, Suite A	STERLING	IL	61081	YES	Lobby	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 12:00	Closed	815-626-4321
Census									Drive-Up	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:30	8:30 - 12:00	Closed	
Tract 0009.00																	
40	Open	IL	<b>STREATOR MAIN</b>	201 E. MAIN STREET	STREATOR	IL	61364	YES	Lobby	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 12:00	Closed	815-673-3333
Census									Drive-Up	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:30	8:30 - 12:00	Closed	
Tract 9642.00																	
41	Open	IL	<b>VANDALIA BANKING CENTER</b>	1611 VETERANS	VANDALIA	IL	62471	YES	Lobby	9:00 - 5:00	9:00 - 5:00	9:00-12:00	9:00 - 5:00	9:00 - 5:00	9:00 - 12:00	Closed	618-283-7239
Census									Drive-Up	8:30 - 5:00	8:30 - 5:00	8:30 - 12:00	8:30 - 5:00	8:30 - 5:00	8:30 - 12:00	Closed	
Tract 9508.00																	
42	Open	IL	<b>WATERLOO BANKING CENTER</b>	812 NORTH MARKET STREET	WATERLOO	IL	62298	YES	Lobby	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 12:00	Closed	618-939-5111
Census									Drive-Up	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:30	8:30 - 12:00	Closed	
Tract 6004.01																	
43	Open	IL	<b>YORKVILLE BANKING CENTER</b>	208 E. VETERANS PKWY	YORKVILLE	IL	60560	YES	Lobby	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	Closed	Closed	630-553-7888
Census									Drive-Up	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30-5:30	Closed	Closed	
Tract 8904.02																	
44	Open	MO	<b>ARNOLD BANKING CENTER</b>	1920 Richardson Rd.	Arnold	MO	63010	YES	Lobby	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 12:00	Closed	636-464-7733
Census									Drive-Up	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:30	8:30-12:00	Closed	
Tract 7001.14																	
45	Open	MO	<b>CLAYTON BANKING CENTER</b>	7818 Bonhomme Ave.	Clayton	MO	63105	YES	Lobby	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	Closed	Closed	314-512-8830
Census									Drive-Up	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:30	Closed	Closed	
Tract 2165.00																	
46	Open	MO	<b>JENNINGS BANKING CENTER</b>	8021F W. Florissant	Jennings	MO	63136	YES	Lobby	9:00 - 5:00	9:00 - 5:00	9:00 - 12:00	9:00 - 5:00	9:00 - 5:00	Closed	Closed	314-383-0675
Census Tract																	
2120.02																	
47	Open	MO	<b>LADUE BANKING CENTER</b>	9925 Clayton Road	Ladue	MO	63124	YES	Lobby	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 12:00	Closed	314-994-6500
Census									Drive-Up	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:30	8:30 - 12:00	Closed	
Tract 2154.00																	
48	Open	MO	<b>O'FALLON BANKING CENTER</b>	2341 Hwy K	O'Fallon	MO	63368	YES	Lobby	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 12:00	Closed	636-379-6100
Census									Drive-Up	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:30	8:30 - 12:00	Closed	
Tract 3117.32																	
49	Open	MO	<b>ROCK HILL BANKING CENTER</b>	9877 Manchester and Berry Rds	Rock Hill	MO	63119	YES	Lobby	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 12:00	Closed	314-918-2006
Census									Drive-Up	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:30	8:30 - 12:00	Closed	
Tract 2189.02																	
50	Open	MO	<b>ST. CHARLES BANKING CENTER</b>	5991 South Hwy 94	Weldon Spring	MO	63304	YES	Lobby	9:00 - 5:00	9:00 - 5:00	9:00 - 12:00	9:00 - 5:00	9:00 - 5:00	9:00 - 12:00	Closed	636-949-1100
Census									Drive-Up	8:30 - 5:00	8:30 - 5:00	8:30 - 12:00	8:30 - 5:00	8:30 - 5:00	8:30 - 12:00	Closed	



Tract 3111.24																	
51	Open	MO	ST. CLAIR BANKING CENTER	815 North Commercial	St. Clair	MO	63077	YES	Lobby	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 12:00	Closed	636-271-4040
Census									Drive-Up	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:30	8:30 - 12:00	Closed	
Tract 8009.03																	
52	Open	MO	SUNSET HILLS BANKING CENTER	11670 Gravois	St. Louis	MO	63126	YES	Lobby	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 12:00	Closed	314-512-8750
Census									Drive-Up	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:30	8:30 - 12:00	Closed	
Tract 2207.03																	
53	Open	MO	TOWN & COUNTRY BANKING CENTER	13402 Clayton Rd.	St. Louis	MO	63131	YES	Lobby	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 5:00	9:00 - 12:00	Closed	314-512-8783
Census Tract																	
2177.01																	
54	Open	MO	THE GROVE	4321A Manchester Avenue	St. Louis	MO	63110	YES	Lobby	9:00 - 5:00	9:00 - 5:00	9:00 - 12:00	9:00 - 5:00	9:00 - 5:00	Closed	Closed	314-512-8999
Census Tract																	
1186.00																	

# ATMs

**Midland Owned ATMs**

<b>ATM Location</b>	<b>ATM Address</b>	<b>City</b>	<b>State</b>	<b>Zip</b>
Effingham Main	110 S. 5th Street	Effingham	IL	62401
Effingham Corporate	1201 Network Centre Dr	Effingham	IL	62401
Effingham South Banker	2911 S Banker	Effingham	IL	62401
Greenville	318 W. College	Greenville	IL	62246
Greenville College	315 E College Ave.	Greenville	IL	62246
Farina	300 W. Madison	Farina	IL	62838
Centralia	200 S. Poplar	Centralia	IL	62801
Vandalia	1611 Veterans Ave	Vandalia	IL	62471
Champaign	1617 W. Springfield Ave	Champaign	IL	61821
Champaign Remote	902 Bloomington Rd.	Champaign	IL	61821
Waterloo North	812 N. Market Street	Waterloo	IL	62298
Smithton	514 S. Main	Smithton	IL	62285
Columbia	200 Quarry Road	Columbia	IL	62236
St Clair	815 N Commercial	St. Clair	MO	63077
Sunset Hills	11670 Gravois Road	St Louis	MO	63126
Arnold	1920 Richardson Rd	Arnold	MO	63010
Rock Hill	9877 Manchester Road	Rock Hill	MO	63119
Town & Country	13402 Clayton Road	St Louis	MO	63131
Clayton	7818 Bonhomme Ave.	St Louis	MO	63105
St. Charles	5991 South Hwy 94	Weldon Spring	MO	63304
Ladue	9925 Clayton Road	Ladue	MO	63124
O'Fallon	2341 Hwy K	O' Fallon	MO	63368
The Grove	4321 Manchester Ave., Unit A	St Louis	MO	63110
Jennings	8021 W. Florissant Avenue, Suite F	Jennings	MO	63136
Dixon Hennepin	212 N. Hennepin	Dixon	IL	61021
Rock Falls	941 First Ave	Rock Falls	IL	61071
Sterling	302 First Ave	Sterling	IL	61081
Princeton South	815 S. Main Street	Princeton	IL	61356
Mendota	801 Washington	Mendota	IL	61342
Peru Plaza	2825 Plaza Drive	Peru	IL	61354
Kankakee	255 E. Station Street	Kankakee	IL	60901
Manteno	303 Section Line Road	Manteno	IL	60950
Bourbonnais Main	680 S. Main St	Bourbonnais	IL	60914
Bourbonnais Latham Dr	576 William Lathan Drive	Bourbonnais	IL	60914
Bradley	980 N. Kinzie Ave	Bradley	IL	60915
Herscher	654 N. Park Road	Herscher	IL	60941
Momence	200 W. Washington St.	Momence	IL	60954
Grant Park	119 N. Main Street	Grant Park	IL	60940
Beecher	951 Dixie Highway	Beecher	IL	60401
Dwight	302 W. Mazon Ave.	Dwight	IL	60420
Joliet	1540 IL Rt. 59	Joliet	IL	60431
Joilet Downtown	100 N. Chicago Street	Joliet	IL	60432
Streator	201 E Main St.	Streator	IL	61364
Ottawa North	400 East Etna Rd	Ottawa	IL	61350
Diamond	1275 East Division St.	Diamond	IL	60416
Sandwich	202 Indian Springs Drive	Sandwich	IL	60548
Yorkville Main	208 E Veterans Parkway	Yorkville	IL	60560
Rockford Main	1700 N Alpine Road	Rockford	IL	61107

Rockford Cherry Valley	1972 Pawlisch Drive	Rockford	IL	61112
Machesney Park	613 Harlem Road	Machensney Park	IL	61115
Rockford East State	6838 E State Street	Rockford	IL	61108
Rockford Spring Creek	2218 N Mulford Road	Rockford	IL	61107
Roscoe	5023 Rockrose Court	Roscoe	IL	61073
Rockford North Main	1401 North Main Street	Rockford	IL	61103
Belvidere Main Drive Up	311 Logan Ave.	Belvidere	IL	61008
Belvidere Gateway Center	1988 Gateway Center Drive	Belvidere	IL	61008
Mokena	11100 Front Street	Mokena	IL	62448

**Midland States Bank Co-Branded ATM Terminals**

<b>Name</b>	<b>Address</b>	<b>City</b>	<b>State</b>	<b>Zip Code</b>
DON CARTER DRIVE-UP	3921 E. STATE ST	ROCKFORD	IL	61108
MIDLAND STATES BANK - HIGHCREST ALPINE LOBBY	1700 N. ALPINE RD	ROCKFORD	IL	61107
MIDLAND STATES BANK - SOUTH STATE LOBBY BELVIDERE	600 S. STATE ST	BELVIDERE	IL	61008
MIDLAND STATES BANK - EAST STATE LOBBY	6838 E. STATE ST	ROCKFORD	IL	61108
PUBLIC SAFETY BUILDING-JAIL COMPLEX	615 N. MAIN ST.	BELVIDERE	IL	61008
SALAMONES ITALIAN RESTAURANT	103 S. CHERRY ST	CHERRYVALLEY	IL	61016
MIDLAND STATES BANK PORTABLE	5617 SOCKNESS DR	ROCKFORD	IL	61109
MIDLAND STATES BANK PORTABLE	5617 SOCKNESS DR	ROCKFORD	IL	61109
CONCORDIA LANES	1205 LOGAN AVE	BELVIDERE	IL	61008
KELLEY WILLIAMSON - PECATONICA	102 9TH ST.	PECATONICA	IL	61063
BELVIDERE SHELL	1024 N. STATE ST	BELVIDERE	IL	61008
CGH MEDICAL CENTER	100 E. LEFEVRE RD	STERLING	IL	61081
EAKAS CORPORATION	6251 ROUTE 251	PERU	IL	61354
WAHL CLIPPER DOOR W4	2900 LOCUST ST	STERLING	IL	61081
KELLEY WILLIAMSON - DIXON	1300 N. GALENA AVE	DIXON	IL	61021
KELLEY WILLIAMSON - STERLING INSIDE	4002 E. LINCOLN WAY	STERLING	IL	61081
OHIO FILLING STATION	302 N. MAIN ST	OHIO	IL	61349
LOWES DISTRIBUTION CENTER	2801 S. SPRINGFIELD AVE	ROCKFORD	IL	61102
MIDLAND STATES BANK PORTABLE	5617 SOCKNESS DR	ROCKFORD	IL	61109
MIDLAND STATES BANK PORTABLE	5617 SOCKNESS DR	ROCKFORD	IL	61109
ACE HARDWARE - PRINCETON	2123 N. EUCLID	PRINCETON	IL	61356
BRAIDWOOD NUCLEAR GENERATOR STATION	35100 ILLINOIS 53	BRACEVILLE	IL	60407
MIDLAND STATES BANK PORTABLE	5617 SOCKNESS DR	ROCKFORD	IL	61109
ACE HARDWARE - EDGEBROOK	1605 N. ALPINE RD.	ROCKFORD	IL	61107
ZIGS STATION	101 E. MAIN ST	TISKILWA	IL	61368
SHADLEY APARTMENTS	1151 NETTIE ST	BELVIDERE	IL	61008
VALLEY VIEW APARTMENTS	3303 E. STATE ST	ROCKFORD	IL	61108
SKYRISE APARTMENTS	837 N. MAIN ST.	ROCKFORD	IL	61103
EXPRESSLANE OREGON 11	201 S. 4TH ST	OREGON	IL	61061
KELLEY WILLIAMSON - FREEPORT	1730 S. WEST AVE	FREEPORT	IL	61032
KELLEY WILLIAMSON - WEST	1111 S. WEST AVE	FREEPORT	IL	61032
CORK & TAP	305 W. WASHINGTON ST	OREGON	IL	61061
KELLEY WILLIAMSON - CEDARVILLE	10 S. STEPHENSON ST	CEDARVILLE	IL	61013
KELLEY WILLIAMSON - ROCK FALLS	1308 1ST AVE	ROCK FALLS	IL	61071
DISCOUNT LIQUORS	16200 S. LINCOLN HWY	PLAINFIELD	IL	60586
KSB CLINIC	101 W. 1ST ST	DIXON	IL	61021
SHELL - GRAND DETOUR	8120 S. ILLINOIS ROUTE 2	DIXON	IL	61021
K S KORNER	13030 GALT RD	STERLING	IL	61081
RAGING WAVES WATERPARK SEASONAL	4000 N. BRIDGE ST	YORKVILLE	IL	60560
MIDLAND STATES BANK PORTABLE	5617 SOCKNESS DR	ROCKFORD	IL	61109
WAHL CLIPPER DOOR N3	2900 LOCUST ST	STERLING	IL	61081
KELLEY WILLIAMSON - STERLING DRIVE-UP	4002 E. LINCOLNWAY	STERLING	IL	61081
CARLSON ICE ARENA	4150 N. PERRYVILLE RD	LOVES PARK	IL	61111
RIVERVIEW ICE HOUSE	324 N. MADISON ST	ROCKFORD	IL	61107
WEBBS NORMAN CENTER	401 S. MAIN ST	ROCKFORD	IL	61101
UW HEALTH SPORTS FACTORY	305 S. MADISON ST	ROCKFORD	IL	61104
ISC EXPANSION DOWNSTAIRS	8800 E. RIVERSIDE BLVD	LOVES PARK	IL	61111
ISC UPSTAIRS	8800 E. RIVERSIDE BLVD	LOVES PARK	IL	61111
ADVENTURE COMMONS	70 KEN HAYES DR	BOURBONNAIS	IL	60914
WEE SIP LIQUORS	1099 S. WATER ST	WILMINGTON	IL	60481

# Open/Closed Branches

## **Newly Opened**

### **June 20, 2022**

Mokena Banking Center  
11100 Front Street  
Mokena, IL 60448  
Census Tract: 8835.21

## **Closed**

### **January 21, 2020**

Streator Northpoint  
24 Danny's Drive  
Streator, IL 61364  
Census Tract: 9639.00

### **January 31, 2020**

Freeburg Banking Center  
500 North State Street  
Freeburg, IL 62243  
Census Tract: 5039.05

### **December 11, 2020**

Freeport Banking Center\*  
1753 South West Avenue  
Freeport, IL 61032  
Census Tract: 0012.00

Kirkland Banking Center  
306 W. Main Street  
Kirkland, IL 60146  
Census Tract: 0002.00

Ottawa Downtown Banking Center\*  
721 Columbus Street  
Ottawa, IL 61350  
Census Tract: 9627.00

Plano Banking Center  
15 W. South Street  
Plano, IL 60545  
Census Tract: 8905.00

Rockford Wesley Willows Banking Center\*  
4142 Johns Farm Road  
Rockford, IL 61101  
Census Tract: 0036.02

Rockford Schnuck's Charles Street Banking Center  
2642 Charles Street  
Rockford, IL 61104  
Census Tract: 0015.00

Loves Park Schnuck's Banking Center  
1810 Harlem Road  
Loves Park, IL 61111  
Census Tract: 0001.05

Belvidere North State Banking Center  
1425 North State Street  
Belvidere, IL 61008  
Census Tract: 0101.00

Coal City Banking Center  
660 South Broadway  
Coal City, IL 60416  
Census Tract: 0008.00

Princeton North Banking Center  
1839 North Main Street  
Princeton, IL 61356  
Census Tract: 9653.00

Bradley Banking Center  
435 East North Street  
Bradley, IL 60915  
Census Tract: 0107.02

Dixon Independence Banking Center  
101 Independence Court  
Dixon, IL 61021  
Census Tract: 0004.00

Effingham North Banking Center  
1302 Thelma Keller Avenue  
Effingham, IL 62401  
Census Tract: 9507.00



### **June 15, 2021 (Consolidate Duplicate Markets)**

Mendota Banking Center 801 Washington Street Mendota, IL 61342 Census Tract: 9620.00	Moved To:	Mendota Banking Center 609 8 <sup>th</sup> Avenue, Suite B Mendota, IL 61342 Census Tract: 9620.00
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### **February 13, 2023 (Relocation of Branch)**

Sterling Banking Center (Lobby) 302 First Avenue Sterling, IL 61081	Moved To:	Sterling Banking Center (Lobby) 4404 E. Lincolnway Suite A Sterling, IL 61081
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### **April 14, 2023 (Relocation of Drive-up)**

Sterling Banking Center (Drive-Up) 118 E. Third Street Sterling, IL 61081 Drive-Up Permanently closes End Of Day Friday, April 14, 2023	Moved To:	Sterling Banking Center (Drive-Up) 4404 E. Lincolnway Suite A Sterling, IL 61081
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# Services

MSB Services by Location

Location	Address	State	Zip code	Lobby	Drive-up	ATM	Retail Checking	Retail Savings	Retail MMDA	H.S.A.
<b>ILLINOIS</b>										
Beecher Banking Center	951 Dixie Highway	IL	60401	X	X	X	X	X	X	X
Bourbonnais Banking Center	680 S. Main St.	IL	60914	X	X	X	X	X	X	X
Bourbonnais Latham Dr Banking Center	576 William Latham Drive	IL	60914	X	X	X	X	X	X	X
Bradley Banking Center	980 N Kinzie Ave	IL	60915	X	X	X	X	X	X	X
Centralia Banking Center	200 South Poplar	IL	62801	X	X	X	X	X	X	X
Champaign Banking Center	1617 W Springfield Avenue	IL	61821	X	X	X	X	X	X	X
Columbia Banking Center	200 Quarry Road	IL	62236	X	X	X	X	X	X	X
Diamond Banking Center	1275 E Division St	IL	60416	X	X	X	X	X	X	X
Dixon Hennepin Banking Center	212 N Hennepin	IL	61021	X	X	X	X	X	X	X
Dwight Banking Center	302 W Mazon Ave	IL	60420	X	X	X	X	X	X	X
Effingham Main Banking Center	110 South 5th Street	IL	62401	X	X	X	X	X	X	X
Farina Banking Center	300 W. Madison	IL	62838	X	X	X	X	X	X	X
Grant Park Banking Center	119 North Main Street	IL	60940	X	X	X	X	X	X	X
Greenville Banking Center	318 W College Ave	IL	62246	X	X	X	X	X	X	X
Herscher Banking Center	654 N Park Road	IL	60941	X	X	X	X	X	X	X
Joliet Banking Center	1540 IL Route 59	IL	60431	X	X	X	X	X	X	X
Joliet- Downtown Banking Center	100 N Chicago Street	IL	60432	X	N/A	X	X	X	X	X
Kankakee Banking Center	255 E. Station St.	IL	60901	X	X	X	X	X	X	X
Manteno Banking Center	303 Section Line Road	IL	60950	X	X	X	X	X	X	X
Mendota Banking Center	609 8th Avenue, Suite B	IL	61342	X	X	X	X	X	X	X
Mokena Banking Center	11100 Front St	IL	60448	X	X	X	X	X	X	X
Momence Banking Center	200 W Washington St	IL	60954	X	X	X	X	X	X	X
Ottawa North Banking Center	400 Etna Road	IL	61350	X	X	X	X	X	X	X
Peru Banking Center	2825 Plaza Drive	IL	61354	X	X	X	X	X	X	X
Princeton - South Banking Center	815 S Main St	IL	61356	X	X	X	X	X	X	X
Rock Falls Banking Center	941 First Ave	IL	61071	X	X	X	X	X	X	X
Highcrest Banking Center	1700 N Alpine Road	IL	61107	X	X	X	X	X	X	X
Cherry Valley Banking Center	1972 Pawlisch Drive	IL	61112	X	X	X	X	X	X	X
Machesney Park Banking Center	613 Harlem Road	IL	61115	X	X	X	X	X	X	X
Rockford East State Banking Center	6838 E State Street	IL	61108	X	X	X	X	X	X	X
Rockford East State Drive-Up	233 Mill Road	IL	61108	N/A	X	X	X	X	X	X
Spring Creek Banking Center	2218 N Mulford Road	IL	61107	X	X	X	X	X	X	X
Roscoe Banking Center	5023 Rockrose Court	IL	61073	X	X	X	X	X	X	X

MSB Services by Location

Rockford North Main Banking Center	1401 North Main Street	IL	61103	X	X	X	X	X	X	X
Belvidere Banking Center	600 S State Street	IL	61008	X	X	N/A	X	X	X	X
Logan Avenue Drive Up	311 Logan Ave	IL	61008	N/A	X	X	X	X	X	X
Gateway Center Banking Center	1988 Gateway Center Drive	IL	61008	X	X	X	X	X	X	X
Sandwich Banking Center	202 Indian Springs Dr	IL	60548	X	X	X	X	X	X	X
Smithton Banking Center	514 S Main	IL	62285	X	X	X	X	X	X	X
Sterling Banking center	4404 E Lincolnway	IL	61081	X	X	X	X	X	X	X
Streator Banking Center	201 E Main St	IL	61364	X	X	X	X	X	X	X
Vandalia Banking Center	1611 Veterans Ave	IL	62471	X	X	X	X	X	X	X
Waterloo Banking Center	812 N. Market St	IL	62298	X	X	X	X	X	X	X
Yorkville Banking Center	208 E Veterans Parkway	IL	60560	X	X	X	X	X	X	X
<b>MISSOURI</b>										
Arnold Banking Center	1920 Richardson Road	MO	63010	X	X	X	X	X	X	X
Jennings Banking Center	8021 W Florissant Ste F	MO	63136	X	N/A	X	X	X	X	X
O'Fallon Banking Center	2341 Highway K	MO	63368	X	X	X	X	X	X	X
Rock Hill Banking Center	9877 Manchester Road	MO	63119	X	X	X	X	X	X	X
St Clair Banking Center	815 N Commercial Ave	MO	63077	X	X	X	X	X	X	X
Clayton Banking Center	7818 Bonhomme Ave	MO	63105	X	X	X	X	X	X	X
Ladue Banking Center	9925 Clayton Road	MO	63124	X	X	X	X	X	X	X
Sunset Banking Center	11670 Gravois Road	MO	63126	X	X	X	X	X	X	X
The Grove	4321 Manchester Ave	MO	63110	X	N/A	X	X	X	X	X
Town & Country Banking Center	13402 Clayton Road	MO	63131	X	N/A	X	X	X	X	X
St Charles Banking Center	5991 South Highway 94	MO	63304	X	X	X	X	X	X	X

MSB Services by Location

Location	Address	State	Personal Retirement Accounts	C.D.	Debit Card	Debit Card Fraud Watch	Identity Theft Protection	Retail Credit Cards	Online Budgeting	Retail Funds Transfer
<b>ILLINOIS</b>										
Beecher Banking Center	951 Dixie Highway	IL	X	X	X	X	X	X	X	X
Bourbonnais Banking Center	680 S. Main St.	IL	X	X	X	X	X	X	X	X
Bourbonnais Latham Dr Banking Center	576 William Latham Drive	IL	X	X	X	X	X	X	X	X
Bradley Banking Center	980 N Kinzie Ave	IL	X	X	X	X	X	X	X	X
Centralia Banking Center	200 South Poplar	IL	X	X	X	X	X	X	X	X
Champaign Banking Center	1617 W Springfield Avenue	IL	X	X	X	X	X	X	X	X
Columbia Banking Center	200 Quarry Road	IL	X	X	X	X	X	X	X	X
Diamond Banking Center	1275 E Division St	IL	X	X	X	X	X	X	X	X
Dixon Hennepin Banking Center	212 N Hennepin	IL	X	X	X	X	X	X	X	X
Dwight Banking Center	302 W Mazon Ave	IL	X	X	X	X	X	X	X	X
Effingham Main Banking Center	110 South 5th Street	IL	X	X	X	X	X	X	X	X
Farina Banking Center	300 W. Madison	IL	X	X	X	X	X	X	X	X
Grant Park Banking Center	119 North Main Street	IL	X	X	X	X	X	X	X	X
Greenville Banking Center	318 W College Ave	IL	X	X	X	X	X	X	X	X
Herscher Banking Center	654 N Park Road	IL	X	X	X	X	X	X	X	X
Joliet Banking Center	1540 IL Route 59	IL	X	X	X	X	X	X	X	X
Joliet- Downtown Banking Center	100 N Chicago Street	IL	X	X	X	X	X	X	X	X
Kankakee Banking Center	255 E. Station St.	IL	X	X	X	X	X	X	X	X
Manteno Banking Center	303 Section Line Road	IL	X	X	X	X	X	X	X	X
Mendota Banking Center	609 8th Avenue, Suite B	IL	X	X	X	X	X	X	X	X
Mokena Banking Center	11100 Front St	IL	X	X	X	X	X	X	X	X
Momence Banking Center	200 W Washington St	IL	X	X	X	X	X	X	X	X
Ottawa North Banking Center	400 Etna Road	IL	X	X	X	X	X	X	X	X
Peru Banking Center	2825 Plaza Drive	IL	X	X	X	X	X	X	X	X
Princeton - South Banking Center	815 S Main St	IL	X	X	X	X	X	X	X	X
Rock Falls Banking Center	941 First Ave	IL	X	X	X	X	X	X	X	X
Highcrest Banking Center	1700 N Alpine Road	IL	X	X	X	X	X	X	X	X
Cherry Valley Banking Center	1972 Pawlisch Drive	IL	X	X	X	X	X	X	X	X
Machesney Park Banking Center	613 Harlem Road	IL	X	X	X	X	X	X	X	X
Rockford East State Banking Center	6838 E State Street	IL	X	X	X	X	X	X	X	X
Rockford East State Drive-Up	233 Mill Road	IL	X	X	X	X	X	X	X	X
Spring Creek Banking Center	2218 N Mulford Road	IL	X	X	X	X	X	X	X	X
Roscoe Banking Center	5023 Rockrose Court	IL	X	X	X	X	X	X	X	X

MSB Services by Location

Rockford North Main Banking Center	1401 North Main Street	IL	X	X	X	X	X	X	X	X
Belvidere Banking Center	600 S State Street	IL	X	X	X	X	X	X	X	X
Logan Avenue Drive Up	311 Logan Ave	IL	X	X	X	X	X	X	X	X
Gateway Center Banking Center	1988 Gateway Center Drive	IL	X	X	X	X	X	X	X	X
Sandwich Banking Center	202 Indian Springs Dr	IL	X	X	X	X	X	X	X	X
Smithton Banking Center	514 S Main	IL	X	X	X	X	X	X	X	X
Sterling Banking center	4404 E Lincolnway	IL	X	X	X	X	X	X	X	X
Streator Banking Center	201 E Main St	IL	X	X	X	X	X	X	X	X
Vandalia Banking Center	1611 Veterans Ave	IL	X	X	X	X	X	X	X	X
Waterloo Banking Center	812 N. Market St	IL	X	X	X	X	X	X	X	X
Yorkville Banking Center	208 E Veterans Parkway	IL	X	X	X	X	X	X	X	X
<b>MISSOURI</b>										
Arnold Banking Center	1920 Richardson Road	MO	X	X	X	X	X	X	X	X
Jennings Banking Center	8021 W Florissant Ste F	MO	X	X	X	X	X	X	X	X
O'Fallon Banking Center	2341 Highway K	MO	X	X	X	X	X	X	X	X
Rock Hill Banking Center	9877 Manchester Road	MO	X	X	X	X	X	X	X	X
St Clair Banking Center	815 N Commercial Ave	MO	X	X	X	X	X	X	X	X
Clayton Banking Center	7818 Bonhomme Ave	MO	X	X	X	X	X	X	X	X
Ladue Banking Center	9925 Clayton Road	MO	X	X	X	X	X	X	X	X
Sunset Banking Center	11670 Gravois Road	MO	X	X	X	X	X	X	X	X
The Grove	4321 Manchester Ave	MO	X	X	X	X	X	X	X	X
Town & Country Banking Center	13402 Clayton Road	MO	X	X	X	X	X	X	X	X
St Charles Banking Center	5991 South Highway 94	MO	X	X	X	X	X	X	X	X

MSB Services by Location

Location	Address	State	Remote Deposit Capture	Zelle	Consumer Mobile Banking	Business Checking	Business Savings	Business MMDA	Business Debit Card	Business Credit Card
<b>ILLINOIS</b>										
Beecher Banking Center	951 Dixie Highway	IL	X	X	X	X	X	X	X	X
Bourbonnais Banking Center	680 S. Main St.	IL	X	X	X	X	X	X	X	X
Bourbonnais Latham Dr Banking Center	576 William Latham Drive	IL	X	X	X	X	X	X	X	X
Bradley Banking Center	980 N Kinzie Ave	IL	X	X	X	X	X	X	X	X
Centralia Banking Center	200 South Poplar	IL	X	X	X	X	X	X	X	X
Champaign Banking Center	1617 W Springfield Avenue	IL	X	X	X	X	X	X	X	X
Columbia Banking Center	200 Quarry Road	IL	X	X	X	X	X	X	X	X
Diamond Banking Center	1275 E Division St	IL	X	X	X	X	X	X	X	X
Dixon Hennepin Banking Center	212 N Hennepin	IL	X	X	X	X	X	X	X	X
Dwight Banking Center	302 W Mazon Ave	IL	X	X	X	X	X	X	X	X
Effingham Main Banking Center	110 South 5th Street	IL	X	X	X	X	X	X	X	X
Farina Banking Center	300 W. Madison	IL	X	X	X	X	X	X	X	X
Grant Park Banking Center	119 North Main Street	IL	X	X	X	X	X	X	X	X
Greenville Banking Center	318 W College Ave	IL	X	X	X	X	X	X	X	X
Herscher Banking Center	654 N Park Road	IL	X	X	X	X	X	X	X	X
Joliet Banking Center	1540 IL Route 59	IL	X	X	X	X	X	X	X	X
Joliet- Downtown Banking Center	100 N Chicago Street	IL	X	X	X	X	X	X	X	X
Kankakee Banking Center	255 E. Station St.	IL	X	X	X	X	X	X	X	X
Manteno Banking Center	303 Section Line Road	IL	X	X	X	X	X	X	X	X
Mendota Banking Center	609 8th Avenue, Suite B	IL	X	X	X	X	X	X	X	X
Mokena Banking Center	11100 Front St	IL	X	X	X	X	X	X	X	X
Momence Banking Center	200 W Washington St	IL	X	X	X	X	X	X	X	X
Ottawa North Banking Center	400 Etna Road	IL	X	X	X	X	X	X	X	X
Peru Banking Center	2825 Plaza Drive	IL	X	X	X	X	X	X	X	X
Princeton - South Banking Center	815 S Main St	IL	X	X	X	X	X	X	X	X
Rock Falls Banking Center	941 First Ave	IL	X	X	X	X	X	X	X	X
Highcrest Banking Center	1700 N Alpine Road	IL	X	X	X	X	X	X	X	X
Cherry Valley Banking Center	1972 Pawlisch Drive	IL	X	X	X	X	X	X	X	X
Machesney Park Banking Center	613 Harlem Road	IL	X	X	X	X	X	X	X	X
Rockford East State Banking Center	6838 E State Street	IL	X	X	X	X	X	X	X	X
Rockford East State Drive-Up	233 Mill Road	IL	X	X	X	X	X	X	X	X
Spring Creek Banking Center	2218 N Mulford Road	IL	X	X	X	X	X	X	X	X
Roscoe Banking Center	5023 Rockrose Court	IL	X	X	X	X	X	X	X	X

MSB Services by Location

Rockford North Main Banking Center	1401 North Main Street	IL	X	X	X	X	X	X	X	X
Belvidere Banking Center	600 S State Street	IL	X	X	X	X	X	X	X	X
Logan Avenue Drive Up	311 Logan Ave	IL	X	X	X	X	X	X	X	X
Gateway Center Banking Center	1988 Gateway Center Drive	IL	X	X	X	X	X	X	X	X
Sandwich Banking Center	202 Indian Springs Dr	IL	X	X	X	X	X	X	X	X
Smithton Banking Center	514 S Main	IL	X	X	X	X	X	X	X	X
Sterling Banking center	4404 E Lincolnway	IL	X	X	X	X	X	X	X	X
Streator Banking Center	201 E Main St	IL	X	X	X	X	X	X	X	X
Vandalia Banking Center	1611 Veterans Ave	IL	X	X	X	X	X	X	X	X
Waterloo Banking Center	812 N. Market St	IL	X	X	X	X	X	X	X	X
Yorkville Banking Center	208 E Veterans Parkway	IL	X	X	X	X	X	X	X	X
<b>MISSOURI</b>										
Arnold Banking Center	1920 Richardson Road	MO	X	X	X	X	X	X	X	X
Jennings Banking Center	8021 W Florissant Ste F	MO	X	X	X	X	X	X	X	X
O'Fallon Banking Center	2341 Highway K	MO	X	X	X	X	X	X	X	X
Rock Hill Banking Center	9877 Manchester Road	MO	X	X	X	X	X	X	X	X
St Clair Banking Center	815 N Commercial Ave	MO	X	X	X	X	X	X	X	X
Clayton Banking Center	7818 Bonhomme Ave	MO	X	X	X	X	X	X	X	X
Ladue Banking Center	9925 Clayton Road	MO	X	X	X	X	X	X	X	X
Sunset Banking Center	11670 Gravois Road	MO	X	X	X	X	X	X	X	X
The Grove	4321 Manchester Ave	MO	X	X	X	X	X	X	X	X
Town & Country Banking Center	13402 Clayton Road	MO	X	X	X	X	X	X	X	X
St Charles Banking Center	5991 South Highway 94	MO	X	X	X	X	X	X	X	X



