



# CRA Public File

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# **Customer Letters**

No Comments Received from the Public for 2021.



No Comments Received from the Public for 2022.

No Comments Received from the Public for 2023.

No Comments Received from the Public for 2024.

# **PUBLIC DISCLOSURE**

**July 8, 2024**

## **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

**INSTITUTION’S CRA RATING: This institution is rated SATISFACTORY.**

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

Midland States Bank			
Performance Levels	Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X		X
Low Satisfactory		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 credit needs of its assessment areas.
- A high percentage of loans are made in the bank’s assessment areas.
- 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 adequate penetration throughout the assessment areas.
- The bank makes a relatively high level of community development loans.
- The bank makes use of innovative and/or flexible lending products in meeting the credit needs of its assessment areas.
- The bank makes an adequate level of qualified community development investments and grants and exhibits adequate responsiveness to credit and community development needs.
- Service delivery systems are reasonably accessible to the bank’s assessment areas, and the bank’s record of opening and closing branches has not adversely affected the accessibility of its service delivery systems.
- The bank provides a relatively high level of community development services.

## INSTITUTION

### DESCRIPTION OF INSTITUTION

Midland States Bank is a large, interstate, full-service retail bank offering both consumer and commercial loan and deposit products. The bank is wholly owned by Midland States Bancorp, a one-bank holding company. Both the bank and its holding company are headquartered in Effingham, Illinois. The bank has no credit-granting affiliates or subsidiaries. In addition to traditional commercial and consumer banking products, Midland States Bank operates Midland Equipment Finance, a nationwide business equipment financing division, and Midland Trust Company, which offers trust and wealth management services.

The bank operates 53 branches across the states of Illinois and Missouri. All but one branch is equipped with a cash-dispensing automated teller machine (ATM) on site, most have drive-up accessibility, and all of the bank's branches are full service. In addition to the bank's branch-based ATMs, the bank operates 50 Meirtran co-branded ATMs throughout Illinois, 16 of which are located in low- and moderate-income (LMI) census tracts. Midland States Bank also offers online and mobile banking services, such as funds transfers, electronic statements, bill pay, and consumer loan applications.

Of the bank's 53 branches, one new branch located in an upper-income census tract was purchased during the examination period, located in the Chicago-Naperville, Illinois-Indiana-Wisconsin combined statistical area (CSA). In addition, since the previous CRA evaluation, the bank opened one branch and closed one branch in its Illinois nonmetropolitan statistical area assessment area (Illinois nonMSA assessment area). The branch that was closed was in a middle-income census tract, and the branch that was opened was located in an upper-income census tract.

The bank's most significant presence remains in its home state of Illinois, which includes the bank's main office. Within Illinois, the bank's Chicago assessment area has the largest share of the bank's branches, while the bank's Illinois nonMSA assessment area has the largest share of deposits and loan volume. Though not as extensive as in Illinois, the bank also maintains significant operations throughout Missouri, including operating 11 branches in Missouri located in the St. Louis, Missouri-Illinois multistate MSA assessment area (St. Louis assessment area). In total, the bank has designated six separate assessment areas. The composition of each assessment area is detailed in the *General Demographics* section for each separate assessment area.

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 areas, and the bank is capable of meeting assessment area credit needs based on its available resources and financial products. As of March 31, 2024, the bank reported total assets of \$7.8 billion, which represents an increase of \$951.6 million, or 13.8 percent, in assets since the previous evaluation. As of the same date, loans and leases outstanding were \$6.0 billion, while deposits totaled \$6.3 billion.



The bank’s loan portfolio composition by credit category is displayed in the following table.

<b>Distribution of Total Loans as of March 31, 2024</b>		
<b>Credit Category</b>	<b>Amount \$ (000s)</b>	<b>Percentage of Total Loans</b>
Construction and Development	\$474,128	8.0%
Commercial Real Estate	\$1,981,382	33.2%
Multifamily Residential	\$286,289	4.8%
1–4 Family Residential	\$443,190	7.4%
Farmland	\$67,923	1.1%
Farm Loans	\$40,688	0.7%
Commercial and Industrial	\$1,193,590	20.0%
Loans to Individuals	\$776,060	13.0%
Obligations of States and Political Subdivisions	\$34,396	0.6%
Total Other Loans	\$209,980	3.5%
Lease Financing Receivables	\$455,879	7.7%
<b>TOTAL</b>	<b>\$5,963,505</b>	<b>100%</b>

As indicated by the table above, a significant portion of the bank’s lending resources is directed to commercial real estate loans. Other significant loan products include commercial and industrial loans and loans secured by 1–4 family residential properties. While 1–4 family residential lending only accounts for 7.4 percent of total loan balances outstanding, the bank originates and subsequently sells a significant volume of these loans. As these loans are sold on the secondary market shortly after origination, this activity is not captured in the table. The bank originated and sold 1,182 loans totaling \$209.9 million and 548 loans totaling \$87.9 million in 2021 and 2022, respectively.

While farmland and farm loans do not represent a significant portion of the bank’s loan portfolio by dollar volume, these products are nevertheless an important product line in several of the bank’s assessment areas and are thus included for review where applicable.

The bank received a Satisfactory rating at its previous CRA evaluation conducted by this Reserve Bank on June 21, 2021.

## SCOPE OF EXAMINATION

The bank’s CRA performance was reviewed using the Federal Financial Institutions Examination Council’s (FFIEC’s) *Interagency Large Institution CRA Examination Procedures*, which include a Lending Test, Investment Test, and Service Test. Bank performance under these tests is rated at the institution, multistate MSA, and state levels and reflects the conclusions drawn in each of the bank’s five assessment areas. The following table details the number of branch offices, breakdown of deposits, and the CRA review procedures applicable to each rated area completed as part of this evaluation. 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, 2023.

Rated Areas	Offices		Deposits as of June 30, 2023		Assessment Area Reviews		
	#	%	\$ (000s)	%	Full Scope	Limited Scope	TOTAL
St. Louis Multistate MSA	15	28.3%	\$1,665,940	25.9%	1	0	1
Illinois	38	71.7%	\$4,766,345	74.1%	3	1	4
<b>OVERALL</b>	<b>53</b>	<b>100%</b>	<b>\$6,432,285</b>	<b>100%</b>	<b>4</b>	<b>1</b>	<b>5</b>

The bank receives an overall CRA rating and individual ratings for the Lending, Investment, and Service Tests at the institution level, as well as for each rated area in which the bank maintains a branch presence. Overall CRA ratings are driven by performance in the various rated areas, which are weighted according to significance based on loan and deposit activity, branch structure, and other factors, such as CRA performance history. The bank’s institution ratings are a blend of the two rated area ratings, which are weighted when making overall rating decisions. Considering branch structure, loan and deposit activity, and supervisory history, CRA performance in the state of Illinois was given primary consideration.

To augment this evaluation, interviews were conducted with six community contacts throughout the bank’s full-scope assessment areas. These interviews helped to ascertain certain economic and demographic conditions, as well as credit needs and opportunities, in the bank’s assessment areas and provided context with which to evaluate the bank’s responsiveness to these credit needs. Key details from these community contact interviews are included in the *Description of Assessment Area* 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 time periods:

<b>Lending Test Performance Criterion</b>	<b>Products Selected for Review</b>	<b>Time Period</b>
Level of Lending Activity	<ul style="list-style-type: none"> <li>Home mortgage loans reported under the Home Mortgage Disclosure Act (HMDA)</li> <li>Small business and small farm loans reported under the CRA</li> </ul>	January 1, 2021 – December 31, 2022
Assessment Area Concentration		
Loan Distribution by Borrower’s Profile		
Geographic Distribution of Loans		
Community Development Lending Activities		June 21, 2021 – July 7, 2024
Product Innovation <sup>1</sup>		

As shown in the preceding table, HMDA, small business, and small farm loans were used to evaluate the bank’s lending performance, as these loans are considered the bank’s core business lines based on lending volume and the bank’s business strategy. The weighting given to each product when evaluating the bank’s lending performance varied based on loan demand, credit needs, and the bank’s business strategy and is discussed at the rated area and assessment area level. In each assessment area, HMDA lending was given more weight than small business and small farm lending based on higher loan volume and credit needs. Lastly, equal emphasis is placed on performance in 2021 and 2022.

The Lending Test performance is evaluated using the following criteria, as applicable:

- Level of lending activity
- Assessment areas concentration<sup>2</sup>
- Distribution of loans by borrower’s income/revenue profile
- Geographic distribution of loans
- Community development lending activities
- Product innovation

<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 largely used to augment consideration given to an institution’s performance under the quantitative criteria, resulting in a higher performance rating. This distinction also applies to the use of innovative or complex investments under the Investment Test.

<sup>2</sup> This criterion is applicable at the institution level only.

Under the previously noted borrower distribution and geographic distribution criteria, 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 and 2020 American Community Survey (ACS) data, and business demographics are based on 2021 and 2022 Dun & Bradstreet data.
- Median family incomes are based on the FFIEC's 2021 and 2022 annual estimates. The 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.
- Industry demographics are sourced from the 2022 U.S. Department of Labor, Bureau of Labor Statistics (BLS) Quarterly Census of Employment and Wages data, according to the North American Industry Classification System.
- Unemployment data are sourced from the BLS and are not seasonally adjusted.
- In the evaluation of the bank's distribution of loans to borrowers of different income levels and businesses and farms of different revenue sizes, the demographic figure refers to the percentage of families in that assessment area that are classified as either low- or moderate-income or the percentage of businesses and farms with annual revenues of \$1 million or less.
- In the evaluation of the bank's geographic distribution of loans, the demographic figure refers to the percentage of owner-occupied housing units in that assessment area that are in either low- or moderate-income census tracts or the percentage of businesses located in low- or moderate-income census tracts.

When analyzing bank performance, greater emphasis is placed on annually updated aggregate lending data, which are expected to describe many factors impacting lenders and to predict more relevant comparisons.

### **Investment Test**

All community development investments, including grants and donations, made since the previous CRA evaluation were reviewed and evaluated. 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 assessment area credit and community development needs.

### **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

The bank’s performance under the Lending Test is rated high satisfactory. This rating reflects the performance in each rated area shown in the table below, with Illinois carrying the most weight toward the overall rating. The bank’s performance under each of the criteria of the Lending Test is shown in the tables that follow.

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

### Lending Activity

Overall, lending levels reflect good responsiveness to the credit needs of the bank’s combined assessment areas, based on loan activity reviewed under the Lending Test. (See the *Lending Inside and Outside of Assessment Areas* table in the next section for a breakdown of lending activity by product type.) Additional lending activity details are discussed later for each assessment area reviewed under full-scope procedures.

### Assessment Area Concentration

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

Lending Inside and Outside of Assessment Areas January 1, 2021 through December 31, 2022						
Loan Type	Inside Assessment Areas		Outside Assessment Areas		TOTAL	
HMDA	3,221	87.9%	445	12.1%	3,666	100%
	\$489,832	55.2%	\$397,196	44.8%	\$887,028	100%
Small Business	1,903	84.3%	355	15.7%	2,258	100%
	\$303,323	74.0%	\$106,730	26.0%	\$410,053	100%
Small Farm	715	86.9%	108	13.1%	823	100%
	\$87,092	88.9%	\$10,899	11.1%	\$97,991	100%
<b>TOTAL LOANS</b>	<b>5,839</b>	<b>86.5%</b>	<b>908</b>	<b>13.5%</b>	<b>6,747</b>	<b>100%</b>
	<b>\$880,247</b>	<b>63.1%</b>	<b>\$514,825</b>	<b>36.9%</b>	<b>\$1,395,072</b>	<b>100%</b>

A high percentage of loans were made inside the bank’s assessment areas. As shown above, 86.5 percent of the bank’s total HMDA, small business, and small farm loans were made inside the bank’s assessment areas, representing 63.1 percent of loans by dollar volume.

**Borrower and Geographic Distribution**

Overall, performance by borrower’s income or revenue profile is good, as shown in the following tables.

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

The overall geographic distribution of loans reflects adequate penetration throughout the assessment areas, as displayed below.

Rated Area	Geographic Distribution of Loans
St. Louis Multistate MSA	Adequate
Illinois	Adequate
<b>OVERALL</b>	<b>ADEQUATE</b>

**Community Development Lending Activity**

Overall, the bank makes a relatively high level of community development loans, as noted in the following table.

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

During the review period, the bank originated or renewed 55 qualifying community development loans inside its rated areas, totaling \$236.6 million. The bank originated 22 more community development loans during this review period than the last examination period, when the bank originated 33 community development loans. The bank also substantially increased its community development lending by dollar value during the review period, which was \$132.5 million during the prior examination period.

**Product Innovation**

Overall, the bank makes use of innovative and/or flexible lending practices in serving the credit needs of its assessment areas, as shown in the following table.

Rated Area	Use of Product Innovation
St. Louis Multistate MSA	Makes Limited Use
Illinois	Makes Use
<b>OVERALL</b>	<b>MAKES USE</b>

During the review period, the bank’s use of innovative and/or flexible lending practices resulted in 1,131 loans being originated, totaling \$206.4 million. Detailed below are descriptions for each of these practices, listed in order of impact.

Consumer

- *U.S. Department of Agriculture, Rural Development (RD)*: This loan program is designed to assist LMI individuals in purchasing affordable housing in rural areas. Borrowers are not required to provide a down payment; however, borrowers must meet income and credit history requirements for these loans. During the review period, the bank originated 51 RD loans totaling approximately \$5.9 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 its rural communities. During the review period, the bank originated 33 Farmer Mac loans totaling approximately \$16.0 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 248 loans through these programs, totaling approximately \$36.8 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 62 loans using a total of approximately \$7.8 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 378 IHDA loans totaling approximately \$52.0 million.
- *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 of people living in LMI areas. During the review period, the bank originated 237 loans totaling approximately \$44.4 million through the Believable Banking Home Mortgage program and 53 loans totaling approximately \$583,780 through the Believable Banking Home Improvement Loan program.



Small Business

- *U.S. Small Business Administration (SBA) 7(a) and 504 loans:* The bank offers SBA 7(a) loan products that provide small businesses access to capital with more flexible terms than conventional commercial financing. During the review period, the bank originated 58 SBA 7(a) loans totaling approximately \$28.0 million. The bank offers SBA 504 loans, which are offered through Certified Development Companies to businesses meeting SBA size guidelines for the purpose of promoting economic development. During the review period, the bank originated 11 SBA 504 loans totaling approximately \$14.9 million.

INVESTMENT TEST

The bank’s performance under the Investment Test is rated low satisfactory, driven primarily by the performance in Illinois. Overall, the bank made an adequate level of qualified community development investments and grants. The investments and grants exhibit adequate responsiveness to credit and community development needs, and the bank is rarely in a leadership position. The bank makes occasional use of innovative and/or complex investments to support community development initiatives. The following tables display investment and grant activity performance for each rated area.

Rated Area	Investments/Grants (\$)	Donations (\$)	Investment Test Rating
St. Louis Multistate MSA	\$29.5 million	\$156,850	High Satisfactory
Illinois	\$54.7 million	\$482,639	Low Satisfactory
<b>TOTAL</b>	<b>\$84.2 million</b>	<b>\$639,489</b>	<b>LOW SATISFACTORY</b>

During the review period, the bank made 20 new investments totaling \$62.7 million and had \$21.5 million in previous-period investments that were still outstanding. In addition, the bank made 92 donations totaling \$639,489. The bank’s investment activity primarily consisted of municipal bonds benefiting schools or projects in LMI areas in the bank’s assessment areas, as well as mortgage-backed securities, which are investments in pools of loans made up of affordable housing loans to LMI borrowers, and investments into funds for the purpose of constructing affordable housing.

While not included in the totals above, the bank also made two investments totaling \$7.6 million benefitting a broader regional area that included multiple states and rated areas. As these investments benefit more than one rated area, they are discussed at the institution level only. These investments were made in a Federal Home Loan Mortgage Corporation (Freddie Mac) mortgage-backed security pool, as well as a low-income housing tax credit investment fund operating across multiple of the bank’s rated areas.

SERVICE TEST

The bank’s performance under the Service Test is rated high satisfactory based on the criteria shown in the table below.

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

**Accessibility of Delivery Systems**

The bank’s delivery systems are reasonably accessible to geographies and individuals of different income levels, as shown in the following tables.

Rated Area	Accessibility of Delivery Systems
St. Louis Multistate MSA	Reasonably Accessible
Illinois	Reasonably Accessible
<b>OVERALL</b>	<b>REASONABLY ACCESSIBLE</b>

The bank currently operates 11 of its 53 branches (20.8 percent) in LMI geographies. In addition to branch locations, consideration was also given to the distribution of stand-alone ATMs and the availability of alternative delivery systems, such as online and mobile banking.

**Changes in Branch Locations**

The bank’s record of opening and closing branches has not adversely affected the accessibility of the bank’s delivery systems, particularly to LMI geographies and individuals. No branches were opened or closed in LMI geographies during the review period.

Rated Area	Changes in Branch Locations
St. Louis Multistate MSA	Not Adversely Affected
Illinois	Not Adversely Affected
<b>OVERALL</b>	<b>NOT ADVERSELY AFFECTED</b>

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

The bank’s hours and services do not vary in a way that inconveniences certain portions of its assessment areas, particularly LMI geographies or individuals. The bank’s branch locations are generally open between 9 a.m. and 5 p.m., with many locations offering extended hours and drive-through services. Some of the bank’s locations also offer Saturday hours from 9 a.m. to noon or Saturday drive-through hours. While the bank’s hours vary slightly between assessment areas, they do not vary in a way that inconveniences certain portions of its assessment areas. The bank offers the same suite of products throughout its entire branch network.

Rated Area	Reasonableness of Business Hours and Services
St. Louis Multistate MSA	Do Not Vary in a Way That Inconveniences
Illinois	Do Not Vary in a Way That Inconveniences
<b>OVERALL</b>	<b>DO NOT VARY IN A WAY THAT INCONVENIENCES</b>

In addition to standard retail services and community development services, the bank provides the following special retail banking service across its branch footprint. This special retail banking service was also considered as part of the bank’s overall evaluation under the Service Test.

- *Liv On Checking*: This product is designed for customers who want to reestablish and improve their financial wellbeing and repair their financial credibility. Account features include a \$30 minimum opening deposit, no minimum balance requirement, and no account opening or application fees; the monthly service fee is reduced from \$9 to \$7 with one direct deposit posting.

**Community Development Services**

The bank provides a relatively high level of community development services, as shown below.

Full-Scope Assessment Areas	Community Development Services
St. Louis Multistate MSA	Adequate Level
Illinois	Relatively High Level
<b>OVERALL</b>	<b>RELATIVELY HIGH LEVEL</b>

In total, 218 employees provided 4,453 community development service hours to 164 different organizations. Overall, this level of community development services is greater than the bank’s performance at the previous evaluation.

**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 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>3</sup> (Full-Scope Review)

**CRA RATING FOR ST. LOUIS MSA:**

**SATISFACTORY**

**The Lending Test is rated:**

**Low Satisfactory**

**The Investment Test is rated:**

**High Satisfactory**

**The Service Test is rated:**

**Low Satisfactory**

Factors supporting the ratings for the St. Louis assessment area include:

- The bank's lending levels reflect adequate responsiveness to the credit needs of the St. Louis assessment area.
- The distribution of loans by borrower's income or revenue profile reflects adequate penetration among customers of different income levels and businesses of different sizes.
- The geographic distribution of loans reflects adequate penetration throughout the St. Louis assessment area.
- The bank makes a relatively high level of community development loans throughout the St. Louis assessment area.
- The bank makes limited use of innovative and/or flexible lending practices in serving the credit needs of the St. Louis assessment area.
- The bank makes a significant level of qualified community development investments and grants and is occasionally in a leadership position in the St. Louis assessment area.
- Delivery systems are reasonably accessible to geographies and individuals of different income levels in the St. Louis assessment area. Changes in branch locations have not adversely affected the accessibility of the bank's delivery systems, and business hours and services do not vary in a way that inconveniences certain portions of its assessment areas, particularly in LMI geographies.
- The bank provides an adequate level of community development services.

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<sup>3</sup>This rating reflects performance within the multistate MSA. The statewide evaluation of Illinois is adjusted and does not reflect performance in the multistate MSA.

**SCOPE OF EXAMINATION**

Scoping considerations applicable to the review of the St. Louis assessment area are consistent with the overall CRA examination scope presented in the *Institution, Scope of Examination* section. However, as demand for small farm loans and the bank’s small farm loan activity are minimal in the assessment area, small farm lending was not assessed and did not impact the evaluation of lending performance in the assessment area. Based on loan demand and the bank’s lending activity, home mortgage lending received primary consideration in the analysis of the bank’s lending performance.