MSB Services by Location

Location	Address	State	Sweep Accounts	Online Banking for Retail & Business	Bill Payment for Retail & Business	Business Online Statements	Pro Online Suite	ACH Services	Electronic Wire Transfers	Merchant Services
<b>ILLINOIS</b>										
Beecher Banking Center	951 Dixie Highway	IL	X	X	X	X	X	X	X	X
Bourbonnais Banking Center	680 S. Main St.	IL	X	X	X	X	X	X	X	X
Bourbonnais Latham Dr Banking Center	576 William Latham Drive	IL	X	X	X	X	X	X	X	X
Bradley Banking Center	980 N Kinzie Ave	IL	X	X	X	X	X	X	X	X
Centralia Banking Center	200 South Poplar	IL	X	X	X	X	X	X	X	X
Champaign Banking Center	1617 W Springfield Avenue	IL	X	X	X	X	X	X	X	X
Columbia Banking Center	200 Quarry Road	IL	X	X	X	X	X	X	X	X
Diamond Banking Center	1275 E Division St	IL	X	X	X	X	X	X	X	X
Dixon Hennepin Banking Center	212 N Hennepin	IL	X	X	X	X	X	X	X	X
Dwight Banking Center	302 W Mazon Ave	IL	X	X	X	X	X	X	X	X
Effingham Main Banking Center	110 South 5th Street	IL	X	X	X	X	X	X	X	X
Farina Banking Center	300 W. Madison	IL	X	X	X	X	X	X	X	X
Grant Park Banking Center	119 North Main Street	IL	X	X	X	X	X	X	X	X
Greenville Banking Center	318 W College Ave	IL	X	X	X	X	X	X	X	X
Herscher Banking Center	654 N Park Road	IL	X	X	X	X	X	X	X	X
Joliet Banking Center	1540 IL Route 59	IL	X	X	X	X	X	X	X	X
Joliet- Downtown Banking Center	100 N Chicago Street	IL	X	X	X	X	X	X	X	X
Kankakee Banking Center	255 E. Station St.	IL	X	X	X	X	X	X	X	X
Manteno Banking Center	303 Section Line Road	IL	X	X	X	X	X	X	X	X
Mendota Banking Center	609 8th Avenue, Suite B	IL	X	X	X	X	X	X	X	X
Mokena Banking Center	11100 Front St	IL	X	X	X	X	X	X	X	X
Momence Banking Center	200 W Washington St	IL	X	X	X	X	X	X	X	X
Ottawa North Banking Center	400 Etna Road	IL	X	X	X	X	X	X	X	X
Peru Banking Center	2825 Plaza Drive	IL	X	X	X	X	X	X	X	X
Princeton - South Banking Center	815 S Main St	IL	X	X	X	X	X	X	X	X
Rock Falls Banking Center	941 First Ave	IL	X	X	X	X	X	X	X	X
Highcrest Banking Center	1700 N Alpine Road	IL	X	X	X	X	X	X	X	X
Cherry Valley Banking Center	1972 Pawlisch Drive	IL	X	X	X	X	X	X	X	X
Machesney Park Banking Center	613 Harlem Road	IL	X	X	X	X	X	X	X	X
Rockford East State Banking Center	6838 E State Street	IL	X	X	X	X	X	X	X	X
Rockford East State Drive-Up	233 Mill Road	IL	X	X	X	X	X	X	X	X
Spring Creek Banking Center	2218 N Mulford Road	IL	X	X	X	X	X	X	X	X
Roscoe Banking Center	5023 Rockrose Court	IL	X	X	X	X	X	X	X	X

MSB Services by Location

Rockford North Main Banking Center	1401 North Main Street	IL	X	X	X	X	X	X	X	X
Belvidere Banking Center	600 S State Street	IL	X	X	X	X	X	X	X	X
Logan Avenue Drive Up	311 Logan Ave	IL	X	X	X	X	X	X	X	X
Gateway Center Banking Center	1988 Gateway Center Drive	IL	X	X	X	X	X	X	X	X
Sandwich Banking Center	202 Indian Springs Dr	IL	X	X	X	X	X	X	X	X
Smithton Banking Center	514 S Main	IL	X	X	X	X	X	X	X	X
Sterling Banking center	4404 E Lincolnway	IL	X	X	X	X	X	X	X	X
Streator Banking Center	201 E Main St	IL	X	X	X	X	X	X	X	X
Vandalia Banking Center	1611 Veterans Ave	IL	X	X	X	X	X	X	X	X
Waterloo Banking Center	812 N. Market St	IL	X	X	X	X	X	X	X	X
Yorkville Banking Center	208 E Veterans Parkway	IL	X	X	X	X	X	X	X	X
<b>MISSOURI</b>										
Arnold Banking Center	1920 Richardson Road	MO	X	X	X	X	X	X	X	X
Jennings Banking Center	8021 W Florissant Ste F	MO	X	X	X	X	X	X	X	X
O'Fallon Banking Center	2341 Highway K	MO	X	X	X	X	X	X	X	X
Rock Hill Banking Center	9877 Manchester Road	MO	X	X	X	X	X	X	X	X
St Clair Banking Center	815 N Commercial Ave	MO	X	X	X	X	X	X	X	X
Clayton Banking Center	7818 Bonhomme Ave	MO	X	X	X	X	X	X	X	X
Ladue Banking Center	9925 Clayton Road	MO	X	X	X	X	X	X	X	X
Sunset Banking Center	11670 Gravois Road	MO	X	X	X	X	X	X	X	X
The Grove	4321 Manchester Ave	MO	X	X	X	X	X	X	X	X
Town & Country Banking Center	13402 Clayton Road	MO	X	X	X	X	X	X	X	X
St Charles Banking Center	5991 South Highway 94	MO	X	X	X	X	X	X	X	X

MSB Services by Location

Location	Address	State	Retail Funds Transfer	Pro Remote Deposit	Business Positive Pay & Account Reconciliation	Retail Online Statements	Check Imaging through Online Banking	Safety Deposit Boxes
<b>ILLINOIS</b>								
Beecher Banking Center	951 Dixie Highway	IL	X	X	X	X	X	X
Bourbonnais Banking Center	680 S. Main St.	IL	X	X	X	X	X	X
Bourbonnais Latham Dr Banking Center	576 William Latham Drive	IL	X	X	X	X	X	N/A
Bradley Banking Center	980 N Kinzie Ave	IL	X	X	X	X	X	N/A
Centralia Banking Center	200 South Poplar	IL	X	X	X	X	X	X
Champaign Banking Center	1617 W Springfield Avenue	IL	X	X	X	X	X	N/A
Columbia Banking Center	200 Quarry Road	IL	X	X	X	X	X	X
Diamond Banking Center	1275 E Division St	IL	X	X	X	X	X	X
Dixon Hennepin Banking Center	212 N Hennepin	IL	X	X	X	X	X	X
Dwight Banking Center	302 W Mazon Ave	IL	X	X	X	X	X	N/A
Effingham Main Banking Center	110 South 5th Street	IL	X	X	X	X	X	X
Farina Banking Center	300 W. Madison	IL	X	X	X	X	X	X
Grant Park Banking Center	119 North Main Street	IL	X	X	X	X	X	X
Greenville Banking Center	318 W College Ave	IL	X	X	X	X	X	X
Herscher Banking Center	654 N Park Road	IL	X	X	X	X	X	N/A
Joliet Banking Center	1540 IL Route 59	IL	X	X	X	X	X	X
Joliet- Downtown Banking Center	100 N Chicago Street	IL	X	X	X	X	X	N/A
Kankakee Banking Center	255 E. Station St.	IL	X	X	X	X	X	X
Manteno Banking Center	303 Section Line Road	IL	X	X	X	X	X	X
Mendota Banking Center	609 8th Avenue, Suite B	IL	X	X	X	X	X	N/A
Mokena Banking Center	11100 Front St	IL	X	X	X	X	X	X
Momence Banking Center	200 W Washington St	IL	X	X	X	X	X	X
Ottawa North Banking Center	400 Etna Road	IL	X	X	X	X	X	X
Peru Banking Center	2825 Plaza Drive	IL	X	X	X	X	X	X
Princeton - South Banking Center	815 S Main St	IL	X	X	X	X	X	X
Rock Falls Banking Center	941 First Ave	IL	X	X	X	X	X	N/A
Highcrest Banking Center	1700 N Alpine Road	IL	X	X	X	X	X	X
Cherry Valley Banking Center	1972 Pawlisch Drive	IL	X	X	X	X	X	X
Machesney Park Banking Center	613 Harlem Road	IL	X	X	X	X	X	X
Rockford East State Banking Center	6838 E State Street	IL	X	X	X	X	X	X
Rockford East State Drive-Up	233 Mill Road	IL	X	X	X	X	X	N/A
Spring Creek Banking Center	2218 N Mulford Road	IL	X	X	X	X	X	X
Roscoe Banking Center	5023 Rockrose Court	IL	X	X	X	X	X	N/A

MSB Services by Location

Rockford North Main Banking Center	1401 North Main Street	IL	X	X	X	X	X	N/A
Belvidere Banking Center	600 S State Street	IL	X	X	X	X	X	X
Logan Avenue Drive Up	311 Logan Ave	IL	X	X	X	X	X	N/A
Gateway Center Banking Center	1988 Gateway Center Drive	IL	X	X	X	X	X	X
Sandwich Banking Center	202 Indian Springs Dr	IL	X	X	X	X	X	X
Smithton Banking Center	514 S Main	IL	X	X	X	X	X	X
Sterling Banking center	4404 E Lincolnway	IL	X	X	X	X	X	X
Streator Banking Center	201 E Main St	IL	X	X	X	X	X	X
Vandalia Banking Center	1611 Veterans Ave	IL	X	X	X	X	X	N/A
Waterloo Banking Center	812 N. Market St	IL	X	X	X	X	X	X
Yorkville Banking Center	208 E Veterans Parkway	IL	X	X	X	X	X	X
<b>MISSOURI</b>								
Arnold Banking Center	1920 Richardson Road	MO	X	X	X	X	X	X
Jennings Banking Center	8021 W Florissant Ste F	MO	X	X	X	X	X	N/A
O'Fallon Banking Center	2341 Highway K	MO	X	X	X	X	X	X
Rock Hill Banking Center	9877 Manchester Road	MO	X	X	X	X	X	X
St Clair Banking Center	815 N Commercial Ave	MO	X	X	X	X	X	X
Clayton Banking Center	7818 Bonhomme Ave	MO	X	X	X	X	X	X
Ladue Banking Center	9925 Clayton Road	MO	X	X	X	X	X	X
Sunset Banking Center	11670 Gravois Road	MO	X	X	X	X	X	X
The Grove	4321 Manchester Ave	MO	X	X	X	X	X	N/A
Town & Country Banking Center	13402 Clayton Road	MO	X	X	X	X	X	X
St Charles Banking Center	5991 South Highway 94	MO	X	X	X	X	X	X

# Fee's

# Midland States Bank Fee Schedule

## General Account Fees

### Account closing

Early closure (within 180 days after opening) \$40

### Account research and verification

Research (\$35 minimum charge) \$35 per hour

Verification of account, per document \$20 each

### ATM access – non-Midland States Bank ATMs<sup>1,2</sup>

Transaction fee – including cash, inquiries and denials, per transaction \$2.50 each

### ATM card and replacement

Replacement card (Instant Issue or by mail) \$10

Rush order – next day or two-day delivery \$40 per order

**Cashed/deposited item returned unpaid** \$12 per item

### Checks

Check printing (quantity, styles, and designs vary) varies

Temporary checks (counter checks) \$5 for set of 8

Cashier's Check \$7

### Collections – domestic and international<sup>2</sup>

Incoming and outgoing \$30 per item

Foreign Incoming and outgoing \$40 per item

Collection Agency \$30

### Currency and cash/coin handling

Coin counting (% of amount) 1%

### Document copy fee

Additional copies of checks, statements and deposit items \$10 each

\*Additional per hour research fees may be applicable.

### Dormant accounts with no account activity

per below: \$10 per month

Checking - 1 year, Savings - 2 Years

### Legal process fee

Abandoned or unclaimed accounts/property \$40 per account

Includes levy, writ, garnishment and any other legal documents that requires funds to be attached, frozen, withdrawn, or remitted.

\$100 per request

### Overdraft Services

View our Overdraft Services Policy for additional details on our overdraft services.

### Courtesy Coverage/Extended Coverage

Non-Sufficient Funds (NSF) \$36 per overdraft item

- Maximum of 6 overdraft transaction fees per day
- A continuous overdraft fee of \$36 will be charged every 5th business day of being overdrawn through the 25th business day

**Savings Transfer** \$10 per transfer

**Reserve Line of Credit Transfer** \$10 per transfer + interest

**Safe deposit boxes** Varies by size

Late fee (after 10 days delinquent) \$10

Key replacement (set of 2) \$150

### Stop payments

ACH Blocks and Filters \$36 each

\$36 per transaction

### Wire transfers

Wires with incorrect information are subject to multiple fees.<sup>2</sup>

Incoming – Domestic \$15 each

Incoming – Foreign \$30 each

Outgoing – Domestic \$30 each

Outgoing – International \$60 each

### Other fees

IRA transfer fee to another financial institution \$40

Phone payment \$15 each

Medallion stamp \$30

Undeliverable mail fee (monthly) \$7

Telephone funds transfer fee \$10

Foreign Currency Order and Exchange \$15

International ATM / Point of Sale (POS) transaction fee 2%

## Fees Specific to Business and Public Funds

### Business Checking Accounts

Mailed Paper Statement, per account \$3

### Business Online Banking Basic

Online Banking Service, per month \$0

Bill Pay Module, per month \$15

Bill Pay, per item \$0

Mobile Remote Deposit, 0-20 deposits, per month \$0

21 and over deposits, per deposit \$0.50

### Treasury Management Services

View our Treasury Management fee schedule for service fees.

### Money Services and Special Services

Asset Based Account Monitoring, per month \$250

Money Service Business, per account, per month \$250

### Night deposit bags (prices vary by size and attachments)

Night drop – additional bag, with zipper \$15

Night drop – additional bag, with lock \$25

Night drop – additional key, per key \$10

### Cash Handling Fees

Coin purchased, per roll \$0.08

Currency orders, first \$10,000 per month \$0

Currency orders, if more than \$10,000 per month (per \$100) \$0.20

Cash deposited, first \$10,000 per month \$0

Cash deposited, if more than \$10,000 per month (per \$100) \$0.20

### Sweep Services

Loan Sweep, per month \$100 each

Repurchase Sweep, per month \$150 each

Loan Sweep Plus (Loan, Deposit, Investment), per month \$300 each

ICS Sweep, per account, per month \$50 each

Target Balance Master Account, per account \$25

Target Balance Sub Account, per account \$15

<sup>1</sup>See the account description within your account agreement for fee waiver details.

<sup>2</sup>Other Fees - Third parties or other banks may impose charges in addition to those described above.

# **CRA Institution Disclosure Statements**

**Home Mortgage Disclosure Act Notice:**

After March 1, 2018, the HMDA data about our residential mortgage lending is available online for review. The data shows the geographic distribution of loans and applications; ethnicity, race, sex, age and income of applicants and borrowers; and information about loan approvals and denials. This data is available online at the Consumer Financial Protection Bureau's Web site: [www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda)

HMDA data for many other financial institutions is also available at this Web site.

Inquire at this office regarding the locations where HMDA data for years prior to 2017 may be inspected.



Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CLARK COUNTY (019), AR</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	178	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	178	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	178	0	0	0	0	0	0
STATE TOTAL	0	0	1	178	0	0	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LOS ANGELES COUNTY (037), CA</b>										
<b>MSA 31084</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	30	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	67	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	97	0	0	0	0	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ORANGE COUNTY (059), CA</b>										
<b>MSA 11244</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	12	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	12	0	0	0	0	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SAN BERNARDINO COUNTY (071), CA</b>										
<b>MSA 40140</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	140	0	0	0	0	0	0
Median Family Income >= 120%	1	72	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	72	1	140	0	0	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SAN DIEGO COUNTY (073), CA</b>										
<b>MSA 41740</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	300	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SAN JOAQUIN COUNTY (077), CA</b>										
<b>MSA 44700</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	89	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	51	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	140	0	0	0	0	0	0	0	0
<b>SANTA BARBARA COUNTY (083), CA</b>										
<b>MSA 42200</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	2	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	2	0	0	0	0	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SONOMA COUNTY (097), CA</b>										
<b>MSA 42220</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	8	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	8	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	8	331	1	140	1	300	0	0	0	0
STATE TOTAL	8	331	1	140	1	300	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DENVER COUNTY (031), CO</b>										
<b>MSA 19740</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	32	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	32	0	0	0	0	0	0	0	0
<b>PUEBLO COUNTY (101), CO</b>										
<b>MSA 39380</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	77	1	158	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	77	1	158	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	109	1	158	0	0	0	0	0	0
STATE TOTAL	2	109	1	158	0	0	0	0	0	0



Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HARTFORD COUNTY (003), CT</b>										
<b>MSA 25540</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	396	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	396	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	396	0	0	0	0
STATE TOTAL	0	0	0	0	1	396	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: DISTRICT OF COLUMBIA (11)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DISTRICT OF COLUMBIA (001), DC</b>										
<b>MSA 47894</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	21	0	0	1	983	1	983	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	1	983	1	983	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	21	0	0	1	983	1	983	0	0
STATE TOTAL	1	21	0	0	1	983	1	983	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ORANGE COUNTY (095), FL</b>										
<b>MSA 36740</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	28	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	14	1	245	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	42	1	245	0	0	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PALM BEACH COUNTY (099), FL</b>										
<b>MSA 48424</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	7	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	7	0	0	0	0	0	0	0	0
<b>ST. LUCIE COUNTY (111), FL</b>										
<b>MSA 38940</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	236	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	236	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	49	2	481	0	0	0	0	0	0
STATE TOTAL	4	49	2	481	0	0	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CHEROKEE COUNTY (057), GA</b>										
<b>MSA 12060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	24	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	24	0	0	0	0	0	0	0	0
<b>COWETA COUNTY (077), GA</b>										
<b>MSA 12060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	271	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	271	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	24	0	0	1	271	0	0	0	0
STATE TOTAL	1	24	0	0	1	271	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ADAMS COUNTY (001), IL</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	1,000	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
<b>BOND COUNTY (005), IL</b>										
<b>MSA 41180</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	34	0	0	1	400	0	0	0	0
Middle Income	2	25	1	214	1	500	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	59	1	214	2	900	0	0	0	0
<b>BOONE COUNTY (007), IL</b>										
<b>MSA 40420</b>										
<b>Inside AA 0006</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	13	445	3	427	2	917	2	135	0	0
Middle Income	61	1,378	8	1,327	1	271	10	550	0	0
Upper Income	47	1,740	7	1,166	2	777	13	1,081	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	121	3,563	18	2,920	5	1,965	25	1,766	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BUREAU COUNTY (011), IL</b>										
<b>MSA NA</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	47	1,281	13	2,112	8	3,967	11	877	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	47	1,281	13	2,112	8	3,967	11	877	0	0
<b>CARROLL COUNTY (015), IL</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	29	0	0	1	532	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	29	0	0	1	532	0	0	0	0
<b>CHAMPAIGN COUNTY (019), IL</b>										
<b>MSA 16580</b>										
<b>Inside AA 0001</b>										
Low Income	1	38	1	122	1	1,000	1	1,000	0	0
Moderate Income	5	163	2	406	1	269	0	0	0	0
Middle Income	20	453	1	218	0	0	3	104	0	0
Upper Income	13	542	2	251	1	447	1	150	0	0
Income Not Known	2	38	0	0	1	515	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	41	1,234	6	997	4	2,231	5	1,254	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CLARK COUNTY (023), IL</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	190	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	190	0	0	0	0	0	0
<b>CLAY COUNTY (025), IL</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	244	0	0	2	1,515	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	244	0	0	2	1,515	0	0	0	0
<b>CLINTON COUNTY (027), IL</b>										
<b>MSA 41180</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	178	1	111	1	414	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	178	1	111	1	414	0	0	0	0



Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>COLES COUNTY (029), IL</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	51	2	215	1	437	0	0	0	0
Upper Income	1	21	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	72	2	215	1	437	0	0	0	0
<b>COOK COUNTY (031), IL</b>										
<b>MSA 16984</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	3	566	1	277	0	0	0	0
Median Family Income 30-40%	1	54	0	0	1	500	0	0	0	0
Median Family Income 40-50%	0	0	4	661	0	0	1	250	0	0
Median Family Income 50-60%	2	84	0	0	0	0	1	40	0	0
Median Family Income 60-70%	4	68	3	536	1	395	1	200	0	0
Median Family Income 70-80%	8	309	3	423	1	500	0	0	0	0
Median Family Income 80-90%	3	54	2	377	4	2,095	3	1,810	0	0
Median Family Income 90-100%	3	157	1	135	3	1,351	3	786	0	0
Median Family Income 100-110%	5	126	0	0	1	600	0	0	0	0
Median Family Income 110-120%	0	0	2	420	5	2,414	0	0	0	0
Median Family Income >= 120%	35	1,009	6	985	12	7,225	3	603	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	61	1,861	24	4,103	29	15,357	12	3,689	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CRAWFORD COUNTY (033), IL</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	84	0	0	0	0	0	0	0	0
Upper Income	2	54	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	138	0	0	0	0	0	0	0	0
<b>CUMBERLAND COUNTY (035), IL</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	122	0	0	0	0	1	80	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	122	0	0	0	0	1	80	0	0
<b>DEKALB COUNTY (037), IL</b>										
<b>MSA 20994</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	104	0	0	0	0	0	0
Middle Income	13	330	3	509	4	2,013	3	505	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	330	4	613	4	2,013	3	505	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DOUGLAS COUNTY (041), IL</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	91	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	91	0	0	0	0	0	0	0	0
<b>DUPAGE COUNTY (043), IL</b>										
<b>MSA 16984</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	40	0	0	0	0	0	0	0	0
Median Family Income 80-90%	3	147	0	0	1	427	1	100	0	0
Median Family Income 90-100%	6	254	1	125	1	791	2	225	0	0
Median Family Income 100-110%	0	0	1	235	1	380	1	380	0	0
Median Family Income 110-120%	4	156	1	242	0	0	1	242	0	0
Median Family Income >= 120%	13	498	7	1,322	9	4,734	2	159	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	27	1,095	10	1,924	12	6,332	7	1,106	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>EFFINGHAM COUNTY (049), IL</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	35	1,037	8	1,467	14	6,438	9	2,135	0	0
Upper Income	40	1,569	8	1,245	19	10,035	10	2,252	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	75	2,606	16	2,712	33	16,473	19	4,387	0	0
<b>FAYETTE COUNTY (051), IL</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	166	1	217	1	500	0	0	0	0
Middle Income	24	645	0	0	2	814	4	190	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	30	811	1	217	3	1,314	4	190	0	0
<b>FORD COUNTY (053), IL</b>										
<b>MSA NA</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	2	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	2	0	0	0	0	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>GRUNDY COUNTY (063), IL</b>										
<b>MSA 16984</b>										
<b>Inside AA 0002</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	27	926	7	1,010	6	3,267	8	1,453	0	0
Upper Income	2	65	0	0	1	990	1	30	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	29	991	7	1,010	7	4,257	9	1,483	0	0
<b>HENRY COUNTY (073), IL</b>										
<b>MSA 19340</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	5	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	1,019	1	400	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	2	1,019	1	400	0	0
<b>IROQUOIS COUNTY (075), IL</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	4	0	0	0	0	0	0	0	0
Upper Income	4	63	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	67	0	0	0	0	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>JACKSON COUNTY (077), IL</b>										
<b>MSA 16060</b>										
<b>Outside Assessment Area</b>										
Low Income	1	37	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	1	54	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	91	0	0	0	0	0	0	0	0
<b>JASPER COUNTY (079), IL</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	1	116	0	0	0	0	0	0
Upper Income	0	0	1	163	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	2	279	0	0	0	0	0	0
<b>JEFFERSON COUNTY (081), IL</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	141	0	0	1	350	1	10	0	0
Upper Income	0	0	2	384	1	430	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	141	2	384	2	780	1	10	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>KANE COUNTY (089), IL</b>										
<b>MSA 20994</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	2	161	2	346	3	966	3	752	0	0
Median Family Income 50-60%	0	0	0	0	1	300	1	300	0	0
Median Family Income 60-70%	5	279	2	281	2	670	1	117	0	0
Median Family Income 70-80%	3	85	0	0	1	263	0	0	0	0
Median Family Income 80-90%	6	305	0	0	2	1,485	1	100	0	0
Median Family Income 90-100%	1	80	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	2	353	1	763	0	0	0	0
Median Family Income 110-120%	1	5	1	126	0	0	0	0	0	0
Median Family Income >= 120%	4	83	2	363	2	517	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	998	9	1,469	12	4,964	6	1,269	0	0
<b>KANKAKEE COUNTY (091), IL</b>										
<b>MSA 28100</b>										
<b>Inside AA 0004</b>										
Low Income	23	777	4	662	5	2,502	7	1,264	0	0
Moderate Income	28	836	5	583	2	1,314	2	1,000	0	0
Middle Income	116	3,443	12	1,953	14	5,885	12	1,162	0	0
Upper Income	74	1,600	5	889	2	823	3	710	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	241	6,656	26	4,087	23	10,524	24	4,136	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>KENDALL COUNTY (093), IL</b>										
<b>MSA 20994</b>										
<b>Inside AA 0002</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	16	704	4	649	1	481	5	560	0	0
Upper Income	12	349	3	550	5	2,776	4	1,282	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	28	1,053	7	1,199	6	3,257	9	1,842	0	0
<b>LAKE COUNTY (097), IL</b>										
<b>MSA 29404</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	43	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	67	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	20	0	0	0	0	1	20	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	6	148	0	0	2	1,042	2	735	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	278	0	0	2	1,042	3	755	0	0



Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LASALLE COUNTY (099), IL</b>										
<b>MSA NA</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	43	1,465	9	1,587	3	2,054	5	300	0	0
Middle Income	114	4,306	23	4,058	17	9,105	20	1,809	0	0
Upper Income	29	837	3	477	4	2,847	5	350	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	186	6,608	35	6,122	24	14,006	30	2,459	0	0
<b>LEE COUNTY (103), IL</b>										
<b>MSA NA</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	9	289	0	0	0	0	0	0	0	0
Middle Income	34	1,101	8	1,609	5	2,368	5	809	0	0
Upper Income	4	189	0	0	1	637	1	65	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	47	1,579	8	1,609	6	3,005	6	874	0	0
<b>LIVINGSTON COUNTY (105), IL</b>										
<b>MSA NA</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	12	256	0	0	1	800	2	80	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	256	0	0	1	800	2	80	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LOGAN COUNTY (107), IL</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	375	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	375	0	0	0	0
<b>MCHEMRY COUNTY (111), IL</b>										
<b>MSA 16984</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	36	0	0	0	0	0	0	0	0
Middle Income	8	176	1	166	1	354	1	47	0	0
Upper Income	3	44	0	0	1	588	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	256	1	166	2	942	1	47	0	0
<b>MCLEAN COUNTY (113), IL</b>										
<b>MSA 14010</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	25	0	0	1	452	0	0	0	0
Upper Income	3	59	1	250	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	84	1	250	1	452	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MACON COUNTY (115), IL</b>										
<b>MSA 19500</b>										
<b>Outside Assessment Area</b>										
Low Income	1	42	0	0	1	400	1	42	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	1,000	1	1,000	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	42	0	0	2	1,400	2	1,042	0	0
<b>MADISON COUNTY (119), IL</b>										
<b>MSA 41180</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	0	0	0	0	0	0
Middle Income	8	289	0	0	1	287	0	0	0	0
Upper Income	2	86	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	375	1	200	1	287	0	0	0	0
<b>MARION COUNTY (121), IL</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	10	295	2	379	3	2,080	1	60	0	0
Middle Income	5	106	2	363	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	401	4	742	3	2,080	1	60	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MARSHALL COUNTY (123), IL</b>										
<b>MSA 37900</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	45	0	0	0	0	2	43	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	45	0	0	0	0	2	43	0	0
<b>MASON COUNTY (125), IL</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	163	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	163	0	0	0	0	0	0
<b>MONROE COUNTY (133), IL</b>										
<b>MSA 41180</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	27	741	4	591	5	3,495	5	967	0	0
Upper Income	12	290	1	142	0	0	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	39	1,031	5	733	5	3,495	6	1,017	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MONTGOMERY COUNTY (135), IL</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	15	0	0	1	678	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	1	678	0	0	0	0
<b>OGLE COUNTY (141), IL</b>										
<b>MSA NA</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	10	278	3	684	3	2,243	0	0	0	0
Upper Income	16	551	1	188	1	700	5	115	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	26	829	4	872	4	2,943	5	115	0	0
<b>PEORIA COUNTY (143), IL</b>										
<b>MSA 37900</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	25	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	25	0	0	0	0	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PIATT COUNTY (147), IL</b>										
<b>MSA 16580</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	45	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	45	0	0	0	0	0	0	0	0
<b>PIKE COUNTY (149), IL</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	101	0	0	1	101	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	101	0	0	1	101	0	0
<b>PUTNAM COUNTY (155), IL</b>										
<b>MSA NA</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	79	1	148	1	400	0	0	0	0
Upper Income	3	83	0	0	0	0	1	80	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	162	1	148	1	400	1	80	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>RANDOLPH COUNTY (157), IL</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	4	3	431	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	4	3	431	0	0	0	0	0	0
<b>ROCK ISLAND COUNTY (161), IL</b>										
<b>MSA 19340</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	3	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	3	0	0	0	0	0	0	0	0
<b>ST. CLAIR COUNTY (163), IL</b>										
<b>MSA 41180</b>										
<b>Inside AA 0008</b>										
Low Income	4	98	0	0	2	578	1	13	0	0
Moderate Income	4	115	1	119	0	0	2	159	0	0
Middle Income	8	276	4	821	2	1,204	2	804	0	0
Upper Income	13	321	2	212	1	500	2	130	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	29	810	7	1,152	5	2,282	7	1,106	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SALINE COUNTY (165), IL</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	400	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	0	0	0	0
<b>SHELBY COUNTY (173), IL</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	179	3	602	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	179	3	602	0	0	0	0	0	0
<b>STARK COUNTY (175), IL</b>										
<b>MSA 37900</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	0	0	1	20	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20	0	0



Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>STEPHENSON COUNTY (177), IL</b>										
<b>MSA NA</b>										
<b>Inside AA 0005</b>										
Low Income	1	53	0	0	0	0	1	53	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	50	0	0	0	0	0	0	0	0
Upper Income	2	22	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	125	0	0	0	0	1	53	0	0
<b>TAZEWELL COUNTY (179), IL</b>										
<b>MSA 37900</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	21	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	0	0	0	0
<b>VERMILION COUNTY (183), IL</b>										
<b>MSA 19180</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	65	0	0	0	0	1	65	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	4	33	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	98	0	0	0	0	1	65	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WASHINGTON COUNTY (189), IL</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	705	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	705	0	0	0	0
<b>WHITESIDE COUNTY (195), IL</b>										
<b>MSA NA</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	11	358	2	312	3	1,323	3	141	0	0
Middle Income	20	698	6	1,119	6	2,428	3	198	0	0
Upper Income	3	66	0	0	0	0	1	37	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	34	1,122	8	1,431	9	3,751	7	376	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WILL COUNTY (197), IL</b>										
<b>MSA 16984</b>										
<b>Inside AA 0002</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	5	252	0	0	0	0	0	0	0	0
Median Family Income 40-50%	4	82	2	333	0	0	1	212	0	0
Median Family Income 50-60%	2	62	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	8	437	3	487	4	2,030	2	240	0	0
Median Family Income 80-90%	4	209	1	151	3	1,493	4	1,555	0	0
Median Family Income 90-100%	5	189	3	416	0	0	2	310	0	0
Median Family Income 100-110%	25	665	8	1,110	2	1,436	7	1,257	0	0
Median Family Income 110-120%	11	373	10	1,419	5	3,063	3	2,102	0	0
Median Family Income >= 120%	26	765	6	850	10	5,775	2	170	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	90	3,034	33	4,766	24	13,797	21	5,846	0	0
<b>WILLIAMSON COUNTY (199), IL</b>										
<b>MSA 16060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	249	4	1,621	2	983	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	249	4	1,621	2	983	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WINNEBAGO COUNTY (201), IL</b>										
<b>MSA 40420</b>										
<b>Inside AA 0006</b>										
Low Income	31	1,285	8	1,181	12	6,725	9	1,347	0	0
Moderate Income	63	2,331	15	2,661	14	7,494	8	540	0	0
Middle Income	114	3,470	21	3,139	13	5,184	16	1,339	0	0
Upper Income	211	6,921	29	5,164	28	13,982	29	4,113	0	0
Income Not Known	12	420	1	150	7	2,993	3	143	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	431	14,427	74	12,295	74	36,378	65	7,482	0	0
TOTAL INSIDE AA IN STATE	1,585	50,457	292	48,173	260	134,654	263	36,078	0	0
TOTAL OUTSIDE AA IN STATE	164	5,156	49	8,615	70	35,436	39	9,520	0	0
STATE TOTAL	1,749	55,613	341	56,788	330	170,090	302	45,598	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

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Institution: Midland States Bank

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HAMILTON COUNTY (057), IN</b>										
<b>MSA 26900</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	1,277	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,277	0	0	0	0
<b>HANCOCK COUNTY (059), IN</b>										
<b>MSA 26900</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	88	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	88	0	0	0	0	0	0	0	0
<b>LAKE COUNTY (089), IN</b>										
<b>MSA 23844</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	1	250	2	810	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	27	0	0	1	354	0	0	0	0
Upper Income	3	42	1	250	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	69	2	500	3	1,164	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PERRY COUNTY (123), IN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	62	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	62	0	0	0	0	0	0	0	0
<b>PORTER COUNTY (127), IN</b>										
<b>MSA 23844</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	122	0	0	1	122	0	0
Upper Income	0	0	0	0	2	869	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	122	2	869	1	122	0	0
<b>TIPPECANOE COUNTY (157), IN</b>										
<b>MSA 29200</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	163	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	163	0	0	0	0	0	0	0	0

Loans by County

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Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WHITLEY COUNTY (183), IN</b>										
<b>MSA 23060</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	375	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	375	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	9	382	3	622	8	3,685	1	122	0	0
STATE TOTAL	9	382	3	622	8	3,685	1	122	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DUBUQUE COUNTY (061), IA</b>										
<b>MSA 20220</b>										
<b>Outside Assessment Area</b>										
Low Income	1	55	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	55	0	0	0	0	0	0	0	0
<b>SCOTT COUNTY (163), IA</b>										
<b>MSA 19340</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	425	1	579	0	0	0	0
Upper Income	1	20	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	2	425	1	579	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	75	2	425	1	579	0	0	0	0
STATE TOTAL	2	75	2	425	1	579	0	0	0	0



Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DOUGLAS COUNTY (045), KS</b>										
<b>MSA 29940</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	178	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	178	0	0	0	0	0	0	0	0
<b>JOHNSON COUNTY (091), KS</b>										
<b>MSA 28140</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	42	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	42	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	84	0	0	0	0	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SEDGWICK COUNTY (173), KS</b>										
<b>MSA 48620</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	21	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	7	283	0	0	0	0	0	0	0	0
STATE TOTAL	7	283	0	0	0	0	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>JEFFERSON COUNTY (111), KY</b>										
<b>MSA 31140</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	126	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	81	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	81	1	126	0	0	0	0	0	0
<b>SCOTT COUNTY (209), KY</b>										
<b>MSA 30460</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	191	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	191	0	0	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WARREN COUNTY (227), KY</b>										
<b>MSA 14540</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	105	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	105	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	186	2	317	0	0	0	0	0	0
STATE TOTAL	3	186	2	317	0	0	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LAFAYETTE PARISH (055), LA</b>										
<b>MSA 29180</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	412	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	412	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	412	0	0	0	0
STATE TOTAL	0	0	0	0	1	412	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>YORK COUNTY (031), ME</b>										
<b>MSA 38860</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	42	1	167	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	42	1	167	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	42	1	167	0	0	0	0	0	0
STATE TOTAL	1	42	1	167	0	0	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ANNE ARUNDEL COUNTY (003), MD</b>										
<b>MSA 12580</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	42	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	42	0	0	0	0	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BALTIMORE COUNTY (005), MD</b>										
<b>MSA 12580</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	117	1	652	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	117	1	652	0	0	0	0



Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MONTGOMERY COUNTY (031), MD</b>										
<b>MSA 23224</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	21	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	5	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	26	0	0	0	0	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PRINCE GEORGE'S COUNTY (033), MD</b>										
<b>MSA 47894</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	63	0	0	2	1,649	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	63	0	0	2	1,649	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	131	1	117	3	2,301	0	0	0	0
STATE TOTAL	4	131	1	117	3	2,301	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WAYNE COUNTY (163), MI</b>										
<b>MSA 19804</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	21	0	0	1	341	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	1	341	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	21	0	0	1	341	0	0	0	0
STATE TOTAL	1	21	0	0	1	341	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HENNEPIN COUNTY (053), MN</b>										
<b>MSA 33460</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	221	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	816	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	221	1	816	0	0	0	0
<b>NOBLES COUNTY (105), MN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	248	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	248	0	0	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WASHINGTON COUNTY (163), MN</b>										
<b>MSA 33460</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	190	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	190	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	3	659	1	816	0	0	0	0
STATE TOTAL	0	0	3	659	1	816	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HINDS COUNTY (049), MS</b>										
<b>MSA 27140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	488	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	488	0	0	0	0
<b>RANKIN COUNTY (121), MS</b>										
<b>MSA 27140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	208	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	208	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	208	1	488	0	0	0	0
STATE TOTAL	0	0	1	208	1	488	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BOONE COUNTY (019), MO</b>										
<b>MSA 17860</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	1,642	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,642	0	0	0	0
<b>CALLAWAY COUNTY (027), MO</b>										
<b>MSA 27620</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	13	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	13	0	0	0	0	0	0	0	0
<b>FRANKLIN COUNTY (071), MO</b>										
<b>MSA 41180</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	9	293	0	0	0	0	2	125	0	0
Middle Income	2	29	1	152	1	540	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	322	1	152	1	540	2	125	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>JACKSON COUNTY (095), MO</b>										
<b>MSA 28140</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	146	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	146	0	0	0	0	0	0
<b>JEFFERSON COUNTY (099), MO</b>										
<b>MSA 41180</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	46	1	208	0	0	1	208	0	0
Middle Income	10	366	1	176	0	0	1	100	0	0
Upper Income	1	27	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	439	2	384	0	0	2	308	0	0



Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PHELPS COUNTY (161), MO</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	472	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	472	0	0	0	0
<b>ST. CHARLES COUNTY (183), MO</b>										
<b>MSA 41180</b>										
<b>Inside AA 0008</b>										
Low Income	2	117	0	0	0	0	1	92	0	0
Moderate Income	0	0	0	0	1	636	1	636	0	0
Middle Income	8	279	6	986	2	1,483	5	875	0	0
Upper Income	21	618	4	603	2	700	4	417	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	31	1,014	10	1,589	5	2,819	11	2,020	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ST. LOUIS COUNTY (189), MO</b>										
<b>MSA 41180</b>										
<b>Inside AA 0008</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	9	0	0	0	0	0	0	0	0
Median Family Income 40-50%	3	81	0	0	0	0	0	0	0	0
Median Family Income 50-60%	6	276	0	0	2	588	3	443	0	0
Median Family Income 60-70%	4	231	2	246	3	1,438	2	141	0	0
Median Family Income 70-80%	16	826	8	1,080	4	1,178	16	1,656	0	0
Median Family Income 80-90%	10	464	5	698	2	1,828	4	1,102	0	0
Median Family Income 90-100%	2	29	0	0	1	500	0	0	0	0
Median Family Income 100-110%	14	555	2	222	7	3,017	2	595	0	0
Median Family Income 110-120%	6	162	4	498	0	0	4	498	0	0
Median Family Income >= 120%	88	3,289	25	4,271	25	9,875	9	2,332	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	150	5,922	46	7,015	44	18,424	40	6,767	0	0
<b>WARREN COUNTY (219), MO</b>										
<b>MSA 41180</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	95	2	377	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	95	2	377	0	0	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WRIGHT COUNTY (229), MO</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	27	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	27	0	0	0	0	0	0	0	0
<b>ST. LOUIS CITY (510), MO</b>										
<b>MSA 41180</b>										
<b>Inside AA 0008</b>										
Low Income	10	473	2	214	4	1,970	2	670	0	0
Moderate Income	9	499	4	668	2	1,395	8	596	0	0
Middle Income	10	419	4	496	1	500	6	1,036	0	0
Upper Income	2	15	2	262	2	1,045	2	262	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	31	1,406	12	1,640	9	4,910	18	2,564	0	0
TOTAL INSIDE AA IN STATE	235	9,103	71	10,780	59	26,693	73	11,784	0	0
TOTAL OUTSIDE AA IN STATE	4	135	3	523	3	2,114	0	0	0	0
STATE TOTAL	239	9,238	74	11,303	62	28,807	73	11,784	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: NEBRASKA (31)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DOUGLAS COUNTY (055), NE</b>										
<b>MSA 36540</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	188	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	188	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	188	0	0	0	0	0	0
STATE TOTAL	0	0	1	188	0	0	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: NEVADA (32)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CLARK COUNTY (003), NV</b>										
<b>MSA 29820</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	435	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	435	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	435	0	0	0	0
STATE TOTAL	0	0	0	0	1	435	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ROCKINGHAM COUNTY (015), NH</b>										
<b>MSA 40484</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	42	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	42	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	42	0	0	0	0	0	0	0	0
STATE TOTAL	1	42	0	0	0	0	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>NEW YORK COUNTY (061), NY</b>										
<b>MSA 35614</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	1	71	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	71	0	0	0	0	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SUFFOLK COUNTY (103), NY</b>										
<b>MSA 35004</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	396	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	396	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	71	0	0	1	396	0	0	0	0
STATE TOTAL	1	71	0	0	1	396	0	0	0	0



Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DELAWARE COUNTY (041), OH</b>										
<b>MSA 18140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	45	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	45	0	0	0	0	0	0	0	0
<b>FAIRFIELD COUNTY (045), OH</b>										
<b>MSA 18140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	288	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	288	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MONTGOMERY COUNTY (113), OH</b>										
<b>MSA 19430</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	452	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	452	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	45	0	0	2	740	0	0	0	0
STATE TOTAL	1	45	0	0	2	740	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>TULSA COUNTY (143), OK</b>										
<b>MSA 46140</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	94	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	42	0	0	1	497	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	136	0	0	1	497	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	136	0	0	1	497	0	0	0	0
STATE TOTAL	2	136	0	0	1	497	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CLACKAMAS COUNTY (005), OR</b>										
<b>MSA 38900</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	83	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	83	0	0	0	0	0	0	0	0
<b>LANE COUNTY (039), OR</b>										
<b>MSA 21660</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	1	316	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	316	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	83	0	0	1	316	0	0	0	0
STATE TOTAL	1	83	0	0	1	316	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CHESTER COUNTY (029), PA</b>										
<b>MSA 33874</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	255	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	255	0	0	0	0
<b>GREENE COUNTY (059), PA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	939	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	939	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	1,194	0	0	0	0
STATE TOTAL	0	0	0	0	2	1,194	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LEXINGTON COUNTY (063), SC</b>										
<b>MSA 17900</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	21	0	0	0	0	0	0	0	0
STATE TOTAL	1	21	0	0	0	0	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>KNOX COUNTY (093), TN</b>										
<b>MSA 28940</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	18	0	0	0	0	1	18	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	18	0	0	0	0	1	18	0	0
<b>MAURY COUNTY (119), TN</b>										
<b>MSA 34980</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	63	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	63	0	0	0	0	0	0	0	0
<b>WILLIAMSON COUNTY (187), TN</b>										
<b>MSA 34980</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	250	1	365	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	1	365	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WILSON COUNTY (189), TN</b>										
<b>MSA 34980</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	23	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	23	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	104	1	250	1	365	1	18	0	0
STATE TOTAL	3	104	1	250	1	365	1	18	0	0



Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BEXAR COUNTY (029), TX</b>										
<b>MSA 41700</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	84	0	0	2	1,149	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	84	0	0	2	1,149	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>COLLIN COUNTY (085), TX</b>										
<b>MSA 19124</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	216	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	216	0	0	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DALLAS COUNTY (113), TX</b>										
<b>MSA 19124</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	323	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	323	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DENTON COUNTY (121), TX</b>										
<b>MSA 19124</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	27	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	27	0	0	0	0	0	0	0	0
<b>NUECES COUNTY (355), TX</b>										
<b>MSA 18580</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	132	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	132	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	111	2	348	3	1,472	0	0	0	0
STATE TOTAL	3	111	2	348	3	1,472	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SALT LAKE COUNTY (035), UT</b>										
<b>MSA 41620</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	808	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	808	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>UTAH COUNTY (049), UT</b>										
<b>MSA 39340</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	53	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	53	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	53	0	0	1	808	0	0	0	0
STATE TOTAL	1	53	0	0	1	808	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>FAIRFAX COUNTY (059), VA</b>										
<b>MSA 47894</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	175	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	175	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	175	0	0	0	0	0	0
STATE TOTAL	0	0	1	175	0	0	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>COLUMBIA COUNTY (021), WI</b>										
<b>MSA 31540</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	377	1	377	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	377	1	377	0	0
<b>DANE COUNTY (025), WI</b>										
<b>MSA 31540</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	200	0	0	1	200	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	189	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	389	0	0	1	200	0	0



Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>EAU CLAIRE COUNTY (035), WI</b>										
<b>MSA 20740</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	39	0	0	1	479	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	39	0	0	1	479	0	0	0	0
<b>KENOSHA COUNTY (059), WI</b>										
<b>MSA 29404</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	57	0	0	3	1,332	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	57	0	0	3	1,332	0	0	0	0
<b>MARATHON COUNTY (073), WI</b>										
<b>MSA 48140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	750	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	750	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>RACINE COUNTY (101), WI</b>										
<b>MSA 39540</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	15	0	0	1	700	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	1	700	0	0	0	0
<b>ROCK COUNTY (105), WI</b>										
<b>MSA 27500</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	3	691	0	0	1	234	0	0
Upper Income	0	0	0	0	1	300	1	300	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	691	1	300	2	534	0	0
<b>SHEBOYGAN COUNTY (117), WI</b>										
<b>MSA 43100</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	124	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	124	0	0	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WALWORTH COUNTY (127), WI</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	70	1	200	3	1,263	1	267	0	0
Upper Income	1	68	1	146	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	138	2	346	3	1,263	1	267	0	0
<b>WAUKESHA COUNTY (133), WI</b>										
<b>MSA 33340</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	3	2,028	1	993	0	0
Upper Income	0	0	0	0	1	295	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	4	2,323	1	993	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	5	249	8	1,550	15	7,524	6	2,371	0	0
STATE TOTAL	5	249	8	1,550	15	7,524	6	2,371	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	1,820	59,560	363	58,953	319	161,347	336	47,862	0	0
TOTAL OUTSIDE AA	230	7,860	83	15,121	121	61,869	48	13,014	0	0
TOTAL INSIDE & OUTSIDE	2,050	67,420	446	74,074	440	223,216	384	60,876	0	0

**Loans by County**  
**Small Farm Loans - Originations**  
**Institution: Midland States Bank**

**Respondent ID: 0000773247**  
**Agency: FRS - 2**  
**State: ILLINOIS (17)**

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BOONE COUNTY (007), IL</b>										
<b>MSA 40420</b>										
<b>Inside AA 0006</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	85	0	0	0	0	1	85	0	0
Middle Income	13	609	2	385	3	1,215	8	1,263	0	0
Upper Income	18	654	10	1,546	6	2,384	27	4,300	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	32	1,348	12	1,931	9	3,599	36	5,648	0	0
<b>BUREAU COUNTY (011), IL</b>										
<b>MSA NA</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	44	1,739	16	2,675	13	5,024	55	8,954	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	44	1,739	16	2,675	13	5,024	55	8,954	0	0
<b>CHAMPAIGN COUNTY (019), IL</b>										
<b>MSA 16580</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	192	0	0	1	192	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	192	0	0	1	192	0	0

Loans by County

Respondent ID: 0000773247

Small Farm Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CLAY COUNTY (025), IL</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	55	0	0	0	0	1	55	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	55	0	0	0	0	1	55	0	0
<b>COOK COUNTY (031), IL</b>										
<b>MSA 16984</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	25	0	0	0	0	1	25	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0

**Loans by County**  
**Small Farm Loans - Originations**  
**Institution: Midland States Bank**

**Respondent ID: 0000773247**  
**Agency: FRS - 2**  
**State: ILLINOIS (17)**

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CUMBERLAND COUNTY (035), IL</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	4	1	250	2	773	1	250	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	4	1	250	2	773	1	250	0	0
<b>DEKALB COUNTY (037), IL</b>										
<b>MSA 20994</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	14	576	4	674	1	275	10	1,221	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	576	4	674	1	275	10	1,221	0	0
<b>EFFINGHAM COUNTY (049), IL</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	109	1	145	1	350	3	254	0	0
Upper Income	0	0	0	0	2	720	2	720	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	109	1	145	3	1,070	5	974	0	0

Loans by County

Respondent ID: 0000773247

Small Farm Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>FAYETTE COUNTY (051), IL</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	1	100	0	0
Middle Income	6	313	1	200	1	300	7	809	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	413	1	200	1	300	8	909	0	0
<b>GRUNDY COUNTY (063), IL</b>										
<b>MSA 16984</b>										
<b>Inside AA 0002</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	84	1	200	2	725	5	965	0	0
Upper Income	2	81	2	365	0	0	2	81	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	165	3	565	2	725	7	1,046	0	0
<b>JASPER COUNTY (079), IL</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Farm Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>JEFFERSON COUNTY (081), IL</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	53	0	0	0	0	1	53	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	53	0	0	0	0	1	53	0	0
<b>KANE COUNTY (089), IL</b>										
<b>MSA 20994</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	4	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	160	0	0	1	160	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	70	0	0	0	0	1	70	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	74	1	160	0	0	2	230	0	0



**Loans by County**  
**Small Farm Loans - Originations**  
**Institution: Midland States Bank**

**Respondent ID: 0000773247**  
**Agency: FRS - 2**  
**State: ILLINOIS (17)**

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>KANKAKEE COUNTY (091), IL</b>										
<b>MSA 28100</b>										
<b>Inside AA 0004</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	395	3	645	0	0	10	1,040	0	0
Upper Income	0	0	0	0	2	1,000	2	1,000	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	395	3	645	2	1,000	12	2,040	0	0
<b>KENDALL COUNTY (093), IL</b>										
<b>MSA 20994</b>										
<b>Inside AA 0002</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	103	1	140	1	500	4	743	0	0
Upper Income	1	57	1	200	0	0	2	257	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	160	2	340	1	500	6	1,000	0	0
<b>KNOX COUNTY (095), IL</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	49	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	49	0	0	0	0	0	0	0	0

**Loans by County**  
**Small Farm Loans - Originations**  
**Institution: Midland States Bank**

**Respondent ID: 0000773247**  
**Agency: FRS - 2**  
**State: ILLINOIS (17)**

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LASALLE COUNTY (099), IL</b>										
<b>MSA NA</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	50	1,867	14	2,560	13	5,045	57	7,643	0	0
Upper Income	9	297	1	225	2	900	9	880	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	59	2,164	15	2,785	15	5,945	66	8,523	0	0
<b>LEE COUNTY (103), IL</b>										
<b>MSA NA</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	185	1	250	4	1,458	7	1,878	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	185	1	250	4	1,458	7	1,878	0	0
<b>LIVINGSTON COUNTY (105), IL</b>										
<b>MSA NA</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	243	9	1,596	2	825	13	2,461	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	243	9	1,596	2	825	13	2,461	0	0

**Loans by County**  
**Small Farm Loans - Originations**  
**Institution: Midland States Bank**

**Respondent ID: 0000773247**  
**Agency: FRS - 2**  
**State: ILLINOIS (17)**

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MCHENRY COUNTY (111), IL</b>										
<b>MSA 16984</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	13	532	3	597	1	395	13	1,050	0	0
Upper Income	1	85	0	0	0	0	1	85	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	617	3	597	1	395	14	1,135	0	0
<b>MCLEAN COUNTY (113), IL</b>										
<b>MSA 14010</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	45	6	1,105	1	285	8	1,435	0	0
Upper Income	2	104	0	0	0	0	1	95	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	149	6	1,105	1	285	9	1,530	0	0
<b>MADISON COUNTY (119), IL</b>										
<b>MSA 41180</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	49	3	597	0	0	4	641	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	49	3	597	0	0	4	641	0	0

**Loans by County**  
**Small Farm Loans - Originations**  
**Institution: Midland States Bank**

**Respondent ID: 0000773247**  
**Agency: FRS - 2**  
**State: ILLINOIS (17)**

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MARION COUNTY (121), IL</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	155	1	125	0	0	7	280	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	155	1	125	0	0	7	280	0	0
<b>MARSHALL COUNTY (123), IL</b>										
<b>MSA 37900</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	238	1	150	1	400	4	377	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	238	1	150	1	400	4	377	0	0
<b>MONROE COUNTY (133), IL</b>										
<b>MSA 41180</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	43	0	0	0	0	1	43	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	43	0	0	0	0	1	43	0	0

Loans by County

Respondent ID: 0000773247

Small Farm Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MONTGOMERY COUNTY (135), IL</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	36	0	0	0	0	1	36	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	36	0	0	0	0	1	36	0	0
<b>OGLE COUNTY (141), IL</b>										
<b>MSA NA</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	74	0	0	0	0	0	0	0	0
Upper Income	2	44	0	0	1	300	2	315	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	118	0	0	1	300	2	315	0	0
<b>PUTNAM COUNTY (155), IL</b>										
<b>MSA NA</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0

**Loans by County**  
**Small Farm Loans - Originations**  
**Institution: Midland States Bank**

**Respondent ID: 0000773247**  
**Agency: FRS - 2**  
**State: ILLINOIS (17)**

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SHELBY COUNTY (173), IL</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	26	1	250	0	0	2	270	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	26	1	250	0	0	2	270	0	0
<b>STARK COUNTY (175), IL</b>										
<b>MSA 37900</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	1	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	1	75	0	0
<b>STEPHENSON COUNTY (177), IL</b>										
<b>MSA NA</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	40	0	0	0	0	1	40	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	1	40	0	0

**Loans by County**  
**Small Farm Loans - Originations**  
**Institution: Midland States Bank**

**Respondent ID: 0000773247**  
**Agency: FRS - 2**  
**State: ILLINOIS (17)**

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>TAZEWELL COUNTY (179), IL</b>										
<b>MSA 37900</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	210	0	0	1	210	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	210	0	0	1	210	0	0
<b>WASHINGTON COUNTY (189), IL</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	255	0	0	2	255	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	255	0	0	2	255	0	0
<b>WHITESIDE COUNTY (195), IL</b>										
<b>MSA NA</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	50	0	0	1	350	2	379	0	0
Upper Income	2	22	0	0	2	650	1	350	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	72	0	0	3	1,000	3	729	0	0

**Loans by County**  
**Small Farm Loans - Originations**  
**Institution: Midland States Bank**

**Respondent ID: 0000773247**  
**Agency: FRS - 2**  
**State: ILLINOIS (17)**

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WILL COUNTY (197), IL</b>										
<b>MSA 16984</b>										
<b>Inside AA 0002</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	4	125	0	0	0	0	3	121	0	0
Median Family Income 110-120%	0	0	0	0	1	467	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	125	0	0	1	467	3	121	0	0
<b>WINNEBAGO COUNTY (201), IL</b>										
<b>MSA 40420</b>										
<b>Inside AA 0006</b>										
Low Income	0	0	1	120	0	0	1	120	0	0
Moderate Income	0	0	0	0	1	391	1	391	0	0
Middle Income	2	99	2	389	1	263	5	751	0	0
Upper Income	9	492	4	557	1	395	13	1,418	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	591	7	1,066	3	1,049	20	2,680	0	0
TOTAL INSIDE AA IN STATE	222	8,864	85	14,991	63	24,310	275	40,614	0	0
TOTAL OUTSIDE AA IN STATE	28	1,227	12	2,222	3	1,080	32	3,582	0	0
STATE TOTAL	250	10,091	97	17,213	66	25,390	307	44,196	0	0



Loans by County

Respondent ID: 0000773247

Small Farm Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LAKE COUNTY (089), IN</b>										
<b>MSA 23844</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	150	0	0	1	150	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	1	150	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	150	0	0	1	150	0	0
STATE TOTAL	0	0	1	150	0	0	1	150	0	0

Loans by County

Respondent ID: 0000773247

Small Farm Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WALWORTH COUNTY (127), WI</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	53	0	0	0	0	1	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	53	0	0	0	0	1	30	0	0
<b>WINNEBAGO COUNTY (139), WI</b>										
<b>MSA 36780</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	175	0	0	1	175	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	175	0	0	1	175	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	53	1	175	0	0	2	205	0	0
STATE TOTAL	3	53	1	175	0	0	2	205	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	222	8,864	85	14,991	63	24,310	275	40,614	0	0
TOTAL OUTSIDE AA	31	1,280	14	2,547	3	1,080	35	3,937	0	0
TOTAL INSIDE & OUTSIDE	253	10,144	99	17,538	66	25,390	310	44,551	0	0

**2020 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: Midland States Bank**

**Respondent ID: 000773247**  
**Agency: FRS - 2**

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
IL - CHAMPAIGN COUNTY (019) - MSA 16580	51	4,462	5	1,254	0	0
IL - FORD COUNTY (053) - MSA NA	1	2	0	0	0	0
IL - PIATT COUNTY (147) - MSA 16580	1	45	0	0	0	0
IL - GRUNDY COUNTY (063) - MSA 16984	43	6,258	9	1,483	0	0
IL - KENDALL COUNTY (093) - MSA 20994	41	5,509	9	1,842	0	0
IL - WILL COUNTY (197) - MSA 16984	147	21,597	21	5,846	0	0
IL - DEKALB COUNTY (037) - MSA 20994	21	2,956	3	505	0	0
IL - KANKAKEE COUNTY (091) - MSA 28100	290	21,267	24	4,136	0	0
IL - BUREAU COUNTY (011) - MSA NA	68	7,360	11	877	0	0
IL - LASALLE COUNTY (099) - MSA NA	245	26,736	30	2,459	0	0
IL - LEE COUNTY (103) - MSA NA	61	6,193	6	874	0	0
IL - LIVINGSTON COUNTY (105) - MSA NA	13	1,056	2	80	0	0
IL - OGLE COUNTY (141) - MSA NA	34	4,644	5	115	0	0
IL - PUTNAM COUNTY (155) - MSA NA	6	710	1	80	0	0
IL - STEPHENSON COUNTY (177) - MSA NA	5	125	1	53	0	0
IL - WHITESIDE COUNTY (195) - MSA NA	51	6,304	7	376	0	0
IL - BOONE COUNTY (007) - MSA 40420	144	8,448	25	1,766	0	0
IL - WINNEBAGO COUNTY (201) - MSA 40420	579	63,100	65	7,482	0	0
IL - CLAY COUNTY (025) - MSA NA	6	1,759	0	0	0	0
IL - COLES COUNTY (029) - MSA NA	5	724	0	0	0	0
IL - CUMBERLAND COUNTY (035) - MSA NA	2	122	1	80	0	0
IL - DOUGLAS COUNTY (041) - MSA NA	1	91	0	0	0	0
IL - EFFINGHAM COUNTY (049) - MSA NA	124	21,791	19	4,387	0	0

**2020 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: Midland States Bank**

**Respondent ID: 0000773247**  
**Agency: FRS - 2**

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
IL - FAYETTE COUNTY (051) - MSA NA	34	2,342	4	190	0	0
IL - JASPER COUNTY (079) - MSA NA	3	300	0	0	0	0
IL - JEFFERSON COUNTY (081) - MSA NA	8	1,305	1	10	0	0
IL - MARION COUNTY (121) - MSA NA	22	3,223	1	60	0	0
IL - MONTGOMERY COUNTY (135) - MSA NA	2	693	0	0	0	0
IL - RANDOLPH COUNTY (157) - MSA NA	4	435	0	0	0	0
IL - SHELBY COUNTY (173) - MSA NA	6	781	0	0	0	0
IL - WASHINGTON COUNTY (189) - MSA NA	1	705	0	0	0	0
IL - BOND COUNTY (005) - MSA 41180	10	1,173	0	0	0	0
IL - CLINTON COUNTY (027) - MSA 41180	6	703	0	0	0	0
IL - MADISON COUNTY (119) - MSA 41180	12	862	0	0	0	0
IL - MONROE COUNTY (133) - MSA 41180	49	5,259	6	1,017	0	0
IL - ST. CLAIR COUNTY (163) - MSA 41180	41	4,244	7	1,106	0	0
MO - FRANKLIN COUNTY (071) - MSA 41180	13	1,014	2	125	0	0
MO - JEFFERSON COUNTY (099) - MSA 41180	14	823	2	308	0	0
MO - ST. CHARLES COUNTY (183) - MSA 41180	46	5,422	11	2,020	0	0
MO - ST. LOUIS COUNTY (189) - MSA 41180	240	31,361	40	6,767	0	0
MO - ST. LOUIS CITY (510) - MSA 41180	52	7,956	18	2,564	0	0

**2020 Institution Disclosure Statement - Table 4**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Farm Loans**  
**Institution: Midland States Bank**

**Respondent ID: 0000773247**  
**Agency: FRS - 2**

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
IL - CHAMPAIGN COUNTY (019) - MSA 16580	1	192	1	192	0	0
IL - GRUNDY COUNTY (063) - MSA 16984	12	1,455	7	1,046	0	0
IL - KENDALL COUNTY (093) - MSA 20994	6	1,000	6	1,000	0	0
IL - WILL COUNTY (197) - MSA 16984	5	592	3	121	0	0
IL - DEKALB COUNTY (037) - MSA 20994	19	1,525	10	1,221	0	0
IL - KANKAKEE COUNTY (091) - MSA 28100	12	2,040	12	2,040	0	0
IL - BUREAU COUNTY (011) - MSA NA	73	9,438	55	8,954	0	0
IL - LASALLE COUNTY (099) - MSA NA	89	10,894	66	8,523	0	0
IL - LEE COUNTY (103) - MSA NA	9	1,893	7	1,878	0	0
IL - LIVINGSTON COUNTY (105) - MSA NA	16	2,664	13	2,461	0	0
IL - OGLE COUNTY (141) - MSA NA	4	418	2	315	0	0
IL - PUTNAM COUNTY (155) - MSA NA	1	200	0	0	0	0
IL - STEPHENSON COUNTY (177) - MSA NA	1	40	1	40	0	0
IL - WHITESIDE COUNTY (195) - MSA NA	7	1,072	3	729	0	0
IL - BOONE COUNTY (007) - MSA 40420	53	6,878	36	5,648	0	0
IL - WINNEBAGO COUNTY (201) - MSA 40420	21	2,706	20	2,680	0	0
IL - CLAY COUNTY (025) - MSA NA	1	55	1	55	0	0
IL - CUMBERLAND COUNTY (035) - MSA NA	4	1,027	1	250	0	0
IL - EFFINGHAM COUNTY (049) - MSA NA	6	1,324	5	974	0	0
IL - FAYETTE COUNTY (051) - MSA NA	9	913	8	909	0	0
IL - JASPER COUNTY (079) - MSA NA	1	250	0	0	0	0
IL - JEFFERSON COUNTY (081) - MSA NA	1	53	1	53	0	0
IL - MARION COUNTY (121) - MSA NA	7	280	7	280	0	0
IL - MONTGOMERY COUNTY (135) - MSA NA	1	36	1	36	0	0

**2020 Institution Disclosure Statement - Table 4**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Farm Loans**  
**Institution: Midland States Bank**

**Respondent ID: 0000773247**  
**Agency: FRS - 2**

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
IL - SHELBY COUNTY (173) - MSA NA	3	276	2	270	0	0
IL - WASHINGTON COUNTY (189) - MSA NA	2	255	2	255	0	0
IL - MADISON COUNTY (119) - MSA 41180	5	646	4	641	0	0
IL - MONROE COUNTY (133) - MSA 41180	1	43	1	43	0	0

**2020 Institution Disclosure Statement - Table 5**  
**Community Development/Consortium-Third Party Activity**  
**Institution: Midland States Bank**

**Respondent ID: 0000773247**  
**Agency: FRS - 2**

**Memo Item: Loans by Affiliates**

	<b>Num of Loans</b>	<b>Amount (000s)</b>	<b>Num of Loans</b>	<b>Amount (000s)</b>
Community Development Loans				
Originated	17	85,048	0	0
Purchased	1	200	0	0
Total	18	85,248	0	0
Consortium/Third Party Loans (optional)				

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000773247**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: Midland States Bank**

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**ASSESSMENT AREA - 0001**

**CHAMPAIGN COUNTY (019), IL**

**MSA: 16580**

**Low Income**

0002.00\* 0003.01\* 0003.02\* 0004.02\* 0007.00 0009.01\* 0054.01 0060.00\*

**Moderate Income**

0008.00 0012.01 0053.00\* 0101.00\* 0102.04\* 0103.00\* 0111.00

**Middle Income**

0005.00 0009.02 0010.00\* 0011.00\* 0012.03 0054.02\* 0055.00\* 0056.00\* 0057.01\* 0057.02 0104.00\*  
0105.00 0106.03\* 0107.00\* 0108.00\* 0109.00 0110.00

**Upper Income**

0012.04\* 0012.05 0012.06\* 0013.01 0013.02 0014.00 0058.00\* 0106.01 0106.04

**Income Not Known**

0004.01 0059.00

**FORD COUNTY (053), IL**

**MSA: NA**

**Middle Income**

9616.00 9617.00\* 9618.00\* 9619.00\* 9620.00\*

**PIATT COUNTY (147), IL**

**MSA: 16580**

**Middle Income**

9545.00\* 9547.00\* 9548.00\*

**Upper Income**

9546.00

**ASSESSMENT AREA - 0002**

**GRUNDY COUNTY (063), IL**

**MSA: 16984**

**Middle Income**



**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000773247**

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**Agency: FRS - 2**

**Institution: Midland States Bank**

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001.02 0001.03 0002.00 0003.00 0006.00 0007.00 0008.00 0009.00

**Upper Income**

004.00\* 0005.00

**KENDALL COUNTY (093), IL**

**MSA: 20994**

**Middle Income**

8902.01\* 8902.02\* 8903.02\* 8905.00 8906.00 8907.00

**Upper Income**

8901.01\* 8901.02 8903.01 8904.00

**WILL COUNTY (197), IL**

**MSA: 16984**

**Median Family Income 20-30%**

8819.00\*

**Median Family Income 30-40%**

8820.00

**Median Family Income 40-50%**

8801.17\* 8809.03\* 8812.00 8813.01\* 8821.00\* 8825.00\* 8828.02 8836.05\*

**Median Family Income 50-60%**

8813.02 8816.03\* 8822.00\* 8824.00 8826.02\* 9801.00\*

**Median Family Income 60-70%**

8814.01\* 8818.00\* 8838.03\*

**Median Family Income 70-80%**

8801.07\* 8801.14 8801.15\* 8802.03\* 8807.02\* 8816.04\* 8827.02\* 8829.00 8830.00\* 8831.00 8838.04

8841.01\*

**Median Family Income 80-90%**

8801.06\* 8801.11\* 8801.13\* 8805.03\* 8809.05\* 8823.00\* 8826.01\* 8828.01 8832.08 8834.01\* 8834.02

8836.03\* 8836.06\* 8837.00\* 8838.09\* 8840.04

**Median Family Income 90-100%**

8802.02\* 8805.05\* 8805.07\* 8809.01 8814.02 8815.00\* 8832.14 8838.06 8838.11\* 8839.03 8840.03

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000773247**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: Midland States Bank**

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**Median Family Income 100-110%**

8801.09\* 8801.16\* 8802.04\* 8804.08\* 8804.15\* 8804.16 8806.02\* 8810.11\* 8827.01 8832.06 8832.11  
8833.04 8833.07\* 8836.02 8839.02 8840.05 8840.06 8841.03\*

**Median Family Income 110-120%**

8801.05\* 8801.12\* 8804.04 8804.12 8804.14 8804.20\* 8805.02 8807.01\* 8810.06\* 8811.09 8816.01\*  
8817.00\* 8833.06\* 8835.09 8835.11 8835.13 8838.08 8838.10\* 8839.04