The St. Louis assessment area was reviewed under full-scope examination procedures and included information obtained from one community contact. This interview was used to ascertain specific credit and community development needs and provided context with which to evaluate the bank’s responsiveness to these needs. Key details from this community contact interview are included in the next section.

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

**Bank Structure**

The bank operates 15 (28.3 percent) of its total branches in the St. Louis assessment area.

Branch Locations by Census Tract Income Level			
Low-Income	Moderate-Income	Middle-Income	Upper-Income
1	2	4	8

Of the 15 branches, the bank operates 11 in the Missouri portion of the multistate metropolitan statistical area and 4 in the Illinois portion. The bank has one branch located in a low-income census tract, two located in moderate-income census tracts, four located in middle-income census tracts, and eight located in upper-income census tracts. During the review period, the bank did not open or close any branches in the assessment area. Based on this branch network and other service delivery systems, the bank is well positioned to deliver financial services to substantially all the St. Louis assessment area.

**General Demographics**

The bank’s assessment area comprises Franklin, Jefferson, St. Charles, and St. Louis counties in Missouri, as well as the independent city of St. Louis. Illinois counties in the assessment area include Bond, Clinton, Madison, Monroe, and St. Clair. These counties represent 10 of the 15 counties that make up the entire St. Louis, Missouri-Illinois multistate MSA. The following table displays the populations of each of the counties in the bank’s assessment area and the population of the entire assessment area.

State	County	Population
Illinois	Bond	16,725
	Clinton	36,899
	Madison	265,859
	Monroe	34,962
	St. Clair	257,400
Missouri	Franklin	104,682
	Jefferson	226,739
	St. Charles	405,262
	St. Louis	1,004,125
	St. Louis City	301,578
<b>ASSESSMENT AREA</b>		<b>2,654,231</b>

Most of the assessment area’s population is concentrated in Missouri, particularly in St. Louis County. The assessment area includes strong manufacturing and commercial industries and is anchored by several national corporations that have a large presence in the area, including Anheuser-Busch InBev, BJC Healthcare, Boeing, Express Scripts, Bayer, and Edward Jones Investments. The assessment area is also home to numerous universities and colleges, most notably Washington University and Saint Louis University in St. Louis. The banking industry in the St. Louis assessment area is competitive, with 112 FDIC-insured depository institutions operating 816 branches throughout the assessment area. Of these institutions, Midland States Bank ranks 15<sup>th</sup>, with 1.3 percent of the deposit market share. Deposits held in branches in the St. Louis assessment area represent 25.9 percent of total bank deposits.

Competition for HMDA and CRA loans is similarly high. An analysis of 2022 HMDA-reportable loans shows that 672 financial institutions had loan activity in the assessment area, of which the bank ranked 84<sup>th</sup>, with 0.2 percent of total HMDA loans. The bank ranked 50<sup>th</sup> out of 184 institutions with CRA loan activity in the assessment area, accounting for less than 0.1 percent of total CRA loan activity.

The assessment area covers a large metropolitan area with a diverse population and demographic composition. As such, there are numerous credit needs in the assessment area, in addition to the standard blend of consumer and commercial loan and deposit products. Credit needs noted by the community contact include affordable home purchase and home improvement loans and small business lending. As the largest metropolitan area within the state of Missouri, the assessment area offers ample opportunity for community development involvement.

**Income and Wealth Demographics**

The following table reflects the number of census tracts by income level and the family population within those tracts.

Assessment Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	73	11.2%	45,011	6.6%
Moderate	140	21.4%	123,182	18.1%
Middle	243	37.2%	273,909	40.2%
Upper	190	29.1%	236,518	34.8%
Unknown	7	1.1%	2,012	0.3%
<b>TOTAL</b>	<b>653</b>	<b>100%</b>	<b>680,632</b>	<b>100%</b>

As shown in the table above, 32.6 percent of census tracts in the assessment area are designated as LMI, while 24.7 percent of assessment area families reside within those tracts. Additionally, assessment area demographics indicate that 4.4 percent and 16.6 percent of total owner-occupied housing units are in LMI census tracts, respectively. The majority of these LMI census tracts are concentrated in the city of St. Louis, specifically the area north of downtown St. Louis, and in the city of East St. Louis.

Based on 2020 ACS data, the median family income for the assessment area was \$84,254. This income figure was higher than the median family income for the state of Missouri (\$72,834) but slightly lower than the median income for the state of Illinois (\$86,251) as a whole. More recently, the FFIEC estimated the median family income for the St. Louis, Missouri-Illinois multistate MSA to be \$84,700 in 2021 and \$96,800 in 2022. The following table displays the distribution of assessment area families by income level compared to the states of Missouri and Illinois as a whole.

Family Population by Income Level						
	Assessment Area		Missouri		Illinois	
Low	140,039	20.6%	317,471	20.5%	696,043	22.3%
Moderate	121,159	17.8%	285,869	18.4%	532,206	17.1%
Middle	143,230	21.0%	333,130	21.5%	621,096	19.9%
Upper	276,204	40.6%	614,586	39.6%	1,267,070	40.7%
<b>TOTAL</b>	<b>680,632</b>	<b>100%</b>	<b>1,551,056</b>	<b>100%</b>	<b>3,116,415</b>	<b>100%</b>

When compared with the data in the first table in this section, a higher percentage of families in the assessment area are LMI (38.4 percent) than reside in LMI census tracts (24.7 percent). Overall, the distribution of families by income level in the assessment area is closely aligned with the states of Missouri and Illinois overall. While the percentage of families below the poverty level in the assessment area (7.3 percent) is slightly lower than in Missouri (8.9 percent) and Illinois (8.5 percent), there are a few areas, like St. Louis City (15.1 percent) and St. Clair County (10.1 percent), with noticeably higher poverty levels. However, considering income levels and family demographics, the assessment area appears to be slightly more affluent than Missouri and Illinois as a whole.

**Housing Demographics**

The following table displays housing demographics for the assessment area, the state of Missouri, and the state of Illinois. While statewide figures for Illinois are included for reference, these figures are driven largely by the city of Chicago, which is not representative of the housing demographics in the Illinois portion of the bank’s assessment area and the surrounding areas of Illinois, in which housing is generally more affordable than the statewide figures would indicate.

<b>Housing Demographics</b>					
<b>Dataset</b>	<b>Median Housing Value</b>	<b>Housing Cost Burden (owners)</b>	<b>Median Gross Rent (monthly)</b>	<b>Housing Cost Burden (renters)</b>	<b>Affordability Ratio</b>
Assessment Area	\$181,755	16.7%	\$918	41.1%	36.1%
Missouri	\$163,600	16.1%	\$843	39.2%	35.0%
Illinois	\$202,100	21.1%	\$1,038	41.8%	33.9%

While median housing values and rental costs varied between the assessment area, Missouri, and Illinois, higher income levels in the assessment area make housing slightly more affordable than in Missouri and Illinois, as evidenced by the affordability ratio. Based on additional housing demographics, such as the median age of housing stock, rental costs relative to income, and information gained from the community contact, affordable housing is likely out of reach for many LMI residents, particularly in St. Louis City and St. Louis County. As noted by the community contact, affordable home purchase loans is a credit need in these areas.

**Industry and Employment Demographics**

The St. Louis assessment area supports a large and diverse business community. BLS industry demographics indicate that there are 1,128,794 paid nongovernmental employees in the assessment area, with the three largest industries by number of paid employees being healthcare and social assistance (18.2 percent), retail trade (11.1 percent), and accommodation and food services (10.3 percent). The assessment area also supports a strong small business sector, with 90.4 percent of assessment area businesses having annual revenues of \$1 million or less.

The table below details non-seasonally adjusted unemployment data from the BLS for the assessment area compared to Missouri and Illinois.

<b>Unemployment Levels</b>			
<b>Dataset</b>	<b>Time Period (Annual Average)</b>		
	<b>2021</b>	<b>2022</b>	<b>2023 Year to Date (YTD) (January to September)</b>
Assessment Area	4.4%	2.7%	3.1%
Missouri	4.1%	2.5%	2.9%
Illinois	6.1%	4.6%	4.5%

As shown in the table above, unemployment levels in the assessment area approximated those of Missouri and were consistently below the state of Illinois throughout the review period. The assessment area and the state of Missouri have returned to pre-pandemic unemployment levels, while unemployment in the state of Illinois remains slightly elevated. Unemployment levels in the



assessment area were highest in St. Louis City and St. Clair County. Many counties, as well as the state of Missouri, experienced a decrease in the unemployment rate from 2021 to 2022 but then an increase in the unemployment rate in 2023. The state of Illinois experienced a decrease in the unemployment rate consistently throughout the review period.

### **Community Contact Information**

For the St. Louis assessment area, one community contact interview was completed as part of this evaluation. The interviewee was from an economic and community development office in the Missouri portion of the multistate MSA.

The community contact interviewee categorized the current local economy as moderately well but noted room for improvement. According to the contact, downtown St. Louis was negatively affected by the COVID-19 pandemic, which closed many businesses. The contact noted that St. Louis has a diverse economy, including two major universities in Saint Louis University and Washington University, trade industry, real estate development, and hospitals. Additionally, according to the contact, there is also a lower cost of living in St. Louis than in several other larger cities in the Midwest. The contact noted there are barriers to investing in and developing infrastructure in downtown St. Louis, which they noted needed to focus less on being an employment hub.

Furthermore, the contact noted that financial institutions within the assessment area could do more to provide capital to local organizations. Challenges that the contact mentioned included poverty for LMI individuals, low-paying jobs, and homeownership affordability. The contact mentioned Midland States Bank as being involved in the assessment area and engaged in the community. The main challenges that the contact communicated were affordable homeownership and startup capital for small businesses.

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

**LENDING TEST**

The bank’s Lending Test performance in the St. Louis assessment area is rated low satisfactory. The following table displays the bank’s performance under the Lending Test in the St. Louis assessment area.

<b>Lending Test Summary</b>	
Lending Activity	Adequate
Borrower Distribution	Adequate
Geographic Distribution	Adequate
Community Development Loans	Relatively High Level
<b>LENDING TEST RATING</b>	<b>LOW SATISFACTORY</b>

**Lending Activity**

The following table displays the bank’s combined 2021 and 2022 lending volume in the St. Louis assessment area by number and dollar volume.

<b>Summary of Lending Activity January 1, 2021 through December 31, 2022</b>				
<b>Loan Type</b>	<b>#</b>	<b>%</b>	<b>\$ (000s)</b>	<b>%</b>
Home Improvement	1	0.1%	\$100	0.1%
Home Purchase	139	18.3%	\$38,109	19.8%
Multifamily Housing	16	2.1%	\$64,063	33.2%
Refinancing	202	26.6%	\$33,846	17.5%
Other Purpose LOC	84	11.1%	\$5,209	2.7%
Other Purpose Closed/Exempt	4	0.5%	\$223	0.1%
<b>Total HMDA</b>	<b>446</b>	<b>58.7%</b>	<b>\$141,550</b>	<b>73.4%</b>
Small Business	303	39.9%	\$50,674	26.3%
Small Farm	11	1.4%	\$768	0.3%
<b>TOTAL LOANS</b>	<b>760</b>	<b>100.0%</b>	<b>\$192,992</b>	<b>100.00%</b>

Loans made in the St. Louis assessment area represent 13.0 percent of total 2021 and 2022 HMDA and CRA loans by number and 21.9 percent by dollar volume of the total loans made within the combined assessment areas in this evaluation. These percentages are below the percentage of branches (28.3 percent) in this assessment area and below the percentage of total bank deposits (25.9 percent) in this assessment area. St. Louis has a diverse, active banking market that includes several credit unions and national mortgage lenders, which increases the level of competition for HMDA and CRA lending opportunities. Additionally, for 2022, the bank ranked 84<sup>th</sup> out of 672

institutions in HMDA loan originations and 50<sup>th</sup> out of 184 institutions in CRA loan originations. Therefore, the bank's lending activity reflects adequate responsiveness to the credit needs of the St. Louis assessment area.

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

The bank's overall loan distribution by borrower's profile is adequate. As previously discussed, HMDA lending received more weight in determining overall conclusions than small business lending.

#### *HMDA Lending*

The bank's performance in making home mortgage loans to individuals of different income levels is good overall.

The bank originated 10.1 percent of its HMDA loans to low-income borrowers in 2021, which was above the performance of peer institutions in the assessment area (8.1 percent) but below the percentage of assessment area families who are low income (21.5 percent). Therefore, the bank's performance is considered good. In 2022, the bank originated 14.5 percent of its HMDA loans to low-income borrowers, which compared favorably to aggregate lending levels (11.4 percent) but was also below the demographic figure (20.6 percent), reflecting good performance.

In 2021, the bank originated 13.5 percent of its HMDA loans to moderate-income borrowers, which was below the aggregate lending level (16.9 percent) and the demographic figure (17.2 percent) and is considered adequate. In 2022, the bank made 17.9 percent of its HMDA loans to moderate-income borrowers as compared to other lenders in the assessment area (19.9 percent) and the demographic figure (17.8 percent), reflecting adequate performance. When determining the overall conclusion, additional consideration was given to the distribution of HMDA loans by loan purpose. Across both years of data, 35.5 percent of the bank's HMDA loans to LMI borrowers were home purchase loans. These are considered particularly impactful given the information provided by the community contact, who stressed the need for affordable home purchase loans in the assessment area to improve access to affordable housing for LMI individuals.

#### *Small Business Lending*

The bank's record of lending to businesses of different sizes is poor overall.

The bank originated 15.4 percent of its small business loans to businesses with annual revenues of \$1 million or less in 2021; this performance is considered poor when compared with aggregate lending levels (50.8 percent) and the demographic figure of 90.1 percent. Lending to businesses with annual revenues of \$1 million or less was higher in 2022 (41.3 percent) but was still below aggregate lending levels (53.3 percent) and the demographic figure (90.4 percent), reflecting adequate performance. Examiners noted that during the review period, 55.6 percent of the bank's small business loans were in amounts of \$100,000 or less, which are amounts typically requested by small businesses and demonstrates the bank's willingness to meet those needs.

## **Geographic Distribution of Loans**

The bank's geographic distribution of loans is adequate overall, based on both loan products reviewed, with more weight placed on HMDA lending compared to small business lending.

### *HMDA Lending*

The overall distribution of HMDA loans by geography income level is adequate.

In 2021, the bank originated 3.4 percent of its HMDA loans in low-income geographies, as compared with peer institutions (1.7 percent) and demographic levels (5.2 percent), reflecting excellent performance. The bank's HMDA lending in low-income geographies in 2022 (0.0 percent) is considered poor, as the bank's performance trailed aggregate lenders (2.9 percent) and demographic levels (4.4 percent).

In 2021, the bank's level of lending in moderate-income geographies (7.9 percent) trailed aggregate lending levels (13.0 percent) and demographic figures (17.6 percent), reflecting poor performance. In 2022, the bank's lending in moderate-income census tracts was 16.2 percent, which exceeded aggregate performance (15.4 percent) and was in line with demographic figures (16.6 percent), reflecting good performance.

### *Small Business Lending*

The bank's record of lending to small businesses in LMI geographies is good overall.

The bank made 7.9 percent of its 2021 small business loans in low-income geographies, which is considered excellent when compared to aggregate lending levels (6.1 percent) and the demographic figure (6.5 percent). Likewise, small business lending in low-income geographies in 2022 (12.7 percent) is excellent when compared with aggregate lending levels (5.8 percent) and the demographic figure (6.6 percent).

Small business lending in moderate-income census tracts in 2021 is adequate. The bank originated 15.8 percent of its small business loans in moderate-income census tracts, which was lower than peer institutions in the assessment area (17.6 percent) and the demographic figure (19.0 percent). Performance in 2022 was likewise adequate, as the bank's lending in moderate-income geographies (14.3 percent) was in line with aggregate lending levels (14.6 percent) and lower than the demographic figure (16.4 percent).

Finally, based on an analysis of the dispersion of HMDA and small business loans throughout the assessment area, no conspicuous lending gaps were revealed. In 2021, the bank had loan activity in 41.6 percent of all assessment area census tracts and 27.5 percent of all LMI census tracts. In 2022, the bank had loan activity in 22.2 percent of all census tracts and 10.8 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. This dispersion supports the conclusion that the geographic distribution of loans is adequate overall.

### **Community Development Lending Activity**

The bank makes a relatively high level of community development loans in the St. Louis assessment area. During the review period, the bank made 14 community development loans totaling \$106.4 million. These community development loans supported various community development purposes, including affordable housing (four), community services (one), and revitalization and stabilization of LMI census tracts (nine). Of the community development loans that supported affordable housing for LMI individuals, two loans totaling \$14.6 million were made to affordable multifamily housing developments in the city of St. Louis. As previously noted, a substantial portion of renters in these areas have rental costs exceeding 30.0 percent of their income, and these community development loans help address the need for affordable rental housing for LMI borrowers.

### **INVESTMENT TEST**

The bank's Investment Test performance in the St. Louis assessment area is rated high satisfactory. The bank made a significant level of qualified community development investments and grants in the assessment area and was occasionally in a leadership position. The bank made new qualified community development investments of \$20.3 million in addition to \$9.2 million in investments made prior to this review period but still outstanding. Of the new investments made during this review period, \$14.6 million were low-income housing tax credits for the purpose of providing affordable housing and community services to LMI borrowers in the assessment area.

The remaining \$5.7 million consisted of two separate investments in municipal bonds for infrastructure improvement to benefit majority-LMI school districts in majority-LMI areas; a mortgage-backed security investment in a CRA pool that provided affordable housing to LMI borrowers; and an investment in a CRA investment fund for affordable housing projects in an LMI area. In addition to these investments, the bank made 22 qualifying community development donations totaling \$156,850. The majority of these donations supported a myriad of educational and community service organizations providing educational and health services to LMI individuals.

The most impactful of these donations are summarized below:

- The bank made three donations totaling \$50,500 to a local university located in a low-income census tract in the St. Louis assessment area. The university relies on these grants to provide need-based funding to low-income students for educational purposes.
- The bank made three donations totaling \$6,300 to an organization that provides resources for the revitalization of LMI areas in the St. Louis assessment area by supporting and connecting St. Louis communities, especially those most impacted by systemic disinvestment.

**SERVICE TEST**

The bank’s performance under the Service Test in the St. Louis assessment area is rated low satisfactory. The following table displays the bank’s performance under the Service Test.

<b>Service Test Summary</b>	
Accessibility of Delivery Systems	Reasonably Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Adequate Level
<b>SERVICE TEST RATING</b>	<b>LOW SATISFACTORY</b>

**Accessibility of Delivery Systems**

The bank operates 15 branches in the St. Louis assessment area. The following table displays the location of the bank’s branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

<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	2	4	8	0	<b>15</b>
	6.7%	13.3%	26.7%	53.3%	0.0%	<b>100%</b>
Census Tracts	11.2%	21.4%	37.2%	29.1%	1.1%	<b>100%</b>
Household Population	7.8%	19.7%	40.4%	31.7%	0.5%	<b>100%</b>

Based on data in the preceding table, the bank operates 20.0 percent of its assessment area branches in LMI census tracts. This distribution is below the percentage of assessment area census tracts that are LMI (32.6 percent) and the household population in LMI census tracts (27.5 percent). However, the bank also operates three branches in either middle- or upper-income census tracts that are adjacent to LMI census tracts that are accessible to residents of those tracts. Therefore, the bank’s service delivery systems are reasonably accessible to individuals and geographies of different income levels in the assessment area.

**Changes in Branch Locations**

During the review period, the bank did not open or close any branch locations in the assessment area. Therefore, the bank’s record of opening and closing branch locations has not adversely affected the accessibility of its service delivery systems in the assessment area, particularly for LMI individuals and geographies.

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

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. The hours of operation for the bank's branches within the assessment area are generally uniform, with standard hours Monday through Friday and morning hours of operation on Saturdays at eleven branches, including one branch in a moderate-income census tract. Twelve branches, including two in moderate-income census tracts, offer drive-through hours. Lastly, all offices in the assessment area offer the same uniform deposit and loan products, and lenders are equally dispersed throughout the bank's branch locations in the assessment area.

### **Community Development Services**

The bank provides an adequate level of community development services in the assessment area. During the review period, 39 bank employees provided 581 community development services to 34 different organizations in the St. Louis assessment area.

These community development services included the following noteworthy services:

- The bank's employees provided 13 community development services to various educational organizations and schools in the assessment area. These efforts consisted of bank employees providing community services related to financial literacy training at several schools where most students qualify for free or reduced-price meals under the U.S. Department of Agriculture's National School Lunch Program.
- Two bank employees provided technical assistance to four separate small business development organizations that facilitate economic development for small businesses in the assessment area and provided business development services.
- One bank employee provided community services to four separate affordable housing organizations in the St. Louis assessment area. The employee served as a committee member on the planning committee and provided financial expertise to facilitate offering affordable housing to LMI individuals in the assessment area.