**Median Family Income >= 120%**

8801.18\* 8801.19\* 8801.20\* 8801.21\* 8803.03\* 8803.04\* 8803.05\* 8803.06 8803.07 8803.08 8803.09\*  
8803.10\* 8803.12 8803.13\* 8803.14 8804.10\* 8804.11\* 8804.17\* 8804.18 8804.19 8804.21 8806.01\*  
8810.01 8810.02\* 8810.05\* 8810.07\* 8810.09 8810.10 8810.12\* 8811.05 8811.07\* 8811.08 8811.11\*  
8811.12 8811.13 8811.15 8811.16\* 8832.09\* 8832.10 8832.12 8832.13\* 8832.15 8832.16\* 8833.03  
8833.05\* 8835.04 8835.05\* 8835.07 8835.10\* 8835.14 8835.15 8835.16 8835.17\* 8835.19\* 8835.21\*  
8835.22

**Median Family Income Not Known**

9800.00\*

**ASSESSMENT AREA - 0003**

**DEKALB COUNTY (037), IL**

**MSA: 20994**

**Low Income**

0010.01\* 0010.02\*

**Moderate Income**

0001.00 0005.00\* 0008.00\* 0013.00\* 0015.00\*

**Middle Income**

0002.00 0003.00 0004.00\* 0006.00\* 0007.00\* 0009.00\* 0014.00 0016.00\* 0017.00\* 0018.00 0019.00  
0020.00 0021.00

**Income Not Known**

0022.00\*

**ASSESSMENT AREA - 0004**

**KANKAKEE COUNTY (091), IL**

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000773247**

\* denotes no loans made in specified tracts

**Agency: FRS - 2**

**Institution: Midland States Bank**

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**MSA: 28100**

**Low Income**

0110.00 0114.00\* 0115.00 0116.00 0117.00 0123.00

**Moderate Income**

0111.00\* 0120.00 0121.00 0124.00 0125.00

**Middle Income**

0101.00 0102.02 0103.00 0106.02 0107.02 0108.00 0109.00 0113.00 0118.00 0119.00 0122.00

**Upper Income**

0102.01 0104.00 0105.00 0106.01 0107.01 0112.00 0126.00

**ASSESSMENT AREA - 0005**

**BUREAU COUNTY (011), IL**

**MSA: NA**

**Middle Income**

9647.00 9648.00 9649.00 9650.00 9651.00 9652.00 9653.00 9654.00 9655.00 9656.00

**LASALLE COUNTY (099), IL**

**MSA: NA**

**Moderate Income**

9627.00 9633.00 9643.00

**Middle Income**

9618.00 9619.00 9620.00 9621.00 9623.00 9624.00\* 9626.00 9628.00 9629.00 9630.00 9631.00

9632.00 9634.00 9636.00 9637.00 9638.00 9639.00 9641.00 9642.00

**Upper Income**

9617.01 9617.02 9622.00 9625.00 9635.00 9640.00

**LEE COUNTY (103), IL**

**MSA: NA**

**Moderate Income**

0006.00

**Middle Income**

0001.00 0003.00 0004.00 0005.00 0007.00 0008.00 0009.00

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000773247**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: Midland States Bank**

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**Upper Income**

0002.00

**LIVINGSTON COUNTY (105), IL**

**MSA: NA**

**Moderate Income**

9605.00\*

**Middle Income**

9601.00\* 9602.00 9603.00 9604.00 9608.00\* 9609.00 9610.00\*

**Upper Income**

9606.00\* 9607.00\*

**OGLE COUNTY (141), IL**

**MSA: NA**

**Middle Income**

9608.00 9609.00 9610.00 9611.00 9614.00 9616.00\*

**Upper Income**

9607.00 9612.00\* 9613.00 9615.00 9617.00\*

**PUTNAM COUNTY (155), IL**

**MSA: NA**

**Middle Income**

9545.00

**Upper Income**

9546.00

**STEPHENSON COUNTY (177), IL**

**MSA: NA**

**Low Income**

0008.00

**Moderate Income**

0007.00\* 0012.00\* 0013.00\*

**Middle Income**

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000773247**

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**Agency: FRS - 2**

**Institution: Midland States Bank**

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0001.00\* 0002.00 0003.00\* 0004.00\* 0006.00\* 0009.00\* 0010.00 0011.00\*

**Upper Income**

0005.00

**WHITESIDE COUNTY (195), IL**

**MSA: NA**

**Moderate Income**

0010.00 0013.00 0015.00 0017.00

**Middle Income**

0002.00 0003.00 0004.00\* 0005.00\* 0006.00\* 0007.00\* 0008.00 0009.00 0011.00 0012.00 0014.00

0016.00\*

**Upper Income**

0001.00 0018.00

**ASSESSMENT AREA - 0006**

**BOONE COUNTY (007), IL**

**MSA: 40420**

**Moderate Income**

0101.00

**Middle Income**

0102.00 0103.00 0106.01 0106.02

**Upper Income**

0104.00 0105.00

**WINNEBAGO COUNTY (201), IL**

**MSA: 40420**

**Low Income**

0008.00 0010.00 0018.00 0021.00 0024.00\* 0025.00\* 0026.00 0027.00 0028.00\* 0029.00 0031.00

0032.00\* 0036.05

**Moderate Income**

0001.03 0002.00 0012.00 0013.00 0014.00 0016.00 0019.00 0020.00 0022.00 0023.01\* 0033.00

0034.00 0036.02 0036.06 0037.07 0037.08 0037.09 0040.03\*

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000773247**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: Midland States Bank**

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**Middle Income**

0001.01 0001.04 0001.05 0003.00 0004.01 0005.01 0005.02 0005.07 0006.00 0007.00 0015.00  
0017.00 0023.02\* 0030.00 0036.01 0036.04\* 0037.06 0037.11 0038.01 0038.08 0038.09

**Upper Income**

0004.02 0004.03 0005.04 0005.06 0005.10 0005.11 0005.12 0005.13 0005.14 0035.00 0037.05  
0037.10 0038.05 0038.06 0038.07 0039.01 0039.03 0039.04 0040.01 0040.02 0041.00 0042.00  
0043.00

**Income Not Known**

0011.00 9800.00

**ASSESSMENT AREA - 0007**

**CLAY COUNTY (025), IL**

**MSA: NA**

**Moderate Income**

9721.00\*

**Middle Income**

9719.00 9720.00 9722.00\*

**COLES COUNTY (029), IL**

**MSA: NA**

**Moderate Income**

0004.00\* 0005.00\*

**Middle Income**

0001.00\* 0003.00 0006.00 0007.00\* 0010.00 0011.00\* 0012.00\*

**Upper Income**

0002.00\* 0009.00

**Income Not Known**

0008.00\*

**CUMBERLAND COUNTY (035), IL**

**MSA: NA**

**Middle Income**

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000773247**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: Midland States Bank**

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9724.00\* 9725.00 9726.00

**DOUGLAS COUNTY (041), IL**

**MSA: NA**

**Middle Income**

9520.00\* 9521.00\* 9522.00\* 9523.00 9524.00\*

**EFFINGHAM COUNTY (049), IL**

**MSA: NA**

**Middle Income**

9503.00 9504.00 9507.00 9508.00

**Upper Income**

9501.00 9502.00 9505.00 9506.00

**FAYETTE COUNTY (051), IL**

**MSA: NA**

**Moderate Income**

9505.00 9509.00 9510.00

**Middle Income**

9506.00 9507.00 9508.00 9511.00

**JASPER COUNTY (079), IL**

**MSA: NA**

**Middle Income**

9774.00 9775.00

**Upper Income**

9773.00

**JEFFERSON COUNTY (081), IL**

**MSA: NA**

**Low Income**

0510.00\*

**Moderate Income**

0509.00\* 0511.00\*

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Middle Income**

0501.00 0502.00\* 0503.00 0504.00\* 0507.00 0508.00\*

**Upper Income**

0505.00 0506.00\*

**MARION COUNTY (121), IL**

**MSA: NA**

**Moderate Income**

9518.00 9521.00 9525.00 9526.00 9527.00

**Middle Income**

9516.00 9517.00 9519.00\* 9520.00\* 9522.00\* 9523.00 9524.00

**MONTGOMERY COUNTY (135), IL**

**MSA: NA**

**Moderate Income**

9574.00\*

**Middle Income**

9573.00\* 9575.00\* 9576.00\* 9577.00\* 9578.00\* 9579.00 9580.00

**RANDOLPH COUNTY (157), IL**

**MSA: NA**

**Middle Income**

9505.00\* 9506.00\* 9507.00\* 9509.00\* 9510.00\* 9511.00\* 9512.00\* 9513.00\*

**Upper Income**

9508.00

**SHELBY COUNTY (173), IL**

**MSA: NA**

**Middle Income**

9591.00\* 9592.00\* 9593.00\* 9594.00 9595.00 9596.00

**WASHINGTON COUNTY (189), IL**

**MSA: NA**

**Middle Income**



**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

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**Institution: Midland States Bank**

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9501.00 9502.00\* 9503.00\* 9504.00\*

**ASSESSMENT AREA - 0008**

**BOND COUNTY (005), IL**

**MSA: 41180**

**Moderate Income**

9513.00

**Middle Income**

9512.00 9514.00\* 9515.00

**CLINTON COUNTY (027), IL**

**MSA: 41180**

**Moderate Income**

9004.01\*

**Middle Income**

9003.00 9004.02\* 9005.00 9006.02\*

**Upper Income**

9001.00\* 9002.00\* 9006.01\*

**MADISON COUNTY (119), IL**

**MSA: 41180**

**Low Income**

4002.00\* 4006.00\* 4007.00\* 4013.00\* 4040.00\*

**Moderate Income**

4001.02\* 4009.03\* 4009.04\* 4010.00\* 4011.00\* 4015.00\* 4017.01\* 4019.03\* 4020.00\* 4021.00\* 4024.00\*

4025.00\* 4026.00 4029.00\* 4032.00\* 4033.00\* 4034.02\* 4041.00\*

**Middle Income**

4001.01\* 4008.01\* 4008.02\* 4009.52\* 4012.00\* 4014.00\* 4017.21\* 4017.22\* 4018.00\* 4019.01\* 4019.04\*

4022.00\* 4023.00\* 4027.01\* 4027.21 4027.22\* 4028.01\* 4028.02\* 4028.03 4030.01 4034.01\* 4035.31\*

4035.34\* 4036.01\* 4036.04 4038.01\* 4038.02\*

**Upper Income**

4009.51\* 4030.02\* 4031.01\* 4031.21\* 4031.22\* 4035.02 4035.32 4035.33\* 4036.03\* 4037.01 4037.02\*

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000773247**

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**Institution: Midland States Bank**

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**MONROE COUNTY (133), IL**

**MSA: 41180**

**Middle Income**

6001.01 6004.01 6004.02 6005.02

**Upper Income**

6001.02 6005.01

**ST. CLAIR COUNTY (163), IL**

**MSA: 41180**

**Low Income**

5004.00\* 5005.00\* 5009.00\* 5011.00\* 5012.00\* 5013.00\* 5014.00\* 5021.00\* 5022.00\* 5023.00 5024.04  
5025.00\* 5026.03 5027.00\* 5028.00\* 5045.00 5046.00\*

**Moderate Income**

5015.01\* 5016.02 5016.03\* 5016.04\* 5017.00\* 5018.00 5024.01\* 5026.02\* 5029.00\* 5033.01

**Middle Income**

5015.02\* 5016.05\* 5019.00\* 5031.00 5032.02\* 5033.04 5033.32\* 5033.34 5034.02\* 5034.11\* 5034.12\*  
5034.13 5034.14 5039.04\* 5040.02\* 5043.02\* 5043.03\* 5043.52\* 5043.54\*

**Upper Income**

5032.03\* 5032.11 5033.22 5033.23\* 5033.24\* 5034.04\* 5038.00\* 5039.03 5039.05 5039.06 5040.01  
5043.51\* 5043.53\* 5043.55\*

**FRANKLIN COUNTY (071), MO**

**MSA: 41180**

**Moderate Income**

8002.01\* 8006.01\* 8007.01\* 8009.01 8009.02 8011.01\*

**Middle Income**

8001.00\* 8002.02\* 8003.00 8004.01\* 8004.02\* 8005.00\* 8006.02\* 8007.02 8008.00 8010.00\* 8011.02\*

**JEFFERSON COUNTY (099), MO**

**MSA: 41180**

**Moderate Income**

7001.11 7002.06\* 7002.10\* 7005.03 7006.01\* 7007.00\* 7009.00\* 7011.02\* 7012.00\* 7013.00\* 7014.01\*

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000773247**

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**Institution: Midland States Bank**

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7014.04\*

**Middle Income**

7001.09 7001.10 7001.13\* 7001.14 7001.16\* 7001.17 7001.18\* 7001.19\* 7002.07\* 7002.08\* 7002.09\*  
7002.11 7003.02\* 7003.03 7003.04 7004.01\* 7005.02\* 7005.04 7006.03\* 7006.04\* 7006.05\* 7008.01\*  
7008.02\* 7010.00\* 7011.01\* 7014.03\*

**Upper Income**

7001.07\* 7001.15 7002.03\* 7004.02\*

**ST. CHARLES COUNTY (183), MO**

**MSA: 41180**

**Low Income**

3105.01

**Moderate Income**

3103.02\* 3104.00\* 3107.00\* 3109.01\* 3115.00 3121.95\* 3124.00\*

**Middle Income**

3101.00\* 3103.01 3105.02\* 3106.01\* 3108.02 3109.02\* 3109.03\* 3110.01 3110.03\* 3110.04 3111.49\*  
3113.11\* 3113.91\* 3114.22\* 3116.01 3116.02\* 3117.12 3117.33 3117.34\* 3118.02 3119.03\* 3119.07\*  
3119.08 3120.94 3120.95\* 3120.96\* 3120.97\* 3122.06\*

**Upper Income**

3102.01\* 3102.02\* 3106.02\* 3108.01 3111.03 3111.14 3111.22\* 3111.24 3111.32\* 3111.45\* 3111.46\*  
3111.47\* 3111.48\* 3111.50\* 3111.51 3111.52 3111.53\* 3111.54 3112.03 3112.11\* 3112.12 3112.21\*  
3112.94 3112.96\* 3113.12\* 3113.22 3113.31 3117.21\* 3117.22 3117.32 3117.35 3117.36\* 3118.01\*  
3119.04 3119.09\* 3120.01\* 3121.92\* 3121.93 3121.94\* 3122.04\* 3122.05 3123.00\*

**Income Not Known**

9800.00\*

**ST. LOUIS COUNTY (189), MO**

**MSA: 41180**

**Median Family Income 20-30%**

2139.00\*

**Median Family Income 30-40%**

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000773247**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: Midland States Bank**

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2119.00*	2120.02										
<b>Median Family Income 40-50%</b>											
2102.00*	2103.00*	2120.01*	2121.01*	2121.02*	2122.00*	2136.00*	2141.00*	2142.00	2218.00		
<b>Median Family Income 50-60%</b>											
2105.01*	2105.02*	2106.00*	2107.04*	2116.00*	2118.01*	2118.02	2124.00*	2138.00	2143.00*	2146.02	
2147.00	2157.00	2203.00*									
<b>Median Family Income 60-70%</b>											
2101.00*	2104.00*	2107.02*	2108.05	2112.01*	2114.02	2115.00	2123.00*	2125.00*	2127.00*	2132.04	
2134.00	2160.00*	2202.00									
<b>Median Family Income 70-80%</b>											
2107.03*	2109.25*	2111.01*	2133.00*	2135.00*	2144.00	2145.00	2146.01*	2149.00	2156.00	2159.00	
2169.00	2172.00	2201.00	2205.01	2205.02	2206.02	2210.00					
<b>Median Family Income 80-90%</b>											
2108.06	2109.24*	2113.01*	2113.31*	2113.34*	2114.01*	2117.00*	2126.00*	2131.01	2137.00*	2148.00	
2150.01	2170.00	2181.02*	2198.00	2199.00	2200.01						
<b>Median Family Income 90-100%</b>											
2110.00*	2111.02*	2112.02	2113.32*	2150.04	2151.42*	2204.31	2204.41*	2207.01*			
<b>Median Family Income 100-110%</b>											
2108.03*	2108.04*	2109.21*	2109.23*	2132.02	2150.05*	2151.43	2161.00	2178.06	2189.00	2197.00	
2200.02	2206.01	2208.02*									
<b>Median Family Income 110-120%</b>											
2109.26*	2113.33*	2132.03	2151.02*	2168.00*	2181.03	2196.00	2204.32	2204.42	2204.43*	2207.02	
2213.01	2213.02	2214.22	2219.00*								
<b>Median Family Income &gt;= 120%</b>											
2109.12*	2109.27*	2109.28*	2150.03	2151.03	2151.05*	2151.41	2151.44	2152.01	2152.02*	2152.31*	
2152.32	2153.01	2153.02	2154.00	2155.00	2158.00	2162.00	2163.00*	2164.00	2165.00	2166.00*	
2167.00*	2173.00	2174.00	2175.00	2176.00	2177.01	2177.02	2178.02*	2178.07	2178.41	2178.42	
2178.51*	2178.52	2179.21*	2179.23*	2179.31*	2179.32	2179.41*	2179.42*	2179.43*	2179.44*	2180.03*	
2180.11	2180.12*	2182.01*	2183.00*	2184.01*	2184.02	2185.00	2186.00	2188.00	2191.00*	2192.00*	
2193.00	2194.00	2195.00	2204.44	2204.45	2204.46*	2207.03	2208.01*	2208.03*	2211.00	2212.01	

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000773247**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: Midland States Bank**

---

2212.02 2213.32\* 2213.35 2214.21\* 2214.23 2214.24 2215.02\* 2215.03 2215.06 2216.21\* 2216.24\*  
2216.25\* 2216.26 2216.27 2216.28 2216.29 2220.00\* 2221.00

**Median Family Income Not Known**

2131.02\*

**ST. LOUIS CITY (510), MO**

**MSA: 41180**

**Low Income**

1054.00 1055.00\* 1061.00 1062.00\* 1063.00\* 1064.00 1065.00\* 1066.00\* 1067.00 1072.00\* 1073.00  
1074.00\* 1097.00 1101.00\* 1102.00\* 1103.00\* 1104.00\* 1111.00 1112.00\* 1113.00\* 1114.00\* 1115.00  
1123.00\* 1152.00 1155.00 1156.00\* 1157.00\* 1163.02 1164.00 1193.00\* 1202.00\* 1211.00 1212.00\*  
1241.00 1242.00\* 1246.00\* 1257.00\* 1266.00\* 1267.00\* 1269.00\* 1270.00 1271.00\* 1275.00\*

**Moderate Income**

1014.00\* 1015.00\* 1018.00\* 1023.00 1024.00 1053.00\* 1075.00\* 1076.00\* 1081.00\* 1082.00\* 1083.00\*  
1096.00\* 1105.00\* 1122.00\* 1141.01 1151.00 1153.00 1154.00\* 1161.00\* 1165.00\* 1171.00\* 1181.00\*  
1186.00 1256.00

**Middle Income**

1011.00 1012.00\* 1013.00\* 1021.00 1025.00\* 1036.00\* 1037.00\* 1038.00 1042.00 1045.00 1052.00\*  
1135.00 1142.00 1162.00\* 1163.01\* 1172.00 1174.00\* 1191.01\* 1231.00\* 1233.00\* 1243.00\* 1268.00  
1272.00 1273.00 1276.00

**Upper Income**

1022.00 1031.00\* 1034.00\* 1051.98\* 1121.00\* 1124.00 1141.02\* 1143.00 1191.02 1192.00\* 1232.00\*  
1255.00

**Income Not Known**

1184.00\* 1274.00\*

**OUTSIDE ASSESSMENT AREA**

**CLARK COUNTY (019), AR**

**MSA: NA**

**Middle Income**

9536.01

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000773247**

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**Agency: FRS - 2**

**Institution: Midland States Bank**

---

**LOS ANGELES COUNTY (037), CA**

**MSA: 31084**

**Median Family Income 60-70%**

3017.02

**Median Family Income >= 120%**

3008.00

**ORANGE COUNTY (059), CA**

**MSA: 11244**

**Median Family Income 80-90%**

0423.13

**SAN BERNARDINO COUNTY (071), CA**

**MSA: 40140**

**Median Family Income 110-120%**

0026.01

**Median Family Income >= 120%**

0020.33

**SAN DIEGO COUNTY (073), CA**

**MSA: 41740**

**Median Family Income >= 120%**

0207.09

**SAN JOAQUIN COUNTY (077), CA**

**MSA: 44700**

**Median Family Income 80-90%**

0038.03

**Median Family Income >= 120%**

0052.06

**SANTA BARBARA COUNTY (083), CA**

**MSA: 42200**

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000773247**

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**Agency: FRS - 2**

**Institution: Midland States Bank**

---

**Upper Income**

0014.02

**SONOMA COUNTY (097), CA**

**MSA: 42220**

**Middle Income**

1503.06

**DENVER COUNTY (031), CO**

**MSA: 19740**

**Median Family Income 110-120%**

0032.01

**PUEBLO COUNTY (101), CO**

**MSA: 39380**

**Middle Income**

0030.01

**HARTFORD COUNTY (003), CT**

**MSA: 25540**

**Median Family Income 110-120%**

5203.02

**DISTRICT OF COLUMBIA (001), DC**

**MSA: 47894**

**Median Family Income >= 120%**

0016.00 0058.00

**ORANGE COUNTY (095), FL**

**MSA: 36740**

**Median Family Income 50-60%**

0183.00

**Median Family Income >= 120%**

0149.06 0167.30

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000773247**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: Midland States Bank**

---

**PALM BEACH COUNTY (099), FL**

**MSA: 48424**

**Median Family Income 110-120%**

0075.01

**ST. LUCIE COUNTY (111), FL**

**MSA: 38940**

**Upper Income**

3821.09

**CHEROKEE COUNTY (057), GA**

**MSA: 12060**

**Middle Income**

0907.01

**COWETA COUNTY (077), GA**

**MSA: 12060**

**Upper Income**

1706.02

**ADAMS COUNTY (001), IL**

**MSA: NA**

**Moderate Income**

0005.00

**CARROLL COUNTY (015), IL**

**MSA: NA**

**Middle Income**

9603.00 9604.00

**CLARK COUNTY (023), IL**

**MSA: NA**

**Middle Income**

0603.00



**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000773247**

\* denotes no loans made in specified tracts

**Agency: FRS - 2**

**Institution: Midland States Bank**

---

**COOK COUNTY (031), IL**

**MSA: 16984**

**Median Family Income 20-30%**

8290.00

**Median Family Income 30-40%**

2427.00

**Median Family Income 40-50%**

2515.00 6103.00 8276.00

**Median Family Income 50-60%**

8272.00 8303.00

**Median Family Income 60-70%**

2502.00 8135.00 8244.00 8256.00 8285.06

**Median Family Income 70-80%**

2108.00 8046.03 8202.02 8284.02 8311.00

**Median Family Income 80-90%**

0301.01 7704.00 8051.05 8069.00 8073.00 8107.01 8206.03 8283.00

**Median Family Income 90-100%**

7707.00 8047.01 8114.01 8241.16 8318.00

**Median Family Income 100-110%**

8030.14 8048.07 8108.00 8218.00 8278.02

**Median Family Income 110-120%**

8036.08 8049.01 8061.02 8083.01

**Median Family Income >= 120%**

0631.00 0801.00 0814.02 0817.00 0818.00 3201.00 3204.00 3206.00 7702.01 8008.00 8017.02

8027.02 8028.02 8029.00 8030.15 8033.00 8042.01 8045.06 8046.07 8046.09 8055.01 8080.02

8120.00 8122.00 8195.00 8201.01 8202.01 8240.04 8240.05 8241.05 8241.13 8286.01 8325.00

8391.00 8422.00

**CRAWFORD COUNTY (033), IL**

**MSA: NA**

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000773247**

\* denotes no loans made in specified tracts

**Agency: FRS - 2**

**Institution: Midland States Bank**

---

**Middle Income**

8803.00 8806.00

**Upper Income**

8802.00

**DUPAGE COUNTY (043), IL**

**MSA: 16984**

**Median Family Income 70-80%**

8409.04

**Median Family Income 80-90%**

8403.03 8466.04 8467.02

**Median Family Income 90-100%**

8401.01 8415.01 8432.00 8464.04

**Median Family Income 100-110%**

8410.04

**Median Family Income 110-120%**

8401.03 8413.15 8413.22 8458.10

**Median Family Income >= 120%**

8406.00 8413.14 8424.00 8444.01 8446.02 8447.02 8448.02 8455.09 8457.03 8459.02 8461.03

8461.06 8463.04 8463.11 8463.15 8464.05 8464.08 8465.04 8465.07 8465.13

**HENRY COUNTY (073), IL**

**MSA: 19340**

**Moderate Income**

0308.00

**Middle Income**

0305.00

**IROQUOIS COUNTY (075), IL**

**MSA: NA**

**Middle Income**

9501.00

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000773247**

\* denotes no loans made in specified tracts

**Agency: FRS - 2**

**Institution: Midland States Bank**

---

**Upper Income**

9502.00

**JACKSON COUNTY (077), IL**

**MSA: 16060**

**Low Income**

0112.00

**Income Not Known**

0114.00

**KANE COUNTY (089), IL**

**MSA: 20994**

**Median Family Income 40-50%**

8529.04 8536.00 8547.00

**Median Family Income 50-60%**

8503.01

**Median Family Income 60-70%**

8529.05 8530.07 8533.00 8540.02

**Median Family Income 70-80%**

8508.00 8510.00 8530.04

**Median Family Income 80-90%**

8504.00 8507.02 8519.08 8529.03

**Median Family Income 90-100%**

8505.00

**Median Family Income 100-110%**

8524.03

**Median Family Income 110-120%**

8507.01

**Median Family Income >= 120%**

8522.01 8526.01 8526.06 8528.07 8545.03 8545.04

**KNOX COUNTY (095), IL**

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000773247**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: Midland States Bank**

---

**MSA: NA**

**Middle Income**

0001.00 0016.00

**LAKE COUNTY (097), IL**

**MSA: 29404**

**Median Family Income 70-80%**

8614.02

**Median Family Income 80-90%**

8616.07

**Median Family Income 90-100%**

8611.05

**Median Family Income >= 120%**

8611.06 8632.02 8637.01 8639.04 8649.04

**LOGAN COUNTY (107), IL**

**MSA: NA**

**Middle Income**

9532.00

**MCHENRY COUNTY (111), IL**

**MSA: 16984**

**Moderate Income**

8703.01

**Middle Income**

8701.01 8702.00 8708.07 8709.02 8709.05 8710.03 8715.00

**Upper Income**

8704.01 8708.08 8711.04 8712.06

**MCLEAN COUNTY (113), IL**

**MSA: 14010**

**Middle Income**

0003.02 0005.04 0051.02 0060.00

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000773247**

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**Agency: FRS - 2**

**Institution: Midland States Bank**

---

**Upper Income**

0005.05 0054.00

**MACON COUNTY (115), IL**

**MSA: 19500**

**Low Income**

0021.00

**Middle Income**

0029.04

**MARSHALL COUNTY (123), IL**

**MSA: 37900**

**Middle Income**

9611.00 9613.00 9614.00

**MASON COUNTY (125), IL**

**MSA: NA**

**Middle Income**

9565.00

**PEORIA COUNTY (143), IL**

**MSA: 37900**

**Upper Income**

0034.01

**PIKE COUNTY (149), IL**

**MSA: NA**

**Middle Income**

9525.00

**ROCK ISLAND COUNTY (161), IL**

**MSA: 19340**

**Middle Income**

0240.00

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000773247**

\* denotes no loans made in specified tracts

**Agency: FRS - 2**

**Institution: Midland States Bank**

---

**SALINE COUNTY (165), IL**

**MSA: NA**

**Middle Income**

9556.00

**STARK COUNTY (175), IL**

**MSA: 37900**

**Middle Income**

9514.00

**TAZEWELL COUNTY (179), IL**

**MSA: 37900**

**Moderate Income**

0210.00

**Middle Income**

0220.00

**VERMILION COUNTY (183), IL**

**MSA: 19180**

**Moderate Income**

0112.00

**Upper Income**

0012.00 0109.00

**WILLIAMSON COUNTY (199), IL**

**MSA: 16060**

**Middle Income**

0210.00

**HAMILTON COUNTY (057), IN**

**MSA: 26900**

**Middle Income**

1104.01

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000773247**

\* denotes no loans made in specified tracts

**Agency: FRS - 2**

**Institution: Midland States Bank**

---

**HANCOCK COUNTY (059), IN**

**MSA: 26900**

**Upper Income**

4103.00

**LAKE COUNTY (089), IN**

**MSA: 23844**

**Low Income**

0114.00 0412.00

**Middle Income**

0403.00 0430.02 0431.01

**Upper Income**

0404.02 0426.05 0427.02 0427.03 0434.01

**PERRY COUNTY (123), IN**

**MSA: NA**

**Middle Income**

9525.00

**PORTER COUNTY (127), IN**

**MSA: 23844**

**Middle Income**

0505.08

**Upper Income**

0501.01

**TIPPECANOE COUNTY (157), IN**

**MSA: 29200**

**Upper Income**

0108.00

**WHITLEY COUNTY (183), IN**

**MSA: 23060**

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000773247**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: Midland States Bank**

---

**Middle Income**

0503.00

**DUBUQUE COUNTY (061), IA**

**MSA: 20220**

**Low Income**

0001.00

**SCOTT COUNTY (163), IA**

**MSA: 19340**

**Middle Income**

0104.02 0129.01 0135.00

**Upper Income**

0131.00

**DOUGLAS COUNTY (045), KS**

**MSA: 29940**

**Upper Income**

0016.00

**JOHNSON COUNTY (091), KS**

**MSA: 28140**

**Median Family Income 50-60%**

0535.02

**Median Family Income >= 120%**

0524.19 0532.03

**SEDGWICK COUNTY (173), KS**

**MSA: 48620**

**Median Family Income >= 120%**

0073.02

**JEFFERSON COUNTY (111), KY**

**MSA: 31140**



**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000773247**

**\* denotes no loans made in specified tracts**

**Agency: FRS - 2**

**Institution: Midland States Bank**

---

**Median Family Income 50-60%**

0091.03

**Median Family Income >= 120%**

0106.01

**SCOTT COUNTY (209), KY**

**MSA: 30460**

**Middle Income**

0403.03

**WARREN COUNTY (227), KY**

**MSA: 14540**

**Upper Income**

0114.01

**LAFAYETTE PARISH (055), LA**

**MSA: 29180**

**Upper Income**

0014.03

**YORK COUNTY (031), ME**

**MSA: 38860**

**Upper Income**

0380.02

**ANNE ARUNDEL COUNTY (003), MD**

**MSA: 12580**

**Median Family Income >= 120%**

7308.00

**BALTIMORE COUNTY (005), MD**

**MSA: 12580**

**Median Family Income 110-120%**

4006.00

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000773247**

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**Agency: FRS - 2**

**Institution: Midland States Bank**

---

**MONTGOMERY COUNTY (031), MD**

**MSA: 23224**

**Median Family Income 50-60%**

7014.21

**Median Family Income >= 120%**

7060.07

**PRINCE GEORGE'S COUNTY (033), MD**

**MSA: 47894**

**Median Family Income >= 120%**

8004.09

**WAYNE COUNTY (163), MI**

**MSA: 19804**

**Median Family Income >= 120%**

5915.02

**HENNEPIN COUNTY (053), MN**

**MSA: 33460**

**Median Family Income 80-90%**

1044.00

**Median Family Income >= 120%**

1262.00

**NOBLES COUNTY (105), MN**

**MSA: NA**

**Moderate Income**

1054.00

**WASHINGTON COUNTY (163), MN**

**MSA: 33460**

**Upper Income**

0710.06

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000773247**

\* denotes no loans made in specified tracts

**Agency: FRS - 2**

**Institution: Midland States Bank**

---

**HINDS COUNTY (049), MS**

**MSA: 27140**

**Moderate Income**

0027.00

**RANKIN COUNTY (121), MS**

**MSA: 27140**

**Upper Income**

0202.12

**BOONE COUNTY (019), MO**

**MSA: 17860**

**Middle Income**

0010.02

**CALLAWAY COUNTY (027), MO**

**MSA: 27620**

**Middle Income**

0702.00

**JACKSON COUNTY (095), MO**

**MSA: 28140**

**Median Family Income 80-90%**

0143.00

**PHELPS COUNTY (161), MO**

**MSA: NA**

**Moderate Income**

8904.00

**WARREN COUNTY (219), MO**

**MSA: 41180**

**Middle Income**

8201.03

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000773247**

\* denotes no loans made in specified tracts

**Agency: FRS - 2**

**Institution: Midland States Bank**

---

**WRIGHT COUNTY (229), MO**

**MSA: NA**

**Middle Income**

4903.00

**DOUGLAS COUNTY (055), NE**

**MSA: 36540**

**Median Family Income >= 120%**

0074.49

**CLARK COUNTY (003), NV**

**MSA: 29820**

**Median Family Income >= 120%**

0053.49

**ROCKINGHAM COUNTY (015), NH**

**MSA: 40484**

**Upper Income**

1064.00

**NEW YORK COUNTY (061), NY**

**MSA: 35614**

**Median Family Income Not Known**

0094.00

**SUFFOLK COUNTY (103), NY**

**MSA: 35004**

**Median Family Income >= 120%**

1478.04

**DELAWARE COUNTY (041), OH**

**MSA: 18140**

**Upper Income**

0119.00

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000773247**

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**Agency: FRS - 2**

**Institution: Midland States Bank**

---

**FAIRFIELD COUNTY (045), OH**

**MSA: 18140**

**Middle Income**

0309.00

**MONTGOMERY COUNTY (113), OH**

**MSA: 19430**

**Median Family Income >= 120%**

0403.05

**TULSA COUNTY (143), OK**

**MSA: 46140**

**Median Family Income 110-120%**

0090.03

**Median Family Income >= 120%**

0075.18

**CLACKAMAS COUNTY (005), OR**

**MSA: 38900**

**Upper Income**

0222.07

**LANE COUNTY (039), OR**

**MSA: 21660**

**Low Income**

0038.00

**CHESTER COUNTY (029), PA**

**MSA: 33874**

**Median Family Income 90-100%**

3022.02

**GREENE COUNTY (059), PA**

**MSA: NA**

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000773247**

\* denotes no loans made in specified tracts

**Agency: FRS - 2**

**Institution: Midland States Bank**

---

**Upper Income**

9705.01

**LEXINGTON COUNTY (063), SC**

**MSA: 17900**

**Middle Income**

0206.02

**KNOX COUNTY (093), TN**

**MSA: 28940**

**Middle Income**

0046.09

**MAURY COUNTY (119), TN**

**MSA: 34980**

**Middle Income**

0102.02

**WILLIAMSON COUNTY (187), TN**

**MSA: 34980**

**Upper Income**

0503.04

**WILSON COUNTY (189), TN**

**MSA: 34980**

**Moderate Income**

0304.01

**BEXAR COUNTY (029), TX**

**MSA: 41700**

**Median Family Income >= 120%**

1219.06 1917.02 1918.07

**COLLIN COUNTY (085), TX**

**MSA: 19124**

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000773247**

\* denotes no loans made in specified tracts

**Agency: FRS - 2**

**Institution: Midland States Bank**

---

**Median Family Income 70-80%**

0307.01

**DALLAS COUNTY (113), TX**

**MSA: 19124**

**Median Family Income 40-50%**

0141.03

**DENTON COUNTY (121), TX**

**MSA: 19124**

**Median Family Income >= 120%**

0201.06

**NUECES COUNTY (355), TX**

**MSA: 18580**

**Moderate Income**

0007.00

**SALT LAKE COUNTY (035), UT**

**MSA: 41620**

**Median Family Income 50-60%**

1115.00

**UTAH COUNTY (049), UT**

**MSA: 39340**

**Median Family Income >= 120%**

0102.17

**FAIRFAX COUNTY (059), VA**

**MSA: 47894**

**Median Family Income 80-90%**

4809.03

**COLUMBIA COUNTY (021), WI**

**MSA: 31540**

**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000773247**

\* denotes no loans made in specified tracts

**Agency: FRS - 2**

**Institution: Midland States Bank**

---

**Middle Income**

9707.00

**DANE COUNTY (025), WI**

**MSA: 31540**

**Median Family Income 100-110%**

0114.02

**Median Family Income >= 120%**

0109.01

**EAU CLAIRE COUNTY (035), WI**

**MSA: 20740**

**Middle Income**

0004.00

**KENOSHA COUNTY (059), WI**

**MSA: 29404**

**Middle Income**

0024.00 0026.02 0028.00

**MARATHON COUNTY (073), WI**

**MSA: 48140**

**Middle Income**

0002.00

**RACINE COUNTY (101), WI**

**MSA: 39540**

**Moderate Income**

0009.01

**ROCK COUNTY (105), WI**

**MSA: 27500**

**Middle Income**

0024.00



**2020 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000773247**

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**Agency: FRS - 2**

**Institution: Midland States Bank**

---

**Upper Income**

0032.00

**SHEBOYGAN COUNTY (117), WI**

**MSA: 43100**

**Moderate Income**

0114.00

**WALWORTH COUNTY (127), WI**

**MSA: NA**

**Middle Income**

0006.00

**Upper Income**

0016.03

**WAUKESHA COUNTY (133), WI**

**MSA: 33340**

**Middle Income**

2033.06

**Upper Income**

2012.03

**WINNEBAGO COUNTY (139), WI**

**MSA: 36780**

**Middle Income**

0021.00

**2020 Institution Disclosure Statement - Table E-1**

**Error Status Information**

**Respondent ID: 0000773247**

**Institution: Midland States Bank**

**Agency: FRS - 2**

<b>Record Identifier: <sup>11</sup></b>	<b>Total Composite Records on File</b>	<b>Total Composite Records Without Errors</b>	<b>Total Validity<sup>10</sup> Errors</b>	<b>Percentage of Validity Errors</b>
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	843	843	0	0.00%
Small Farm Loans	118	118	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	1,133	1,133	0	0.00%
Total	2,096	2,096	0	0.00%