## ILLINOIS

**CRA RATING FOR ILLINOIS:**

**SATISFACTORY**

**The Lending Test is rated:**

**High Satisfactory**

**The Investment Test is rated:**

**Low Satisfactory**

**The Service Test is rated:**

**High Satisfactory**

The major factors supporting the rating for the state of Illinois include the following:

- The bank's lending levels reflect good responsiveness to credit needs of its assessment areas.
- 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 adequate penetration throughout the assessment areas.
- The bank makes a relatively high level of community development loans.
- The bank makes use of innovative and/or flexible lending products in meeting the credit needs of its assessment areas.
- The bank makes an adequate level of qualified community development investments and grants and is rarely in the leadership position.
- Service delivery systems are reasonably accessible to the bank's assessment areas, and the bank's record of opening and closing branches has not adversely affected the accessibility of its service delivery systems.
- The bank provides a relatively high level of community development services throughout the Illinois assessment areas.



## SCOPE OF EXAMINATION

Scoping considerations applicable to the review of the Illinois assessment areas are consistent with the overall CRA examination scope as presented in the *Institution, Scope of Examination* section. Small farm lending was assessed in all full-scope assessment areas in Illinois. In all assessment areas, HMDA lending received the greatest weight in the analysis. Small farm lending received the least weight in the MSA assessment areas and was weighted lower than small business lending.

The bank operates five assessment areas throughout Illinois, spanning five MSAs, one CSA, and two noncontiguous nonMSA portions of the state. Performance in the nonMSA assessment areas was combined for analysis, resulting in one set of performance conclusions for nonMSA Illinois. The Chicago, Rockford MSA, and nonMSA Illinois assessment areas were reviewed under full-scope procedures and drive the overall state ratings. The Champaign MSA assessment area was reviewed using limited-scope procedures.

To augment the evaluation of the full-scope review assessment areas in Illinois, five community contact interviews were conducted. These interviews were used to ascertain specific community credit needs and provided context with which to evaluate the bank’s responsiveness to these needs. Details from these interviews are included in the *Description of Institution’s Operations* sections, as applicable to the assessment areas in which the community contacts were made.

## DESCRIPTION OF INSTITUTION’S OPERATIONS IN ILLINOIS

The following table gives additional detail regarding the bank’s operations within Illinois.

Assessment Area	Offices		Deposits As of June 30, 2023		Review Procedures
	#	%	\$	%	
Chicago	15	39.5%	\$1,307,495	27.4%	Full-Scope
Rockford MSA	9	23.7%	\$1,129,222	23.7%	Full-Scope
Illinois NonMSA	13	34.2%	\$2,278,257	47.8%	Full-Scope
Champaign MSA	1	2.6%	\$51,371	1.1%	Limited-Scope
<b>TOTAL</b>	<b>38</b>	<b>100%</b>	<b>\$4,766,345</b>	<b>100%</b>	<b>3 Full-Scope</b>

The bank operates 38 branches (71.7 percent of total branches) throughout the CRA assessment areas in the state of Illinois. Total deposits in the state total \$4.8 billion, which represents 74.1 percent of total bank deposits. In addition to the branch locations shown in the table above, the bank operates 2 mobile ATMs, 3 stand-alone ATMs, 1 ATM located at a detached drive-up facility, and 50 co-branded ATMs. The bank’s operations in the state are heavily concentrated in the Chicago assessment area and nonMSA portions of the state, which carried the greatest weight toward determining statewide ratings. During the review period, the bank closed one branch and opened two branches throughout Illinois.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ILLINOIS**

**LENDING TEST**

The bank’s performance under the Lending Test in Illinois is rated high satisfactory. The rating reflects performance under the following criteria applicable to large banks.

<b>Lending Test Summary</b>	
Lending Activity	Good
Borrower Distribution	Good
Geographic Distribution	Adequate
Community Development Loans	Relatively High
<b>OVERALL</b>	<b>HIGH SATISFACTORY</b>

**Lending Activity**

Overall, lending levels reflect good responsiveness to the credit needs of the bank’s combined assessment areas, based on loan activity reviewed under the Lending Test. Additional lending activity details are discussed later for each assessment area reviewed under full-scope procedures. The tables below display the bank’s lending activity performance by assessment area.

<b>Full-Scope Assessment Areas</b>	<b>Lending Activity</b>
Chicago	Good
Illinois NonMSA	Good
Rockford MSA	Excellent
<b>OVERALL</b>	<b>GOOD</b>

<b>Limited-Scope Assessment Areas</b>	<b>Lending Activity</b>
Champaign MSA	Consistent

A more detailed analysis of these factors is described in sections for each assessment area that was reviewed using full-scope procedures.

**Borrower and Geographic Distribution**

Overall, performance by borrower’s income or revenue profile is good, as shown in the following tables.

Full-Scope Assessment Areas	Loan Distribution by Borrower’s Profile
Chicago	Good
Illinois NonMSA	Good
Rockford MSA	Good
<b>OVERALL</b>	<b>GOOD</b>

Limited-Scope Assessment Areas	Loan Distribution by Borrower’s Profile
Champaign MSA	Consistent

The overall geographic distribution of loans reflects adequate penetration throughout the assessment areas, as displayed below.

Full-Scope Assessment Areas	Geographic Distribution of Loans
Chicago	Good
Illinois NonMSA	Adequate
Rockford MSA	Adequate
<b>OVERALL</b>	<b>ADEQUATE</b>

Limited-Scope Assessment Areas	Geographic Distribution of Loans
Champaign MSA	Exceeds

**Community Development Lending Activity**

Overall, the bank makes a relatively high level of community development loans, as noted in the following tables.

Full-Scope Assessment Areas	Lending Activity
Chicago	Relatively High Level
Illinois NonMSA	Adequate Level
Rockford MSA	Adequate Level
<b>OVERALL</b>	<b>RELATIVELY HIGH LEVEL</b>

Limited-Scope Assessment Areas	Lending Activity
Champaign MSA	Below

During the review period, the bank originated or renewed 41 qualifying community development loans inside its Illinois assessment areas, totaling \$130.2 million. In addition to meeting the community development lending needs of its own assessment areas, the bank also made ten loans totaling \$37.2 million outside its assessment areas but within the state of Illinois. Each loan was a commercial real estate or commercial and industrial loan to entities located outside the bank’s assessment areas that provided affordable housing, community services, economic development, or revitalization to LMI individuals or in an LMI census tract. The bank’s performance in its full-scope Illinois assessment areas, in addition to its community development loans made within the broader statewide area, supports the bank’s overall level of community development lending at a relatively high level.

**INVESTMENT TEST**

The bank’s performance under the Investment Test is rated low satisfactory, driven primarily by the performance in the Illinois nonMSA assessment area. Overall, the bank made an adequate level of qualified community development investments and grants. The investments and grants exhibit adequate responsiveness to credit and community development needs, and the bank is rarely in a leadership position. The bank makes occasional use of innovative and/or complex investments to support community development initiatives. The following tables display investment and grant activity performance for each assessment area.

Full-Scope Assessment Areas	Investment and Grant Activity
Chicago	Significant Level
Illinois NonMSA	Adequate Level
Rockford MSA	Excellent Level
<b>OVERALL</b>	<b>ADEQUATE LEVEL</b>

Limited-Scope Assessment Areas	Investment and Grant Activity
Champaign MSA	Below

During the review period, the bank made 14 new investments totaling \$42.3 million and had \$12.4 million in previous-period investments that were still outstanding. In addition, the bank made 70 donations totaling \$482,639. The bank’s investment activity consisted of municipal bonds benefiting schools or projects in LMI areas in the bank’s assessment areas, as well as mortgage-backed securities, which are investments in pools of loans made up of affordable housing loans to LMI borrowers, and low-income housing tax credits that provide affordable housing to LMI individuals and in LMI areas.

SERVICE TEST

The bank’s performance under the Service Test is rated high satisfactory based on the criteria shown in the table below.

Service Test Summary	
Accessibility of Delivery Systems	Reasonably Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Relatively High Level
<b>OVERALL</b>	<b>HIGH SATISFACTORY</b>

**Accessibility of Delivery Systems**

The bank’s delivery systems are reasonably accessible to the geographies and individuals of different income levels, as shown in the following tables.

Full-Scope Assessment Areas	Accessibility of Delivery Systems
Chicago	Reasonably Accessible
Illinois NonMSA	Accessible
Rockford MSA	Reasonably Accessible
<b>OVERALL</b>	<b>REASONABLY ACCESSIBLE</b>

Limited-Scope Assessment Areas	Accessibility of Delivery Systems
Champaign MSA	Below

The bank currently operates 8 of its 38 branches (21.1 percent) in LMI geographies. These branches are spread across the Illinois assessment areas except for the Champaign MSA assessment area. In addition to branch locations, consideration was given to the distribution of ATMs and the availability of alternative delivery systems, such as online and mobile banking.

**Changes in Branch Locations**

The bank’s record of opening and closing branches has not adversely affected the accessibility of the bank’s delivery systems, particularly to LMI geographies and individuals.

Full-Scope Assessment Areas	Changes in Branch Locations
Chicago	Not Adversely Affected
Illinois NonMSA	Not Adversely Affected
Rockford MSA	Not Adversely Affected
<b>OVERALL</b>	<b>NOT ADVERSELY AFFECTED</b>

Limited-Scope Assessment Areas	Changes in Branch Locations
Champaign MSA	Consistent

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

The bank’s hours and services do not vary in a way that inconveniences certain portions of its assessment areas, particularly LMI geographies or individuals. The bank’s branch locations are generally open between 8 a.m. and 5 p.m., with many locations offering extended hours and drive-through services. Some of the bank’s locations also offer Saturday hours from 9 a.m. to noon or Saturday drive-through hours. While the bank’s hours vary slightly between assessment areas, they do not vary in a way that inconveniences certain portions of its assessment areas. The bank offers the same suite of products throughout its entire branch network.

Full-Scope Assessment Areas	Reasonable of Business Hours and Services
Chicago	Do Not Vary in a Way That Inconveniences
Illinois NonMSA	Do Not Vary in a Way That Inconveniences
Rockford MSA	Do Not Vary in a Way That Inconveniences
<b>OVERALL</b>	<b>DO NOT VARY IN A WAY THAT INCONVENIENCES</b>

Limited-Scope Assessment Areas	Reasonable of Business Hours and Services
Champaign MSA	Consistent

**Community Development Services**

The bank provides a relatively high level of community development services, as shown below.

<b>Full-Scope Assessment Areas</b>	<b>Community Development Services</b>
Chicago	Relatively High Level
Illinois NonMSA	Relatively High Level
Rockford MSA	Leader in Providing
<b>OVERALL</b>	<b>RELATIVELY HIGH LEVEL</b>

<b>Limited-Scope Assessment Areas</b>	<b>Community Development Services</b>
Champaign MSA	Below

In total, 179 employees provided 3,872 hours of community development services to 130 different organizations. Overall, this level of community development services was significantly greater than the bank’s performance at the previous evaluation.

# CHICAGO-NAPERVILLE, ILLINOIS-INDIANA- WISCONSIN CSA

*(Full-Scope Review)*

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

### Bank Structure

As shown in the table below, the bank operates 15 (28.3 percent) of its total branches in the Chicago assessment area.

Branch Locations by Census Tract Income Level			
Low-Income	Moderate-Income	Middle-Income	Upper-Income
1	2	7	5

Each of these offices contains an ATM. During the review period, the bank opened one branch in this assessment area, located in an upper-income census tract. Additionally, the bank operates five co-branded ATMs in this assessment area. Based on the bank’s branch network and other service delivery systems, the bank is positioned to deliver financial services to the entire assessment area.

### General Demographics

This assessment area is composed of all three counties—DeKalb, Kane, and Kendall counties—in the Elgin metropolitan division (MD), the full Kankakee MSA (Kankakee County), and Grundy and Will counties in the Chicago-Naperville-Evanston MD. According to 2020 ACS data, the assessment area population was 1,605,201, which is most heavily concentrated in Will County (696,355) and Kane County (516,522). Of the 64 FDIC-insured depository institutions with a branch presence in this assessment area, Midland States Bank ranked 11<sup>th</sup> in deposit market share, encompassing 3.0 percent of total deposit dollars.

While only 64 depository institutions operate a branch in the assessment area, a much higher number of institutions reported loan activity in the assessment area. An analysis of 2022 HMDA-reportable loans shows that 618 institutions had loan activity in the assessment area, of which Midland States Bank ranked 31<sup>st</sup> with 0.9 percent of total HMDA loans. The bank ranked 31<sup>st</sup> out of 159 institutions with CRA loan activity in the assessment area, accounting for 0.3 percent of total CRA loan activity.

This assessment area covers a metropolitan area with diverse credit needs, including a blend of credit products for individuals and businesses of various income/revenue levels. The community contact noted specific credit-related needs in the assessment area included small dollar loans to businesses and financing for the development of affordable housing (including rental housing) stock. The contact also indicated that there are ample opportunities to collaborate with local organizations on community development activities.



**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>Census Tracts</b>		<b>Family Population</b>	
Low	9	2.5%	5,054	1.3%
Moderate	87	24.2%	83,340	20.6%
Middle	142	39.4%	161,526	40.0%
Upper	116	32.2%	151,968	37.6%
Unknown	6	1.7%	1,954	0.5%
<b>TOTAL</b>	<b>360</b>	<b>100%</b>	<b>403,842</b>	<b>100%</b>

As shown above, 26.7 percent of the census tracts in the assessment area are LMI geographies, but only 21.9 percent of the family population resides in these tracts.

Based on 2020 ACS data, the median family income for the assessment area was \$98,814. At the same time, the median family income for the state of Illinois was \$86,251. The following table includes more recent FFIEC estimates of 2021 and 2022 median family income figures applicable to this assessment area.

<b>FFIEC Median Family Income Estimates</b>		
	<b>2021</b>	<b>2022</b>
Chicago-Naperville-Evanston, Illinois MD	\$87,100	\$105,700
Elgin, Illinois MD	\$94,600	\$111,900
Kankakee, Illinois MSA	\$74,500	\$85,200

The following table displays population percentages of assessment area families by income level compared to Illinois populations.

<b>Family Population by Income Level</b>				
	<b>Assessment Area</b>		<b>Illinois</b>	
Low	73,142	18.1%	696,043	22.3%
Moderate	70,671	17.5%	532,206	17.1%
Middle	87,776	21.7%	621,096	19.9%
Upper	172,253	42.7%	1,267,070	40.7%
<b>TOTAL</b>	<b>403,842</b>	<b>100%</b>	<b>3,116,415</b>	<b>100%</b>

As shown in the table above, 35.6 percent of families within the assessment area were considered LMI, which is below the LMI family percentages of 39.4 percent in the state of Illinois. Additionally, the percentage of families living below the poverty level in the assessment area (5.9 percent) is below the level in the state of Illinois (8.5 percent). Considering these factors, the assessment area appears slightly more affluent than the state of Illinois.

**Housing Demographics**

The following table displays housing demographics for the assessment area and the state of Illinois.

<b>Housing Demographics</b>					
<b>Dataset</b>	<b>Median Housing Value</b>	<b>Housing Cost Burden (owners)</b>	<b>Median Gross Rent (monthly)</b>	<b>Housing Cost Burden (renters)</b>	<b>Affordability Ratio</b>
Assessment Area	\$231,592	21.2%	\$1,120	44.4%	35.6%
Illinois	\$202,100	21.1%	\$1,038	41.8%	33.9%

Based on the data in the table above, homeownership is slightly more affordable in the assessment area than in the state of Illinois as a whole when accounting for higher income levels in the assessment area. Within the assessment area, homeownership is least affordable in Kane County based on an affordability ratio of 34.0 percent and housing cost burden of 22.3 percent, while Grundy, Kankakee, and Kendall counties are comparatively more affordable. In addition, rents are slightly higher in the assessment area than the state as a whole, and more renters’ housing costs exceed 30 percent of their income. These demographics indicate that homeownership or affordable rental options are likely a challenge for many LMI residents in the area, particularly those in Kane County.

**Industry and Employment Demographics**

The Chicago assessment area supports a large and diverse business community, including a strong small business sector. Data from the BLS’s Quarterly Census of Employment and Wages indicate that there are 504,133 paid nongovernmental employees in the assessment area. By percentage of employees, the three largest job categories in the assessment area are manufacturing (13.9 percent), retail trade (13.7 percent), and healthcare and social assistance (12.7 percent). The assessment area also supports a strong small business sector, with 90.6 percent of assessment area businesses having annual revenues of \$1 million or less. The table below details non-seasonally adjusted unemployment data from the BLS for the assessment area as a whole and the state of Illinois.

<b>Unemployment Levels</b>			
<b>Dataset</b>	<b>Time Period (Annual Average)</b>		
	<b>2021</b>	<b>2022</b>	<b>2023 YTD (January to September)</b>
Assessment Area	5.8%	4.6%	4.6%
Illinois	6.1%	4.6%	4.5%

As shown in the table above, unemployment rates in the assessment area were generally in line with statewide figures over the review period. Both the assessment area and the state of Illinois saw their unemployment rates decrease significantly from 2021 to 2022 and then remain relatively stable in 2023.

### **Community Contact Information**

For the Chicago assessment area, one community contact interview was completed as part of this evaluation. The interview was with an individual specializing in economic development at a local economic alliance organization in the assessment area. The contact noted that the area the organization serves has recently experienced high unemployment, which traditionally has been associated with a lack of job opportunities; however, over the last five to seven years, the contact noted job opportunities are available, suggesting workforce development as an assessment area need.

The contact also noted the existence of unbanked or underbanked populations in the assessment area, and individuals are often unaware of the documentation necessary to obtain credit (such as financial records, income documentation or verification, or business plans). This indicated a need for retail banking services and community development services targeted to LMI individuals in this assessment area.

Furthermore, the contact noted a lack of supply and stock of affordable housing and rental housing in the assessment area. Lastly, the contact noted that many small businesses lack startup money and capital to get their business plan funded and started. Given tightened underwriting standards and parameters by local banks in the assessment area, the contact noted small business loans for startup capital with lower rates as a specific credit need in the assessment area.

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

**LENDING TEST**

The following table displays the bank’s performance under the Lending Test in the Chicago assessment area.

<b>Lending Test Summary</b>	
Lending Activity	Good
Borrower Distribution	Good
Geographic Distribution	Good
Community Development Loans	Relatively High Level

**Lending Activity**

The following table displays the combined 2021 and 2022 lending volume by number and dollar volume.

<b>Summary of Lending Activity January 1, 2021 through December 31, 2022</b>				
<b>Loan Type</b>	<b>#</b>	<b>%</b>	<b>\$ (000s)</b>	<b>%</b>
Home Improvement	12	0.7%	\$593	0.3%
Home Purchase	470	29.7%	\$78,365	35.8%
Multifamily Housing	11	0.7%	\$4,121	1.9%
Refinancing	376	23.8%	\$46,358	21.2%
Other Purpose Line of Credit (LOC)	164	10.4%	\$7,976	3.6%
Other Purpose Closed/Exempt	18	1.1%	\$907	0.4%
<b>Total HMDA</b>	<b>1,051</b>	<b>66.4%</b>	<b>\$138,320</b>	<b>63.2%</b>
Small Business	442	27.9%	\$70,511	32.2%
Small Farm	89	5.7%	\$10,194	4.6%
<b>TOTAL LOANS</b>	<b>1,582</b>	<b>100.0%</b>	<b>\$219,025</b>	<b>100.00%</b>

The bank’s lending activity in the assessment area represents 27.1 percent of total 2021 and 2022 HMDA, small business, and small farm loans by number and 24.9 percent by dollar. By comparison, the bank operates 28.3 percent of its total branches and holds 20.3 percent of total bank deposits in the assessment area. As the bank’s lending levels are slightly below the percentage of total branches and above the share of deposits in the assessment area, 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 Chicago assessment area. Given the bank's emphasis on HMDA lending, greater weight was placed on HMDA lending when compared to small business and small farm lending.

### *HMDA Lending*

The bank's performance in making home mortgage loans to individuals of different income levels is excellent overall.

The bank originated 10.4 percent of its HMDA loans to low-income borrowers in 2021, which was above the performance of peer institutions in the assessment area (6.5 percent) but below the percentage of assessment area families who are low income (18.4 percent). This performance is considered good. In 2022, the bank originated 18.6 percent of its HMDA loans to low-income borrowers, which compared favorably to aggregate lending levels (10.5 percent) and was also above the demographic figure (18.1 percent), reflecting excellent performance.

In 2021, the bank originated 25.2 percent of its HMDA loans to moderate-income borrowers, which was above the aggregate lending level (18.1 percent) and the demographic figure (16.3 percent) and is considered excellent. In 2022, the bank made 30.6 percent of its HMDA loans to moderate-income borrowers as compared to other lenders in the assessment area (23.1 percent) and the demographic figure (17.5 percent), reflecting excellent performance.

### *Small Business*

In 2021, the bank originated 16.8 percent of its small business loans to businesses with annual revenues of \$1 million or less, which substantially trailed aggregate lending levels (45.2 percent) and the demographic figure (90.5 percent), reflecting poor performance. The bank's level of lending in 2022 improved as the percentage of small business loans to businesses with annual revenues of \$1 million or less (58.9 percent) exceeded aggregate performance (51.5 percent) but was below the demographic figure (90.6 percent) and is considered adequate. During 2021 and 2022, 48.2 percent of the bank's small business loans were in the amount of \$100,000 or less, which are amounts typically requested by small businesses and demonstrates the bank's willingness to meet those needs. Therefore, overall, the overall distribution of small business loans by business revenue profile is adequate.

### *Small Farm Lending*

According to assessment area demographics, over 97.0 percent of farms had annual revenues of \$1 million or less in 2021 and 2022. Of the bank's 2021 small farm loans, 47.4 percent were made to farms with annual revenues of \$1 million or less, which trailed the performance of peer institutions in the assessment area (58.6 percent) and is considered adequate. The percentage of loans to small farms in 2022 (93.8 percent) significantly exceeded aggregate lending levels (49.9 percent) and is considered excellent. Therefore, the bank's level of lending to small farms is good overall.

## **Geographic Distribution of Loans**

The bank's overall geographic distribution of loans in the assessment area is good, with primary emphasis placed on HMDA lending when compared to small business and small farm lending.

### *HMDA Lending*

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

The percentage of HMDA loans originated in low-income census tracts in 2021 (5.0 percent) and 2022 (1.1 percent) was above aggregate lending levels (1.1 percent in 2021 and 0.6 percent in 2022) and above the percentage of owner-occupied housing in low-income census tracts (2.1 percent in 2021 and 0.6 in 2022); this reflects excellent performance in low-income geographies for both years.

In 2021, the bank originated 18.8 percent of HMDA loans in moderate-income geographies in the assessment area, which was more than double the aggregate performance (9.3 percent) and above the demographic levels (12.9 percent), reflecting excellent performance. In 2022, the percentage of HMDA loans in moderate-income geographies increased to 31.5 percent, which significantly exceeded aggregate lending levels (15.5 percent) and the demographic figure (17.9 percent), reflecting excellent performance.

### *Small Business Lending*

The percentage of small business loans originated in low-income census tracts in 2021 (10.5 percent) was nearly three times that of aggregate lending levels (3.6 percent) and also more than double the demographic figure (4.2 percent). This reflects excellent performance. In 2022, the percentage of small business loans originated in low-income census tracts (1.1 percent) was in line with aggregate lending levels (1.1 percent) and slightly less than the demographic figure (1.7 percent) and reflects adequate performance.

In 2021, the bank originated 11.6 percent of small business loans in moderate-income geographies, which is slightly below aggregate performance (11.8 percent) and the demographic levels (13.2 percent), reflecting adequate performance. The bank made 23.3 percent of its small business loans in moderate-income geographies in 2022, which is above aggregate performance (14.0 percent) and demographic levels (17.3 percent), reflecting excellent performance.

When considering combined performance, the bank's distribution of small business loans in LMI geographies is good overall.

### *Small Farm Lending*

Despite the importance of agriculture to the assessment area, the lending opportunities in the LMI geographies within the assessment area are minimal. The percentage of farms located within low-income census tracts was 1.1 percent in 2021 and 0.1 percent in 2022. Similarly, only 6.2 percent

of all farms were in moderate-income census tracts in 2021, and 6.3 percent of farms were in moderate-income census tracts in 2022.

The bank originated two small farm loans in low-income census tracts in 2021 (3.5 percent), which was above aggregate lending levels (1.2 percent) as well as the demographic figure (1.1 percent) and reflected excellent performance. Conversely, zero small farm loans were originated in low-income census tracts in 2022, reflecting adequate performance in light of the limited opportunities available. Regarding its performance in moderate-income census tracts, the bank made zero loans in a moderate-income census tract in 2021, reflecting poor performance, and two loans in a moderate-income census tract in 2022 (6.3 percent), which was above aggregate lending levels (5.2 percent) and reflected good performance. Overall, in light of the lack of lending opportunities in low-income census tracts within the assessment area, performance is considered adequate overall.

Finally, based on an analysis of the dispersion of all three loan products, no conspicuous lending gaps were noted, particularly in LMI areas. In 2021, the bank had loan activity in 61.2 percent of all assessment area census tracts and 73.2 percent of LMI census tracts. In 2022, the bank had loan activity in 45.6 percent of all assessment area census tracts and 60.4 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 Activity**

Midland States Bank makes a relatively high level of community development loans in the Chicago assessment area. During the review period, the bank made 13 community development loans totaling \$39.0 million. These community development loans supported various community development purposes, including revitalization and stabilization of LMI census tracts (seven), community services for LMI individuals (five), and affordable housing for LMI individuals (one). The community development loan that supported affordable housing for LMI individuals totaled \$8.2 million and was made to a low-income housing tax credit project providing affordable housing for a multifamily senior housing development in Kendall County. As previously noted, a substantial portion of renters in this area have rental costs exceeding 30.0 percent of their income, and this community development loan helps address the need for affordable rental housing for LMI borrowers.

### **INVESTMENT TEST**

The bank makes a significant level of qualified community development investments and grants within the Chicago assessment area and is occasionally in a leadership position. During the review period, the bank made six investments totaling \$13.4 million in newly qualified investments and received credit for one investment made prior to the review period still outstanding totaling \$1.0 million. Most of the investments were municipal bonds to improve schools in the Chicago assessment area where most students qualify for free or reduced-price meals under the U.S. Department of Agriculture's National School Lunch Program. In addition to these investments, the bank made 27 donations totaling \$180,605 to various organizations throughout the assessment area. These donations predominantly benefited organizations providing community services to LMI families.

**SERVICE TEST**

The following table displays the bank’s performance under the Service Test in the Chicago assessment area.

Service Test Summary	
Accessibility of Delivery Systems	Reasonably Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Relatively High Level

**Accessibility of Delivery Systems**

The bank operates 15 branches in the Chicago assessment area. The following table displays the location of the bank’s branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Branches	1	2	7	5	0	<b>15</b>
	6.7%	13.3%	46.7%	33.3%	0.0%	<b>100%</b>
Census Tracts	2.5%	24.2%	39.4%	32.2%	1.7%	<b>100%</b>
Household Population	1.8%	22.4%	41.1%	34.1%	0.7%	<b>100%</b>

Based on data in the preceding table, the bank operates 20.0 percent of its assessment area branches in LMI census tracts. This distribution is below the percentage of assessment area census tracts that are LMI (26.7 percent) and the household population in LMI census tracts (24.2 percent). However, the bank also operates six branches in either middle- or upper-income census tracts that are adjacent and in close proximity to LMI census tracts that are accessible to residents of those tracts. Therefore, the bank’s service delivery systems are reasonably accessible to individuals and geographies of different income levels in the assessment area.

**Changes in Branch Locations**

The bank opened one branch in an upper-income census tract in this assessment area during the review period. The bank did not open or close any offices located in LMI census tracts in this assessment area during the review period. As a result, the bank’s record of opening and closing offices in this assessment area has not adversely affected the accessibility of delivery systems, particularly to LMI geographies and LMI individuals.



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

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. The bank's branches in the assessment area offer relatively consistent lobby and drive-through hours Monday through Friday during standard business hours. Further, 1 branch location located in a moderate-income census tract offers extended lobby and drive-through hours past 5 p.m. on Mondays through Fridays, as well as extended business hours past noon on Saturdays. In total, Saturday lobby hours are offered at 11 branches, and Saturday drive-through hours are offered at 13 branches. Lastly, all offices in the assessment area offer the same uniform deposit and loan products, and lenders are equally dispersed throughout the bank's branch locations in the assessment area.

### **Community Development Services**

The bank provides a relatively high level of community development services in the assessment area. During the review period, 53 bank employees provided 890 hours of community development services to 39 different organizations in the Chicago assessment area.

These community development services included the following noteworthy services:

- The bank's employees provided 752 hours of community development services to various community service organizations and schools in the assessment area. These efforts consisted of bank employees providing technical assistance, financial literacy training, and serving on the boards of directors (boards) for organizations providing educational services targeted to LMI individuals in addition to financial literacy efforts at several schools.
- A bank employee served on the board of and provided technical assistance to the finance committee at a community development organization aiding a majority-LMI area in the assessment area.
- One bank employee served at an organization that provided financial education on affordable housing to majority-LMI communities in the assessment area.

## NONMETROPOLITAN ILLINOIS STATEWIDE AREA

*(Full-Scope Review)*

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE ILLINOIS NONMSA ASSESSMENT AREAS

#### Bank Structure

As shown in the table below, the bank operates 13 (24.5 percent) of its total branches in the Illinois nonMSA assessment areas.

<b>Branch Locations by Census Tract Income Level</b>			
Low-Income	Moderate-Income	Middle-Income	Upper-Income
0	3	8	2

Each of these offices contains an ATM. Additionally, the bank operates 19 co-branded ATMs in this assessment area, 3 of which are in moderate-income census tracts. During the review period, the bank opened one branch in an upper-income census tract and closed one branch in a middle-income census tract in this assessment area. Based on the bank’s branch network and other service delivery systems, the bank is positioned to deliver financial services to substantially all of this assessment area.

#### General Demographics

The bank operates in two noncontiguous assessment areas in nonMSA Illinois. The first includes 9 contiguous counties in northwest and north central Illinois, while the second assessment area includes 13 contiguous counties in southern Illinois. Given their similar demographic characteristics, economic conditions, and credit needs, these two assessment areas are combined for analysis purposes. The combined area includes 22 counties, which are listed in the table below.

<b>NonMSA Illinois Assessment Area Counties</b>				
Bureau	Ogle	Coles	Jasper	Shelby
Ford	Putnam	Cumberland	Jefferson	Washington
LaSalle	Stephenson	Douglas	Marion	
Lee	Whiteside	Effingham	Montgomery	
Livingston	Clay	Fayette	Randolph	

The combined assessment areas have a total population of 707,970; LaSalle and Whiteside counties are the most populous, with populations of 109,658 and 55,691, respectively.

While rural, the combined area is vast and hosts many financial institutions. In total, 114 FDIC-insured depository institutions operate 334 branches throughout the area. Midland States Bank is the market leader by deposit share (10.3 percent) and total branches. Deposits held in the Illinois nonMSA assessment areas represent 35.4 percent of total bank deposits.

In line with its extensive branch presence, the bank also plays an important role in meeting the credit needs of the assessment areas. An analysis of 2022 HMDA-reportable loans shows that there were 452 entities with lending activity in the nonMSA Illinois areas, of which Midland States Bank ranked 5<sup>th</sup> with 2.4 percent of all HMDA lending activity. Additionally, the bank ranked 11<sup>th</sup> out of 119 institutions by CRA lending volume, with 3.0 percent of all CRA reported lending activity.

The credit needs in the nonMSA Illinois areas include a blend of consumer, commercial, and agricultural loan products. Additionally, community contacts familiar with the assessment areas pointed to a lack of affordable housing stock in certain areas. In general, community contacts noted that community development opportunities are available for financial institutions.

**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.

Assessment Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	2	1.0%	1,160	0.6%
Moderate	26	12.8%	18,937	10.1%
Middle	142	69.9%	133,261	70.7%
Upper	33	16.3%	35,020	18.6%
Unknown	0	0.0%	0	0.0%
<b>TOTAL</b>	<b>203</b>	<b>100%</b>	<b>188,378</b>	<b>100%</b>

As shown above, 13.8 percent of the census tracts in the assessment area are LMI geographies, but only 10.7 percent of the family population resides in these tracts.

Based on 2020 ACS data, the median family income for the combined assessment areas was \$69,983. At the same time, the median family income for nonMSA portions of Illinois was \$68,958. More recently, the FFIEC estimates the 2021 and 2022 median family income for the nonMSA portions of Illinois to be \$66,700 and \$76,100, respectively. The following table displays population percentages of assessment area families by income level compared to the overall nonMSA Illinois family population.

Family Population by Income Level				
	Assessment Area		NonMSA Illinois	
Low	36,066	19.2%	75,470	20.0%
Moderate	33,203	17.6%	68,589	18.2%
Middle	41,341	21.9%	82,448	21.9%
Upper	77,768	41.3%	150,566	39.9%
<b>TOTAL</b>	<b>188,378</b>	<b>100%</b>	<b>377,073</b>	<b>100%</b>

As shown in the preceding table, 36.8 percent of families within the assessment areas were considered LMI, which is slightly below the LMI family percentages of 38.2 percent in nonMSA portions of Illinois. Additionally, the percentage of families living below the poverty level in the assessment areas (9.3 percent) is in line with the level in nonMSA portions of Illinois (9.5 percent). Considering these factors, assessment area income levels appear consistent with nonMSA Illinois as a whole.

**Housing Demographics**

The following table displays housing demographics for the assessment areas and nonMSA portions of Illinois.

Housing Demographics					
Dataset	Median Housing Value	Housing Cost Burden (owners)	Median Gross Rent (monthly)	Housing Cost Burden (renters)	Affordability Ratio
Assessment Areas	\$113,315	14.2%	\$703	35.3%	49.3%
NonMSA Illinois	\$103,263	14.0%	\$678	35.6%	52.0%

Based on the data in the table above, homeownership is less affordable in the assessment areas than in the nonMSA portions of Illinois as a whole, even when accounting for higher income levels in the assessment areas. Within the assessment areas, homeownership is least affordable in Effingham County based on an affordability ratio of 39.5 percent, while Clay and Marion counties are comparatively more affordable with affordability ratios of 61.8 percent and 61.2 percent, respectively. In addition, assessment area rents are slightly higher than in nonMSA portions of Illinois, but the percentage of renters with housing costs that exceed 30 percent of their income is similar in the assessment areas (35.3 percent) and nonMSA portions of Illinois as a whole (35.6 percent). These demographics indicate that homeownership or affordable rental options are likely a challenge for many LMI residents in the area, particularly those in Effingham County. This was echoed by community contacts, who noted that there has been little new affordable housing stock development, particularly for single-family homes.

**Industry and Employment Demographics**

The nonMSA Illinois assessment area supports a large and diverse business community, including a strong small business sector. The BLS’s Quarterly Census of Employment and Wages indicate that there are 221,203 paid nongovernmental employees in the assessment area. By percentage of employees, the three largest job categories in the assessment area are manufacturing (20.9 percent), healthcare and social assistance (12.9 percent), and accommodation and food services (9.5 percent). The assessment area also supports a strong small business sector, with 88.7 percent of assessment area businesses having annual revenues of \$1 million or less.

The table below details non-seasonally adjusted unemployment data from the BLS for each county in the assessment areas, the combined assessment areas figures, and the state of Illinois.

Unemployment Levels			
Dataset	Time Period (Annual Average)		
	2021	2022	2023 YTD (January to September)
Bureau County	5.1%	4.4%	5.8%
Clay County	5.7%	4.7%	5.5%
Coles County	5.2%	4.2%	4.6%
Cumberland County	4.3%	3.4%	3.6%
Douglas County	3.8%	3.3%	3.8%
Effingham County	3.9%	3.0%	3.2%
Fayette County	5.3%	4.3%	5.0%
Ford County	4.6%	4.0%	4.6%
Jasper County	4.3%	3.7%	4.0%
Jefferson County	6.3%	4.6%	4.8%
LaSalle County	6.0%	4.9%	5.9%
Lee County	4.6%	4.0%	4.6%
Livingston County	5.1%	4.0%	4.4%
Marion County	5.9%	4.6%	5.1%
Montgomery County	5.6%	4.6%	5.2%
Ogle County	5.9%	4.8%	5.5%
Putnam County	5.1%	4.7%	5.7%
Randolph County	4.5%	3.6%	4.1%
Shelby County	4.4%	4.1%	4.4%
Stephenson County	5.6%	4.5%	5.2%
Washington County	3.1%	2.4%	2.7%
Whiteside County	5.0%	4.0%	4.8%
Assessment Areas	5.2%	4.2%	4.9%
Illinois	6.1%	4.6%	4.5%

As shown in the table above, unemployment rates in each county in the assessment area decreased from 2021 to 2022, then increased in 2023. The unemployment rate for the state of Illinois decreased significantly from 2021 to 2022, then slightly decreased in 2023. The unemployment rate for the assessment area as a whole was below the unemployment level for the state of Illinois in 2021 and 2022 but was above the unemployment level for Illinois in 2023. Unemployment levels in the assessment areas were highest in LaSalle and Ogle counties, which was in line with levels in Illinois in 2021 but higher than levels in Illinois in 2022 and 2023.

**Community Contact Information**

For the nonMSA Illinois assessment areas, three community contact interviews were conducted as part of this evaluation. All three interviewees were from organizations focusing on economic and business development. One community contact interviewee described the local economy as recovering from the pandemic, with manufacturing workers returning to the area and large manufacturing employers adding jobs. The contact noted that affordable housing stock and development is limited. The contact also stated that a significant portion of the population is underbanked, with limited understanding of banking in general and how to apply for startup capital for small business loans. The other contact also noted a shortage of housing stock in the assessment

area, especially for LMI individuals, as well as a scarcity of economic development investment opportunities. Opportunities for financial institutions noted by the contact include specialized products for LMI residents, bank staff dedicated to LMI outreach, and partnerships with local organizations to make impactful investments.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE ILLINOIS NONMSA ASSESSMENT AREAS**

**LENDING TEST**

The following table displays the bank’s performance under the Lending Test in the Illinois nonMSA assessment area.

<b>Lending Test Summary</b>	
Lending Activity	Good
Borrower Distribution	Good
Geographic Distribution	Adequate
Community Development Loans	Adequate Level

**Lending Activity**

The following table displays the combined 2021 and 2022 lending volume by number and dollar volume.

<b>Summary of Lending Activity January 1, 2021 through December 31, 2022</b>				
<b>Loan Type</b>	<b>#</b>	<b>%</b>	<b>\$ (000s)</b>	<b>%</b>
Home Improvement	7	0.4%	\$287	0.1%
Home Purchase	298	17.8%	\$34,908	15.8%
Multifamily Housing	7	0.4%	\$1,219	0.6%
Refinancing	216	12.9%	\$24,815	11.3%
Other Purpose LOC	133	7.9%	\$6,208	2.8%
Other Purpose Closed/Exempt	7	0.4%	\$271	0.1%
<b>Total HMDA</b>	<b>668</b>	<b>39.8%</b>	<b>\$67,708</b>	<b>30.7%</b>
Small Business	538	32.1%	\$94,331	42.7%
Small Farm	471	28.1%	\$58,730	26.6%
<b>TOTAL LOANS</b>	<b>1,677</b>	<b>100.00%</b>	<b>\$220,769</b>	<b>100.00%</b>

Loans made in the Illinois nonMSA assessment areas represent 28.7 percent of total 2021 and 2022 HMDA and CRA loans by number and 25.1 percent by dollar of the total loans made within the combined assessment areas in this evaluation. These percentages are above the percentage of branches (24.5 percent) in this assessment area and below the percentage of total bank deposits (35.4 percent) in this assessment area. In 2022, the bank ranked 5<sup>th</sup> out of 452 lenders in HMDA originations and 11<sup>th</sup> out of 119 lenders in CRA originations in the assessment areas. While the bank’s lending levels were below the share of deposits in the assessment areas, the bank faced significant competition specific to HMDA and CRA lending from several larger nationally based lending entities such as U.S. Bank National Association; Rocket Mortgage, LLC; Pennymac Loan

Services, LLC; JPMorgan Chase Bank National Association; American Express National Bank; and Capital One National Association. 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 Illinois nonMSA assessment areas.

#### *HMDA Lending*

The bank's performance in making home mortgage loans to individuals of different income levels is good overall.

The bank originated 10.1 percent of its HMDA loans to low-income borrowers in 2021, which was above the performance of peer institutions in the assessment area (7.8 percent) but below the percentage of assessment area families who are low income (19.1 percent). Therefore, the bank's performance is considered good. In 2022, the bank originated 12.9 percent of its HMDA loans to low-income borrowers, which compared favorably to aggregate lending levels (11.1 percent) but was also below the demographic figure (19.1 percent), reflecting good performance.