**Footnote:**

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ALABAMA (01)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLARKE COUNTY (025), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	356	1	356	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	356	1	356	0	0
MONTGOMERY COUNTY (101), AL										
MSA 33860										
Outside Assessment Area										
Low Income	0	0	0	0	1	416	1	416	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	416	1	416	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	772	2	772	0	0
STATE TOTAL	0	0	0	0	2	772	2	772	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BENTON COUNTY (007), AR										
MSA 22220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	11	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	11	0	0	0	0	0	0	0	0
JEFFERSON COUNTY (069), AR										
MSA 38220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	19	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	19	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	30	0	0	0	0	0	0	0	0
STATE TOTAL	2	30	0	0	0	0	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOS ANGELES COUNTY (037), CA										
MSA 31084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	86	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	86	0	0	0	0	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN BERNARDINO COUNTY (071), CA										
MSA 40140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	276	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	276	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	86	0	0	1	276	0	0	0	0
STATE TOTAL	1	86	0	0	1	276	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EAGLE COUNTY (037), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	281	1	281	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	281	1	281	0	0
PUEBLO COUNTY (101), CO										
MSA 39380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	97	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	97	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	97	0	0	1	281	1	281	0	0
STATE TOTAL	1	97	0	0	1	281	1	281	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ORANGE COUNTY (095), FL										
MSA 36740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	27	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	27	0	0	0	0	0	0	0	0



Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PINELLAS COUNTY (103), FL										
MSA 45300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	12	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	12	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	3	39	0	0	0	0	0	0	0	0
STATE TOTAL	3	39	0	0	0	0	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHEROKEE COUNTY (057), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	24	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	24	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	24	0	0	0	0	0	0	0	0
STATE TOTAL	1	24	0	0	0	0	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BOND COUNTY (005), IL										
MSA 41180										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	23	0	0	0	0	0	0	0	0
Middle Income	3	42	1	207	1	500	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	65	1	207	1	500	1	25	0	0
BOONE COUNTY (007), IL										
MSA 40420										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	10	410	2	326	1	319	3	200	0	0
Middle Income	28	707	6	979	0	0	8	645	0	0
Upper Income	34	1,401	4	788	4	1,797	15	2,549	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	72	2,518	12	2,093	5	2,116	26	3,394	0	0
BUREAU COUNTY (011), IL										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	17	472	4	734	4	1,501	4	637	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	17	472	4	734	4	1,501	4	637	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CARROLL COUNTY (015), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	29	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	29	0	0	0	0	0	0	0	0
CHAMPAIGN COUNTY (019), IL										
MSA 16580										
Inside AA 0001										
Low Income	0	0	0	0	2	1,386	1	500	0	0
Moderate Income	2	142	1	222	1	400	2	319	0	0
Middle Income	8	303	1	225	1	500	3	185	0	0
Upper Income	15	906	2	395	0	0	1	150	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	25	1,351	4	842	4	2,286	7	1,154	0	0
CLAY COUNTY (025), IL										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	202	0	0	0	0	2	35	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	202	0	0	0	0	2	35	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLINTON COUNTY (027), IL										
MSA 41180										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	7	0	0	0	0	0	0	0	0
Middle Income	3	164	0	0	2	1,387	1	965	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	171	0	0	2	1,387	1	965	0	0
COLES COUNTY (029), IL										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	589	1	589	0	0
Middle Income	1	51	0	0	4	4,000	4	4,000	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	51	0	0	5	4,589	5	4,589	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COOK COUNTY (031), IL										
MSA 16984										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	1	196	1	561	0	0	0	0
Median Family Income 30-40%	2	134	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	3	534	2	1,503	3	1,753	0	0
Median Family Income 50-60%	1	81	1	174	3	1,541	1	81	0	0
Median Family Income 60-70%	1	21	3	469	1	429	2	629	0	0
Median Family Income 70-80%	3	109	0	0	3	1,603	2	1,103	0	0
Median Family Income 80-90%	4	110	3	511	1	910	2	1,042	0	0
Median Family Income 90-100%	2	122	0	0	4	1,898	0	0	0	0
Median Family Income 100-110%	2	73	0	0	2	795	1	60	0	0
Median Family Income 110-120%	1	21	0	0	3	1,829	1	735	0	0
Median Family Income >= 120%	21	628	6	1,098	12	6,977	3	1,212	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	37	1,299	17	2,982	32	18,046	15	6,615	0	0
DEKALB COUNTY (037), IL										
MSA 20994										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	130	0	0	0	0	1	33	0	0
Middle Income	9	203	1	150	3	866	5	328	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	333	1	150	3	866	6	361	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DOUGLAS COUNTY (041), IL										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	201	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	201	0	0	0	0	0	0
DUPAGE COUNTY (043), IL										
MSA 16984										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	799	1	799	0	0
Median Family Income 60-70%	0	0	0	0	1	516	1	516	0	0
Median Family Income 70-80%	1	40	0	0	0	0	0	0	0	0
Median Family Income 80-90%	4	100	0	0	1	345	1	36	0	0
Median Family Income 90-100%	2	64	2	331	3	2,003	2	609	0	0
Median Family Income 100-110%	0	0	0	0	1	863	1	863	0	0
Median Family Income 110-120%	1	21	0	0	0	0	0	0	0	0
Median Family Income >= 120%	4	228	7	1,088	6	3,444	4	1,514	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	453	9	1,419	13	7,970	10	4,337	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EFFINGHAM COUNTY (049), IL										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	15	500	7	1,231	9	3,481	3	315	0	0
Upper Income	17	388	3	558	7	4,044	10	1,356	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	32	888	10	1,789	16	7,525	13	1,671	0	0
FAYETTE COUNTY (051), IL										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	96	0	0	1	500	1	50	0	0
Middle Income	15	411	1	219	2	803	7	436	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	507	1	219	3	1,303	8	486	0	0
FORD COUNTY (053), IL										
MSA NA										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	3	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	3	0	0	0	0	0	0	0	0



Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GRUNDY COUNTY (063), IL										
MSA 16984										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	12	570	4	608	6	2,771	3	1,343	0	0
Upper Income	3	165	0	0	1	988	1	30	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	735	4	608	7	3,759	4	1,373	0	0
IROQUOIS COUNTY (075), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	26	0	0	0	0	0	0	0	0
Upper Income	2	21	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	47	0	0	0	0	0	0	0	0
JACKSON COUNTY (077), IL										
MSA 16060										
Outside Assessment Area										
Low Income	2	118	1	150	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	118	1	150	0	0	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JEFFERSON COUNTY (081), IL										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	85	0	0	1	350	0	0	0	0
Upper Income	1	50	0	0	1	430	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	135	0	0	2	780	0	0	0	0
KANE COUNTY (089), IL										
MSA 20994										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	2	185	0	0	2	785	2	385	0	0
Median Family Income 50-60%	0	0	1	175	0	0	1	175	0	0
Median Family Income 60-70%	1	34	1	221	2	649	0	0	0	0
Median Family Income 70-80%	2	75	0	0	2	985	1	365	0	0
Median Family Income 80-90%	5	269	0	0	1	734	3	863	0	0
Median Family Income 90-100%	0	0	1	112	1	309	0	0	0	0
Median Family Income 100-110%	2	56	2	355	1	582	0	0	0	0
Median Family Income 110-120%	1	6	0	0	1	466	1	466	0	0
Median Family Income >= 120%	1	28	0	0	4	1,836	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	653	5	863	14	6,346	8	2,254	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KANKAKEE COUNTY (091), IL										
MSA 28100										
Inside AA 0004										
Low Income	17	507	3	362	3	1,363	1	20	0	0
Moderate Income	15	323	0	0	1	405	1	405	0	0
Middle Income	69	1,984	7	1,268	10	4,852	13	1,659	0	0
Upper Income	47	935	3	503	0	0	1	40	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	148	3,749	13	2,133	14	6,620	16	2,124	0	0
KENDALL COUNTY (093), IL										
MSA 20994										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	429	3	397	2	671	6	604	0	0
Upper Income	3	144	3	569	2	1,760	3	1,310	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	573	6	966	4	2,431	9	1,914	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAKE COUNTY (097), IL										
MSA 29404										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	180	0	0	1	180	0	0
Median Family Income 70-80%	0	0	0	0	1	525	0	0	0	0
Median Family Income 80-90%	1	63	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	6	176	0	0	2	1,319	2	885	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	239	1	180	3	1,844	3	1,065	0	0
LASALLE COUNTY (099), IL										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	21	769	3	453	3	1,596	8	735	0	0
Middle Income	61	2,500	19	3,364	14	6,483	13	2,545	0	0
Upper Income	17	629	0	0	3	3,000	2	60	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	99	3,898	22	3,817	20	11,079	23	3,340	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

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Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LEE COUNTY (103), IL										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	7	234	0	0	0	0	0	0	0	0
Middle Income	19	643	4	949	5	2,850	7	1,348	0	0
Upper Income	3	149	2	228	0	0	1	65	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	29	1,026	6	1,177	5	2,850	8	1,413	0	0
LIVINGSTON COUNTY (105), IL										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	124	0	0	2	1,275	1	475	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	124	0	0	2	1,275	1	475	0	0
MCHENRY COUNTY (111), IL										
MSA 16984										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	0	0	1	346	0	0	0	0
Upper Income	2	18	0	0	1	691	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	48	0	0	2	1,037	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

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Institution: Midland States Bank

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Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MCLEAN COUNTY (113), IL										
MSA 14010										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	71	0	0	0	0	0	0	0	0
Upper Income	1	48	2	390	0	0	1	140	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	119	2	390	0	0	1	140	0	0
MACON COUNTY (115), IL										
MSA 19500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	102	0	0	1	102	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	102	0	0	1	102	0	0
MADISON COUNTY (119), IL										
MSA 41180										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	21	0	0	1	1,000	1	1,000	0	0
Middle Income	2	143	1	232	1	288	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	164	1	232	2	1,288	1	1,000	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARION COUNTY (121), IL										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	24	0	0	2	860	0	0	0	0
Middle Income	11	288	1	250	0	0	2	150	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	312	1	250	2	860	2	150	0	0
MARSHALL COUNTY (123), IL										
MSA 37900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	153	0	0	0	0	3	141	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	153	0	0	0	0	3	141	0	0
MONROE COUNTY (133), IL										
MSA 41180										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	14	409	1	139	3	2,428	5	264	0	0
Upper Income	6	234	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	20	643	1	139	3	2,428	5	264	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (135), IL										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	15	0	0	1	364	1	364	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	1	364	1	364	0	0
OGLE COUNTY (141), IL										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	212	1	200	0	0	0	0	0	0
Upper Income	12	428	0	0	0	0	4	238	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	640	1	200	0	0	4	238	0	0
PUTNAM COUNTY (155), IL										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	144	1	400	0	0	0	0
Upper Income	1	80	0	0	0	0	1	80	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	80	1	144	1	400	1	80	0	0



Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RANDOLPH COUNTY (157), IL										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	42	3	397	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	42	3	397	0	0	0	0	0	0
ST. CLAIR COUNTY (163), IL										
MSA 41180										
Inside AA 0008										
Low Income	1	10	3	507	0	0	2	287	0	0
Moderate Income	3	120	0	0	0	0	2	78	0	0
Middle Income	0	0	2	358	2	1,550	0	0	0	0
Upper Income	7	168	1	103	0	0	1	14	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	298	6	968	2	1,550	5	379	0	0
SALINE COUNTY (165), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	400	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SHELBY COUNTY (173), IL										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	23	1	250	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	23	1	250	0	0	0	0	0	0
STEPHENSON COUNTY (177), IL										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	5	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	0	0	0	0	0	0
VERMILION COUNTY (183), IL										
MSA 19180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	17	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	17	0	0	0	0	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (189), IL										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	88	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	88	0	0	0	0	0	0	0	0
WHITESIDE COUNTY (195), IL										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	51	2	262	1	962	2	190	0	0
Middle Income	10	403	6	1,206	4	2,371	1	200	0	0
Upper Income	2	128	1	141	0	0	2	220	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	582	9	1,609	5	3,333	5	610	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WILL COUNTY (197), IL										
MSA 16984										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	3	230	1	120	2	587	3	707	0	0
Median Family Income 40-50%	2	115	1	157	1	350	0	0	0	0
Median Family Income 50-60%	1	82	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	5	278	4	553	4	2,189	4	1,347	0	0
Median Family Income 80-90%	0	0	2	302	0	0	1	152	0	0
Median Family Income 90-100%	2	77	0	0	0	0	0	0	0	0
Median Family Income 100-110%	10	351	4	665	2	1,296	4	661	0	0
Median Family Income 110-120%	1	19	6	959	3	1,896	2	716	0	0
Median Family Income >= 120%	15	550	3	477	10	5,867	2	631	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	39	1,702	21	3,233	22	12,185	16	4,214	0	0
WILLIAMSON COUNTY (199), IL										
MSA 16060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	764	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	764	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WINNEBAGO COUNTY (201), IL										
MSA 40420										
Inside AA 0006										
Low Income	16	730	6	1,113	5	2,968	7	632	0	0
Moderate Income	32	1,105	12	2,099	7	3,760	6	637	0	0
Middle Income	68	2,565	11	1,864	15	6,767	16	2,714	0	0
Upper Income	112	3,692	20	3,673	22	11,074	34	5,418	0	0
Income Not Known	6	242	2	500	7	3,301	2	85	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	234	8,334	51	9,249	56	27,870	65	9,486	0	0
TOTAL INSIDE AA IN STATE	862	29,729	181	31,607	191	101,145	239	40,741	0	0
TOTAL OUTSIDE AA IN STATE	89	3,175	36	6,086	67	36,407	41	14,654	0	0
STATE TOTAL	951	32,904	217	37,693	258	137,552	280	55,395	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HAMILTON COUNTY (057), IN										
MSA 26900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	1,000	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
LAKE COUNTY (089), IN										
MSA 23844										
Outside Assessment Area										
Low Income	0	0	2	450	1	500	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	19	0	0	0	0	0	0	0	0
Upper Income	2	35	1	250	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	54	3	700	1	500	0	0	0	0
PERRY COUNTY (123), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	87	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	87	0	0	0	0	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PORTER COUNTY (127), IN										
MSA 23844										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	18	0	0	0	0	1	18	0	0
Upper Income	0	0	0	0	2	927	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	18	0	0	2	927	1	18	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	5	159	3	700	4	2,427	1	18	0	0
STATE TOTAL	5	159	3	700	4	2,427	1	18	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SCOTT COUNTY (163), IA										
MSA 19340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	79	1	175	0	0	1	175	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	79	1	175	0	0	1	175	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	79	1	175	0	0	1	175	0	0
STATE TOTAL	1	79	1	175	0	0	1	175	0	0



Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DOUGLAS COUNTY (045), KS										
MSA 29940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	68	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	68	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	68	0	0	0	0	0	0	0	0
STATE TOTAL	1	68	0	0	0	0	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MACOMB COUNTY (099), MI										
MSA 47664										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	208	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	208	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	208	0	0	0	0	0	0
STATE TOTAL	0	0	1	208	0	0	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HENNEPIN COUNTY (053), MN										
MSA 33460										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	433	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	433	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	433	0	0	0	0
STATE TOTAL	0	0	0	0	1	433	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HINDS COUNTY (049), MS										
MSA 27140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	386	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	386	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	386	0	0	0	0
STATE TOTAL	0	0	0	0	1	386	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DAVIESS COUNTY (061), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	910	1	910	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	910	1	910	0	0
FRANKLIN COUNTY (071), MO										
MSA 41180										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	6	84	0	0	0	0	1	30	0	0
Middle Income	3	67	0	0	0	0	1	23	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	151	0	0	0	0	2	53	0	0
JEFFERSON COUNTY (099), MO										
MSA 41180										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	21	0	0	1	939	1	939	0	0
Middle Income	3	116	1	186	3	1,115	2	526	0	0
Upper Income	2	74	0	0	0	0	1	42	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	211	1	186	4	2,054	4	1,507	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ST. CHARLES COUNTY (183), MO										
MSA 41180										
Inside AA 0008										
Low Income	1	23	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	334	1	334	0	0
Middle Income	7	344	0	0	4	2,207	3	486	0	0
Upper Income	10	275	1	195	3	1,600	3	585	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	642	1	195	8	4,141	7	1,405	0	0
ST. LOUIS COUNTY (189), MO										
MSA 41180										
Inside AA 0008										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	21	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	9	1	151	1	403	1	403	0	0
Median Family Income 60-70%	1	14	1	192	1	650	0	0	0	0
Median Family Income 70-80%	4	111	1	250	2	922	0	0	0	0
Median Family Income 80-90%	7	404	1	124	2	1,300	3	1,400	0	0
Median Family Income 90-100%	0	0	0	0	1	750	0	0	0	0
Median Family Income 100-110%	4	123	2	326	2	1,086	0	0	0	0
Median Family Income 110-120%	4	100	1	119	0	0	0	0	0	0
Median Family Income >= 120%	48	1,248	13	1,912	7	3,949	5	1,592	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	70	2,030	20	3,074	16	9,060	9	3,395	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WARREN COUNTY (219), MO										
MSA 41180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	10	0	0	0	0	0	0	0	0
Middle Income	1	42	1	150	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	52	1	150	0	0	0	0	0	0
WRIGHT COUNTY (229), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	38	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	38	0	0	0	0	0	0	0	0
ST. LOUIS CITY (510), MO										
MSA 41180										
Inside AA 0008										
Low Income	7	334	3	464	3	1,309	1	500	0	0
Moderate Income	4	89	2	345	1	634	0	0	0	0
Middle Income	1	55	1	101	1	296	1	296	0	0
Upper Income	1	4	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	482	6	910	5	2,239	2	796	0	0
TOTAL INSIDE AA IN STATE	116	3,516	28	4,365	33	17,494	24	7,156	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	3	90	1	150	1	910	1	910	0	0
STATE TOTAL	119	3,606	29	4,515	34	18,404	25	8,066	0	0



Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUFFOLK COUNTY (103), NY										
MSA 35004										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	500	1	500	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	500	1	500	0	0
STATE TOTAL	0	0	0	0	1	500	1	500	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MECKLENBURG COUNTY (119), NC										
MSA 16740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	36	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	36	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	36	0	0	0	0	0	0	0	0
STATE TOTAL	2	36	0	0	0	0	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BUCKS COUNTY (017), PA										
MSA 33874										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	11	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	11	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	11	0	0	0	0	0	0	0	0
STATE TOTAL	1	11	0	0	0	0	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DAVIDSON COUNTY (037), TN										
MSA 34980										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	5	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	0	0	0	0	0	0
WILLIAMSON COUNTY (187), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	250	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WILSON COUNTY (189), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	20	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	25	1	250	0	0	0	0	0	0
STATE TOTAL	2	25	1	250	0	0	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BEXAR COUNTY (029), TX										
MSA 41700										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	616	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	616	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLLIN COUNTY (085), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	350	1	350	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	350	1	350	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DENTON COUNTY (121), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	24	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	24	0	0	0	0	0	0	0	0



Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TRAVIS COUNTY (453), TX										
MSA 12420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	914	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	914	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	24	0	0	3	1,880	1	350	0	0
STATE TOTAL	1	24	0	0	3	1,880	1	350	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SALT LAKE COUNTY (035), UT										
MSA 41620										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	524	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	524	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UTAH COUNTY (049), UT										
MSA 39340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	10	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	10	0	0	1	524	0	0	0	0
STATE TOTAL	1	10	0	0	1	524	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FAIRFAX COUNTY (059), VA										
MSA 47894										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	166	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	166	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	166	0	0	0	0	0	0
STATE TOTAL	0	0	1	166	0	0	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DANE COUNTY (025), WI										
MSA 31540										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	200	0	0	1	200	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	185	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	385	0	0	1	200	0	0
EAU CLAIRE COUNTY (035), WI										
MSA 20740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	61	1	157	3	2,593	3	2,593	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	61	1	157	3	2,593	3	2,593	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ROCK COUNTY (105), WI										
MSA 27500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	7	0	0	0	0	1	7	0	0
Middle Income	0	0	1	250	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	7	1	250	0	0	1	7	0	0
WALWORTH COUNTY (127), WI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	4	660	0	0	1	128	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	4	660	0	0	1	128	0	0
WAUKESHA COUNTY (133), WI										
MSA 33340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	150	1	415	1	150	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	1	415	1	150	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Midland States Bank

Respondent ID: 0000773247

Agency: FRS - 2

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	2	68	9	1,602	4	3,008	7	3,078	0	0
STATE TOTAL	2	68	9	1,602	4	3,008	7	3,078	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	978	33,245	209	35,972	224	118,639	263	47,897	0	0
TOTAL OUTSIDE AA	116	4,021	53	9,337	87	47,804	56	20,738	0	0
TOTAL INSIDE & OUTSIDE	1,094	37,266	262	45,309	311	166,443	319	68,635	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: Midland States Bank

Respondent ID: 0000773247  
 Agency: FRS - 2  
 State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JEFFERSON COUNTY (069), AR										
MSA 38220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	16	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	16	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	16	0	0	0	0	0	0	0	0
STATE TOTAL	1	16	0	0	0	0	0	0	0	0



Loans by County

Respondent ID: 0000773247

Small Farm Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BOONE COUNTY (007), IL										
MSA 40420										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	21	1	105	0	0	1	105	0	0
Middle Income	16	406	5	941	3	1,150	8	1,559	0	0
Upper Income	35	1,171	5	896	4	1,625	21	3,033	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	52	1,598	11	1,942	7	2,775	30	4,697	0	0
BUREAU COUNTY (011), IL										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	55	1,904	15	2,606	15	5,684	46	8,548	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	55	1,904	15	2,606	15	5,684	46	8,548	0	0
CHAMPAIGN COUNTY (019), IL										
MSA 16580										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	24	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	264	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	24	0	0	1	264	0	0	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: Midland States Bank

Respondent ID: 0000773247  
 Agency: FRS - 2  
 State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLES COUNTY (029), IL										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	8	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	8	0	0	0	0	0	0	0	0
COOK COUNTY (031), IL										
MSA 16984										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	89	0	0	0	0	1	89	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	41	0	0	0	0	1	25	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	130	0	0	0	0	2	114	0	0

Loans by County

Respondent ID: 0000773247

Small Farm Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CUMBERLAND COUNTY (035), IL										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	119	1	250	1	460	2	330	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	119	1	250	1	460	2	330	0	0
DEKALB COUNTY (037), IL										
MSA 20994										
Inside AA 0003										
Low Income	1	21	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	15	600	3	395	2	575	9	1,095	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	621	3	395	2	575	9	1,095	0	0
EFFINGHAM COUNTY (049), IL										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	114	3	482	1	350	2	278	0	0
Upper Income	5	87	0	0	1	445	3	485	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	201	3	482	2	795	5	763	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: Midland States Bank

Respondent ID: 0000773247  
 Agency: FRS - 2  
 State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FAYETTE COUNTY (051), IL										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	146	0	0	0	0	1	100	0	0
Middle Income	10	447	2	416	2	675	9	1,438	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	593	2	416	2	675	10	1,538	0	0
GRUNDY COUNTY (063), IL										
MSA 16984										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	9	178	1	150	2	725	5	915	0	0
Upper Income	3	104	0	0	0	0	2	83	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	282	1	150	2	725	7	998	0	0
HENRY COUNTY (073), IL										
MSA 19340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	0	0	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: Midland States Bank

Respondent ID: 0000773247  
 Agency: FRS - 2  
 State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
IROQUOIS COUNTY (075), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	0	0	0	0
JASPER COUNTY (079), IL										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	0	0	0	0	0	0
Upper Income	1	21	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	1	250	0	0	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Farm Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KANE COUNTY (089), IL										
MSA 20994										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	25	1	134	0	0	1	134	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	1	134	0	0	1	134	0	0
KANKAKEE COUNTY (091), IL										
MSA 28100										
Inside AA 0004										
Low Income	1	84	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	125	2	457	2	613	6	953	0	0
Upper Income	1	21	0	0	1	500	1	500	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	230	2	457	3	1,113	7	1,453	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: Midland States Bank

Respondent ID: 0000773247  
 Agency: FRS - 2  
 State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KENDALL COUNTY (093), IL										
MSA 20994										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	1	75	0	0
Upper Income	1	40	0	0	0	0	1	40	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	115	0	0	0	0	2	115	0	0
KNOX COUNTY (095), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	22	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	22	0	0	0	0	0	0	0	0
LASALLE COUNTY (099), IL										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	89	2,479	15	2,706	13	4,893	53	7,237	0	0
Upper Income	8	236	2	365	2	750	6	885	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	97	2,715	17	3,071	15	5,643	59	8,122	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: Midland States Bank

Respondent ID: 0000773247  
 Agency: FRS - 2  
 State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LEE COUNTY (103), IL										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	234	4	699	1	470	7	1,319	0	0
Upper Income	1	21	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	255	4	699	1	470	7	1,319	0	0
LIVINGSTON COUNTY (105), IL										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	15	433	7	1,280	2	825	10	1,655	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	433	7	1,280	2	825	10	1,655	0	0
MCHENRY COUNTY (111), IL										
MSA 16984										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	20	616	5	984	0	0	8	852	0	0
Upper Income	3	72	0	0	0	0	2	51	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	23	688	5	984	0	0	10	903	0	0



Loans by County  
 Small Farm Loans - Originations  
 Institution: Midland States Bank

Respondent ID: 0000773247  
 Agency: FRS - 2  
 State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MCLEAN COUNTY (113), IL										
MSA 14010										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	42	5	1,075	1	285	6	1,360	0	0
Upper Income	4	145	1	150	0	0	2	245	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	187	6	1,225	1	285	8	1,605	0	0
MARION COUNTY (121), IL										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	86	1	125	0	0	3	190	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	86	1	125	0	0	3	190	0	0
MARSHALL COUNTY (123), IL										
MSA 37900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	243	2	349	0	0	5	529	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	243	2	349	0	0	5	529	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: Midland States Bank

Respondent ID: 0000773247  
 Agency: FRS - 2  
 State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONROE COUNTY (133), IL										
MSA 41180										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	0	0	0	0
MONTGOMERY COUNTY (135), IL										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	51	0	0	0	0	1	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	51	0	0	0	0	1	30	0	0
OGLE COUNTY (141), IL										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	4	156	1	250	1	300	4	664	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	156	1	250	1	300	4	664	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: Midland States Bank

Respondent ID: 0000773247  
 Agency: FRS - 2  
 State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PUTNAM COUNTY (155), IL										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0
ST. CLAIR COUNTY (163), IL										
MSA 41180										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	5	79	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	79	0	0	0	0	0	0	0	0
SANGAMON COUNTY (167), IL										
MSA 44100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	14	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	14	0	0	0	0	0	0	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: Midland States Bank

Respondent ID: 0000773247  
 Agency: FRS - 2  
 State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SHELBY COUNTY (173), IL										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	85	1	150	0	0	2	170	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	85	1	150	0	0	2	170	0	0
STARK COUNTY (175), IL										
MSA 37900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	1	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	1	75	0	0
TAZEWELL COUNTY (179), IL										
MSA 37900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	100	1	250	0	0	3	350	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	100	1	250	0	0	3	350	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: Midland States Bank

Respondent ID: 0000773247  
 Agency: FRS - 2  
 State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UNION COUNTY (181), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	99	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	99	0	0	0	0	0	0	0	0
WASHINGTON COUNTY (189), IL										
MSA NA										
Inside AA 0007										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	130	1	125	0	0	3	255	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	130	1	125	0	0	3	255	0	0
WAYNE COUNTY (191), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	1	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	1	75	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: Midland States Bank

Respondent ID: 0000773247  
 Agency: FRS - 2  
 State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WHITESIDE COUNTY (195), IL										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	350	1	350	0	0
Upper Income	1	6	1	113	1	350	2	463	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	6	1	113	2	700	3	813	0	0
WILL COUNTY (197), IL										
MSA 16984										
Inside AA 0002										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	4	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	4	70	0	0	0	0	1	20	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	74	0	0	0	0	1	20	0	0

Loans by County

Respondent ID: 0000773247

Small Farm Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WINNEBAGO COUNTY (201), IL										
MSA 40420										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	9	377	3	495	1	349	8	1,116	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	377	3	495	1	349	8	1,116	0	0
TOTAL INSIDE AA IN STATE	328	10,184	76	13,456	57	21,353	219	33,891	0	0
TOTAL OUTSIDE AA IN STATE	50	1,700	15	2,942	1	285	31	3,785	0	0
STATE TOTAL	378	11,884	91	16,398	58	21,638	250	37,676	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: Midland States Bank

Respondent ID: 0000773247  
 Agency: FRS - 2  
 State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAKE COUNTY (089), IN										
MSA 23844										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	150	0	0	1	150	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	1	150	0	0
MONTGOMERY COUNTY (107), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	400	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	150	1	400	1	150	0	0
STATE TOTAL	0	0	1	150	1	400	1	150	0	0



Loans by County  
 Small Farm Loans - Originations  
 Institution: Midland States Bank

Respondent ID: 0000773247  
 Agency: FRS - 2  
 State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ST. CHARLES COUNTY (183), MO										
MSA 41180										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	360	1	360	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	360	1	360	0	0
ST. LOUIS COUNTY (189), MO										
MSA 41180										
Inside AA 0008										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	21	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	2	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	23	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	2	23	0	0	1	360	1	360	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	2	23	0	0	1	360	1	360	0	0

Loans by County

Respondent ID: 0000773247

Small Farm Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GREEN COUNTY (045), WI										
MSA 31540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	86	0	0	0	0	1	65	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	86	0	0	0	0	1	65	0	0
ROCK COUNTY (105), WI										
MSA 27500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	2	750	2	750	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	750	2	750	0	0
WALWORTH COUNTY (127), WI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	28	1	250	1	300	2	28	0	0
Upper Income	2	90	1	250	0	0	3	340	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	118	2	500	1	300	5	368	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: Midland States Bank

Respondent ID: 0000773247  
 Agency: FRS - 2  
 State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WINNEBAGO COUNTY (139), WI										
MSA 36780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	175	0	0	1	175	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	175	0	0	1	175	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	6	204	3	675	3	1,050	9	1,358	0	0
STATE TOTAL	6	204	3	675	3	1,050	9	1,358	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	330	10,207	76	13,456	58	21,713	220	34,251	0	0
TOTAL OUTSIDE AA	57	1,920	19	3,767	5	1,735	41	5,293	0	0
TOTAL INSIDE & OUTSIDE	387	12,127	95	17,223	63	23,448	261	39,544	0	0