In 2021, the bank originated 22.5 percent of its HMDA loans to moderate-income borrowers, which was above the aggregate lending level (18.9 percent) and the demographic figure (17.8 percent) and is considered good. In 2022, the bank made 24.4 percent of its HMDA loans to moderate-income borrowers as compared to other lenders in the assessment area (22.3 percent) and the demographic figure (17.6 percent), also reflecting good performance.

#### *Small Business*

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

In 2021, the bank originated 19.8 percent of its small business loans to businesses with annual revenues of \$1 million or less, which was substantially below aggregate lending levels (48.6 percent) as well as the demographic figure (88.7 percent), reflecting poor performance. The bank's level of lending in 2022 improved and was considered adequate, as the percentage of small business loans to businesses with annual revenues of \$1 million or less (49.0 percent) was slightly less than aggregate performance (51.6 percent) but was below the demographic figure (88.7 percent). During 2021 and 2022, 61.3 percent of the bank's small business loans were in amounts of \$100,000 or less, which are amounts typically requested by small businesses and demonstrates the bank's willingness to meet those needs.

#### *Small Farm Lending*

According to assessment area demographics, 98.7 percent and 98.8 percent of farms had annual revenues of \$1 million or less in 2021 and 2022, respectively. Of the bank's 2021 small farm loans, 49.2 percent were made to farms with annual revenues of \$1 million or less, which was less than



the performance of peer institutions in the assessment area (57.4 percent) and is considered adequate. The percentage of loans to small farms in 2022 greatly increased to 86.5 percent and exceeded aggregate lending levels (53.0 percent) and is considered good. Therefore, the bank's level of lending to small farms is good overall.

### **Geographic Distribution of Loans**

The bank's overall geographic distribution of loans in the assessment area is adequate, with primary emphasis placed on HMDA lending when compared to small business and small farm lending. As previously mentioned, the assessment area has 2 low-income census tracts and 26 moderate-income census tracts. Therefore, primary emphasis is placed on the bank's lending in moderate-income census tracts.

#### *HMDA Lending*

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

The bank did not make a HMDA loan in either of the two low-income census tracts in the assessment area in 2021 or 2022. This percentage trailed 2021 aggregate lending levels (0.2 percent) and the demographic figure (0.3 percent), as well as 2022 aggregate lending levels (0.3 percent) and the demographic figure (0.5 percent) and reflects adequate performance for both years, given the limited opportunities within the low-income census tracts.

In 2021, the bank originated 10.7 percent of HMDA loans in moderate-income geographies in the assessment area, which was above the aggregate performance (7.4 percent) and the demographic levels (9.5 percent), reflecting excellent performance. In 2022, the percentage of HMDA loans in moderate-income geographies declined to 9.9 percent, which was again above aggregate lending levels (9.0 percent) and the demographic figure (8.6 percent) and is considered good.

#### *Small Business Lending*

When considering LMI lending performance combined, the bank's distribution of small business loans in LMI geographies is adequate overall.

The bank did not originate a small business loan in either of the two low-income census tracts in 2021, which was below aggregate lending levels (1.6 percent) and the demographic figure (2.0 percent), reflecting adequate performance in low-income geographies for 2021. The bank's performance slightly improved in 2022, as the bank made one small business loan in one of the two low-income census tracts. This performance (0.7 percent) was slightly below aggregate lending levels (0.9 percent) and the demographic figure for low-income geographies (1.5 percent) and is considered adequate.

In 2021, the bank originated 12.9 percent of small business loans in moderate-income geographies, which is above aggregate performance (10.9 percent) and below the demographic levels (13.6 percent), reflecting good performance. Additionally, the bank made 8.1 percent of its small

business loans in moderate-income geographies in 2022, which is below aggregate performance (11.9 percent) and demographic levels (14.3 percent), reflecting poor performance.

### *Small Farm Lending*

The available farm lending opportunities in the low-income geographies within the assessment areas were minimal, as only two small farms were located within the two low-income census tracts. Therefore, performance in low-income tracts was not evaluated. In moderate-income census tracts, the bank made 1.3 percent of its small farm loans in 2021, which slightly trails aggregate lending data (1.6 percent) and the percent of assessment area farms located in moderate-income areas (2.9 percent). This reflects adequate performance. In 2022, the bank made zero loans in moderate-income census tracts compared to peer lending levels (1.6 percent) and the demographic comparator (1.7 percent). This level of lending reflects adequate performance. Overall, small farm lending is considered adequate.

No conspicuous lending gaps were identified in the dispersion of the bank's HMDA and CRA loans, particularly in LMI geographies. In 2021, the bank had loan activity in 69.7 percent of all assessment area census tracts and 60.7 percent of all LMI census tracts. In 2022, the bank's loan dispersion was similar, with loan activity in 66.5 percent of all assessment area census tracts and 67.9 percent of all LMI census tracts. The dispersion of the bank's loans was consistent with its branch structure in the assessment areas, with loan activity most heavily concentrated in areas 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 Activity**

The bank makes an adequate level of community development loans in the Illinois nonMSA assessment areas. During the review period, the bank made 11 community development loans totaling \$16.0 million. These community development loans supported various community development purposes, including affordable housing (4), community services for LMI individuals (4), revitalization and stabilization of LMI areas (2), and economic development (1). The community development loan that supported economic development totaled \$5.0 million and was made to a small business in a middle-income census tract in a U.S. Department of Housing and Urban Development opportunity zone that encourages and supports economic development and job creation in distressed communities.

### **INVESTMENT TEST**

The bank makes an adequate level of qualified community development investments and grants within the Illinois nonMSA assessment areas. During the review period, the bank made two investments totaling \$2.2 million in newly qualified investments and received credit for five investments made prior to the review period still outstanding totaling \$3.9 million. Most of the investments were municipal bonds to improve schools in the assessment area where most students qualify for free or reduced-price meals under the U.S. Department of Agriculture's National School Lunch Program. Other investments were also for municipal bonds created to assist in funding essential community-wide community services in majority-LMI areas of the assessment area.

In addition to these investments, the bank made ten donations totaling \$84,175 to various organizations throughout the assessment area. These donations predominantly benefited two nonprofit organizations providing community services primarily to LMI families through crisis centers and educational enhancement programs.

**SERVICE TEST**

The following table displays the bank’s performance under the Service Test in the Illinois nonMSA assessment area.

Service Test Summary	
Accessibility of Delivery Systems	Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Relatively High Level

**Accessibility of Delivery Systems**

The bank operates 13 branches in the Illinois nonMSA assessment areas. The following table displays the location of the bank’s branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown	
Branches	0	3	8	2	0	13
	0.0%	23.1%	61.5%	15.4%	0.0%	100%
Census Tracts	1.0%	12.8%	70.0%	16.3%	0.0%	100%
Household Population	0.8%	11.4%	70.2%	17.6%	0.0%	100%

As shown in the table above, the bank operates 23.1 percent of its branches in LMI geographies, which is greater than the percentage of LMI census tracts (13.8 percent) and households (12.2 percent). Additionally, the bank has two branches in either middle- or upper-income census tracts that are adjacent to low- or moderate-income census tracts. As a result, the bank’s service delivery systems are accessible in the assessment area.

**Changes in Branch Locations**

During the review period, the bank did not close any branch locations in LMI census tracts. The bank opened one branch in an upper-income census tract and closed one branch in a middle-income census tract. Therefore, the bank’s record of opening and closing branch locations has not adversely affected the accessibility of its service delivery systems in the assessment areas, particularly for LMI individuals and geographies.

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

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. The bank's branches in the assessment area offer relatively consistent lobby and drive-through hours Monday through Friday during standard business hours, with all locations offering Saturday morning lobby and drive-through hours. All offices in the assessment area offer the same uniform deposit and loan products, and lenders are equally dispersed throughout the bank's branch locations in the assessment area.

### **Community Development Services**

The bank provides a relatively high level of community development services in the assessment area. During the review period, 59 bank employees provided 1,384 hours of community development services to 43 different organizations in the Illinois nonMSA assessment area.

These community development services included the following noteworthy services:

- Several bank employees served on the boards at several different organizations in the assessment area that provide community services primarily to LMI individuals, such as providing financial expertise in the areas of operations and finance to an organization that promotes protection from and prevention of childhood trauma, abuse, and neglect for children.
- Several bank employees provided financial literacy training at schools in the assessment area where most students qualify for free or reduced-price meals under the United States Department of Agriculture's National School Lunch Program. These employees taught elementary school students in the assessment area the "Teach Kids to Save" curriculum to demonstrate the importance of saving money and practicing responsible financial management.
- Several bank employees served in different capacities, such as board members and committee members, at organizations that promote economic development for LMI areas in the assessment area, as well as organizations that serve opportunity zones and schools in the area that are also majority LMI. Two bank employees met with the director and provided financial expertise to assist with the planning and execution of financial empowerment for an organization that aids LMI seniors located in an opportunity zone. The organization's comprehensive home care is customized for LMI seniors.

## **ROCKFORD, ILLINOIS MSA** *(Full-Scope Review)*

### **DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE ROCKFORD MSA ASSESSMENT AREA**

#### **Bank Structure**

As shown in the table below, the bank operates nine (17.0 percent) of its total branches in the Rockford MSA assessment area.

<b>Branch Locations by Census Tract Income Level</b>			
<b>Low-Income</b>	<b>Moderate-Income</b>	<b>Middle-Income</b>	<b>Upper-Income</b>
0	2	2	5

Each of these offices contains an ATM. Additionally, the bank operates 26 co-branded ATMs within the assessment area, 13 of which are in LMI census tracts. During the review period, the bank did not open or close any branches in this assessment area. Based on the bank’s branch network and other service delivery systems, the bank is positioned to deliver financial services to substantially all this assessment area.

#### **General Demographics**

This assessment area comprises the entirety of the Rockford, Illinois MSA, which includes Boone and Winnebago counties. According to 2020 ACS data, the assessment area population was 338,798, which is most heavily concentrated in Winnebago County (285,350). Of the 22 FDIC-insured depository institutions with a branch presence in this assessment area, the bank ranked 2<sup>nd</sup> in deposit market share, encompassing 14.1 percent of total deposit dollars.

While only 22 depository institutions operate a branch in the assessment area, a much higher number of institutions reported loan activity in the assessment area. An analysis of 2022 HMDA-reportable loans shows that 327 institutions had loan activity in the assessment area, of which the bank ranked 4<sup>th</sup> with 4.2 percent of total HMDA loans. The bank ranked 9<sup>th</sup> out of 86 institutions with CRA loan activity in the assessment area, accounting for 3.6 percent of total CRA loan activity.

This assessment area covers a metropolitan area with diverse credit needs, including a blend of credit products for individuals and businesses of various income/revenue levels. The community contact noted specific credit-related needs in the assessment area included affordable rental housing. The contact also indicated that individuals seeking to obtain credit in the assessment area struggle with credit score issues, financial illiteracy, and the inability to pay a down payment. Down payment assistance and financial literacy training for LMI individuals were identified by the contact as additional credit needs.

**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>Census Tracts</b>		<b>Family Population</b>	
Low	8	8.9%	5,038	5.7%
Moderate	27	30.0%	21,949	25.0%
Middle	26	28.9%	27,856	31.7%
Upper	26	28.9%	32,337	36.8%
Unknown	3	3.3%	645	0.8%
<b>TOTAL</b>	<b>90</b>	<b>100%</b>	<b>87,825</b>	<b>100%</b>

As shown above, 38.9 percent of the census tracts in the assessment area are LMI geographies, but only 30.7 percent of the family population resides in these tracts. Additionally, assessment area demographics indicate that 24.4 percent of total owner-occupied housing units are in LMI census tracts. These LMI areas are primarily concentrated in the south central and southeast part of Winnebago County and, to a lesser extent, the central part of Boone County.

Based on 2020 ACS data, the median family income for the assessment area was \$69,832. At the same time, the median family income for the state of Illinois was \$86,251. More recently, the FFIEC estimates the 2021 and 2022 median family income for the Rockford MSA to be \$73,300 and \$80,500, respectively. The following table displays population percentages of assessment area families by income level compared to the Illinois family populations.

<b>Family Population by Income Level</b>				
	<b>Assessment Area</b>		<b>Illinois</b>	
Low	19,164	21.8%	696,043	22.3%
Moderate	15,094	17.2%	532,206	17.1%
Middle	17,082	19.5%	621,096	19.9%
Upper	36,485	41.5%	1,267,070	40.7%
<b>TOTAL</b>	<b>87,825</b>	<b>100%</b>	<b>3,116,415</b>	<b>100%</b>

As shown in the table above, 39.0 percent of families within the assessment area were considered LMI, which is in line with the LMI family percentages of 39.4 percent in the state of Illinois. However, the percentage of families living below the poverty level in the assessment area (10.8 percent) is slightly above the level in the state of Illinois (8.5 percent). Considering these factors, the assessment area appears slightly less affluent than the state of Illinois.

**Housing Demographics**

The following table displays housing demographics for the assessment area and the state of Illinois.

<b>Housing Demographics</b>					
<b>Dataset</b>	<b>Median Housing Value</b>	<b>Housing Cost Burden (owners)</b>	<b>Median Gross Rent (monthly)</b>	<b>Housing Cost Burden (renters)</b>	<b>Affordability Ratio</b>
Assessment Area	\$126,739	18.1%	\$826	40.9%	45.0%
Illinois	\$202,100	21.1%	\$1,038	41.8%	33.9%

Based on the data in the table above, homeownership is slightly more affordable in the assessment area than in the state of Illinois as a whole, even when accounting for higher income levels in Illinois. Within the assessment area, homeownership is least affordable in Boone County based on an affordability ratio of 43.8 percent, while Winnebago County is comparatively more affordable. In addition, rents are lower in the assessment area than the state as a whole, and fewer renters’ housing costs exceed 30 percent of their income. These demographics indicate that homeownership or affordable rental options are likely a challenge for many LMI residents in the area, particularly those in Boone County.

**Industry and Employment Demographics**

The Rockford MSA assessment area supports a large and diverse business community. The BLS’s Quarterly Census of Employment and Wages indicates that there are 120,975 paid nongovernmental employees in the assessment area, with the three largest industries by number of paid employees being manufacturing (21.2 percent), healthcare and social assistance (19.6 percent), and retail trade (12.9 percent). The assessment area also supports a strong small business sector, with 89.6 percent of assessment area businesses having annual revenues of \$1 million or less.

The table below details non-seasonally adjusted unemployment data from the BLS for the assessment area compared to Illinois.

<b>Unemployment Levels</b>			
<b>Dataset</b>	<b>Time Period (Annual Average)</b>		
	<b>2021</b>	<b>2022</b>	<b>2023 YTD (January to September)</b>
Assessment Area	8.6%	5.9%	6.5%
Illinois	6.1%	4.6%	4.5%

As shown in the table above, unemployment rates in the assessment area were higher than statewide figures over the review period. Unemployment rates were slightly higher in Boone County in 2021, 2022, and 2023 when compared to Winnebago County.

### **Community Contact Information**

For the Rockford MSA assessment area, one community contact interview was completed as part of this evaluation. The interview was with an individual specializing in affordable housing in Boone and Winnebago counties. The community contact interviewee categorized the local economy as steady, with the population growing in recent years. The contact noted that many residents living in the area do not mind commuting approximately 60 miles north to Chicago for employment while maintaining their residences in the assessment area, due to there being more affordable housing prices in the assessment area when compared to Chicago.

The contact identified affordable housing as a need that many individuals have in the assessment area, especially affordable home purchase loans. The contact mentioned that some of the housing in the Rockford MSA is distressed, especially to the south of the assessment area. The contact noted financial literacy training as a general banking need of LMI people. The contact indicated that many LMI people have credit score issues and struggle with financial literacy; saving for a home purchase down payment is also a common barrier to homeownership. Additionally, the contact mentioned that the organization partners with some banks in the assessment area for financial literacy training. The contact mentioned that Midland States Bank is involved in community development activities targeted toward LMI individuals in the assessment area.



**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE ROCKFORD MSA ASSESSMENT AREA**

**LENDING TEST**

The following table displays the bank’s performance under the Lending Test in the Rockford MSA assessment area.

<b>Lending Test Summary</b>	
Lending Activity	Excellent
Borrower Distribution	Good
Geographic Distribution	Adequate
Community Development Loans	Adequate Level

**Lending Activity**

The following table displays the combined 2021 and 2022 lending volume by number and dollar volume.

<b>Summary of Lending Activity January 1, 2021 through December 31, 2022</b>				
<b>Loan Type</b>	<b>#</b>	<b>%</b>	<b>\$ (000s)</b>	<b>%</b>
Home Improvement	10	0.7%	\$371	0.2%
Home Purchase	269	17.5%	\$31,285	17.8%
Multifamily Housing	13	0.8%	\$8,877	5.0%
Refinancing	341	22.1%	\$29,872	17.0%
Other Purpose LOC	179	11.6%	\$7,569	4.3%
Other Purpose Closed/Exempt	13	0.8%	\$918	0.5%
<b>Total HMDA</b>	<b>825</b>	<b>53.5%</b>	<b>\$78,892</b>	<b>44.8%</b>
Small Business	574	37.3%	\$80,126	45.5%
Small Farm	142	9.2%	\$17,112	9.7%
<b>TOTAL LOANS</b>	<b>1,541</b>	<b>100.0%</b>	<b>\$176,130</b>	<b>100.0%</b>

Loans made in the Rockford MSA assessment area represent 26.4 percent of total 2021 and 2022 HMDA and CRA loans by number and 20.0 percent by dollar volume of the total loans made within the combined assessment areas in this evaluation. These percentages are above the percentage of branches (17.0 percent) in this assessment area and above the percentage of total bank deposits (17.6 percent) in this assessment area. Therefore, the bank’s lending activity reflects excellent responsiveness to the credit needs of the Rockford MSA assessment area.

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

Overall, the bank's loan distribution by borrower's profile is good in the Rockford MSA assessment area. Given the bank's emphasis on HMDA lending, greater weight was given to HMDA lending when compared to small business and small farm lending.

### *HMDA Lending*

The bank's performance in making home mortgage loans to individuals of different income levels is good overall. The bank originated 14.7 percent of its HMDA loans to low-income borrowers in 2021, which was higher than the performance of peer institutions in the assessment area (10.0 percent) but below the percentage of families who are low income (21.9 percent). Therefore, the bank's performance is considered good. In 2022, the bank originated 13.8 percent of its HMDA loans to low-income borrowers, which compared favorably to aggregate lending levels (12.3 percent) but was below the demographic figure (21.8 percent), reflecting good performance.

In 2021, the bank originated 22.3 percent of its HMDA loans to moderate-income borrowers, which was above the aggregate lending level (19.7 percent) and the demographic figure (17.0 percent) and is considered good. In 2022, the bank made 22.3 percent of its HMDA loans to moderate-income borrowers as compared to other lenders in the assessment area (22.5 percent) and the demographic figure (17.2 percent), reflecting good performance. When determining the overall conclusion, additional consideration was given to the distribution of HMDA loans by loan purpose. Across both years of data, 47.7 percent of the bank's HMDA loans to LMI borrowers were home purchase loans. These are considered particularly impactful given the information provided by the community contact, who stressed the need for affordable home purchase loans in the assessment area to improve access to affordable housing for LMI individuals.

### *Small Business*

In 2021, the bank originated 21.2 percent of its small business loans to businesses with annual revenues of \$1 million or less, which substantially trailed aggregate lending levels (44.0 percent) and was below the demographic figure (89.4 percent), reflecting poor performance. The bank's level of lending in 2022 improved and was adequate, as the percentage of small business loans to businesses with annual revenues of \$1 million or less (53.5 percent) slightly exceeded aggregate performance (52.8 percent) but was significantly below the demographic figure (89.6 percent). Therefore, the overall distribution of small business loans by business revenue profile is poor.

### *Small Farm Lending*

According to assessment area demographics, 98.0 percent of farms had annual revenues of \$1 million or less in 2021 and 2022. Of the bank's 2021 small farm loans, 45.8 percent were made to farms with annual revenues of \$1 million or less, which slightly trailed the performance of peer institutions in the assessment area (47.6 percent) and is considered adequate. The percentage of loans to small farms in 2022 significantly improved (83.1 percent) and exceeded aggregate lending levels (59.9 percent) and is considered good. Therefore, the bank's level of lending to small farms is good overall.

## **Geographic Distribution of Loans**

The bank's overall geographic distribution of loans in the assessment area is adequate, with primary emphasis placed on HMDA lending. As previously mentioned, the assessment area has 8 low-income census tracts and 27 moderate-income census tracts.