2021 Institution Disclosure Statement - Table 3  
 Assessment Area/Non-Assessment Area Activity  
 Small Business Loans  
 Institution: Midland States Bank

Respondent ID: 0000773247  
 Agency: FRS - 2

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
IL - CHAMPAIGN COUNTY (019) - MSA 16580	33	4,479	7	1,154	0	0
IL - FORD COUNTY (053) - MSA NA	1	3	0	0	0	0
IL - GRUNDY COUNTY (063) - MSA 16984	26	5,102	4	1,373	0	0
IL - WILL COUNTY (197) - MSA 16984	82	17,120	16	4,214	0	0
IL - DEKALB COUNTY (037) - MSA 20994	15	1,349	6	361	0	0
IL - KENDALL COUNTY (093) - MSA 20994	21	3,970	9	1,914	0	0
IL - KANKAKEE COUNTY (091) - MSA 28100	175	12,502	16	2,124	0	0
IL - BUREAU COUNTY (011) - MSA NA	25	2,707	4	637	0	0
IL - LASALLE COUNTY (099) - MSA NA	141	18,794	23	3,340	0	0
IL - LEE COUNTY (103) - MSA NA	40	5,053	8	1,413	0	0
IL - LIVINGSTON COUNTY (105) - MSA NA	9	1,399	1	475	0	0
IL - OGLE COUNTY (141) - MSA NA	17	840	4	238	0	0
IL - PUTNAM COUNTY (155) - MSA NA	3	624	1	80	0	0
IL - STEPHENSON COUNTY (177) - MSA NA	1	5	0	0	0	0
IL - WHITESIDE COUNTY (195) - MSA NA	28	5,524	5	610	0	0
IL - BOONE COUNTY (007) - MSA 40420	89	6,727	26	3,394	0	0
IL - WINNEBAGO COUNTY (201) - MSA 40420	341	45,453	65	9,486	0	0
IL - CLAY COUNTY (025) - MSA NA	4	202	2	35	0	0
IL - COLES COUNTY (029) - MSA NA	6	4,640	5	4,589	0	0
IL - DOUGLAS COUNTY (041) - MSA NA	1	201	0	0	0	0
IL - EFFINGHAM COUNTY (049) - MSA NA	58	10,202	13	1,671	0	0
IL - FAYETTE COUNTY (051) - MSA NA	23	2,029	8	486	0	0
IL - JEFFERSON COUNTY (081) - MSA NA	4	915	0	0	0	0

2021 Institution Disclosure Statement - Table 3  
 Assessment Area/Non-Assessment Area Activity  
 Small Business Loans  
 Institution: Midland States Bank

Respondent ID: 0000773247  
 Agency: FRS - 2

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
IL - MARION COUNTY (121) - MSA NA	17	1,422	2	150	0	0
IL - MONTGOMERY COUNTY (135) - MSA NA	2	379	1	364	0	0
IL - RANDOLPH COUNTY (157) - MSA NA	5	439	0	0	0	0
IL - SHELBY COUNTY (173) - MSA NA	3	273	0	0	0	0
IL - WASHINGTON COUNTY (189) - MSA NA	1	88	0	0	0	0
IL - BOND COUNTY (005) - MSA 41180	8	772	1	25	0	0
IL - CLINTON COUNTY (027) - MSA 41180	6	1,558	1	965	0	0
IL - MADISON COUNTY (119) - MSA 41180	6	1,684	1	1,000	0	0
IL - MONROE COUNTY (133) - MSA 41180	24	3,210	5	264	0	0
IL - ST. CLAIR COUNTY (163) - MSA 41180	19	2,816	5	379	0	0
MO - FRANKLIN COUNTY (071) - MSA 41180	9	151	2	53	0	0
MO - JEFFERSON COUNTY (099) - MSA 41180	11	2,451	4	1,507	0	0
MO - ST. CHARLES COUNTY (183) - MSA 41180	27	4,978	7	1,405	0	0
MO - ST. LOUIS COUNTY (189) - MSA 41180	106	14,164	9	3,395	0	0
MO - ST. LOUIS CITY (510) - MSA 41180	24	3,631	2	796	0	0

2021 Institution Disclosure Statement - Table 4  
 Assessment Area/Non-Assessment Area Activity  
 Small Farm Loans  
 Institution: Midland States Bank

Respondent ID: 0000773247  
 Agency: FRS - 2

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
IL - CHAMPAIGN COUNTY (019) - MSA 16580	2	288	0	0	0	0
IL - GRUNDY COUNTY (063) - MSA 16984	15	1,157	7	998	0	0
IL - WILL COUNTY (197) - MSA 16984	5	74	1	20	0	0
IL - DEKALB COUNTY (037) - MSA 20994	21	1,591	9	1,095	0	0
IL - KENDALL COUNTY (093) - MSA 20994	2	115	2	115	0	0
IL - KANKAKEE COUNTY (091) - MSA 28100	12	1,800	7	1,453	0	0
IL - BUREAU COUNTY (011) - MSA NA	85	10,194	46	8,548	0	0
IL - LASALLE COUNTY (099) - MSA NA	129	11,429	59	8,122	0	0
IL - LEE COUNTY (103) - MSA NA	12	1,424	7	1,319	0	0
IL - LIVINGSTON COUNTY (105) - MSA NA	24	2,538	10	1,655	0	0
IL - OGLE COUNTY (141) - MSA NA	6	706	4	664	0	0
IL - PUTNAM COUNTY (155) - MSA NA	1	200	0	0	0	0
IL - WHITESIDE COUNTY (195) - MSA NA	4	819	3	813	0	0
IL - BOONE COUNTY (007) - MSA 40420	70	6,315	30	4,697	0	0
IL - WINNEBAGO COUNTY (201) - MSA 40420	13	1,221	8	1,116	0	0
IL - COLES COUNTY (029) - MSA NA	2	8	0	0	0	0
IL - CUMBERLAND COUNTY (035) - MSA NA	6	829	2	330	0	0
IL - EFFINGHAM COUNTY (049) - MSA NA	14	1,478	5	763	0	0
IL - FAYETTE COUNTY (051) - MSA NA	18	1,684	10	1,538	0	0
IL - JASPER COUNTY (079) - MSA NA	2	271	0	0	0	0
IL - MARION COUNTY (121) - MSA NA	4	211	3	190	0	0
IL - MONTGOMERY COUNTY (135) - MSA NA	2	51	1	30	0	0
IL - SHELBY COUNTY (173) - MSA NA	3	235	2	170	0	0
IL - WASHINGTON COUNTY (189) - MSA NA	3	255	3	255	0	0

2021 Institution Disclosure Statement - Table 4  
 Assessment Area/Non-Assessment Area Activity  
 Small Farm Loans  
 Institution: Midland States Bank

Respondent ID: 0000773247  
 Agency: FRS - 2

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
IL - MONROE COUNTY (133) - MSA 41180	1	21	0	0	0	0
IL - ST. CLAIR COUNTY (163) - MSA 41180	5	79	0	0	0	0
MO - ST. CHARLES COUNTY (183) - MSA 41180	1	360	1	360	0	0
MO - ST. LOUIS COUNTY (189) - MSA 41180	2	23	0	0	0	0

2021 Institution Disclosure Statement - Table 5  
Community Development/Consortium-Third Party Activity  
Institution: Midland States Bank

PAGE: 1 OF 1

Respondent ID: 0000773247  
Agency: FRS - 2

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Memo Item: Loans by Affiliates

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	33	193,572	0	0
Purchased	0	0	0	0
Total	33	193,572	0	0
Consortium/Third Party Loans (optional)				



2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000773247

\* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Midland States Bank

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ASSESSMENT AREA - 0001

CHAMPAIGN COUNTY (019), IL

MSA: 16580

Low Income

0002.00\* 0003.01\* 0003.02\* 0004.02\* 0007.00 0009.01\* 0054.01 0060.00\*

Moderate Income

0008.00 0012.01\* 0053.00\* 0101.00\* 0102.04\* 0103.00\* 0111.00

Middle Income

0005.00 0009.02 0010.00 0011.00\* 0012.03 0054.02\* 0055.00\* 0056.00\* 0057.01\* 0057.02 0104.00\*

0105.00 0106.03\* 0107.00\* 0108.00\* 0109.00 0110.00

Upper Income

0012.04\* 0012.05 0012.06\* 0013.01 0013.02 0014.00 0058.00\* 0106.01\* 0106.04

Income Not Known

0004.01\* 0059.00\*

FORD COUNTY (053), IL

MSA: NA

Middle Income

9616.00 9617.00\* 9618.00\* 9619.00\* 9620.00\*

PIATT COUNTY (147), IL

MSA: 16580

Middle Income

9545.00\* 9547.00\* 9548.00\*

Upper Income

9546.00\*

ASSESSMENT AREA - 0002

GRUNDY COUNTY (063), IL

MSA: 16984

Middle Income

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000773247

\* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Midland States Bank

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0001.02	0001.03*	0002.00	0003.00	0006.00	0007.00	0008.00	0009.00				
Upper Income											
0004.00*	0005.00										
WILL COUNTY (197), IL											
MSA: 16984											
Median Family Income 20-30%											
8819.00*											
Median Family Income 30-40%											
8820.00											
Median Family Income 40-50%											
8801.17*	8809.03*	8812.00*	8813.01*	8821.00*	8825.00*	8828.02	8836.05*				
Median Family Income 50-60%											
8813.02	8816.03*	8822.00*	8824.00*	8826.02*	9801.00*						
Median Family Income 60-70%											
8814.01*	8818.00*	8838.03*									
Median Family Income 70-80%											
8801.07*	8801.14	8801.15*	8802.03*	8807.02*	8816.04*	8827.02*	8829.00	8830.00	8831.00	8838.04	
8841.01*											
Median Family Income 80-90%											
8801.06*	8801.11*	8801.13*	8805.03*	8809.05*	8823.00*	8826.01*	8828.01	8832.08*	8834.01*	8834.02*	
8836.03*	8836.06*	8837.00*	8838.09*	8840.04							
Median Family Income 90-100%											
8802.02*	8805.05*	8805.07*	8809.01*	8814.02*	8815.00*	8832.14	8838.06	8838.11*	8839.03*	8840.03*	
Median Family Income 100-110%											
8801.09*	8801.16*	8802.04*	8804.08*	8804.15*	8804.16*	8806.02*	8810.11*	8827.01	8832.06*	8832.11	
8833.04*	8833.07*	8836.02	8839.02	8840.05*	8840.06	8841.03*					
Median Family Income 110-120%											
8801.05*	8801.12*	8804.04	8804.12*	8804.14	8804.20*	8805.02	8807.01*	8810.06*	8811.09	8816.01*	
8817.00*	8833.06*	8835.09*	8835.11*	8835.13	8838.08*	8838.10*	8839.04				
Median Family Income >= 120%											

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000773247

\* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Midland States Bank

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8801.18\* 8801.19\* 8801.20\* 8801.21 8803.03\* 8803.04\* 8803.05\* 8803.06\* 8803.07\* 8803.08\* 8803.09\*  
 8803.10\* 8803.12 8803.13\* 8803.14\* 8804.10\* 8804.11 8804.17\* 8804.18 8804.19 8804.21\* 8806.01\*  
 8810.01 8810.02\* 8810.05\* 8810.07\* 8810.09\* 8810.10\* 8810.12\* 8811.05\* 8811.07\* 8811.08 8811.11\*  
 8811.12 8811.13\* 8811.15\* 8811.16\* 8832.09\* 8832.10 8832.12\* 8832.13\* 8832.15 8832.16\* 8833.03  
 8833.05\* 8835.04 8835.05\* 8835.07 8835.10\* 8835.14 8835.15 8835.16\* 8835.17\* 8835.19\* 8835.21\*  
 8835.22

Median Family Income Not Known

9800.00\*

ASSESSMENT AREA - 0003

DEKALB COUNTY (037), IL

MSA: 20994

Low Income

0010.01 0010.02\*

Moderate Income

0001.00 0005.00\* 0008.00\* 0013.00\* 0015.00\*

Middle Income

0002.00 0003.00 0004.00 0006.00\* 0007.00\* 0009.00\* 0014.00 0016.00\* 0017.00\* 0018.00 0019.00\*

0020.00 0021.00

Income Not Known

0022.00\*

KENDALL COUNTY (093), IL

MSA: 20994

Middle Income

8902.01\* 8902.02\* 8903.02\* 8905.00 8906.00 8907.00

Upper Income

8901.01 8901.02 8903.01\* 8904.00

ASSESSMENT AREA - 0004

KANKAKEE COUNTY (091), IL

MSA: 28100

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000773247

\* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Midland States Bank

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Low Income

0110.00 0114.00\* 0115.00 0116.00 0117.00 0123.00

Moderate Income

0111.00 0120.00 0121.00 0124.00 0125.00

Middle Income

0101.00 0102.02 0103.00 0106.02 0107.02 0108.00 0109.00 0113.00\* 0118.00 0119.00 0122.00

Upper Income

0102.01 0104.00 0105.00 0106.01 0107.01 0112.00 0126.00

ASSESSMENT AREA - 0005

BUREAU COUNTY (011), IL

MSA: NA

Middle Income

9647.00 9648.00 9649.00 9650.00 9651.00 9652.00\* 9653.00 9654.00 9655.00 9656.00

LASALLE COUNTY (099), IL

MSA: NA

Moderate Income

9627.00 9633.00 9643.00

Middle Income

9618.00 9619.00 9620.00\* 9621.00 9623.00 9624.00\* 9626.00 9628.00 9629.00 9630.00 9631.00

9632.00 9634.00 9636.00\* 9637.00 9638.00 9639.00 9641.00 9642.00

Upper Income

9617.01 9617.02 9622.00 9625.00 9635.00 9640.00

LEE COUNTY (103), IL

MSA: NA

Moderate Income

0006.00

Middle Income

0001.00 0003.00 0004.00 0005.00 0007.00 0008.00\* 0009.00

Upper Income

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000773247

\* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Midland States Bank

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0002.00

LIVINGSTON COUNTY (105), IL

MSA: NA

Moderate Income

9605.00\*

Middle Income

9601.00\* 9602.00 9603.00 9604.00 9608.00\* 9609.00\* 9610.00\*

Upper Income

9606.00\* 9607.00\*

OGLE COUNTY (141), IL

MSA: NA

Middle Income

9608.00\* 9609.00 9610.00\* 9611.00\* 9614.00 9616.00\*

Upper Income

9607.00 9612.00 9613.00 9615.00 9617.00\*

PUTNAM COUNTY (155), IL

MSA: NA

Middle Income

9545.00

Upper Income

9546.00

STEPHENSON COUNTY (177), IL

MSA: NA

Low Income

0008.00\*

Moderate Income

0007.00\* 0012.00\* 0013.00\*

Middle Income

0001.00\* 0002.00\* 0003.00\* 0004.00\* 0006.00\* 0009.00\* 0010.00\* 0011.00

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000773247

\* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Midland States Bank

---

Upper Income

0005.00\*

WHITESIDE COUNTY (195), IL

MSA: NA

Moderate Income

0010.00 0013.00 0015.00 0017.00

Middle Income

0002.00\* 0003.00 0004.00\* 0005.00\* 0006.00\* 0007.00\* 0008.00 0009.00 0011.00 0012.00\* 0014.00

0016.00

Upper Income

0001.00 0018.00

ASSESSMENT AREA - 0006

BOONE COUNTY (007), IL

MSA: 40420

Moderate Income

0101.00

Middle Income

0102.00 0103.00 0106.01 0106.02

Upper Income

0104.00 0105.00

WINNEBAGO COUNTY (201), IL

MSA: 40420

Low Income

0008.00\* 0010.00 0018.00 0021.00 0024.00\* 0025.00 0026.00\* 0027.00 0028.00\* 0029.00 0031.00

0032.00\* 0036.05

Moderate Income

0001.03 0002.00 0012.00 0013.00 0014.00 0016.00 0019.00 0020.00\* 0022.00 0023.01 0033.00\*

0034.00 0036.02 0036.06\* 0037.07 0037.08 0037.09 0040.03\*

Middle Income

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000773247

\* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Midland States Bank

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0001.01 0001.04 0001.05 0003.00 0004.01 0005.01 0005.02 0005.07 0006.00 0007.00 0015.00  
 0017.00 0023.02\* 0030.00 0036.01 0036.04\* 0037.06\* 0037.11 0038.01 0038.08 0038.09

Upper Income

0004.02 0004.03 0005.04 0005.06 0005.10 0005.11 0005.12 0005.13 0005.14 0035.00 0037.05  
 0037.10\* 0038.05 0038.06 0038.07 0039.01 0039.03 0039.04 0040.01 0040.02 0041.00 0042.00

0043.00

Income Not Known

0011.00 9800.00

ASSESSMENT AREA - 0007

CLAY COUNTY (025), IL

MSA: NA

Moderate Income

9721.00\*

Middle Income

9719.00 9720.00 9722.00\*

COLES COUNTY (029), IL

MSA: NA

Moderate Income

0004.00 0005.00\*

Middle Income

0001.00\* 0003.00 0006.00\* 0007.00\* 0010.00 0011.00\* 0012.00

Upper Income

0002.00\* 0009.00\*

Income Not Known

0008.00\*

CUMBERLAND COUNTY (035), IL

MSA: NA

Middle Income

9724.00\* 9725.00 9726.00

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: Midland States Bank

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DOUGLAS COUNTY (041), IL

MSA: NA

Middle Income

9520.00\* 9521.00\* 9522.00\* 9523.00 9524.00\*

EFFINGHAM COUNTY (049), IL

MSA: NA

Middle Income

9503.00 9504.00 9507.00 9508.00

Upper Income

9501.00 9502.00 9505.00 9506.00

FAYETTE COUNTY (051), IL

MSA: NA

Moderate Income

9505.00 9509.00 9510.00

Middle Income

9506.00 9507.00 9508.00 9511.00

JASPER COUNTY (079), IL

MSA: NA

Middle Income

9774.00\* 9775.00

Upper Income

9773.00

JEFFERSON COUNTY (081), IL

MSA: NA

Low Income

0510.00\*

Moderate Income

0509.00\* 0511.00\*

Middle Income



2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000773247

\* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Midland States Bank

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0501.00\* 0502.00\* 0503.00 0504.00\* 0507.00\* 0508.00\*

Upper Income

0505.00 0506.00

MARION COUNTY (121), IL

MSA: NA

Moderate Income

9518.00\* 9521.00 9525.00 9526.00 9527.00

Middle Income

9516.00 9517.00 9519.00 9520.00\* 9522.00 9523.00 9524.00

MONTGOMERY COUNTY (135), IL

MSA: NA

Moderate Income

9574.00\*

Middle Income

9573.00\* 9575.00\* 9576.00 9577.00\* 9578.00\* 9579.00 9580.00

RANDOLPH COUNTY (157), IL

MSA: NA

Middle Income

9505.00\* 9506.00\* 9507.00\* 9509.00\* 9510.00\* 9511.00\* 9512.00\* 9513.00\*

Upper Income

9508.00

SHELBY COUNTY (173), IL

MSA: NA

Middle Income

9591.00\* 9592.00\* 9593.00\* 9594.00 9595.00 9596.00

WASHINGTON COUNTY (189), IL

MSA: NA

Middle Income

9501.00 9502.00\* 9503.00\* 9504.00\*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000773247

\* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Midland States Bank

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ASSESSMENT AREA - 0008

BOND COUNTY (005), IL

MSA: 41180

Moderate Income

9513.00

Middle Income

9512.00\* 9514.00 9515.00

CLINTON COUNTY (027), IL

MSA: 41180

Moderate Income

9004.01

Middle Income

9003.00 9004.02 9005.00 9006.02\*

Upper Income

9001.00\* 9002.00\* 9006.01\*

MADISON COUNTY (119), IL

MSA: 41180

Low Income

4002.00\* 4006.00\* 4007.00\* 4013.00\* 4040.00\*

Moderate Income

4001.02\* 4009.03 4009.04\* 4010.00\* 4011.00\* 4015.00\* 4017.01\* 4019.03\* 4020.00\* 4021.00\* 4024.00\*

4025.00\* 4026.00\* 4029.00\* 4032.00\* 4033.00\* 4034.02 4041.00\*

Middle Income

4001.01\* 4008.01\* 4008.02\* 4009.52\* 4012.00\* 4014.00\* 4017.21\* 4017.22\* 4018.00\* 4019.01\* 4019.04\*

4022.00\* 4023.00\* 4027.01\* 4027.21\* 4027.22\* 4028.01\* 4028.02\* 4028.03 4030.01\* 4034.01\* 4035.31\*

4035.34\* 4036.01\* 4036.04 4038.01\* 4038.02\*

Upper Income

4009.51\* 4030.02\* 4031.01\* 4031.21\* 4031.22\* 4035.02\* 4035.32\* 4035.33\* 4036.03\* 4037.01\* 4037.02\*

MONROE COUNTY (133), IL

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000773247

\* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Midland States Bank

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MSA: 41180

Middle Income

6001.01 6004.01 6004.02 6005.02

Upper Income

6001.02 6005.01

ST. CLAIR COUNTY (163), IL

MSA: 41180

Low Income

5004.00\* 5005.00\* 5009.00\* 5011.00\* 5012.00\* 5013.00\* 5014.00 5021.00 5022.00\* 5023.00 5024.04\*

5025.00\* 5026.03 5027.00\* 5028.00\* 5045.00\* 5046.00\*

Moderate Income

5015.01\* 5016.02 5016.03 5016.04\* 5017.00\* 5018.00 5024.01\* 5026.02\* 5029.00\* 5033.01\*

Middle Income

5015.02\* 5016.05\* 5019.00\* 5031.00 5032.02\* 5033.04 5033.32\* 5033.34 5034.02\* 5034.11\* 5034.12\*

5034.13\* 5034.14\* 5039.04\* 5040.02\* 5043.02\* 5043.03\* 5043.52\* 5043.54\*

Upper Income

5032.03 5032.11\* 5033.22 5033.23\* 5033.24\* 5034.04\* 5038.00\* 5039.03\* 5039.05 5039.06 5040.01

5043.51\* 5043.53\* 5043.55\*

FRANKLIN COUNTY (071), MO

MSA: 41180

Moderate Income

8002.01\* 8006.01\* 8007.01\* 8009.01 8009.02 8011.01\*

Middle Income

8001.00\* 8002.02\* 8003.00\* 8004.01\* 8004.02\* 8005.00 8006.02\* 8007.02 8008.00 8010.00\* 8011.02\*

JEFFERSON COUNTY (099), MO

MSA: 41180

Moderate Income

7001.11 7002.06\* 7002.10\* 7005.03\* 7006.01\* 7007.00\* 7009.00\* 7011.02 7012.00\* 7013.00\* 7014.01\*

7014.04\*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000773247

\* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Midland States Bank

Middle Income

7001.09\* 7001.10 7001.13 7001.14\* 7001.16\* 7001.17 7001.18\* 7001.19\* 7002.07\* 7002.08\* 7002.09\*  
 7002.11\* 7003.02\* 7003.03 7003.04\* 7004.01\* 7005.02\* 7005.04\* 7006.03\* 7006.04\* 7006.05\* 7008.01\*  
 7008.02\* 7010.00\* 7011.01\* 7014.03\*

Upper Income

7001.07\* 7001.15 7002.03\* 7004.02\*

ST. CHARLES COUNTY (183), MO

MSA: 41180

Low Income

3105.01

Moderate Income

3103.02\* 3104.00\* 3107.00\* 3109.01\* 3115.00 3121.95\* 3124.00\*

Middle Income

3101.00\* 3103.01\* 3105.02 3106.01\* 3108.02 3109.02\* 3109.03\* 3110.01 3110.03 3110.04\* 3111.49\*  
 3113.11\* 3113.91\* 3114.22\* 3116.01 3116.02\* 3117.12 3117.33\* 3117.34\* 3118.02 3119.03\* 3119.07\*  
 3119.08\* 3120.94\* 3120.95\* 3120.96\* 3120.97\* 3122.06\*

Upper Income

3102.01\* 3102.02\* 3106.02\* 3108.01\* 3111.03 3111.14 3111.22\* 3111.24 3111.32\* 3111.45\* 3111.46\*  
 3111.47\* 3111.48\* 3111.50\* 3111.51 3111.52 3111.53 3111.54\* 3112.03 3112.11\* 3112.12\* 3112.21\*  
 3112.94\* 3112.96\* 3113.12\* 3113.22 3113.31\* 3117.21\* 3117.22 3117.32 3117.35 3117.36\* 3118.01\*  
 3119.04\* 3119.09\* 3120.01\* 3121.92\* 3121.93\* 3121.94\* 3122.04\* 3122.05\* 3123.00\*

Income Not Known

9800.00\*

ST. LOUIS COUNTY (189), MO

MSA: 41180

Median Family Income 20-30%

2139.00\*

Median Family Income 30-40%

2119.00\* 2120.02\*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000773247

\* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Midland States Bank

Median Family Income 40-50%

2102.00\* 2103.00\* 2120.01\* 2121.01\* 2121.02\* 2122.00\* 2136.00\* 2141.00\* 2142.00\* 2218.00

Median Family Income 50-60%

2105.01\* 2105.02\* 2106.00\* 2107.04\* 2116.00\* 2118.01\* 2118.02 2124.00\* 2138.00 2143.00\* 2146.02\*  
2147.00\* 2157.00 2203.00\*

Median Family Income 60-70%

2101.00\* 2104.00\* 2107.02\* 2108.05\* 2112.01\* 2114.02\* 2115.00 2123.00\* 2125.00\* 2127.00 2132.04\*  
2134.00 2160.00\* 2202.00\*

Median Family Income 70-80%

2107.03\* 2109.25\* 2111.01\* 2133.00 2135.00\* 2144.00 2145.00\* 2146.01\* 2149.00 2156.00 2159.00\*  
2169.00\* 2172.00\* 2201.00\* 2205.01\* 2205.02\* 2206.02 2210.00

Median Family Income 80-90%

2108.06 2109.24\* 2113.01\* 2113.31\* 2113.34\* 2114.01\* 2117.00\* 2126.00\* 2131.01 2137.00\* 2148.00  
2150.01 2170.00\* 2181.02\* 2198.00\* 2199.00 2200.01

Median Family Income 90-100%

2110.00\* 2111.02\* 2112.02\* 2113.32\* 2150.04 2151.42\* 2204.31\* 2204.41\* 2207.01\*

Median Family Income 100-110%

2108.03 2108.04\* 2109.21\* 2109.23\* 2132.02 2150.05\* 2151.43\* 2161.00 2178.06 2189.00 2197.00\*  
2200.02\* 2206.01\* 2208.02\*

Median Family Income 110-120%

2109.26\* 2113.33\* 2132.03\* 2151.02\* 2168.00\* 2181.03\* 2196.00\* 2204.32\* 2204.42\* 2204.43\* 2207.02  
2213.01 2213.02 2214.22\* 2219.00\*

Median Family Income >= 120%

2109.12\* 2109.27\* 2109.28\* 2150.03 2151.03\* 2151.05\* 2151.41 2151.44 2152.01 2152.02\* 2152.31  
2152.32 2153.01 2153.02 2154.00\* 2155.00 2158.00 2162.00 2163.00\* 2164.00 2165.00 2166.00\*  
2167.00\* 2173.00 2174.00 2175.00 2176.00 2177.01 2177.02 2178.02\* 2178.07\* 2178.41 2178.42  
2178.51\* 2178.52\* 2179.21\* 2179.23\* 2179.31\* 2179.32\* 2179.41\* 2179.42\* 2179.43\* 2179.44\* 2180.03\*  
2180.11 2180.12\* 2182.01\* 2183.00\* 2184.01\* 2184.02\* 2185.00 2186.00\* 2188.00\* 2191.00\* 2192.00\*  
2193.00\* 2194.00\* 2195.00 2204.44 2204.45 2204.46\* 2207.03 2208.01\* 2208.03 2211.00\* 2212.01\*  
2212.02 2213.32\* 2213.35 2214.21 2214.23 2214.24 2215.02\* 2215.03 2215.06\* 2216.21\* 2216.24\*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000773247

\* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Midland States Bank

2216.25\* 2216.26\* 2216.27\* 2216.28 2216.29 2220.00\* 2221.00

Median Family Income Not Known

2131.02\*

ST. LOUIS CITY (510), MO

MSA: 41180

Low Income

1054.00\* 1055.00\* 1061.00 1062.00\* 1063.00\* 1064.00\* 1065.00\* 1066.00\* 1067.00\* 1072.00\* 1073.00\*

1074.00\* 1097.00 1101.00\* 1102.00\* 1103.00\* 1104.00\* 1111.00 1112.00\* 1113.00\* 1114.00\* 1115.00\*

1123.00\* 1152.00 1155.00\* 1156.00\* 1157.00\* 1163.02\* 1164.00 1193.00\* 1202.00\* 1211.00\* 1212.00\*

1241.00 1242.00\* 1246.00\* 1257.00\* 1266.00 1267.00\* 1269.00\* 1270.00 1271.00\* 1275.00\*

Moderate Income

1014.00\* 1015.00\* 1018.00\* 1023.00\* 1024.00\* 1053.00\* 1075.00\* 1076.00\* 1081.00\* 1082.00\* 1083.00\*

1096.00\* 1105.00\* 1122.00\* 1141.01\* 1151.00\* 1153.00\* 1154.00 1161.00\* 1165.00\* 1171.00\* 1181.00

1186.00 1256.00

Middle Income

1011.00\* 1012.00\* 1013.00\* 1021.00\* 1025.00\* 1036.00\* 1037.00\* 1038.00\* 1042.00 1045.00\* 1052.00\*

1135.00\* 1142.00\* 1162.00\* 1163.01\* 1172.00\* 1174.00\* 1191.01\* 1231.00\* 1233.00\* 1243.00\* 1268.00

1272.00\* 1273.00\* 1276.00\*

Upper Income

1022.00 1031.00\* 1034.00\* 1051.98\* 1121.00\* 1124.00\* 1141.02\* 1143.00\* 1191.02\* 1192.00\* 1232.00\*

1255.00\*

Income Not Known

1184.00\* 1274.00\*

OUTSIDE ASSESSMENT AREA

CLARKE COUNTY (025), AL

MSA: NA

Middle Income

9579.02

MONTGOMERY COUNTY (101), AL

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000773247

\* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Midland States Bank

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MSA: 33860

Low Income

0030.00

BENTON COUNTY (007), AR

MSA: 22220

Middle Income

0214.04

JEFFERSON COUNTY (069), AR

MSA: 38220

Moderate Income

0013.00

Middle Income

0009.00

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income >= 120%

3008.00

SAN BERNARDINO COUNTY (071), CA

MSA: 40140

Median Family Income >= 120%

0020.33

EAGLE COUNTY (037), CO

MSA: NA

Middle Income

0005.03

PUEBLO COUNTY (101), CO

MSA: 39380

Middle Income

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000773247

\* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Midland States Bank

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0030.01

ORANGE COUNTY (095), FL

MSA: 36740

Median Family Income >= 120%

0167.30

PINELLAS COUNTY (103), FL

MSA: 45300

Median Family Income >= 120%

0251.22

CHEROKEE COUNTY (057), GA

MSA: 12060

Middle Income

0907.01

CARROLL COUNTY (015), IL

MSA: NA

Middle Income

9604.00

COOK COUNTY (031), IL

MSA: 16984

Median Family Income 20-30%

5401.02 8290.00

Median Family Income 30-40%

2427.00 8429.00

Median Family Income 40-50%

1401.00 2515.00 6103.00 8276.00

Median Family Income 50-60%

8061.04 8259.00 8272.00

Median Family Income 60-70%

8136.00 8204.00 8244.00 8256.00 8424.00



2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000773247

\* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Midland States Bank

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Median Family Income 70-80%

5603.00 8046.03 8311.00

Median Family Income 80-90%

7704.00 8069.00 8107.01 8159.00 8206.03 8278.01

Median Family Income 90-100%

7707.00 8114.01 8184.01 8219.00

Median Family Income 100-110%

7703.00 8218.00 8246.01

Median Family Income 110-120%

8051.06 8061.02 8254.00

Median Family Income >= 120%

0707.00 0814.02 0818.00 3204.00 3301.00 7204.00 7702.01 8027.02 8030.15 8033.00 8035.00

8041.05 8046.07 8046.09 8055.01 8080.02 8120.00 8122.00 8131.00 8185.00 8202.01 8236.04

8239.04 8240.05 8241.05 8245.03 8286.01 8325.00 8422.00

DUPAGE COUNTY (043), IL

MSA: 16984

Median Family Income 50-60%

8407.04

Median Family Income 60-70%

8401.04

Median Family Income 70-80%

8409.04

Median Family Income 80-90%

8403.03 8466.04 8467.02

Median Family Income 90-100%

8401.01 8431.00 8432.00 8464.04

Median Family Income 100-110%

8443.01

Median Family Income 110-120%

8413.15

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000773247

\* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Midland States Bank

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Median Family Income >= 120%

8411.04 8417.04 8444.01 8448.02 8457.03 8458.05 8459.02 8461.03 8463.13 8464.05 8465.04  
8465.13 8465.19 8465.24

HENRY COUNTY (073), IL

MSA: 19340

Middle Income

0303.00

IROQUOIS COUNTY (075), IL

MSA: NA

Middle Income

9501.00 9506.00

Upper Income

9502.00

JACKSON COUNTY (077), IL

MSA: 16060

Low Income

0112.00

KANE COUNTY (089), IL

MSA: 20994

Median Family Income 40-50%

8547.00

Median Family Income 50-60%

8544.00

Median Family Income 60-70%

8533.00 8540.02

Median Family Income 70-80%

8508.00 8510.00 8529.07

Median Family Income 80-90%

8507.02 8529.03 8529.06

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000773247

\* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Midland States Bank

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Median Family Income 90-100%