### *HMDA Lending*

The bank's distribution of HMDA loans in LMI geographies is good overall. The percentage of HMDA loans originated in low-income census tracts in 2021 (3.1 percent) and 2022 (3.4 percent) was slightly above aggregate lending levels (2.4 percent in 2021 and 2.7 percent in 2022). Additionally, it was below the percentage of owner-occupied housing in low-income census tracts in 2021 (5.1 percent) and slightly above the percentage of owner-occupied housing in low-income census tracts in 2022 (3.1 percent). This reflects good performance in low-income geographies for both years.

In 2021, the bank originated 12.3 percent of HMDA loans in moderate-income geographies in the assessment area, which was slightly below but in line with the aggregate performance (12.6 percent) and below the demographic levels (15.9 percent), reflecting adequate performance. In 2022, the percentage of HMDA loans in moderate-income geographies improved to 21.2 percent, which was in line with aggregate lending levels (21.1 percent) and the demographic figure (21.3 percent) and is considered adequate.

### *Small Business Lending*

The percentage of small business loans originated in low-income census tracts in 2021 (6.3 percent) and 2022 (3.5 percent) was below aggregate lending levels (8.9 percent in 2021 and 4.5 percent in 2022) and below the demographic figures for low-income geographies (9.1 percent in 2021 and 4.8 percent in 2022); this reflects poor performance in low-income geographies for 2021 and adequate performance in low-income geographies for 2022.

In 2021, the bank originated 14.9 percent of small business loans in moderate-income geographies, which is slightly below aggregate performance (16.1 percent) and the demographic levels (16.4 percent), reflecting adequate performance. The bank's performance improved in 2022, and the bank made 26.4 percent of its small business loans in moderate-income geographies. This performance is above aggregate performance (23.7 percent) and in line with demographic levels (25.9 percent), reflecting good performance.

When considering low- and moderate-income geographies combined, the bank's distribution of small business loans in LMI geographies is adequate overall.

### *Small Farm Lending*

According to assessment area demographics, the percentage of small farms located in low-income census tracts is 0.8 percent. Therefore, the bank was evaluated solely on its performance in moderate-income geographies in this assessment area. In 2021, the percentage of small farm loans

in moderate-income geographies (2.4 percent) was in line with aggregate lending levels (2.4 percent) and was below the percentage of assessment area farms in moderate-income geographies (5.0 percent), reflecting adequate performance. The bank's distribution of small farm loans in moderate-income geographies in 2022 (5.1 percent) improved and was again in line with aggregate lending levels (5.6 percent) and slightly below the demographic figure (5.5 percent) and is considered adequate. Therefore, the overall distribution of small farm loans in LMI geographies is adequate.

No conspicuous lending gaps were identified in the dispersion of the bank's HMDA and CRA loans, particularly in LMI geographies. In 2021, the bank had loan activity in 92.9 percent of all assessment area census tracts and 84.4 percent of all LMI census tracts. In 2022, the bank's loan dispersion was similar, with loan activity in 96.7 percent of all assessment area census tracts and 94.3 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 its distribution of loans by geography income level is adequate overall.

### **Community Development Lending Activity**

The bank makes an adequate level of community development loans in the Rockford MSA assessment area. During the review period, the bank made six community development loans totaling \$36.8 million. These community development loans supported revitalization and stabilization of LMI areas (four loans) and economic development (two loans). Of the community development loans that supported revitalization and stabilization of LMI areas, two loans totaling \$25.0 million were made to a real estate developer specializing in revitalization of distressed properties. The loans were used to create housing and commercial space in LMI census tracts in the assessment area that will be developed with market-rate apartments and commercial and retail space. This in turn will provide housing and employment in LMI areas.

### **INVESTMENT TEST**

The bank makes an excellent level of qualified community development investments and grants within the Rockford MSA assessment area. During the review period, the bank made one investment totaling \$13.2 million in newly qualified investments and received credit for six investments made prior to the review period still outstanding totaling \$4.2 million. The investment made during the review period was a tax credit-supported project investing in a community development corporation for the revitalization of a historically LMI area in the assessment area. The majority of prior-period investments were municipal bonds to improve infrastructure adjacent to LMI areas in the assessment area.

In addition to these investments, the bank made 24 donations totaling \$134,034 to various organizations throughout the assessment area. These donations were predominantly to organizations providing community services to LMI individuals, such as outreach, education, and assistance to those with disabilities or mental health challenges or those experiencing homelessness.

**SERVICE TEST**

The following table displays the bank’s performance under the Service Test in the Rockford MSA assessment area.

Service Test Summary	
Accessibility of Delivery Systems	Reasonably Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Leader in Providing

**Accessibility of Delivery Systems**

The bank operates nine branches in the Rockford MSA assessment area. The following table displays the location of the bank’s branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Branches	0	2	2	5	0	<b>9</b>
	0.0%	22.2%	22.2%	55.6%	0.0%	<b>100%</b>
Census Tracts	8.9%	30.0%	28.9%	28.9%	3.3%	<b>100%</b>
Household Population	6.2%	26.6%	33.3%	32.7%	1.3%	<b>100%</b>

As shown in the table above, the bank operates 22.2 percent of its branches in LMI geographies, which is less than the percentage of LMI census tracts (38.9 percent) and households (32.8 percent). However, the bank has two branches in either middle- or upper-income census tracts that are adjacent to low- or moderate-income census tracts. As a result, the bank’s service delivery systems are reasonably accessible in the assessment area.

**Changes in Branch Locations**

The bank did not open or close any offices in this assessment area during the review period. As a result, the bank’s record of opening and closing offices in this assessment area has not adversely affected the accessibility of delivery systems, particularly to LMI geographies and LMI individuals.

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

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. The bank’s branches in the assessment area offer the same lobby and drive-through hours Monday through Friday during standard business hours, with all locations offering Saturday morning lobby hours. Drive-up hours

are offered at eight of the nine branches in the assessment area, including at one branch in a moderate-income census tract. Lastly, all offices in the assessment area offer the same uniform deposit and loan products, and lenders are equally dispersed throughout the bank's branch locations in the assessment area.

### **Community Development Services**

The bank is a leader in providing community development services in the assessment area. During the review period, 62 bank employees provided 1,358 community development service hours to 41 different organizations in the Rockford MSA assessment area.

These community development services included the following noteworthy services:

- Several of the bank's employees provided financial literacy training at organizations in the assessment area targeted to LMI individuals. The financial literacy training provided at these schools consisted of mock interviews, discussions of financial empowerment, and discussions of checking and savings accounts. Financial literacy training for LMI individuals was an assessment area need identified by the community contact.
- Several of the bank's employees serve as either the chair or as board members for organizations in the assessment area that provide affordable housing and community services for LMI individuals and promote economic development in the assessment area. The employees' noteworthy contributions included providing financial expertise during board and committee meetings including community engagement with LMI communities on affordable housing needs.
- A bank employee serves as treasurer for an organization in the assessment area that provides community services for LMI individuals. The employee provided their financial expertise by performing accounting services, bookkeeping, accounts payables, and financial reporting.

## CHAMPAIGN-URBANA, ILLINOIS MSA

*(Limited-Scope Review)*

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

Midland States Bank operates one branch in the assessment area. The assessment area includes Champaign and Piatt counties, two of the three counties that comprise the Champaign-Urbana, Illinois MSA. The bank did not open or close any branches in this assessment area during the 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	7	9	13	18	5	52
	13.5%	17.3%	25.0%	34.6%	9.6%	100%
Family Population	3,362	10,563	15,099	17,931	435	47,390
	7.1%	22.3%	31.9%	37.8%	0.9%	100%
Household Population	11,212	19,881	25,186	29,083	4,452	89,814
	12.5%	22.1%	28.0%	32.4%	5.0%	100%
Business Institutions	825	1,344	2,177	2,675	346	7,367
	11.2%	18.2%	29.6%	36.3%	4.7%	100%
Agricultural Institutions	3	33	227	110	0	373
	0.8%	8.8%	60.9%	29.5%	0.0%	100%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	10,766	7,949	9,614	19,061	47,390
	22.7%	16.8%	20.3%	40.2%	100%
Household Population	24,224	13,050	14,133	38,407	89,814
	27.0%	14.5%	15.7%	42.8%	100%

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CHAMPAIGN MSA ASSESSMENT AREA**

**LENDING TEST**

Midland States Bank’s overall lending performance in this assessment area is consistent with Lending Test performance in the state of Illinois, as displayed in the table below. For more detailed information related to Lending Test performance, see Appendix C.

<b>Lending Test Criteria</b>	<b>Performance</b>
Lending Activity	Consistent
Distribution of Loans by Borrower’s Profile	Consistent
Geographic Distribution of Loans	Exceeds
Community Development Lending Activity	Below
<b>OVERALL</b>	<b>CONSISTENT</b>

During the review period, the bank made one community development loan totaling \$1.3 million. This loan qualified for a community development purpose of economic development in a moderate-income census tract. The loan was made for the construction of a medical facility housing a small business that provides comprehensive occupational health services and return-to-work programs to create safe, drug-free businesses and industries.

**INVESTMENT TEST**

The bank’s Investment Test performance in this assessment area was below the bank’s overall performance in assessment areas in Illinois reviewed with full-scope procedures. During the review period, the bank made zero community development investments, and the bank had four community development investments totaling \$2.1 million still outstanding from the prior period. Furthermore, two donations were made totaling \$20,000.

**SERVICE TEST**

The bank’s Service Test performance in this assessment area is below the service performance in the state of Illinois, as shown in the table below.

<b>Service Test Criteria</b>	<b>Performance</b>
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, two employees provided 55 community development service hours to four organizations. This is below the bank’s performance in the state of Illinois.



## SCOPE OF EXAMINATION TABLES

Scope of Examination		
<b>TIME PERIOD REVIEWED</b>	January 1, 2021 – December 31, 2022 for HMDA, small business, and small farm lending  January 21, 2021 – July 7, 2024 for community development loans, investment, 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>
N/A	N/A	N/A

Assessment Area – Examination Scope Details					
Assessment Area	Rated Area	# of Offices	Deposits \$ (000s) (as of June 30, 2023)	Branches Visited	CRA Review Procedures
St. Louis MSA	St. Louis MSA	15	\$1,665,940	0	Full-Scope
Chicago	Illinois	15	\$1,307,495	0	Full-Scope
Illinois NonMSA	Illinois	13	\$2,278,257	0	Full-Scope (2)
Rockford MSA	Illinois	9	\$1,129,222	0	Full-Scope
Champaign MSA	Illinois	1	\$51,371	0	Limited-Scope
<b>OVERALL</b>		<b>53</b>	<b>\$6,432,285</b>	<b>0</b>	<b>5 Full-Scope</b>

**SUMMARY OF STATE AND MULTISTATE  
METROPOLITAN STATISTICAL AREA RATINGS**

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

The following table depicts the previous ratings table in numerical form, which is used in determining the overall rating for each rated area for large banks. Summing the points from the Lending, Service, and Investment Tests, each rated area is given a total point value, which equates to an overall rating in accordance with the FFIEC's *Interagency Large Institution CRA Examination Procedures*.

<b>State or Multistate MSA</b>	<b>Lending Test Rating</b>	<b>Investment Test Rating</b>	<b>Service Test Rating</b>	<b>Total Points</b>	<b>Overall Rating</b>
Illinois	9	3	4	16	<b>Satisfactory</b>
St. Louis Multistate MSA	6	4	3	13	<b>Satisfactory</b>

## LENDING PERFORMANCE TABLES BY ASSESSMENT AREA

ST. LOUIS, MISSOURI-ILLINOIS MULTISTATE MSA

Distribution of 2021 Home Mortgage Lending by Borrower Income Level							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	14	19.4%	10.7%	1,455	7.5%	5.5%	21.5%
Moderate	7	9.7%	19.8%	1,329	6.8%	14.2%	17.2%
Middle	10	13.9%	18.4%	2,368	12.2%	17.6%	19.9%
Upper	33	45.8%	27.8%	12,360	63.5%	40.4%	41.4%
Unknown	8	11.1%	23.3%	1,963	10.1%	22.3%	0.0%
<b>TOTAL</b>	<b>72</b>	<b>100.0%</b>	<b>100.0%</b>	<b>19,475</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	10	6.8%	6.6%	1,095	4.1%	3.3%	21.5%
Moderate	27	18.2%	15.5%	3,514	13.1%	10.5%	17.2%
Middle	34	23.0%	20.1%	4,744	17.6%	16.9%	19.9%
Upper	60	40.5%	34.6%	13,877	51.6%	45.7%	41.4%
Unknown	17	11.5%	23.2%	3,656	13.6%	23.6%	0.0%
<b>TOTAL</b>	<b>148</b>	<b>100.0%</b>	<b>100.0%</b>	<b>26,886</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	7.3%	0	0.0%	3.9%	21.5%
Moderate	0	0.0%	15.0%	0	0.0%	10.4%	17.2%
Middle	0	0.0%	22.1%	0	0.0%	18.8%	19.9%
Upper	0	0.0%	50.8%	0	0.0%	58.7%	41.4%
Unknown	0	0.0%	4.8%	0	0.0%	8.2%	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>
<b>Other Purpose LOC</b>							
Low	3	8.1%	6.3%	60	2.8%	2.9%	21.5%
Moderate	2	5.4%	15.2%	18	0.8%	8.5%	17.2%
Middle	9	24.3%	20.6%	612	28.6%	14.3%	19.9%
Upper	21	56.8%	53.4%	1,394	65.1%	71.3%	41.4%
Unknown	2	5.4%	4.6%	56	2.6%	3.1%	0.0%
<b>TOTAL</b>	<b>37</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2,140</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Other Purpose Closed/Exempt							
Low	0	0.0%	11.0%	0	0.0%	5.1%	21.5%
Moderate	0	0.0%	16.7%	0	0.0%	11.2%	17.2%
Middle	0	0.0%	22.8%	0	0.0%	14.4%	19.9%
Upper	1	100.0%	41.1%	50	100.0%	57.4%	41.4%
Unknown	0	0.0%	8.4%	0	0.0%	11.9%	0.0%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>50</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Purpose Not Applicable							
Low	0	0.0%	2.7%	0	0.0%	2.1%	21.5%
Moderate	0	0.0%	1.6%	0	0.0%	1.9%	17.2%
Middle	0	0.0%	0.9%	0	0.0%	1.4%	19.9%
Upper	0	0.0%	0.7%	0	0.0%	0.9%	41.4%
Unknown	0	0.0%	94.1%	0	0.0%	93.8%	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>
Multifamily Loans							
Low	0	0.0%	0.2%	0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.6%	0	0.0%	0.0%	N/A
Middle	0	0.0%	0.6%	0	0.0%	0.1%	N/A
Upper	0	0.0%	3.7%	0	0.0%	0.7%	N/A
Unknown	9	100.0%	94.9%	13,523	100.0%	99.2%	N/A
<b>TOTAL</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>13,523</b>	<b>100.0%</b>	<b>100.0%</b>	<b>N/A</b>
Total Home Mortgage Loans							Families by Family Income %
Low	27	10.1%	8.1%	2,610	4.2%	4.0%	21.5%
Moderate	36	13.5%	16.9%	4,861	7.8%	11.5%	17.2%
Middle	53	19.9%	19.3%	7,724	12.4%	16.5%	19.9%
Upper	115	43.1%	32.4%	27,681	44.6%	41.9%	41.4%
Unknown	36	13.5%	23.3%	19,198	30.9%	26.1%	0.0%
<b>TOTAL</b>	<b>267</b>	<b>100.0%</b>	<b>100.0%</b>	<b>62,074</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2021 FFIEC Census Data</i>							
<i>2011–2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Home Mortgage Lending by Borrower Income Level							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	11	16.4%	11.4%	1,140	6.1%	5.7%	20.6%
Moderate	11	16.4%	20.3%	1,950	10.5%	14.8%	17.8%
Middle	12	17.9%	18.6%	3,938	21.1%	18.1%	21.0%
Upper	23	34.3%	26.7%	10,163	54.5%	39.8%	40.6%
Unknown	10	14.9%	23.0%	1,443	7.7%	21.6%	0.0%
<b>TOTAL</b>	<b>67</b>	<b>100.0%</b>	<b>100.0%</b>	<b>18,634</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	5	9.3%	12.9%	364	5.2%	7.0%	20.6%
Moderate	10	18.5%	21.7%	860	12.4%	16.0%	17.8%
Middle	10	18.5%	21.1%	940	13.5%	19.5%	21.0%
Upper	24	44.4%	27.2%	4,086	58.7%	39.9%	40.6%
Unknown	5	9.3%	17.1%	710	10.2%	17.7%	0.0%
<b>TOTAL</b>	<b>54</b>	<b>100.0%</b>	<b>100.0%</b>	<b>6,960</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	9.0%	0	0.0%	5.6%	20.6%
Moderate	0	0.0%	16.4%	0	0.0%	11.7%	17.8%
Middle	0	0.0%	22.7%	0	0.0%	18.8%	21.0%
Upper	0	0.0%	48.4%	0	0.0%	59.5%	40.6%
Unknown	1	100.0%	3.5%	100	100.0%	4.5%	0.0%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	8	17.0%	9.0%	287	9.4%	5.1%	20.6%
Moderate	10	21.3%	16.1%	579	18.9%	10.5%	17.8%
Middle	6	12.8%	23.1%	248	8.1%	17.3%	21.0%
Upper	20	42.6%	47.6%	1,785	58.2%	62.9%	40.6%
Unknown	3	6.4%	4.2%	170	5.5%	4.3%	0.0%
<b>TOTAL</b>	<b>47</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3,069</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	2	66.7%	12.7%	153	88.4%	6.6%	20.6%
Moderate	1	33.3%	18.5%	20	11.6%	10.0%	17.8%
Middle	0	0.0%	23.0%	0	0.0%	15.9%	21.0%
Upper	0	0.0%	40.8%	0	0.0%	60.7%	40.6%
Unknown	0	0.0%	5.1%	0	0.0%	6.8%	0.0%
<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>173</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	3.8%	0	0.0%	3.2%	20.6%
Moderate	0	0.0%	1.5%	0	0.0%	2.5%	17.8%
Middle	0	0.0%	0.3%	0	0.0%	0.5%	21.0%
Upper	0	0.0%	0.2%	0	0.0%	0.0%	40.6%
Unknown	0	0.0%	94.2%	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>
Multifamily Loans							
Low	0	0.0%	0.2%	0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.2%	0	0.0%	0.0%	N/A
Middle	0	0.0%	0.3%	0	0.0%	0.0%	N/A
Upper	0	0.0%	2.1%	0	0.0%	0.3%	N/A
Unknown	7	100.0%	97.3%	50,540	100.0%	99.6%	N/A
<b>TOTAL</b>	<b>7</b>	<b>100.0%</b>	<b>100.0%</b>	<b>50,540</b>	<b>100.0%</b>	<b>100.0%</b>	<b>N/A</b>
Total Home Mortgage Loans							Families By Family Income %
Low	26	14.5%	11.4%	1,944	2.4%	5.5%	20.6%
Moderate	32	17.9%	19.9%	3,409	4.3%	13.5%	17.8%
Middle	28	15.6%	19.6%	5,126	6.4%	16.7%	21.0%
Upper	67	37.4%	29.1%	16,034	20.2%	37.2%	40.6%
Unknown	26	14.5%	20.0%	52,963	66.6%	27.1%	0.0%
<b>TOTAL</b>	<b>179</b>	<b>100.0%</b>	<b>100.0%</b>	<b>79,476</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2022 FFIEC Census Data            2016–2020 U.S. Census Bureau: American Community Survey            Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Business Lending by Borrower Income Level								
Business Revenue and Loan Size		2021						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	37	15.4%	50.8%	\$9,789	27.6%	29.8%	90.1%
	Over \$1 Million/ Unknown	203	84.6%	49.2%	\$25,626	72.4%	70.2%	9.9%
	<b>TOTAL</b>	<b>240</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$35,415</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	160	66.7%	89.4%	\$4,857	13.7%	28.0%	
	\$100,001–\$250,000	37	15.4%	5.3%	\$5,911	16.7%	17.2%	
	\$250,001–\$1 Million	43	17.9%	5.3%	\$24,647	69.6%	54.8%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>240</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$35,415</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	18	48.6%		\$813	8.3%		
	\$100,001–\$250,000	4	10.8%		\$612	6.3%		
	\$250,001–\$1 Million	15	40.5%		\$8,364	85.4%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>37</b>	<b>100.0%</b>		<b>\$9,789</b>	<b>100.0%</b>		