8505.00 8530.01

Median Family Income 100-110%

8524.03

Median Family Income 110-120%

8523.00 8525.00

Median Family Income >= 120%

8519.05 8526.01 8528.07 8545.04

KNOX COUNTY (095), IL

MSA: NA

Middle Income

0016.00

LAKE COUNTY (097), IL

MSA: 29404

Median Family Income 60-70%

8632.01

Median Family Income 70-80%

8604.00

Median Family Income 80-90%

8616.07

Median Family Income >= 120%

8611.06 8616.11 8637.01 8638.01 8649.04

MCHENRY COUNTY (111), IL

MSA: 16984

Middle Income

8701.01 8705.00 8710.03 8710.04 8715.00

Upper Income

8701.02 8704.01 8708.08 8711.04

MCLEAN COUNTY (113), IL

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000773247

\* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Midland States Bank

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MSA: 14010

Middle Income

0003.02 0051.02 0060.00

Upper Income

0001.05 0005.05 0054.00

MACON COUNTY (115), IL

MSA: 19500

Upper Income

0025.00

MARSHALL COUNTY (123), IL

MSA: 37900

Middle Income

9611.00 9612.00 9613.00 9614.00

SALINE COUNTY (165), IL

MSA: NA

Middle Income

9556.00

SANGAMON COUNTY (167), IL

MSA: 44100

Upper Income

0037.00

STARK COUNTY (175), IL

MSA: 37900

Middle Income

9514.00

TAZEWELL COUNTY (179), IL

MSA: 37900

Middle Income

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: Midland States Bank

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Respondent ID: 0000773247

Agency: FRS - 2

0220.00

UNION COUNTY (181), IL

MSA: NA

Middle Income

9501.00

VERMILION COUNTY (183), IL

MSA: 19180

Upper Income

0109.00

WAYNE COUNTY (191), IL

MSA: NA

Middle Income

9550.00

WILLIAMSON COUNTY (199), IL

MSA: 16060

Middle Income

0210.00

HAMILTON COUNTY (057), IN

MSA: 26900

Upper Income

1104.03

LAKE COUNTY (089), IN

MSA: 23844

Low Income

0102.03 0114.00

Middle Income

0431.01

Upper Income

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000773247

\* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Midland States Bank

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0426.05 0426.08 0427.02 0434.01

MONTGOMERY COUNTY (107), IN

MSA: NA

Middle Income

9568.00

PERRY COUNTY (123), IN

MSA: NA

Middle Income

9525.00

PORTER COUNTY (127), IN

MSA: 23844

Middle Income

0511.01

Upper Income

0501.01

SCOTT COUNTY (163), IA

MSA: 19340

Middle Income

0104.02

DOUGLAS COUNTY (045), KS

MSA: 29940

Upper Income

0016.00

MACOMB COUNTY (099), MI

MSA: 47664

Median Family Income 50-60%

2611.00

HENNEPIN COUNTY (053), MN

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000773247

\* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Midland States Bank

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MSA: 33460

Median Family Income 80-90%

1044.00

HINDS COUNTY (049), MS

MSA: 27140

Moderate Income

0027.00

DAVIESS COUNTY (061), MO

MSA: NA

Middle Income

4702.00

WARREN COUNTY (219), MO

MSA: 41180

Moderate Income

8201.02

Middle Income

8201.03 8202.01

WRIGHT COUNTY (229), MO

MSA: NA

Middle Income

4903.00

SUFFOLK COUNTY (103), NY

MSA: 35004

Median Family Income 80-90%

1700.01

MECKLENBURG COUNTY (119), NC

MSA: 16740

Median Family Income >= 120%

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: Midland States Bank

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Respondent ID: 0000773247

Agency: FRS - 2

0064.03 0064.06

BUCKS COUNTY (017), PA

MSA: 33874

Median Family Income 90-100%

1018.03

DAVIDSON COUNTY (037), TN

MSA: 34980

Median Family Income 60-70%

0128.01

WILLIAMSON COUNTY (187), TN

MSA: 34980

Upper Income

0503.04

WILSON COUNTY (189), TN

MSA: 34980

Moderate Income

0304.01

BEXAR COUNTY (029), TX

MSA: 41700

Median Family Income >= 120%

1918.07

COLLIN COUNTY (085), TX

MSA: 19124

Median Family Income >= 120%

0315.05

DENTON COUNTY (121), TX

MSA: 19124

Median Family Income >= 120%



2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: Midland States Bank

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Respondent ID: 0000773247

Agency: FRS - 2

0201.06

TRAVIS COUNTY (453), TX

MSA: 12420

Median Family Income >= 120%

0017.83

SALT LAKE COUNTY (035), UT

MSA: 41620

Median Family Income 100-110%

1128.23

UTAH COUNTY (049), UT

MSA: 39340

Median Family Income >= 120%

0102.17

FAIRFAX COUNTY (059), VA

MSA: 47894

Median Family Income 80-90%

4809.03

DANE COUNTY (025), WI

MSA: 31540

Median Family Income 100-110%

0114.02

Median Family Income >= 120%

0109.01

EAU CLAIRE COUNTY (035), WI

MSA: 20740

Middle Income

0004.00 0009.00

GREEN COUNTY (045), WI

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000773247

\* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Midland States Bank

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MSA: 31540

Moderate Income

9607.00

ROCK COUNTY (105), WI

MSA: 27500

Moderate Income

0025.00

Middle Income

0024.00

Upper Income

0032.00

WALWORTH COUNTY (127), WI

MSA: NA

Middle Income

0006.00 0016.04

Upper Income

0003.01

WAUKESHA COUNTY (133), WI

MSA: 33340

Upper Income

2012.03 2015.06

WINNEBAGO COUNTY (139), WI

MSA: 36780

Middle Income

0021.00

2021 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000773247

Institution: Midland States Bank

Agency: FRS - 2

Record Identifier: <sup>11</sup>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	601	601	0	0.00%
Small Farm Loans	129	129	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	1,133	1,133	0	0.00%
Total	1,865	1,865	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ALABAMA (01)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CULLMAN COUNTY (043), AL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	546	1	546	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	546	1	546	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	546	1	546	0	0
STATE TOTAL	0	0	0	0	1	546	1	546	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BAY COUNTY (005), FL										
MSA 37460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	72	2	218	0	0	3	290	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	72	2	218	0	0	3	290	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	72	2	218	0	0	3	290	0	0
STATE TOTAL	1	72	2	218	0	0	3	290	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FULTON COUNTY (121), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	245	0	0	1	245	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	245	0	0	1	245	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	245	0	0	1	245	0	0
STATE TOTAL	0	0	1	245	0	0	1	245	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BOND COUNTY (005), IL										
MSA 41180										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	500	0	0	0	0
Middle Income	1	25	0	0	0	0	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	1	500	1	25	0	0
BOONE COUNTY (007), IL										
MSA 40420										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	300	1	113	1	395	4	608	0	0
Middle Income	4	180	2	310	1	280	3	130	0	0
Upper Income	11	654	3	525	3	1,172	14	1,414	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	1,134	6	948	5	1,847	21	2,152	0	0
BUREAU COUNTY (011), IL										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	145	2	350	3	900	2	145	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	145	2	350	3	900	2	145	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHAMPAIGN COUNTY (019), IL										
MSA 16580										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	250	1	400	1	250	0	0
Middle Income	0	0	1	150	0	0	1	150	0	0
Upper Income	4	274	3	328	3	1,800	2	100	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	274	5	728	4	2,200	4	500	0	0
CLARK COUNTY (023), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	920	1	920	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	920	1	920	0	0
CLAY COUNTY (025), IL										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	135	0	0	0	0	1	35	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	135	0	0	0	0	1	35	0	0



Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLINTON COUNTY (027), IL										
MSA 41180										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	160	0	0	0	0	1	60	0	0
Middle Income	1	70	0	0	0	0	1	70	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	230	0	0	0	0	2	130	0	0
COOK COUNTY (031), IL										
MSA 16984										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	113	4	2,869	5	2,982	0	0
Median Family Income 60-70%	1	25	3	568	4	2,555	4	2,252	0	0
Median Family Income 70-80%	0	0	1	200	1	400	2	600	0	0
Median Family Income 80-90%	1	80	4	787	7	3,927	1	644	0	0
Median Family Income 90-100%	1	50	1	200	8	6,482	7	5,433	0	0
Median Family Income 100-110%	0	0	1	150	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	166	3	589	7	3,984	6	1,260	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	321	14	2,607	31	20,217	25	13,171	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DEKALB COUNTY (037), IL										
MSA 20994										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	220	2	975	3	1,195	0	0
Middle Income	1	15	0	0	3	1,160	3	725	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	1	220	5	2,135	6	1,920	0	0
DOUGLAS COUNTY (041), IL										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	201	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	201	0	0	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DUPAGE COUNTY (043), IL										
MSA 16984										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	457	1	457	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	3	471	0	0	1	136	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	204	1	725	2	929	0	0
Median Family Income >= 120%	1	92	2	400	3	1,316	2	766	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	92	6	1,075	5	2,498	6	2,288	0	0
EFFINGHAM COUNTY (049), IL										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	80	2	450	6	3,500	3	1,080	0	0
Upper Income	7	331	5	1,100	5	3,250	12	2,081	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	411	7	1,550	11	6,750	15	3,161	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FAYETTE COUNTY (051), IL										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	20	0	0	0	0	1	20	0	0
Middle Income	7	418	0	0	2	1,000	5	318	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	438	0	0	2	1,000	6	338	0	0
GRUNDY COUNTY (063), IL										
MSA 16984										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	525	0	0	0	0
Middle Income	6	357	0	0	1	850	4	209	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	357	0	0	2	1,375	4	209	0	0
HENRY COUNTY (073), IL										
MSA 19340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	1	1,000	1	200	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	1	1,000	1	200	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JACKSON COUNTY (077), IL										
MSA 16060										
Outside Assessment Area										
Low Income	1	75	0	0	0	0	1	75	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	1	75	0	0
JEFFERSON COUNTY (081), IL										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	250	2	830	1	400	0	0
Middle Income	0	0	0	0	1	350	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	3	1,180	1	400	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KANE COUNTY (089), IL										
MSA 20994										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	250	2	1,000	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	100	0	0	2	1,173	2	448	0	0
Median Family Income 100-110%	0	0	0	0	1	500	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	100	1	221	1	468	3	789	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	200	2	471	6	3,141	5	1,237	0	0
KANKAKEE COUNTY (091), IL										
MSA 28100										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	230	2	300	3	1,556	6	986	0	0
Middle Income	4	275	3	463	3	1,300	5	538	0	0
Upper Income	4	104	1	250	0	0	4	104	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	609	6	1,013	6	2,856	15	1,628	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KENDALL COUNTY (093), IL										
MSA 20994										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	85	1	150	1	700	3	900	0	0
Upper Income	2	95	0	0	1	850	2	895	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	180	1	150	2	1,550	5	1,795	0	0
LAKE COUNTY (097), IL										
MSA 29404										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	727	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	119	1	500	2	619	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	119	2	1,227	2	619	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LASALLE COUNTY (099), IL										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	25	1	125	0	0	2	150	0	0
Middle Income	16	848	11	2,012	12	8,499	20	2,489	0	0
Upper Income	5	233	0	0	2	775	4	183	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	22	1,106	12	2,137	14	9,274	26	2,822	0	0
LEE COUNTY (103), IL										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	195	8	1,511	4	2,542	8	1,786	0	0
Upper Income	1	100	0	0	1	866	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	295	8	1,511	5	3,408	8	1,786	0	0
LIVINGSTON COUNTY (105), IL										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	3	1,925	2	475	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	3	1,925	2	475	0	0



Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOGAN COUNTY (107), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	1	315	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	1	315	0	0	0	0
MCHENRY COUNTY (111), IL										
MSA 16984										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	645	0	0	0	0
Upper Income	0	0	0	0	2	874	2	874	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	3	1,519	2	874	0	0
MCLEAN COUNTY (113), IL										
MSA 14010										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	1	200	0	0
Upper Income	0	0	2	390	0	0	1	140	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	590	0	0	2	340	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MADISON COUNTY (119), IL										
MSA 41180										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	481	1	481	0	0
Middle Income	0	0	1	110	0	0	1	110	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	110	1	481	2	591	0	0
MARION COUNTY (121), IL										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	36	0	0	3	1,515	2	1,015	0	0
Middle Income	0	0	3	442	1	500	4	942	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	36	3	442	4	2,015	6	1,957	0	0
MARSHALL COUNTY (123), IL										
MSA 37900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	161	1	160	0	0	5	321	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	161	1	160	0	0	5	321	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONROE COUNTY (133), IL										
MSA 41180										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	40	0	0	0	0	2	40	0	0
Upper Income	5	213	1	150	2	1,271	5	434	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	253	1	150	2	1,271	7	474	0	0
OGLE COUNTY (141), IL										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	238	1	250	0	0	0	0	0	0
Upper Income	1	20	0	0	0	0	1	20	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	258	1	250	0	0	1	20	0	0
PEORIA COUNTY (143), IL										
MSA 37900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	475	1	475	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	475	1	475	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PUTNAM COUNTY (155), IL										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	80	0	0	0	0	1	80	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	80	0	0	0	0	1	80	0	0
RANDOLPH COUNTY (157), IL										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	0	0	0	0
ST. CLAIR COUNTY (163), IL										
MSA 41180										
Inside AA 0006										
Low Income	0	0	1	171	1	350	1	171	0	0
Moderate Income	1	40	0	0	0	0	1	40	0	0
Middle Income	2	150	0	0	3	2,050	2	550	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	190	1	171	4	2,400	4	761	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SALINE COUNTY (165), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	400	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	0	0	0	0
SHELBY COUNTY (173), IL										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0
STEPHENSON COUNTY (177), IL										
MSA NA										
Inside AA 0003										
Low Income	0	0	1	131	0	0	1	131	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	131	0	0	1	131	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (189), IL										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	59	1	200	0	0	1	59	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	59	1	200	0	0	1	59	0	0
WHITESIDE COUNTY (195), IL										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	2	350	0	0	0	0	0	0
Middle Income	1	40	3	665	1	400	1	40	0	0
Upper Income	0	0	1	200	0	0	1	200	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	6	1,215	1	400	2	240	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WILL COUNTY (197), IL										
MSA 16984										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	120	0	0	1	120	0	0
Median Family Income 50-60%	0	0	3	425	1	512	2	658	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	200	0	0	0	0	0	0
Median Family Income 90-100%	1	100	0	0	0	0	0	0	0	0
Median Family Income 100-110%	2	39	2	320	0	0	2	39	0	0
Median Family Income 110-120%	5	241	1	120	0	0	4	201	0	0
Median Family Income >= 120%	4	278	2	324	10	5,655	9	1,862	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	658	10	1,509	11	6,167	18	2,880	0	0
WILLIAMSON COUNTY (199), IL										
MSA 16060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	204	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	204	0	0	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WINNEBAGO COUNTY (201), IL										
MSA 40420										
Inside AA 0004										
Low Income	3	250	0	0	2	918	2	468	0	0
Moderate Income	15	900	6	1,217	11	6,138	10	2,314	0	0
Middle Income	25	1,449	12	2,238	8	4,106	25	3,058	0	0
Upper Income	12	723	5	858	11	4,251	17	2,822	0	0
Income Not Known	1	15	1	154	2	800	2	169	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	56	3,337	24	4,467	34	16,213	56	8,831	0	0
TOTAL INSIDE AA IN STATE	189	10,565	103	18,574	129	68,988	223	34,782	0	0
TOTAL OUTSIDE AA IN STATE	13	749	27	4,955	46	28,571	46	19,283	0	0
STATE TOTAL	202	11,314	130	23,529	175	97,559	269	54,065	0	0



Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GREENE COUNTY (055), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	475	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	475	0	0	0	0
LAKE COUNTY (089), IN										
MSA 23844										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	1	150	0	0	2	250	0	0
Upper Income	0	0	1	250	0	0	1	250	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	2	400	0	0	3	500	0	0
PORTER COUNTY (127), IN										
MSA 23844										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	500	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TIPPECANOE COUNTY (157), IN										
MSA 29200										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	75	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	175	2	400	2	975	3	500	0	0
STATE TOTAL	2	175	2	400	2	975	3	500	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SCOTT COUNTY (163), IA										
MSA 19340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	58	0	0	0	0	1	58	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	58	0	0	0	0	1	58	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	58	0	0	0	0	1	58	0	0
STATE TOTAL	1	58	0	0	0	0	1	58	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KALKASKA COUNTY (079), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	866	1	866	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	866	1	866	0	0
KENT COUNTY (081), MI										
MSA 24340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	900	1	900	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	900	1	900	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ST. CLAIR COUNTY (147), MI										
MSA 47664										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	138	0	0	1	138	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	138	0	0	1	138	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	138	2	1,766	3	1,904	0	0
STATE TOTAL	0	0	1	138	2	1,766	3	1,904	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CASS COUNTY (037), MO										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	350	1	350	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	350	1	350	0	0
CRAWFORD COUNTY (055), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	304	1	304	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	304	1	304	0	0
FRANKLIN COUNTY (071), MO										
MSA 41180										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	12	0	0	0	0	1	12	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	12	0	0	0	0	1	12	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JACKSON COUNTY (095), MO										
MSA 28140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	650	1	650	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	650	1	650	0	0
JEFFERSON COUNTY (099), MO										
MSA 41180										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ST. CHARLES COUNTY (183), MO										
MSA 41180										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	32	2	330	1	500	2	167	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	32	2	330	1	500	2	167	0	0
ST. LOUIS COUNTY (189), MO										
MSA 41180										
Inside AA 0006										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	100	0	0	1	850	0	0	0	0
Median Family Income 50-60%	1	25	0	0	0	0	1	25	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	2	1,000	0	0	0	0
Median Family Income 80-90%	1	100	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	500	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	200	2	1,200	0	0	0	0
Median Family Income >= 120%	5	218	6	927	5	2,014	4	355	0	0
Median Family Income Not Known	1	32	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	475	7	1,127	11	5,564	5	380	0	0



Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
STODDARD COUNTY (207), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	955	1	955	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	955	1	955	0	0
WARREN COUNTY (219), MO										
MSA 41180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	45	1	150	0	0	0	0	0	0
Upper Income	0	0	0	0	1	800	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	45	1	150	1	800	0	0	0	0
ST. LOUIS CITY (510), MO										
MSA 41180										
Inside AA 0006										
Low Income	1	88	3	550	0	0	1	88	0	0
Moderate Income	0	0	0	0	1	500	1	500	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	88	3	550	1	500	2	588	0	0
TOTAL INSIDE AA IN STATE	12	607	12	2,007	14	6,864	10	1,147	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	1	45	1	150	5	3,059	4	2,259	0	0
STATE TOTAL	13	652	13	2,157	19	9,923	14	3,406	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: NEBRASKA (31)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DAKOTA COUNTY (043), NE										
MSA 43580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	669	1	669	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	669	1	669	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	669	1	669	0	0
STATE TOTAL	0	0	0	0	1	669	1	669	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NASSAU COUNTY (059), NY										
MSA 35004										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	500	1	500	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	500	1	500	0	0
STATE TOTAL	0	0	0	0	1	500	1	500	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EDGECOMBE COUNTY (065), NC										
MSA 40580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	398	1	398	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	398	1	398	0	0
HALIFAX COUNTY (083), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	355	1	355	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	355	1	355	0	0
NORTHAMPTON COUNTY (131), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	888	2	888	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	888	2	888	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Midland States Bank

Respondent ID: 0000773247

Agency: FRS - 2

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	0	0	0	0	4	1,641	4	1,641	0	0
STATE TOTAL	0	0	0	0	4	1,641	4	1,641	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DEFIANCE COUNTY (039), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	597	1	597	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	597	1	597	0	0
TRUMBULL COUNTY (155), OH										
MSA 49660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	900	1	900	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	900	1	900	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	1,497	2	1,497	0	0
STATE TOTAL	0	0	0	0	2	1,497	2	1,497	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEGHENY COUNTY (003), PA										
MSA 38300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	500	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	500	0	0	0	0
STATE TOTAL	0	0	0	0	1	500	0	0	0	0



Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RICHLAND COUNTY (079), SC										
MSA 17900										
Outside Assessment Area										
Low Income	0	0	0	0	1	983	1	983	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	983	1	983	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	983	1	983	0	0
STATE TOTAL	0	0	0	0	1	983	1	983	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MCNAIRY COUNTY (109), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0
WILSON COUNTY (189), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	225	0	0	1	225	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	225	0	0	1	225	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	425	0	0	1	225	0	0
STATE TOTAL	0	0	2	425	0	0	1	225	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLLIN COUNTY (085), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	3	1,594	3	1,594	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	3	1,594	3	1,594	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HIDALGO COUNTY (215), TX										
MSA 32580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	653	1	653	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	653	1	653	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	4	2,247	4	2,247	0	0
STATE TOTAL	0	0	0	0	4	2,247	4	2,247	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FAIRFAX COUNTY (059), VA										
MSA 47894										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	800	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	800	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	800	0	0	0	0
STATE TOTAL	0	0	0	0	1	800	0	0	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COLUMBIA COUNTY (021), WI										
MSA 31540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	450	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	450	0	0	0	0
DANE COUNTY (025), WI										
MSA 31540										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	239	0	0	1	239	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	239	0	0	1	239	0	0

Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ROCK COUNTY (105), WI										
MSA 27500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0
WALWORTH COUNTY (127), WI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	381	1	377	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	381	1	377	0	0	0	0
WAUKESHA COUNTY (133), WI										
MSA 33340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	349	1	349	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	349	1	349	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: Midland States Bank

Respondent ID: 0000773247

Agency: FRS - 2

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	0	0	4	870	3	1,176	2	588	0	0
STATE TOTAL	0	0	4	870	3	1,176	2	588	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	201	11,172	115	20,581	143	75,852	233	35,929	0	0
TOTAL OUTSIDE AA	18	1,099	40	7,401	74	44,930	78	33,435	0	0
TOTAL INSIDE & OUTSIDE	219	12,271	155	27,982	217	120,782	311	69,364	0	0



Loans by County  
 Small Farm Loans - Originations  
 Institution: Midland States Bank

Respondent ID: 0000773247  
 Agency: FRS - 2  
 State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BOONE COUNTY (007), IL										
MSA 40420										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	20	1	175	0	0	1	175	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	22	1,008	10	1,700	13	5,015	38	5,589	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	1,028	11	1,875	13	5,015	39	5,764	0	0
BUREAU COUNTY (011), IL										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	23	1,306	12	2,055	10	3,745	40	6,556	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	23	1,306	12	2,055	10	3,745	40	6,556	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: Midland States Bank

Respondent ID: 0000773247  
 Agency: FRS - 2  
 State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COOK COUNTY (031), IL										
MSA 16984										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	25	0	0	0	0	1	25	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
CUMBERLAND COUNTY (035), IL										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	0	0	1	250	0	0
Upper Income	1	100	0	0	0	0	1	100	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	250	0	0	2	350	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: Midland States Bank

Respondent ID: 0000773247  
 Agency: FRS - 2  
 State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DEKALB COUNTY (037), IL										
MSA 20994										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	363	1	148	4	1,450	10	1,961	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	363	1	148	4	1,450	10	1,961	0	0
EFFINGHAM COUNTY (049), IL										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	62	1	145	1	350	2	207	0	0
Upper Income	0	0	0	0	1	445	1	445	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	62	1	145	2	795	3	652	0	0
FAYETTE COUNTY (051), IL										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	250	1	200	2	800	6	1,250	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	250	1	200	2	800	6	1,250	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: Midland States Bank

Respondent ID: 0000773247  
 Agency: FRS - 2  
 State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GRUNDY COUNTY (063), IL										
MSA 16984										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	150	1	500	0	0	0	0
Middle Income	4	144	2	350	1	400	7	894	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	144	3	500	2	900	7	894	0	0
JASPER COUNTY (079), IL										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: Midland States Bank

Respondent ID: 0000773247  
 Agency: FRS - 2  
 State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KANE COUNTY (089), IL										
MSA 20994										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	45	1	225	0	0	2	270	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	45	1	225	0	0	2	270	0	0
KANKAKEE COUNTY (091), IL										
MSA 28100										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	108	1	250	1	300	4	658	0	0
Upper Income	2	30	0	0	0	0	2	30	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	138	1	250	1	300	6	688	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: Midland States Bank

Respondent ID: 0000773247  
 Agency: FRS - 2  
 State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KENDALL COUNTY (093), IL										
MSA 20994										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	40	0	0	0	0	1	40	0	0
Upper Income	1	75	1	200	1	500	3	775	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	115	1	200	1	500	4	815	0	0
LASALLE COUNTY (099), IL										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	18	1,062	8	1,478	13	4,636	34	5,576	0	0
Upper Income	15	753	7	1,099	3	1,170	25	3,022	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	33	1,815	15	2,577	16	5,806	59	8,598	0	0
LEE COUNTY (103), IL										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	0	0	1	250	0	0
Upper Income	3	277	1	135	1	470	5	882	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	277	2	385	1	470	6	1,132	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: Midland States Bank

Respondent ID: 0000773247  
 Agency: FRS - 2  
 State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LIVINGSTON COUNTY (105), IL										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	211	6	1,130	3	1,080	8	1,215	0	0
Upper Income	1	67	1	225	0	0	2	292	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	278	7	1,355	3	1,080	10	1,507	0	0
MCHENRY COUNTY (111), IL										
MSA 16984										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	259	1	250	1	280	6	789	0	0
Upper Income	6	218	1	173	0	0	7	391	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	477	2	423	1	280	13	1,180	0	0
MCLEAN COUNTY (113), IL										
MSA 14010										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	3	600	1	275	4	875	0	0
Upper Income	1	95	0	0	0	0	1	95	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	95	3	600	1	275	5	970	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: Midland States Bank

Respondent ID: 0000773247  
 Agency: FRS - 2  
 State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MADISON COUNTY (119), IL										
MSA 41180										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	210	0	0	1	210	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	210	0	0	1	210	0	0
MARION COUNTY (121), IL										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	1	150	0	0	2	200	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	1	150	0	0	2	200	0	0
MARSHALL COUNTY (123), IL										
MSA 37900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	160	0	0	0	0	2	160	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	160	0	0	0	0	2	160	0	0



Loans by County  
 Small Farm Loans - Originations  
 Institution: Midland States Bank

Respondent ID: 0000773247  
 Agency: FRS - 2  
 State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONROE COUNTY (133), IL										
MSA 41180										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	1	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	1	75	0	0
OGLE COUNTY (141), IL										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	67	0	0	0	0	1	67	0	0
Upper Income	0	0	0	0	3	975	1	300	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	67	0	0	3	975	2	367	0	0
PUTNAM COUNTY (155), IL										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: Midland States Bank

Respondent ID: 0000773247  
 Agency: FRS - 2  
 State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
STARK COUNTY (175), IL										
MSA 37900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
TAZEWELL COUNTY (179), IL										
MSA 37900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	226	0	0	0	0	3	226	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	226	0	0	0	0	3	226	0	0
WASHINGTON COUNTY (189), IL										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	130	1	125	0	0	3	255	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	130	1	125	0	0	3	255	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: Midland States Bank

Respondent ID: 0000773247  
 Agency: FRS - 2  
 State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WHITESIDE COUNTY (195), IL										
MSA NA										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	350	1	350	0	0
Upper Income	0	0	0	0	1	350	1	350	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	700	2	700	0	0
WILL COUNTY (197), IL										
MSA 16984										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	20	0	0	0	0	1	20	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: Midland States Bank

Respondent ID: 0000773247  
 Agency: FRS - 2  
 State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WINNEBAGO COUNTY (201), IL										
MSA 40420										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	5	320	4	754	2	584	10	1,568	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	320	4	754	2	584	10	1,568	0	0
TOTAL INSIDE AA IN STATE	121	6,583	66	11,854	62	23,120	216	33,832	0	0
TOTAL OUTSIDE AA IN STATE	18	1,033	5	1,023	2	555	25	2,611	0	0
STATE TOTAL	139	7,616	71	12,877	64	23,675	241	36,443	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: Midland States Bank

Respondent ID: 0000773247  
 Agency: FRS - 2  
 State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAKE COUNTY (089), IN										
MSA 23844										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	150	0	0	1	150	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	1	150	0	0
MONTGOMERY COUNTY (107), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	700	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	700	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	150	2	700	1	150	0	0
STATE TOTAL	0	0	1	150	2	700	1	150	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: Midland States Bank

Respondent ID: 0000773247  
 Agency: FRS - 2  
 State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WINNEBAGO COUNTY (139), WI										
MSA 36780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	175	0	0	1	175	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	175	0	0	1	175	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	175	0	0	1	175	0	0
STATE TOTAL	0	0	1	175	0	0	1	175	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	121	6,583	66	11,854	62	23,120	216	33,832	0	0
TOTAL OUTSIDE AA	18	1,033	7	1,348	4	1,255	27	2,936	0	0
TOTAL INSIDE & OUTSIDE	139	7,616	73	13,202	66	24,375	243	36,768	0	0

2022 Institution Disclosure Statement - Table 3  
 Assessment Area/Non-Assessment Area Activity  
 Small Business Loans  
 Institution: Midland States Bank

Respondent ID: 0000773247  
 Agency: FRS - 2

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
IL - DEKALB COUNTY (037) - MSA 20994	7	2,370	6	1,920	0	0
IL - GRUNDY COUNTY (063) - MSA 16984	8	1,732	4	209	0	0
IL - KANE COUNTY (089) - MSA 20994	10	3,812	5	1,237	0	0
IL - KANKAKEE COUNTY (091) - MSA 28100	25	4,478	15	1,628	0	0
IL - KENDALL COUNTY (093) - MSA 20994	7	1,880	5	1,795	0	0
IL - WILL COUNTY (197) - MSA 16984	33	8,334	18	2,880	0	0
IL - CHAMPAIGN COUNTY (019) - MSA 16580	13	3,202	4	500	0	0
IL - BUREAU COUNTY (011) - MSA NA	7	1,395	2	145	0	0
IL - LASALLE COUNTY (099) - MSA NA	48	12,517	26	2,822	0	0
IL - LEE COUNTY (103) - MSA NA	17	5,214	8	1,786	0	0
IL - LIVINGSTON COUNTY (105) - MSA NA	4	2,025	2	475	0	0
IL - OGLE COUNTY (141) - MSA NA	7	508	1	20	0	0
IL - PUTNAM COUNTY (155) - MSA NA	1	80	1	80	0	0
IL - STEPHENSON COUNTY (177) - MSA NA	1	131	1	131	0	0
IL - WHITESIDE COUNTY (195) - MSA NA	8	1,655	2	240	0	0
IL - BOONE COUNTY (007) - MSA 40420	30	3,929	21	2,152	0	0
IL - WINNEBAGO COUNTY (201) - MSA 40420	114	24,017	56	8,831	0	0
IL - CLAY COUNTY (025) - MSA NA	2	135	1	35	0	0
IL - DOUGLAS COUNTY (041) - MSA NA	1	201	0	0	0	0
IL - EFFINGHAM COUNTY (049) - MSA NA	27	8,711	15	3,161	0	0
IL - FAYETTE COUNTY (051) - MSA NA	10	1,438	6	338	0	0
IL - JEFFERSON COUNTY (081) - MSA NA	4	1,430	1	400	0	0
IL - MARION COUNTY (121) - MSA NA	8	2,493	6	1,957	0	0

2022 Institution Disclosure Statement - Table 3  
 Assessment Area/Non-Assessment Area Activity  
 Small Business Loans  
 Institution: Midland States Bank

Respondent ID: 0000773247  
 Agency: FRS - 2

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
IL - RANDOLPH COUNTY (157) - MSA NA	1	150	0	0	0	0
IL - SHELBY COUNTY (173) - MSA NA	1	250	0	0	0	0
IL - WASHINGTON COUNTY (189) - MSA NA	2	259	1	59	0	0
IL - BOND COUNTY (005) - MSA 41180	2	525	1	25	0	0
IL - CLINTON COUNTY (027) - MSA 41180	3	230	2	130	0	0
IL - MADISON COUNTY (119) - MSA 41180	2	591	2	591	0	0
IL - MONROE COUNTY (133) - MSA 41180	10	1,674	7	474	0	0
IL - ST. CLAIR COUNTY (163) - MSA 41180	8	2,761	4	761	0	0
MO - FRANKLIN COUNTY (071) - MSA 41180	1	12	1	12	0	0
MO - JEFFERSON COUNTY (099) - MSA 41180	1	300	0	0	0	0
MO - ST. CHARLES COUNTY (183) - MSA 41180	4	862	2	167	0	0
MO - ST. LOUIS COUNTY (189) - MSA 41180	27	7,166	5	380	0	0
MO - ST. LOUIS CITY (510) - MSA 41180	5	1,138	2	588	0	0



2022 Institution Disclosure Statement - Table 4  
 Assessment Area/Non-Assessment Area Activity  
 Small Farm Loans  
 Institution: Midland States Bank

Respondent ID: 0000773247  
 Agency: FRS - 2

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
IL - DEKALB COUNTY (037) - MSA 20994	10	1,961	10	1,961	0	0
IL - GRUNDY COUNTY (063) - MSA 16984	9	1,544	7	894	0	0
IL - KANE COUNTY (089) - MSA 20994	2	270	2	270	0	0
IL - KANKAKEE COUNTY (091) - MSA 28100	6	688	6	688	0	0
IL - KENDALL COUNTY (093) - MSA 20994	4	815	4	815	0	0
IL - WILL COUNTY (197) - MSA 16984	1	20	1	20	0	0
IL - BUREAU COUNTY (011) - MSA NA	45	7,106	40	6,556	0	0
IL - LASALLE COUNTY (099) - MSA NA	64	10,198	59	8,598	0	0
IL - LEE COUNTY (103) - MSA NA	6	1,132	6	1,132	0	0
IL - LIVINGSTON COUNTY (105) - MSA NA	16	2,713	10	1,507	0	0
IL - OGLE COUNTY (141) - MSA NA	4	1,042	2	367	0	0
IL - PUTNAM COUNTY (155) - MSA NA	1	200	0	0	0	0
IL - WHITESIDE COUNTY (195) - MSA NA	2	700	2	700	0	0
IL - BOONE COUNTY (007) - MSA 40420	48	7,918	39	5,764	0	0
IL - WINNEBAGO COUNTY (201) - MSA 40420	11	1,658	10	1,568	0	0
IL - CUMBERLAND COUNTY (035) - MSA NA	2	350	2	350	0	0
IL - EFFINGHAM COUNTY (049) - MSA NA	4	1,002	3	652	0	0
IL - FAYETTE COUNTY (051) - MSA NA	6	1,250	6	1,250	0	0
IL - JASPER COUNTY (079) - MSA NA	1	250	0	0	0	0
IL - MARION COUNTY (121) - MSA NA	2	200	2	200	0	0
IL - WASHINGTON COUNTY (189) - MSA NA	3	255	3	255	0	0
IL - MADISON COUNTY (119) - MSA 41180	1	210	1	210	0	0
IL - MONROE COUNTY (133) - MSA 41180	1	75	1	75	0	0