Distribution of 2022 Small Business Lending by Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	26	41.3%	53.3%	\$3,128	20.5%	30.3%	90.4%
	Over \$1 Million/ Unknown	37	58.7%	46.7%	\$12,131	79.5%	69.7%	9.6%
	<b>TOTAL</b>	<b>63</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$15,259</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	26	41.3%	92.2%	\$1,305	8.6%	30.8%	
	\$100,001–\$250,000	15	23.8%	3.8%	\$2,438	16.0%	15.5%	
	\$250,001–\$1 Million	22	34.9%	4.1%	\$11,516	75.5%	53.7%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>63</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$15,259</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	17	65.4%		\$660	21.1%		
	\$100,001–\$250,000	5	19.2%		\$716	22.9%		
	\$250,001–\$1 Million	4	15.4%		\$1,752	56.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>26</b>	<b>100.0%</b>		<b>\$3,128</b>	<b>100.0%</b>		



Distribution of 2021 Small Farm Lending by Borrower Income Level								
Farm Revenue and Loan Size		2021						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	1	11.1%	61.7%	\$360	74.5%	64.6%	97.8%
	Over \$1 Million/ Unknown	8	88.9%	38.3%	\$123	25.5%	35.4%	2.2%
	<b>TOTAL</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$483</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	8	88.9%	81.1%	\$123	25.5%	24.9%	
	\$100,001–\$250,000	0	0.0%	11.1%	\$0	0.0%	31.3%	
	\$250,001–\$500,000	1	11.1%	7.7%	\$360	74.5%	43.8%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$483</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	0	0.0%		\$0	0.0%		
	\$100,001–\$250,000	0	0.0%		\$0	0.0%		
	\$250,001–\$1 Million	1	100.0%		\$360	100.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>		<b>\$360</b>	<b>100.0%</b>		

Distribution of 2022 Small Farm Lending by Borrower Income Level								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	2	100.0%	63.2%	\$285	100.0%	63.0%	98.1%
	Over \$1 Million/ Unknown	0	0.0%	36.8%	\$0	0.0%	37.0%	1.9%
	<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$285</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	1	50.0%	79.7%	\$75	26.3%	25.0%	
	\$100,001–\$250,000	1	50.0%	10.6%	\$210	73.7%	26.4%	
	\$250,001–\$500,000	0	0.0%	9.6%	\$0	0.0%	48.6%	
	Over \$500,000	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>\$285</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	1	50.0%		\$75	26.3%		
	\$100,001–\$250,000	1	50.0%		\$210	73.7%		
	\$250,001–\$1 Million	0	0.0%		\$0	0.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>		<b>\$285</b>	<b>100.0%</b>		

Distribution of 2021 Home Mortgage Lending by Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	3	4.2%	2.6%	279	1.4%	1.3%	5.2%
Moderate	8	11.1%	17.0%	688	3.5%	10.4%	17.6%
Middle	32	44.4%	41.9%	8,585	44.1%	36.7%	40.4%
Upper	29	40.3%	38.4%	9,923	51.0%	51.4%	36.6%
Unknown	0	0.0%	0.2%	0	0.0%	0.2%	0.1%
<b>TOTAL</b>	<b>72</b>	<b>100.0%</b>	<b>100.0%</b>	<b>19,475</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	4	2.7%	0.9%	637	2.4%	0.5%	5.2%
Moderate	5	3.4%	10.2%	703	2.6%	6.5%	17.6%
Middle	64	43.2%	39.8%	9,591	35.7%	33.1%	40.4%
Upper	75	50.7%	49.0%	15,955	59.3%	59.9%	36.6%
Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.1%
<b>TOTAL</b>	<b>148</b>	<b>100.0%</b>	<b>100.0%</b>	<b>26,886</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	1.7%	0	0.0%	1.3%	5.2%
Moderate	0	0.0%	9.9%	0	0.0%	6.5%	17.6%
Middle	0	0.0%	35.5%	0	0.0%	29.7%	40.4%
Upper	0	0.0%	52.8%	0	0.0%	62.4%	36.6%
Unknown	0	0.0%	0.1%	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>Other Purpose LOC</b>							
Low	0	0.0%	1.7%	0	0.0%	0.7%	5.2%
Moderate	3	8.1%	8.6%	78	3.6%	5.2%	17.6%
Middle	14	37.8%	34.6%	626	29.3%	25.4%	40.4%
Upper	20	54.1%	55.0%	1,436	67.1%	68.7%	36.6%
Unknown	0	0.0%	0.1%	0	0.0%	0.0%	0.1%
<b>TOTAL</b>	<b>37</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2,140</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	2.7%	0	0.0%	1.1%	5.2%
Moderate	1	100.0%	15.0%	50	100.0%	7.4%	17.6%
Middle	0	0.0%	41.1%	0	0.0%	29.7%	40.4%
Upper	0	0.0%	41.2%	0	0.0%	61.8%	36.6%
Unknown	0	0.0%	0.1%	0	0.0%	0.0%	0.1%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>50</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	7.6%	0	0.0%	5.5%	5.2%
Moderate	0	0.0%	25.3%	0	0.0%	18.5%	17.6%
Middle	0	0.0%	45.0%	0	0.0%	44.5%	40.4%
Upper	0	0.0%	22.0%	0	0.0%	31.4%	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>
Multifamily Loans							% of Multifamily Units
Low	2	22.2%	11.9%	945	7.0%	4.7%	13.3%
Moderate	4	44.4%	34.6%	9,289	68.7%	21.8%	21.4%
Middle	3	33.3%	38.6%	3,289	24.3%	31.3%	35.0%
Upper	0	0.0%	14.0%	0	0.0%	40.7%	29.5%
Unknown	0	0.0%	0.9%	0	0.0%	1.4%	0.9%
<b>TOTAL</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>13,523</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	9	3.4%	1.7%	1,861	3.0%	1.0%	5.2%
Moderate	21	7.9%	13.0%	10,808	17.4%	8.7%	17.6%
Middle	113	42.3%	40.4%	22,091	35.6%	34.4%	40.4%
Upper	124	46.4%	44.8%	27,314	44.0%	55.7%	36.6%
Unknown	0	0.0%	0.1%	0	0.0%	0.2%	0.1%
<b>TOTAL</b>	<b>267</b>	<b>100.0%</b>	<b>100.0%</b>	<b>62,074</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2021 FFIEC Census Data</i>							
<i>2011–2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Home Mortgage Lending by Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	3.3%	0	0.0%	1.8%	4.4%
Moderate	12	17.9%	17.0%	1,280	6.9%	9.9%	16.6%
Middle	27	40.3%	43.9%	7,471	40.1%	38.6%	41.8%
Upper	28	41.8%	35.6%	9,883	53.0%	49.6%	36.9%
Unknown	0	0.0%	0.2%	0	0.0%	0.2%	0.2%
<b>TOTAL</b>	<b>67</b>	<b>100.0%</b>	<b>100.0%</b>	<b>18,634</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	2.3%	0	0.0%	1.3%	4.4%
Moderate	10	18.5%	14.0%	800	11.5%	8.3%	16.6%
Middle	14	25.9%	43.8%	1,048	15.1%	36.9%	41.8%
Upper	30	55.6%	39.6%	5,112	73.4%	53.3%	36.9%
Unknown	0	0.0%	0.2%	0	0.0%	0.2%	0.2%
<b>TOTAL</b>	<b>54</b>	<b>100.0%</b>	<b>100.0%</b>	<b>6,960</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	1.5%	0	0.0%	0.8%	4.4%
Moderate	0	0.0%	9.0%	0	0.0%	6.2%	16.6%
Middle	0	0.0%	38.1%	0	0.0%	31.2%	41.8%
Upper	1	100.0%	51.2%	100	100.0%	61.7%	36.9%
Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.2%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	1.2%	0	0.0%	0.7%	4.4%
Moderate	4	8.5%	7.4%	228	7.4%	4.1%	16.6%
Middle	23	48.9%	37.2%	1,215	39.6%	29.1%	41.8%
Upper	20	42.6%	54.1%	1,626	53.0%	66.0%	36.9%
Unknown	0	0.0%	0.1%	0	0.0%	0.0%	0.2%
<b>TOTAL</b>	<b>47</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3,069</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	2.6%	0	0.0%	1.3%	4.4%
Moderate	0	0.0%	11.2%	0	0.0%	6.4%	16.6%
Middle	1	33.3%	43.7%	20	11.6%	31.4%	41.8%
Upper	2	66.7%	42.4%	153	88.4%	60.8%	36.9%
Unknown	0	0.0%	0.1%	0	0.0%	0.0%	0.2%
<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>173</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Purpose Not Applicable							
Low	0	0.0%	7.8%	0	0.0%	4.3%	4.4%
Moderate	0	0.0%	32.3%	0	0.0%	24.7%	16.6%
Middle	0	0.0%	43.1%	0	0.0%	46.9%	41.8%
Upper	0	0.0%	16.3%	0	0.0%	23.9%	36.9%
Unknown	0	0.0%	0.5%	0	0.0%	0.3%	0.2%
<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 Loans							% of Multifamily Units
Low	0	0.0%	10.8%	0	0.0%	9.5%	11.3%
Moderate	3	42.9%	30.9%	5,367	10.6%	13.0%	19.0%
Middle	1	14.3%	38.0%	12,377	24.5%	46.9%	40.0%
Upper	3	42.9%	19.1%	32,796	64.9%	29.5%	27.9%
Unknown	0	0.0%	1.3%	0	0.0%	1.1%	1.8%
<b>TOTAL</b>	<b>7</b>	<b>100.0%</b>	<b>100.0%</b>	<b>50,540</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	2.9%	0	0.0%	2.3%	4.4%
Moderate	29	16.2%	15.4%	7,675	9.7%	9.6%	16.6%
Middle	66	36.9%	43.1%	22,131	27.8%	38.5%	41.8%
Upper	84	46.9%	38.4%	49,670	62.5%	49.3%	36.9%
Unknown	0	0.0%	0.2%	0	0.0%	0.3%	0.2%
<b>TOTAL</b>	<b>179</b>	<b>100.0%</b>	<b>100.0%</b>	<b>79,476</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2022 FFIEC Census Data</i>							
<i>2016–2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Business Lending by Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	19	7.9%	6.1%	\$2,668	7.5%	6.5%	6.5%
Moderate	38	15.8%	17.6%	\$6,319	17.8%	18.4%	19.0%
Middle	84	35.0%	34.9%	\$16,666	47.1%	32.5%	35.1%
Upper	99	41.3%	40.4%	\$9,762	27.6%	40.5%	38.5%
Unknown	0	0.0%	1.1%	\$0	0.0%	2.1%	0.9%
<b>TOTAL</b>	<b>240</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$35,415</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2021 FFIEC Census Data</i>							
<i>2021 Dun &amp; Bradstreet Data</i>							
<i>2011–2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Small Business Lending by Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	8	12.7%	5.8%	\$2,109	13.8%	7.1%	6.6%
Moderate	9	14.3%	14.6%	\$2,706	17.7%	14.4%	16.4%
Middle	21	33.3%	37.7%	\$5,619	36.8%	35.5%	37.8%
Upper	24	38.1%	40.6%	\$4,793	31.4%	41.0%	38.3%
Unknown	1	1.6%	1.2%	\$32	0.2%	2.0%	1.0%
<b>TOTAL</b>	<b>63</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$15,259</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2022 FFIEC Census Data 2022 Dun &amp; Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Farm Lending by Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.7%	\$0	0.0%	0.5%	1.1%
Moderate	1	11.1%	7.3%	\$21	4.3%	6.4%	8.4%
Middle	2	22.2%	59.2%	\$23	4.8%	56.5%	55.0%
Upper	6	66.7%	32.5%	\$439	90.9%	36.1%	35.4%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.4%	0.2%
<b>TOTAL</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$483</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2021 FFIEC Census Data 2021 Dun &amp; Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Small Farm Lending by Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	2.2%	\$0	0.0%	0.7%	1.9%
Moderate	0	0.0%	6.7%	\$0	0.0%	4.9%	9.8%
Middle	1	50.0%	57.9%	\$75	26.3%	60.1%	55.2%
Upper	1	50.0%	33.2%	\$210	73.7%	34.3%	32.8%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.3%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$285</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2022 FFIEC Census Data 2022 Dun &amp; Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>							

**ILLINOIS**  
**CHICAGO ASSESSMENT AREA**

Distribution of 2021 Home Mortgage Lending by Borrower Income Level							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	42	16.6%	8.3%	5,335	13.5%	4.9%	18.4%
Moderate	102	40.3%	23.0%	14,418	36.4%	18.2%	16.3%
Middle	59	23.3%	22.9%	9,215	23.3%	22.6%	21.0%
Upper	45	17.8%	28.1%	9,988	25.2%	37.1%	44.3%
Unknown	5	2.0%	17.8%	671	1.7%	17.1%	0.0%
<b>TOTAL</b>	<b>253</b>	<b>100.0%</b>	<b>100.0%</b>	<b>39,627</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	15	5.9%	5.5%	1,058	3.0%	3.0%	18.4%
Moderate	39	15.3%	15.4%	4,009	11.3%	11.3%	16.3%
Middle	74	29.0%	23.7%	8,994	25.3%	21.3%	21.0%
Upper	105	41.2%	38.0%	18,778	52.8%	45.9%	44.3%
Unknown	22	8.6%	17.5%	2,696	7.6%	18.4%	0.0%
<b>TOTAL</b>	<b>255</b>	<b>100.0%</b>	<b>100.0%</b>	<b>35,535</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	5.9%	0	0.0%	4.3%	18.4%
Moderate	1	33.3%	12.6%	20	31.7%	10.3%	16.3%
Middle	1	33.3%	24.0%	8	12.7%	22.3%	21.0%
Upper	1	33.3%	52.9%	35	55.6%	56.4%	44.3%
Unknown	0	0.0%	4.6%	0	0.0%	6.7%	0.0%
<b>TOTAL</b>	<b>3</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	3	5.0%	6.4%	133	4.8%	4.6%	18.4%
Moderate	5	8.3%	15.2%	128	4.6%	12.2%	16.3%
Middle	14	23.3%	22.8%	509	18.3%	19.1%	21.0%
Upper	36	60.0%	51.7%	1,916	69.0%	60.6%	44.3%
Unknown	2	3.3%	4.0%	90	3.2%	3.5%	0.0%
<b>TOTAL</b>	<b>60</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2,776</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	1	12.5%	7.0%	17	3.1%	5.0%	18.4%
Moderate	0	0.0%	15.6%	0	0.0%	11.2%	16.3%
Middle	2	25.0%	18.3%	25	4.6%	14.1%	21.0%
Upper	5	62.5%	49.1%	504	92.3%	58.4%	44.3%
Unknown	0	0.0%	10.0%	0	0.0%	11.3%	0.0%
<b>TOTAL</b>	<b>8</b>	<b>100.0%</b>	<b>100.0%</b>	<b>546</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>



Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.2%	0	0.0%	0.1%	18.4%
Moderate	0	0.0%	0.5%	0	0.0%	0.4%	16.3%
Middle	0	0.0%	0.1%	0	0.0%	0.2%	21.0%
Upper	0	0.0%	0.1%	0	0.0%	0.2%	44.3%
Unknown	0	0.0%	99.1%	0	0.0%	99.1%	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>
Multifamily Loans							
Low	0	0.0%	6.7%	0	0.0%	0.3%	N/A
Moderate	0	0.0%	1.3%	0	0.0%	0.1%	N/A
Middle	0	0.0%	1.3%	0	0.0%	0.2%	N/A
Upper	2	40.0%	5.4%	473	30.1%	1.1%	N/A
Unknown	3	60.0%	85.4%	1,098	69.9%	98.2%	N/A
<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1,571</b>	<b>100.0%</b>	<b>100.0%</b>	<b>N/A</b>
Total Home Mortgage Loans							Families by Family Income %
Low	61	10.4%	6.5%	6,543	8.2%	3.8%	18.4%
Moderate	147	25.2%	18.1%	18,575	23.2%	13.9%	16.3%
Middle	150	25.7%	23.1%	18,751	23.4%	21.2%	21.0%
Upper	194	33.2%	34.2%	31,694	39.6%	41.1%	44.3%
Unknown	32	5.5%	18.1%	4,555	5.7%	19.9%	0.0%
<b>TOTAL</b>	<b>584</b>	<b>100.0%</b>	<b>100.0%</b>	<b>80,118</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2021 FFIEC Census Data            2011–2015 U.S. Census Bureau: American Community Survey            Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Home Mortgage Lending by Borrower Income Level							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	50	23.0%	10.2%	6,682	17.2%	5.8%	18.1%
Moderate	90	41.5%	24.0%	15,773	40.7%	19.1%	17.5%
Middle	43	19.8%	23.6%	8,032	20.7%	24.3%	21.7%
Upper	31	14.3%	24.1%	7,753	20.0%	33.0%	42.7%
Unknown	3	1.4%	18.2%	498	1.3%	17.7%	0.0%
<b>TOTAL</b>	<b>217</b>	<b>100.0%</b>	<b>100.0%</b>	<b>38,738</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	25	20.7%	12.5%	1,751	16.2%	7.9%	18.1%
Moderate	28	23.1%	24.3%	2,048	18.9%	19.9%	17.5%
Middle	29	24.0%	24.7%	2,434	22.5%	24.6%	21.7%
Upper	30	24.8%	26.3%	3,424	31.6%	34.3%	42.7%
Unknown	9	7.4%	12.3%	1,166	10.8%	13.4%	0.0%
<b>TOTAL</b>	<b>121</b>	<b>100.0%</b>	<b>100.0%</b>	<b>10,823</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	1	11.1%	6.9%	11	2.1%	5.3%	18.1%
Moderate	3	33.3%	16.3%	213	40.2%	12.7%	17.5%
Middle	3	33.3%	26.5%	270	50.9%	22.6%	21.7%
Upper	2	22.2%	46.7%	36	6.8%	55.7%	42.7%
Unknown	0	0.0%	3.6%	0	0.0%	3.7%	0.0%
<b>TOTAL</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>530</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	9	8.7%	8.3%	345	6.6%	6.5%	18.1%
Moderate	21	20.2%	19.5%	898	17.3%	14.9%	17.5%
Middle	27	26.0%	26.6%	1,046	20.1%	24.1%	21.7%
Upper	44	42.3%	39.7%	2,699	51.9%	49.8%	42.7%
Unknown	3	2.9%	5.9%	212	4.1%	4.7%	0.0%
<b>TOTAL</b>	<b>104</b>	<b>100.0%</b>	<b>100.0%</b>	<b>5,200</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	1	10.0%	11.3%	30	8.3%	9.3%	18.1%
Moderate	1	10.0%	21.5%	40	11.1%	18.9%	17.5%
Middle	4	40.0%	27.2%	113	31.3%	23.4%	21.7%
Upper	4	40.0%	35.1%	178	49.3%	41.4%	42.7%
Unknown	0	0.0%	4.9%	0	0.0%	7.0%	0.0%
<b>TOTAL</b>	<b>10</b>	<b>100.0%</b>	<b>100.0%</b>	<b>361</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	1.5%	0	0.0%	1.2%	18.1%
Moderate	0	0.0%	0.5%	0	0.0%	0.7%	17.5%
Middle	0	0.0%	0.8%	0	0.0%	1.0%	21.7%
Upper	0	0.0%	0.0%	0	0.0%	0.0%	42.7%
Unknown	0	0.0%	97.2%	0	0.0%	97.2%	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>
Multifamily Loans							
Low	1	16.7%	7.7%	169	6.6%	0.2%	N/A
Moderate	0	0.0%	0.5%	0	0.0%	0.0%	N/A
Middle	0	0.0%	0.5%	0	0.0%	0.0%	N/A
Upper	0	0.0%	3.4%	0	0.0%	0.3%	N/A
Unknown	5	83.3%	88.0%	2,381	93.4%	99.4%	N/A
<b>TOTAL</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2,550</b>	<b>100.0%</b>	<b>100.0%</b>	<b>N/A</b>
Total Home Mortgage Loans							Families By Family Income %
Low	87	18.6%	10.5%	8,988	15.4%	6.0%	18.1%
Moderate	143	30.6%	23.1%	18,972	32.6%	17.9%	17.5%
Middle	106	22.7%	23.9%	11,895	20.4%	22.8%	21.7%
Upper	111	23.8%	26.5%	14,090	24.2%	32.0%	42.7%
Unknown	20	4.3%	16.0%	4,257	7.3%	21.3%	0.0%
<b>TOTAL</b>	<b>467</b>	<b>100.0%</b>	<b>100.0%</b>	<b>58,202</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2022 FFIEC Census Data</i>							
<i>2016–2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Business Lending by Borrower Income Level								
Business Revenue and Loan Size		2021						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	59	16.8%	45.2%	\$12,240	25.6%	26.1%	90.5%
	Over \$1 Million/ Unknown	293	83.2%	54.8%	\$35,665	74.4%	73.9%	9.5%
	<b>TOTAL</b>	<b>352</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$47,905</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	238	67.6%	89.4%	\$7,745	16.2%	30.7%	
	\$100,001–\$250,000	50	14.2%	5.9%	\$7,953	16.6%	19.4%	
	\$250,001–\$1 Million	64	18.2%	4.7%	\$32,207	67.2%	49.8%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>352</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$47,905</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	25	42.4%		\$1,333	10.9%		
	\$100,001–\$250,000	16	27.1%		\$2,632	21.5%		
	\$250,001–\$1 Million	18	30.5%		\$8,275	67.6%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>59</b>	<b>100.0%</b>		<b>\$12,240</b>	<b>100.0%</b>		