2022 Institution Disclosure Statement - Table 5  
Community Development/Consortium-Third Party Activity  
Institution: Midland States Bank

PAGE: 1 OF 1

Respondent ID: 0000773247  
Agency: FRS - 2

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Memo Item: Loans by Affiliates

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	74	315,370	0	0
Purchased	0	0	0	0
Total	74	315,370	0	0
Consortium/Third Party Loans (optional)				

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000773247

\* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Midland States Bank

ASSESSMENT AREA - 0001

DEKALB COUNTY (037), IL

MSA: 20994

Low Income

0010.02\*

Moderate Income

0005.00\* 0008.00\* 0015.00\* 0020.00\* 0021.00

Middle Income

0001.00\* 0002.00 0003.00 0004.01\* 0004.02\* 0006.00\* 0007.00\* 0009.00\* 0010.04\* 0013.00\* 0014.00

0016.00\* 0017.00 0018.00 0019.00\*

Income Not Known

0010.03\* 0022.00\*

GRUNDY COUNTY (063), IL

MSA: 16984

Moderate Income

0003.00

Middle Income

0001.02 0001.03\* 0002.00 0004.00\* 0005.00 0006.00 0007.00 0008.00\* 0009.00

KANE COUNTY (089), IL

MSA: 20994

Median Family Income 40-50%

8513.01\*

Median Family Income 50-60%

8513.02\* 8529.05\* 8532.00\* 8533.00\* 8534.02\* 8542.00\* 8544.01\* 8544.03\* 8546.00\*

Median Family Income 60-70%

8502.01\* 8502.02\* 8503.01\* 8503.02\* 8507.04\* 8510.00\* 8511.01\* 8514.00\* 8529.04\* 8529.07 8530.05\*

8530.07\* 8530.08\* 8531.00\* 8534.01\* 8536.02\* 8541.00\* 8543.01\* 8547.00 8549.00

Median Family Income 70-80%

8508.00\* 8511.02\* 8516.00\* 8519.12\* 8530.04\* 8530.06\* 8535.00\* 8540.02\* 8543.02\*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000773247

\* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Midland States Bank

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Median Family Income 80-90%

8501.01\* 8515.00\* 8519.08\* 8529.06\* 8530.01\* 8539.00\*

Median Family Income 90-100%

8504.00\* 8507.08\* 8518.01\* 8522.03\* 8529.03 8540.01\* 8544.02

Median Family Income 100-110%

8505.00\* 8507.10\* 8519.04\* 8519.09\* 8519.10\* 8520.01\* 8520.02\* 8524.03 8525.00\*

Median Family Income 110-120%

8507.05 8507.07\* 8519.07\* 8519.13\* 8522.01\* 8523.00\* 8528.03\* 8528.05\*

Median Family Income >= 120%

8501.03\* 8501.05\* 8501.06\* 8506.00 8507.03\* 8507.09\* 8507.11\* 8519.11\* 8520.04\* 8520.05\* 8521.01\*

8521.03\* 8521.04\* 8522.04\* 8524.04\* 8524.05\* 8524.06\* 8524.07\* 8524.08\* 8526.06\* 8526.07\* 8526.08\*

8527.00\* 8528.06\* 8528.07\* 8528.08\* 8545.04 8545.05\* 8545.06\* 8545.07\* 8545.08\* 8545.09\* 8548.00\*

Median Family Income Not Known

8507.06\* 8536.01\*

KANKAKEE COUNTY (091), IL

MSA: 28100

Low Income

0115.00\*

Moderate Income

0107.02 0110.00 0114.00\* 0116.00\* 0117.00\* 0118.00\* 0119.00 0123.00 0125.00\*

Middle Income

0102.04 0103.00 0106.02 0108.00 0109.00 0111.00\* 0112.00\* 0113.00\* 0120.00\* 0121.00\* 0122.00

0124.00\*

Upper Income

0101.00 0102.01\* 0102.03 0104.00 0105.00\* 0106.01 0107.01\* 0126.00\*

KENDALL COUNTY (093), IL

MSA: 20994

Moderate Income

8902.01\* 8902.02\*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000773247

\* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Midland States Bank

Middle Income

8901.05\* 8901.07 8903.01\* 8903.02\* 8904.01\* 8904.03\* 8904.04\* 8905.01 8905.02\* 8906.01 8907.01\*  
8907.03\*

Upper Income

8901.03 8901.04\* 8901.06\* 8901.08\* 8904.02 8906.02 8907.02\*

WILL COUNTY (197), IL

MSA: 16984

Median Family Income 30-40%

8819.00\* 8825.00\*

Median Family Income 40-50%

8812.01\* 8813.02\* 8820.00 8828.02\*

Median Family Income 50-60%

8813.01\* 8816.03\* 8822.00\* 8824.00\* 8829.00 8836.05\* 8838.03\*

Median Family Income 60-70%

8801.14\* 8807.02\* 8809.01\* 8809.03\* 8809.05\* 8812.02\* 8814.01\* 8816.04\* 8818.00\* 8821.00\* 8826.01\*  
8828.01\* 8830.00\* 8831.00\* 8837.00\* 8838.09\*

Median Family Income 70-80%

8801.07\* 8801.13\* 8801.17\* 8805.03\* 8807.01\* 8823.00\* 8826.02\* 8840.04\* 8840.05\*

Median Family Income 80-90%

8801.06\* 8801.11\* 8801.15\* 8802.04\* 8805.10\* 8814.02\* 8815.00\* 8832.08\* 8832.17\* 8834.01\* 8834.02\*  
8836.03\* 8838.04 8838.11\* 8840.06\*

Median Family Income 90-100%

8801.05\* 8802.03\* 8804.08\* 8805.09\* 8816.01\* 8827.01\* 8832.11 8836.06\* 8838.06\* 8839.04\* 8841.01\*

Median Family Income 100-110%

8801.12\* 8801.16\* 8802.02\* 8804.12\* 8804.14 8804.16 8804.25\* 8804.26\* 8804.28\* 8805.02\* 8805.08\*  
8806.02\* 8817.00\* 8827.02\* 8832.06\* 8832.09\* 8833.06\* 8835.09\* 8836.02\* 8840.03

Median Family Income 110-120%

8804.17\* 8804.23\* 8804.27\* 8804.32\* 8810.01\* 8810.05\* 8810.06\* 8810.09\* 8810.12 8811.11\* 8832.14\*  
8833.04\* 8833.05\* 8833.07\* 8835.17\* 8838.08\* 8839.02 8841.03\*

Median Family Income >= 120%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000773247

\* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Midland States Bank

8801.09\* 8801.18\* 8801.19\* 8801.22\* 8801.23\* 8801.24 8801.25\* 8803.03\* 8803.04\* 8803.05\* 8803.07\*  
 8803.09\* 8803.14\* 8803.15\* 8803.16\* 8803.17 8803.18\* 8803.19\* 8803.20\* 8803.21\* 8803.22 8803.23\*  
 8803.24\* 8803.25\* 8803.26\* 8804.11\* 8804.18 8804.21\* 8804.22 8804.24 8804.29\* 8804.30\* 8804.31\*  
 8805.11\* 8806.01\* 8810.02\* 8810.07\* 8810.10\* 8810.11\* 8811.05\* 8811.07\* 8811.08\* 8811.09 8811.12  
 8811.13\* 8811.15\* 8811.16 8832.10\* 8832.12\* 8832.13\* 8832.16\* 8832.18\* 8832.19\* 8833.03\* 8835.04  
 8835.05 8835.07\* 8835.10\* 8835.11\* 8835.13 8835.14\* 8835.15\* 8835.16\* 8835.19\* 8835.21\* 8835.22  
 8838.10\* 8839.03\*

Median Family Income Not Known

9800.00\* 9801.00\*

ASSESSMENT AREA - 0002

CHAMPAIGN COUNTY (019), IL

MSA: 16580

Low Income

0002.00\* 0003.01\* 0004.02\* 0007.00\* 0053.00\* 0054.01\* 0103.00\*

Moderate Income

0008.00 0009.01\* 0012.01\* 0054.02\* 0055.00\* 0056.01\* 0101.00\* 0102.04\*

Middle Income

0003.02\* 0009.02\* 0010.00\* 0012.03\* 0013.01\* 0057.01\* 0104.00\* 0106.04 0108.00\* 0109.02\*

Upper Income

0005.00\* 0011.00\* 0012.04\* 0012.05\* 0012.06\* 0013.02 0014.00 0056.02 0057.02\* 0058.00\* 0059.01\*

0105.00\* 0106.01\* 0106.03\* 0107.01\* 0107.02\* 0109.01 0110.02

Income Not Known

0004.01\* 0059.02\* 0060.00\* 0110.01\* 0111.00\*

PIATT COUNTY (147), IL

MSA: 16580

Moderate Income

9547.00\*

Middle Income

9545.00\* 9546.00\* 9548.00\*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000773247

\* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Midland States Bank

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ASSESSMENT AREA - 0003

BUREAU COUNTY (011), IL

MSA: NA

Middle Income

9647.00 9648.00 9649.00 9650.00 9651.00 9652.00\* 9653.00 9654.00 9655.00 9656.00

FORD COUNTY (053), IL

MSA: NA

Middle Income

9616.00\* 9617.00\* 9618.00\* 9619.00\* 9620.00\*

LASALLE COUNTY (099), IL

MSA: NA

Moderate Income

9627.00 9633.00

Middle Income

9617.02 9618.00 9619.00 9620.00\* 9621.00 9624.00\* 9625.00 9626.00 9628.00 9629.00\* 9630.00\*

9631.00 9632.00\* 9634.00\* 9635.00 9636.00 9637.00 9638.00 9639.00 9642.00 9643.00

Upper Income

9617.01\* 9622.00 9623.00 9640.00 9641.00

LEE COUNTY (103), IL

MSA: NA

Middle Income

0002.00 0003.00 0005.00 0006.00\* 0008.00\* 0009.00

Upper Income

0001.00 0004.00 0007.00

LIVINGSTON COUNTY (105), IL

MSA: NA

Moderate Income

9605.00\*

Middle Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000773247

\* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Midland States Bank

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9601.00\* 9602.00 9603.00 9604.00 9606.00\* 9607.00\* 9609.00\* 9610.00\*

Upper Income

9608.00

OGLE COUNTY (141), IL

MSA: NA

Middle Income

9608.00\* 9609.00\* 9610.01\* 9610.02 9611.00\* 9612.00\* 9614.00 9615.00 9616.00\*

Upper Income

9607.00 9613.01\* 9613.02\* 9617.00\*

PUTNAM COUNTY (155), IL

MSA: NA

Middle Income

9545.00 9546.00

STEPHENSON COUNTY (177), IL

MSA: NA

Low Income

0007.00\* 0008.00

Moderate Income

0011.00\* 0012.00\* 0013.00\*

Middle Income

0001.00\* 0002.00\* 0003.00\* 0004.00\* 0005.00\* 0006.00\* 0009.00\*

Upper Income

0010.00\*

WHITESIDE COUNTY (195), IL

MSA: NA

Moderate Income

0010.00\* 0011.01 0015.00\* 0017.00

Middle Income

0001.00\* 0003.00 0005.00\* 0006.00\* 0008.00 0011.02 0012.00\* 0013.00 0014.00 0016.00\*



2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000773247

\* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Midland States Bank

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Upper Income

0002.00\* 0004.00\* 0007.00\* 0009.00 0018.00

ASSESSMENT AREA - 0004

BOONE COUNTY (007), IL

MSA: 40420

Moderate Income

0101.01 0102.00

Middle Income

0101.02 0103.00 0106.04

Upper Income

0104.00 0105.01 0105.02 0106.01 0106.03

WINNEBAGO COUNTY (201), IL

MSA: 40420

Low Income

0010.00 0012.00 0013.00\* 0020.00\* 0021.00 0024.00\* 0025.00\* 0031.00\*

Moderate Income

0001.03 0001.04 0002.00\* 0003.00 0005.02 0008.00\* 0011.00 0014.00\* 0016.00\* 0018.00 0019.00  
 0022.00 0023.01\* 0027.00\* 0028.00\* 0032.00\* 0033.00\* 0034.00\* 0036.02\* 0036.04\* 0036.05\* 0036.06\*  
 0037.08 0037.09 0040.03\*

Middle Income

0001.01 0001.05\* 0004.01\* 0004.02 0004.03 0005.01 0005.07 0005.13 0006.00\* 0007.00 0015.00  
 0017.00\* 0023.02\* 0037.06 0037.07\* 0037.10 0037.11 0038.08 0038.09 0038.10 0039.04 0040.02  
 0040.04

Upper Income

0005.06 0005.10 0005.11 0005.12 0005.14 0005.15\* 0005.16 0030.00 0035.00 0036.01 0037.05  
 0038.01 0038.05 0038.06\* 0038.11 0039.01 0039.03 0040.05\* 0041.00 0042.00 0043.00

Income Not Known

0026.00 0029.00 9800.00

ASSESSMENT AREA - 0005

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: Midland States Bank

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CLAY COUNTY (025), IL

MSA: NA

Middle Income

9719.00 9720.00 9721.00\* 9722.00\*

COLES COUNTY (029), IL

MSA: NA

Moderate Income

0005.00\* 0007.02\* 0008.00\* 0010.00\* 0011.00\*

Middle Income

0001.00\* 0002.00\* 0003.00\* 0004.00\* 0006.00\* 0012.00\*

Upper Income

0007.01\* 0009.00\*

CUMBERLAND COUNTY (035), IL

MSA: NA

Middle Income

9724.00\* 9725.00

Upper Income

9726.00

DOUGLAS COUNTY (041), IL

MSA: NA

Middle Income

9520.00\* 9521.00\* 9523.00 9524.00\*

Upper Income

9522.00\*

EFFINGHAM COUNTY (049), IL

MSA: NA

Middle Income

9503.00 9504.00 9507.00 9508.00

Upper Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000773247

\* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Midland States Bank

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9501.00 9502.00 9505.00\* 9506.00

FAYETTE COUNTY (051), IL

MSA: NA

Moderate Income

9508.00 9510.00\*

Middle Income

9505.00 9506.00\* 9507.00\* 9509.00 9511.00

JASPER COUNTY (079), IL

MSA: NA

Middle Income

9773.00\* 9774.00\* 9775.00

JEFFERSON COUNTY (081), IL

MSA: NA

Moderate Income

0505.00 0509.00\* 0510.00\* 0511.00\*

Middle Income

0501.00\* 0502.00\* 0503.00 0504.00\* 0506.00\* 0507.00\*

Upper Income

0508.00\*

MARION COUNTY (121), IL

MSA: NA

Moderate Income

9518.00\* 9521.00\* 9525.00 9526.00 9527.00

Middle Income

9516.00 9517.00\* 9519.00\* 9520.00\* 9522.00\* 9523.00 9524.00

MONTGOMERY COUNTY (135), IL

MSA: NA

Middle Income

9573.00\* 9574.00\* 9575.00\* 9577.00\* 9578.00\* 9579.00\* 9580.00\*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000773247

\* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Midland States Bank

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Upper Income

9576.00\*

RANDOLPH COUNTY (157), IL

MSA: NA

Middle Income

9505.00\* 9506.00\* 9507.00\* 9508.00 9509.00\* 9510.00\* 9511.00\* 9512.01\* 9513.00\*

Upper Income

9512.02\*

SHELBY COUNTY (173), IL

MSA: NA

Middle Income

9592.00\* 9593.00\* 9594.00 9595.00\* 9596.00\*

Upper Income

9591.00\*

WASHINGTON COUNTY (189), IL

MSA: NA

Middle Income

9501.00 9503.00\*

Upper Income

9502.00\* 9504.00\*

ASSESSMENT AREA - 0006

BOND COUNTY (005), IL

MSA: 41180

Moderate Income

9513.00

Middle Income

9512.00\* 9514.00 9515.00\*

CLINTON COUNTY (027), IL

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000773247

\* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Midland States Bank

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MSA: 41180

Moderate Income

9004.01\* 9004.04\* 9005.00

Middle Income

9002.00\* 9003.00\* 9004.03\* 9006.01\* 9006.02

Upper Income

9001.00\*

MADISON COUNTY (119), IL

MSA: 41180

Low Income

4006.00\* 4007.00\* 4021.00\* 4025.00\*

Moderate Income

4001.02\* 4002.00\* 4009.03\* 4009.04\* 4009.52\* 4010.00\* 4011.01 4013.00\* 4014.00\* 4017.01\* 4019.05\*

4020.00\* 4022.00\* 4023.00\* 4024.00\* 4026.00\* 4032.00\* 4033.00\* 4034.01\* 4034.03\* 4034.04\* 4041.00\*

Middle Income

4001.01\* 4008.01\* 4008.02\* 4009.51\* 4011.02\* 4012.00\* 4015.00\* 4017.21\* 4017.22\* 4018.00\* 4019.01\*

4027.01\* 4027.21\* 4027.22\* 4028.03\* 4028.04\* 4028.05\* 4030.01 4035.02\* 4035.31\* 4035.34\* 4036.01\*

4036.04\* 4038.01\* 4038.02\*

Upper Income

4028.01\* 4029.00\* 4030.02\* 4031.01\* 4031.21\* 4031.22\* 4035.32\* 4035.33\* 4036.03\* 4037.01 4037.02\*

Income Not Known

4040.00\*

MONROE COUNTY (133), IL

MSA: 41180

Middle Income

6001.03 6004.02 6005.02

Upper Income

6001.02 6001.04\* 6004.01 6005.01

ST. CLAIR COUNTY (163), IL

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000773247

\* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Midland States Bank

---

MSA: 41180

Low Income

5004.00\* 5005.00\* 5009.00\* 5011.00\* 5022.00\* 5023.00 5024.01 5026.02\* 5026.03\* 5027.00\* 5028.00\*  
 5029.00\* 5045.01\* 5045.02\* 5046.00\*

Moderate Income

5012.00\* 5013.00\* 5014.00\* 5016.02 5016.04\* 5016.06\* 5017.00\* 5018.01\* 5021.00\* 5024.04\* 5025.00\*  
 5031.02\* 5033.01\* 5034.11\*

Middle Income

5015.01\* 5015.02\* 5016.05\* 5016.07\* 5018.02\* 5019.00\* 5031.01 5032.02\* 5033.04\* 5033.22\* 5033.24\*  
 5033.32\* 5033.34 5034.13\* 5034.14 5034.15\* 5034.16\* 5039.06 5039.08\* 5040.01\* 5040.02\* 5043.52\*  
 5043.54\* 5043.56\* 5043.57\* 5043.58 5043.59\*

Upper Income

5032.03\* 5032.11\* 5033.23\* 5034.04\* 5034.12\* 5038.00\* 5039.03\* 5039.05\* 5039.07\* 5043.51\* 5043.53\*  
 5043.55\*

FRANKLIN COUNTY (071), MO

MSA: 41180

Moderate Income

8002.01\* 8006.04\* 8007.04\* 8009.03\* 8009.04\* 8010.00\* 8011.01\*

Middle Income

8001.01\* 8001.03\* 8002.02\* 8003.02\* 8004.01\* 8004.03\* 8004.04\* 8005.01\* 8005.02\* 8006.03\* 8006.05\*  
 8006.06\* 8007.02\* 8007.03\* 8008.01 8008.02\* 8009.01\* 8011.02\*

Upper Income

8001.02\* 8001.04\* 8003.01\*

JEFFERSON COUNTY (099), MO

MSA: 41180

Moderate Income

7002.06\* 7002.07\* 7002.08\* 7002.10\* 7006.06\* 7009.00\* 7010.01\* 7011.02\* 7012.00\* 7013.00\*

Middle Income

7001.07\* 7001.11 7001.13\* 7001.14\* 7001.15\* 7001.16\* 7001.17\* 7001.18\* 7001.19\* 7001.20\* 7001.21\*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000773247

\* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Midland States Bank

7001.22\* 7001.24\* 7002.09\* 7002.11\* 7002.12\* 7003.02\* 7003.03\* 7003.06\* 7004.01\* 7005.02\* 7005.03\*  
 7005.04\* 7006.03\* 7006.04\* 7006.05\* 7006.07\* 7007.00\* 7008.01\* 7008.02\* 7010.02\* 7011.01\* 7014.01\*  
 7014.03\* 7014.04\*

Upper Income

7001.23\* 7002.13\* 7003.05\* 7004.02\*

ST. CHARLES COUNTY (183), MO

MSA: 41180

Low Income

3115.00\*

Moderate Income

3104.00\* 3105.01\* 3107.00\* 3109.01\* 3117.38\* 3121.95\* 3124.00\*

Middle Income

3101.00\* 3102.02\* 3103.01\* 3103.02\* 3105.02 3106.01\* 3106.02\* 3108.02\* 3109.03\* 3110.01 3110.03\*  
 3110.04\* 3111.22\* 3111.49\* 3112.11\* 3112.21\* 3112.94 3112.96\* 3113.11\* 3113.12\* 3113.31\* 3113.91\*  
 3114.22\* 3116.02\* 3117.33\* 3117.34\* 3119.07\* 3120.03\* 3120.94\* 3120.95\* 3121.92\* 3121.94\* 3122.07\*

Upper Income

3102.01\* 3108.01\* 3109.02\* 3111.03\* 3111.14\* 3111.24\* 3111.32\* 3111.45\* 3111.46\* 3111.47\* 3111.48\*  
 3111.50\* 3111.51\* 3111.52\* 3111.53\* 3111.54\* 3112.03\* 3112.12\* 3113.22\* 3116.03\* 3116.04\* 3117.12\*  
 3117.21\* 3117.32\* 3117.35\* 3117.37\* 3117.39\* 3117.40\* 3118.01\* 3118.02\* 3119.03\* 3119.04\* 3119.08\*  
 3119.09\* 3120.01\* 3120.02\* 3120.96\* 3121.93\* 3122.04\* 3122.06\* 3122.08\* 3122.09\* 3123.00\*

Income Not Known

9800.00\*

ST. LOUIS COUNTY (189), MO

MSA: 41180

Median Family Income 20-30%

2122.02\*

Median Family Income 30-40%

2118.01\* 2119.00\* 2120.02\* 2121.02\* 2218.00\*

Median Family Income 40-50%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000773247

\* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Midland States Bank

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2115.00	2120.04*	2127.01*	2127.02*	2131.04	2136.00*	2138.00*	2139.00*	2141.00*	2142.00*	2143.00*
2146.02*	2203.00*									
Median Family Income 50-60%										
2102.00*	2104.00*	2105.01*	2105.02*	2106.00*	2107.02*	2107.04*	2114.02	2118.02*	2120.03*	2121.01*
2122.01*	2133.02*	2146.01*	2160.00*	2169.00*						
Median Family Income 60-70%										
2103.00*	2107.03*	2114.01*	2116.00*	2123.00*	2124.00*	2125.00*	2133.01*	2134.01*	2134.02*	2135.00*
2137.02*	2149.01*	2181.04*	2198.02*	2201.01*	2202.00*	2205.04*				
Median Family Income 70-80%										
2101.01*	2101.02*	2108.03*	2109.26*	2112.01*	2117.00*	2126.00*	2144.00	2147.00*	2148.00*	2157.00*
2158.02*	2159.02*	2205.03*	2206.02*	2210.00*						
Median Family Income 80-90%										
2108.05*	2108.06*	2109.23*	2110.02*	2111.02*	2113.01*	2113.31*	2113.32*	2132.04*	2145.00*	2149.02*
2150.01	2151.02*	2156.00*	2172.00*	2181.02*	2201.02*	2205.01*	2213.38*			
Median Family Income 90-100%										
2109.24*	2109.25*	2110.01*	2111.01*	2112.02*	2113.33*	2113.34*	2170.00	2179.41*	2180.16*	2196.01*
2197.00*	2198.01*	2199.00*	2200.01*	2204.41*	2204.43*	2204.48*	2207.01*	2207.03*	2213.36*	
Median Family Income 100-110%										
2108.07*	2108.08*	2109.12*	2131.03*	2132.02*	2132.03*	2151.43*	2151.44*	2159.01*	2181.05*	2200.02*
2204.42*	2206.01*	2207.02*	2213.37*							
Median Family Income 110-120%										
2109.21*	2151.45*	2173.00	2178.06	2180.15*	2208.02*	2213.35*	2214.25*	2219.00*		
Median Family Income >= 120%										
2109.27*	2109.28*	2150.03*	2150.04*	2150.05*	2151.03*	2151.05*	2151.41*	2151.46*	2152.01	2152.31*
2152.33*	2152.34*	2152.35	2152.36*	2153.01	2153.02*	2154.00*	2155.00*	2158.01*	2158.03*	2161.01*
2161.02	2162.01*	2162.02*	2163.00*	2164.01*	2164.02*	2165.00	2166.00*	2167.00*	2168.00*	2174.00*
2175.00*	2176.00*	2177.01	2177.02	2178.02*	2178.07*	2178.41*	2178.51*	2178.52*	2178.53	2178.54*
2179.21*	2179.23*	2179.31*	2179.32*	2179.42*	2179.43*	2179.44*	2180.12*	2180.13*	2180.14*	2182.01*
2183.00*	2184.01*	2184.02	2185.00*	2186.00*	2188.00*	2189.01	2189.02*	2191.00*	2192.00*	2193.00*
2194.00*	2195.01*	2195.02*	2196.02	2204.45*	2204.46*	2204.47*	2204.49*	2204.50*	2204.51*	2204.52*



2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000773247

\* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Midland States Bank

2208.01\* 2208.03\* 2211.00\* 2212.01\* 2212.02\* 2213.32\* 2213.39\* 2214.21\* 2214.23\* 2214.24\* 2214.26\*  
 2215.02\* 2215.03\* 2215.06\* 2216.21\* 2216.24\* 2216.25\* 2216.26\* 2216.27 2216.29\* 2216.30\* 2216.31  
 2220.00\* 2221.00\*

Median Family Income Not Known

2131.02 2137.01\*

ST. LOUIS CITY (510), MO

MSA: 41180

Low Income

1015.00\* 1061.00\* 1064.00\* 1066.00\* 1073.00\* 1074.00\* 1081.00\* 1082.00\* 1096.00\* 1097.00 1101.00\*  
 1102.00\* 1103.00\* 1105.00\* 1112.00\* 1113.00\* 1123.00\* 1152.00 1155.00\* 1156.00\* 1161.00\* 1163.02\*  
 1202.00\* 1242.00\* 1246.00\* 1257.00\* 1266.00 1267.00\* 1270.00\* 1271.00\* 1274.00\* 1275.00\* 1277.00\*  
 1278.00\*

Moderate Income

1011.00\* 1014.00\* 1018.00\* 1023.00\* 1025.00\* 1045.00\* 1054.00\* 1063.00\* 1065.00\* 1067.00\* 1072.00\*  
 1075.00\* 1076.00\* 1083.00\* 1104.00\* 1111.00\* 1122.00\* 1151.00\* 1153.00\* 1154.00\* 1157.00\* 1164.00  
 1212.00\* 1233.00\* 1241.00\* 1269.00\*

Middle Income

1012.00\* 1013.00\* 1021.00\* 1024.00\* 1031.00\* 1036.00\* 1037.00\* 1038.00\* 1042.00\* 1052.00\* 1055.00\*  
 1135.00\* 1141.01\* 1142.00\* 1143.00\* 1163.01\* 1165.00\* 1171.00\* 1181.00\* 1186.00\* 1191.02\* 1193.00\*  
 1231.00\* 1232.00\* 1255.00\* 1256.00\* 1268.00\* 1272.00\* 1273.00\* 1276.00\*

Upper Income

1022.00\* 1034.00\* 1051.98\* 1121.00\* 1124.00\* 1141.02\* 1162.00\* 1172.00\* 1174.00\* 1192.00\* 1243.00\*

Income Not Known

1053.00\* 1062.00\* 1191.01\*

OUTSIDE ASSESSMENT AREA

CULLMAN COUNTY (043), AL

MSA: NA

Middle Income

9654.01

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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BAY COUNTY (005), FL

MSA: 37460

Upper Income

0002.04

FULTON COUNTY (121), GA

MSA: 12060

Median Family Income >= 120%

0093.01

CLARK COUNTY (023), IL

MSA: NA

Middle Income

0603.00

COOK COUNTY (031), IL

MSA: 16984

Median Family Income 50-60%

1401.00 8259.00 8275.00 8281.00

Median Family Income 60-70%

8024.04 8248.00 8264.02 8287.02 8292.00

Median Family Income 70-80%

8044.05 8146.00

Median Family Income 80-90%

7707.00 8080.02 8184.01 8272.00

Median Family Income 90-100%

8046.03 8069.00 8114.01 8246.01 8278.02

Median Family Income 100-110%

7704.00

Median Family Income >= 120%

0814.02 1204.00 8042.04 8046.09 8061.02 8075.00 8120.00 8202.04 8240.04 8241.05 8391.00

DUPAGE COUNTY (043), IL

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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---

MSA: 16984

Median Family Income 50-60%

8401.04

Median Family Income 80-90%

8401.01

Median Family Income 110-120%

8411.14 8465.17

Median Family Income >= 120%

8410.04 8446.01 8461.06 8463.13 8463.15 8465.13

HENRY COUNTY (073), IL

MSA: 19340

Moderate Income

0310.00

JACKSON COUNTY (077), IL

MSA: 16060

Low Income

0112.00

LAKE COUNTY (097), IL

MSA: 29404

Median Family Income 100-110%

8644.08

Median Family Income >= 120%

8648.02

LOGAN COUNTY (107), IL

MSA: NA

Middle Income

9532.00

MCHENRY COUNTY (111), IL

MSA: 16984

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000773247

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Agency: FRS - 2

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Middle Income

8702.00 8710.03 8715.01

Upper Income

8715.02 8716.00

MCLEAN COUNTY (113), IL

MSA: 14010

Middle Income

0003.02 0051.02

Upper Income

0001.05 0005.06 0005.07

MARSHALL COUNTY (123), IL

MSA: 37900

Middle Income

9611.00 9612.00 9613.00

PEORIA COUNTY (143), IL

MSA: 37900

Middle Income

0023.00

SALINE COUNTY (165), IL

MSA: NA

Middle Income

9556.00

STARK COUNTY (175), IL

MSA: 37900

Middle Income

9514.00

TAZEWELL COUNTY (179), IL

MSA: 37900

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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Middle Income

0220.00

WILLIAMSON COUNTY (199), IL

MSA: 16060

Upper Income

0210.02

GREENE COUNTY (055), IN

MSA: NA

Middle Income

9549.00

LAKE COUNTY (089), IN

MSA: 23844

Middle Income

0433.01

Upper Income

0426.10 0434.01

MONTGOMERY COUNTY (107), IN

MSA: NA

Middle Income

9568.00

PORTER COUNTY (127), IN

MSA: 23844

Upper Income

0501.05

TIPPECANOE COUNTY (157), IN

MSA: 29200

Upper Income

0108.00

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000773247

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Agency: FRS - 2

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SCOTT COUNTY (163), IA

MSA: 19340

Upper Income

0104.02

KALKASKA COUNTY (079), MI

MSA: NA

Middle Income

9503.00

KENT COUNTY (081), MI

MSA: 24340

Median Family Income 90-100%

0139.00

ST. CLAIR COUNTY (147), MI

MSA: 47664

Moderate Income

6440.00

CASS COUNTY (037), MO

MSA: 28140

Middle Income

0603.06

CRAWFORD COUNTY (055), MO

MSA: NA

Moderate Income

4501.03

JACKSON COUNTY (095), MO

MSA: 28140

Median Family Income 70-80%

0141.28

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: Midland States Bank

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STODDARD COUNTY (207), MO

MSA: NA

Moderate Income

4705.00

WARREN COUNTY (219), MO

MSA: 41180

Middle Income

8201.09

Upper Income

8202.01

DAKOTA COUNTY (043), NE

MSA: 43580

Middle Income

0102.00

NASSAU COUNTY (059), NY

MSA: 35004

Median Family Income >= 120%

5177.01

EDGECOMBE COUNTY (065), NC

MSA: 40580

Middle Income

0215.00

HALIFAX COUNTY (083), NC

MSA: NA

Moderate Income

9301.00

NORTHAMPTON COUNTY (131), NC

MSA: NA

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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Agency: FRS - 2

Institution: Midland States Bank

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Moderate Income

9202.01 9203.03

DEFIANCE COUNTY (039), OH

MSA: NA

Moderate Income

9586.00

TRUMBULL COUNTY (155), OH

MSA: 49660

Middle Income

9307.00

ALLEGHENY COUNTY (003), PA

MSA: 38300

Median Family Income >= 120%

0902.00

RICHLAND COUNTY (079), SC

MSA: 17900

Low Income

0106.00

MCNAIRY COUNTY (109), TN

MSA: NA

Moderate Income

9301.00

WILSON COUNTY (189), TN

MSA: 34980

Moderate Income

0304.01

COLLIN COUNTY (085), TX

MSA: 19124



2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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Agency: FRS - 2

Institution: Midland States Bank

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Median Family Income 110-120%

0316.72

HIDALGO COUNTY (215), TX

MSA: 32580

Median Family Income 100-110%

0202.08

FAIRFAX COUNTY (059), VA

MSA: 47894

Median Family Income >= 120%

4804.02

COLUMBIA COUNTY (021), WI

MSA: 31540

Middle Income

9712.00

DANE COUNTY (025), WI

MSA: 31540

Median Family Income >= 120%

0107.02

ROCK COUNTY (105), WI

MSA: 27500

Middle Income

0024.00

WALWORTH COUNTY (127), WI

MSA: NA

Middle Income

0006.00

WAUKESHA COUNTY (133), WI

MSA: 33340

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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Institution: Midland States Bank

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Respondent ID: 0000773247

Agency: FRS - 2

Middle Income

2026.00

WINNEBAGO COUNTY (139), WI

MSA: 36780

Middle Income

0021.00

2022 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000773247

Institution: Midland States Bank

Agency: FRS - 2

Record Identifier: <sup>11</sup>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	329	329	0	0.00%
Small Farm Loans	85	85	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	1,358	1,358	0	0.00%
Total	1,774	1,774	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.