Distribution of 2022 Small Business Lending by Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	53	58.9%	51.5%	\$9,669	42.8%	28.4%	90.6%
	Over \$1 Million/ Unknown	37	41.1%	48.5%	\$12,937	57.2%	71.6%	9.4%
	<b>TOTAL</b>	<b>90</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$22,606</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	38	42.2%	91.9%	\$2,019	8.9%	33.3%	
	\$100,001–\$250,000	20	22.2%	4.3%	\$3,363	14.9%	17.6%	
	\$250,001–\$1 Million	32	35.6%	3.8%	\$17,224	76.2%	49.1%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>90</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$22,606</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	29	54.7%		\$1,346	13.9%		
	\$100,001–\$250,000	11	20.8%		\$1,794	18.6%		
	\$250,001–\$1 Million	13	24.5%		\$6,529	67.5%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>53</b>	<b>100.0%</b>		<b>\$9,669</b>	<b>100.0%</b>		

Distribution of 2021 Small Farm Lending by Borrower Income Level								
Farm Revenue and Loan Size		2021						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	27	47.4%	58.6%	\$3,815	77.9%	67.2%	97.2%
	Over \$1 Million/ Unknown	30	52.6%	41.4%	\$1,081	22.1%	32.8%	2.8%
	<b>TOTAL</b>	<b>57</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,896</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	43	75.4%	79.6%	\$1,347	27.5%	24.0%	
	\$100,001–\$250,000	7	12.3%	12.2%	\$1,136	23.2%	31.9%	
	\$250,001–\$500,000	7	12.3%	8.2%	\$2,413	49.3%	44.0%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>57</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,896</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	16	59.3%		\$743	19.5%		
	\$100,001–\$250,000	4	14.8%		\$659	17.3%		
	\$250,001–\$1 Million	7	25.9%		\$2,413	63.3%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>27</b>	<b>100.0%</b>		<b>\$3,815</b>	<b>100.0%</b>		

Distribution of 2022 Small Farm Lending by Borrower Income Level								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	30	93.8%	49.9%	\$4,648	87.7%	58.7%	97.4%
	Over \$1 Million/ Unknown	2	6.3%	50.1%	\$650	12.3%	41.3%	2.6%
	<b>TOTAL</b>	<b>32</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,298</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	17	53.1%	73.2%	\$825	15.6%	18.6%	
	\$100,001–\$250,000	7	21.9%	15.2%	\$1,323	25.0%	30.4%	
	\$250,001–\$500,000	8	25.0%	11.6%	\$3,150	59.5%	51.0%	
	Over \$500,000	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>\$5,298</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	17	56.7%		\$825	17.7%		
	\$100,001–\$250,000	6	20.0%		\$1,173	25.2%		
	\$250,001–\$1 Million	7	23.3%		\$2,650	57.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>30</b>	<b>100.0%</b>		<b>\$4,648</b>	<b>100.0%</b>		

Distribution of 2021 Home Mortgage Lending by Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	21	8.3%	1.4%	2,389	6.0%	0.9%	2.1%
Moderate	78	30.8%	11.4%	12,182	30.7%	8.1%	12.9%
Middle	97	38.3%	43.5%	13,885	35.0%	38.4%	43.2%
Upper	57	22.5%	43.7%	11,171	28.2%	52.6%	41.8%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>253</b>	<b>100.0%</b>	<b>100.0%</b>	<b>39,627</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	7	2.7%	0.8%	404	1.1%	0.5%	2.1%
Moderate	23	9.0%	7.7%	2,397	6.7%	5.1%	12.9%
Middle	118	46.3%	39.4%	14,715	41.4%	34.1%	43.2%
Upper	107	42.0%	52.1%	18,019	50.7%	60.3%	41.8%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>255</b>	<b>100.0%</b>	<b>100.0%</b>	<b>35,535</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	1.1%	0	0.0%	0.6%	2.1%
Moderate	0	0.0%	7.3%	0	0.0%	5.2%	12.9%
Middle	3	100.0%	35.9%	63	100.0%	32.6%	43.2%
Upper	0	0.0%	55.7%	0	0.0%	61.6%	41.8%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>3</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	1	1.7%	0.5%	10	0.4%	0.3%	2.1%
Moderate	7	11.7%	7.1%	321	11.6%	4.9%	12.9%
Middle	29	48.3%	38.5%	1,342	48.3%	35.3%	43.2%
Upper	23	38.3%	53.8%	1,103	39.7%	59.6%	41.8%
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>2,776</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	1.5%	0	0.0%	1.0%	2.1%
Moderate	1	12.5%	7.6%	219	40.1%	5.6%	12.9%
Middle	5	62.5%	42.0%	147	26.9%	32.9%	43.2%
Upper	2	25.0%	48.9%	180	33.0%	60.5%	41.8%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>8</b>	<b>100.0%</b>	<b>100.0%</b>	<b>546</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>



Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	1.8%	0	0.0%	1.3%	2.1%
Moderate	0	0.0%	18.7%	0	0.0%	13.6%	12.9%
Middle	0	0.0%	47.6%	0	0.0%	44.8%	43.2%
Upper	0	0.0%	31.9%	0	0.0%	40.3%	41.8%
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>
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	10.0%	0	0.0%	6.9%	19.7%
Moderate	1	20.0%	29.7%	169	10.8%	18.3%	28.8%
Middle	3	60.0%	43.9%	1,002	63.8%	42.0%	31.3%
Upper	1	20.0%	16.3%	400	25.5%	32.8%	19.7%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.5%
<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>1,571</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	29	5.0%	1.1%	2,803	3.5%	0.8%	2.1%
Moderate	110	18.8%	9.3%	15,288	19.1%	6.7%	12.9%
Middle	255	43.7%	41.0%	31,154	38.9%	36.2%	43.2%
Upper	190	32.5%	48.6%	30,873	38.5%	56.3%	41.8%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>584</b>	<b>100.0%</b>	<b>100.0%</b>	<b>80,118</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2021 FFIEC Census Data</i>							
<i>2011–2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Home Mortgage Lending by Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	4	1.8%	0.7%	608	1.6%	0.4%	0.6%
Moderate	96	44.2%	16.9%	16,051	41.4%	11.9%	17.9%
Middle	70	32.3%	43.1%	13,675	35.3%	38.3%	41.6%
Upper	47	21.7%	38.9%	8,404	21.7%	48.9%	39.6%
Unknown	0	0.0%	0.4%	0	0.0%	0.5%	0.3%
<b>TOTAL</b>	<b>217</b>	<b>100.0%</b>	<b>100.0%</b>	<b>38,738</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	1	0.8%	0.4%	62	0.6%	0.3%	0.6%
Moderate	29	24.0%	14.2%	2,309	21.3%	9.8%	17.9%
Middle	50	41.3%	43.9%	4,406	40.7%	39.5%	41.6%
Upper	41	33.9%	41.2%	4,046	37.4%	50.1%	39.6%
Unknown	0	0.0%	0.3%	0	0.0%	0.3%	0.3%
<b>TOTAL</b>	<b>121</b>	<b>100.0%</b>	<b>100.0%</b>	<b>10,823</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	0.2%	0	0.0%	0.1%	0.6%
Moderate	1	11.1%	9.1%	25	4.7%	7.2%	17.9%
Middle	6	66.7%	37.6%	449	84.7%	32.0%	41.6%
Upper	2	22.2%	53.1%	56	10.6%	60.6%	39.6%
Unknown	0	0.0%	0.0%	0	0.0%	0.1%	0.3%
<b>TOTAL</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>530</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	0.4%	0	0.0%	0.2%	0.6%
Moderate	16	15.4%	9.9%	505	9.7%	6.9%	17.9%
Middle	53	51.0%	38.1%	2,581	49.6%	33.8%	41.6%
Upper	35	33.7%	51.5%	2,114	40.7%	58.8%	39.6%
Unknown	0	0.0%	0.3%	0	0.0%	0.2%	0.3%
<b>TOTAL</b>	<b>104</b>	<b>100.0%</b>	<b>100.0%</b>	<b>5,200</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	0.4%	0	0.0%	0.5%	0.6%
Moderate	2	20.0%	13.5%	65	18.0%	11.8%	17.9%
Middle	5	50.0%	43.1%	178	49.3%	36.5%	41.6%
Upper	3	30.0%	42.7%	118	32.7%	51.0%	39.6%
Unknown	0	0.0%	0.3%	0	0.0%	0.2%	0.3%
<b>TOTAL</b>	<b>10</b>	<b>100.0%</b>	<b>100.0%</b>	<b>361</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Purpose Not Applicable							
Low	0	0.0%	0.5%	0	0.0%	0.3%	0.6%
Moderate	0	0.0%	22.3%	0	0.0%	17.7%	17.9%
Middle	0	0.0%	51.1%	0	0.0%	49.5%	41.6%
Upper	0	0.0%	26.1%	0	0.0%	32.5%	39.6%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.3%
<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 Loans							% of Multifamily Units
Low	0	0.0%	7.2%	0	0.0%	2.1%	9.4%
Moderate	3	50.0%	32.7%	1,000	39.2%	23.2%	34.5%
Middle	3	50.0%	45.7%	1,550	60.8%	55.1%	34.5%
Upper	0	0.0%	12.0%	0	0.0%	18.3%	17.7%
Unknown	0	0.0%	2.4%	0	0.0%	1.2%	4.0%
<b>TOTAL</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2,550</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	5	1.1%	0.6%	670	1.2%	0.5%	0.6%
Moderate	147	31.5%	15.5%	19,955	34.3%	12.0%	17.9%
Middle	187	40.0%	42.9%	22,839	39.2%	39.4%	41.6%
Upper	128	27.4%	40.7%	14,738	25.3%	47.7%	39.6%
Unknown	0	0.0%	0.4%	0	0.0%	0.5%	0.3%
<b>TOTAL</b>	<b>467</b>	<b>100.0%</b>	<b>100.0%</b>	<b>58,202</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2022 FFIEC Census Data</i>							
<i>2016–2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Business Lending by Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	37	10.5%	3.6%	\$4,761	9.9%	3.9%	4.2%
Moderate	41	11.6%	11.8%	\$6,099	12.7%	11.5%	13.2%
Middle	179	50.9%	37.5%	\$23,223	48.5%	41.7%	39.2%
Upper	95	27.0%	46.8%	\$13,822	28.9%	42.7%	43.3%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.1%	0.1%
<b>TOTAL</b>	<b>352</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$47,905</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2021 FFIEC Census Data</i>							
<i>2021 Dun &amp; Bradstreet Data</i>							
<i>2011–2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Small Business Lending by Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	1	1.1%	1.1%	\$120	0.5%	2.4%	1.7%
Moderate	21	23.3%	14.0%	\$5,993	26.5%	13.8%	17.3%
Middle	41	45.6%	37.8%	\$8,148	36.0%	41.6%	39.7%
Upper	27	30.0%	46.4%	\$8,345	36.9%	41.8%	40.9%
Unknown	0	0.0%	0.7%	\$0	0.0%	0.4%	0.4%
<b>TOTAL</b>	<b>90</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$22,606</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2022 FFIEC Census Data 2022 Dun &amp; Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Farm Lending by Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	2	3.5%	1.2%	\$105	2.1%	1.4%	1.1%
Moderate	0	0.0%	3.6%	\$0	0.0%	5.0%	6.2%
Middle	49	86.0%	79.1%	\$4,126	84.3%	82.2%	65.4%
Upper	6	10.5%	16.0%	\$665	13.6%	11.4%	27.2%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.0%	0.1%
<b>TOTAL</b>	<b>57</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,896</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2021 FFIEC Census Data 2021 Dun &amp; Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Small Farm Lending by Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.1%	\$0	0.0%	0.0%	0.1%
Moderate	2	6.3%	5.2%	\$650	12.3%	5.7%	6.3%
Middle	25	78.1%	65.9%	\$3,843	72.5%	73.3%	63.7%
Upper	5	15.6%	27.9%	\$805	15.2%	20.7%	29.7%
Unknown	0	0.0%	0.8%	\$0	0.0%	0.3%	0.2%
<b>TOTAL</b>	<b>32</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$5,298</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2022 FFIEC Census Data 2022 Dun &amp; Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>							

**ILLINOIS NONMSA ASSESSMENT AREAS (COMBINED)**

Distribution of 2021 Home Mortgage Lending by Borrower Income Level							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	19	12.1%	10.1%	1,040	5.9%	5.6%	19.1%
Moderate	51	32.5%	23.2%	4,515	25.5%	17.9%	17.8%
Middle	36	22.9%	21.9%	3,767	21.3%	22.0%	21.6%
Upper	38	24.2%	26.8%	6,572	37.1%	38.0%	41.5%
Unknown	13	8.3%	17.9%	1,819	10.3%	16.4%	0.0%
<b>TOTAL</b>	<b>157</b>	<b>100.0%</b>	<b>100.0%</b>	<b>17,713</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	12	8.5%	5.4%	915	4.9%	2.8%	19.1%
Moderate	22	15.5%	15.0%	1,386	7.4%	10.2%	17.8%
Middle	34	23.9%	23.8%	3,287	17.4%	20.5%	21.6%
Upper	54	38.0%	41.3%	9,249	49.1%	49.8%	41.5%
Unknown	20	14.1%	14.6%	4,007	21.3%	16.6%	0.0%
<b>TOTAL</b>	<b>142</b>	<b>100.0%</b>	<b>100.0%</b>	<b>18,844</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	9.1%	0	0.0%	6.3%	19.1%
Moderate	1	50.0%	19.8%	17	23.6%	12.6%	17.8%
Middle	0	0.0%	19.2%	0	0.0%	16.0%	21.6%
Upper	0	0.0%	45.5%	0	0.0%	55.8%	41.5%
Unknown	1	50.0%	6.5%	55	76.4%	9.4%	0.0%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>72</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	6	10.3%	9.2%	195	6.4%	4.6%	19.1%
Moderate	7	12.1%	11.7%	224	7.4%	6.7%	17.8%
Middle	12	20.7%	19.6%	426	14.1%	17.2%	21.6%
Upper	26	44.8%	51.5%	1,979	65.3%	65.3%	41.5%
Unknown	7	12.1%	8.0%	208	6.9%	6.3%	0.0%
<b>TOTAL</b>	<b>58</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3,032</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	9.9%	0	0.0%	6.8%	19.1%
Moderate	1	33.3%	23.0%	29	30.5%	16.8%	17.8%
Middle	0	0.0%	22.1%	0	0.0%	16.7%	21.6%
Upper	2	66.7%	41.9%	66	69.5%	55.7%	41.5%
Unknown	0	0.0%	3.2%	0	0.0%	3.9%	0.0%
<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>95</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.8%	0	0.0%	0.7%	19.1%
Moderate	0	0.0%	1.5%	0	0.0%	1.5%	17.8%
Middle	0	0.0%	0.8%	0	0.0%	1.2%	21.6%
Upper	0	0.0%	0.8%	0	0.0%	1.0%	41.5%
Unknown	0	0.0%	96.2%	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>
Multifamily Loans							
Low	0	0.0%	0.8%	0	0.0%	0.2%	N/A
Moderate	0	0.0%	0.8%	0	0.0%	0.2%	N/A
Middle	0	0.0%	0.8%	0	0.0%	0.1%	N/A
Upper	0	0.0%	12.5%	0	0.0%	5.2%	N/A
Unknown	3	100.0%	85.0%	655	100.0%	94.2%	N/A
<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>655</b>	<b>100.0%</b>	<b>100.0%</b>	<b>N/A</b>
Total Home Mortgage Loans							Families by Family Income %
Low	37	10.1%	7.8%	2,150	5.3%	4.1%	19.1%
Moderate	82	22.5%	18.9%	6,171	15.3%	13.6%	17.8%
Middle	82	22.5%	22.3%	7,480	18.5%	20.4%	21.6%
Upper	120	32.9%	33.6%	17,866	44.2%	42.5%	41.5%
Unknown	44	12.1%	17.5%	6,744	16.7%	19.4%	0.0%
<b>TOTAL</b>	<b>365</b>	<b>100.0%</b>	<b>100.0%</b>	<b>40,411</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2021 FFIEC Census Data</i>							
<i>2011–2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Home Mortgage Lending by Borrower Income Level							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	23	16.3%	11.3%	1,926	11.2%	6.2%	19.1%
Moderate	44	31.2%	24.1%	4,214	24.5%	18.3%	17.6%
Middle	44	31.2%	21.7%	5,185	30.2%	21.9%	21.9%
Upper	24	17.0%	24.9%	5,274	30.7%	36.4%	41.3%
Unknown	6	4.3%	18.0%	596	3.5%	17.3%	0.0%
<b>TOTAL</b>	<b>141</b>	<b>100.0%</b>	<b>100.0%</b>	<b>17,195</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	10	13.5%	11.7%	439	7.4%	6.1%	19.1%
Moderate	13	17.6%	20.1%	927	15.5%	15.6%	17.6%
Middle	14	18.9%	26.7%	554	9.3%	25.3%	21.9%
Upper	33	44.6%	32.0%	3,320	55.6%	42.5%	41.3%
Unknown	4	5.4%	9.5%	731	12.2%	10.4%	0.0%
<b>TOTAL</b>	<b>74</b>	<b>100.0%</b>	<b>100.0%</b>	<b>5,971</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	7.9%	0	0.0%	5.6%	19.1%
Moderate	3	60.0%	17.1%	47	21.9%	12.5%	17.6%
Middle	1	20.0%	24.8%	68	31.6%	20.6%	21.9%
Upper	1	20.0%	44.6%	100	46.5%	55.0%	41.3%
Unknown	0	0.0%	5.6%	0	0.0%	6.2%	0.0%
<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>215</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	5	6.7%	8.5%	195	6.1%	5.9%	19.1%
Moderate	13	17.3%	14.2%	403	12.7%	9.5%	17.6%
Middle	17	22.7%	26.5%	623	19.6%	28.0%	21.9%
Upper	35	46.7%	43.5%	1,785	56.2%	49.7%	41.3%
Unknown	5	6.7%	7.3%	170	5.4%	6.9%	0.0%
<b>TOTAL</b>	<b>75</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3,176</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	1	25.0%	12.8%	74	42.0%	9.2%	19.1%
Moderate	1	25.0%	23.2%	15	8.5%	19.5%	17.6%
Middle	0	0.0%	19.6%	0	0.0%	16.6%	21.9%
Upper	2	50.0%	41.3%	87	49.4%	50.2%	41.3%
Unknown	0	0.0%	3.1%	0	0.0%	4.4%	0.0%
<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>176</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	0	0.0%	0.0%	19.1%
Moderate	0	0.0%	2.1%	0	0.0%	1.5%	17.6%
Middle	0	0.0%	0.0%	0	0.0%	0.0%	21.9%
Upper	0	0.0%	1.0%	0	0.0%	0.8%	41.3%
Unknown	0	0.0%	96.9%	0	0.0%	97.7%	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 Loans							
Low	0	0.0%	1.1%	0	0.0%	0.3%	N/A
Moderate	0	0.0%	4.3%	0	0.0%	0.9%	N/A
Middle	0	0.0%	0.0%	0	0.0%	0.0%	N/A
Upper	0	0.0%	15.2%	0	0.0%	5.8%	N/A
Unknown	4	100.0%	79.3%	564	100.0%	93.0%	N/A
<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>564</b>	<b>100.0%</b>	<b>100.0%</b>	<b>N/A</b>
Total Home Mortgage Loans							Families By Family Income %
Low	39	12.9%	11.1%	2,634	9.6%	6.0%	19.1%
Moderate	74	24.4%	22.3%	5,606	20.5%	16.8%	17.6%
Middle	76	25.1%	22.8%	6,430	23.6%	21.8%	21.9%
Upper	95	31.4%	28.1%	10,566	38.7%	37.3%	41.3%
Unknown	19	6.3%	15.7%	2,061	7.6%	18.1%	0.0%
<b>TOTAL</b>	<b>303</b>	<b>100.0%</b>	<b>100.0%</b>	<b>27,297</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2022 FFIEC Census Data            2016–2020 U.S. Census Bureau: American Community Survey            Note: Percentages may not total 100.0 percent due to rounding.</i>							



Distribution of 2021 Small Business Lending by Borrower Income Level								
Business Revenue and Loan Size		2021						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	77	19.8%	48.6%	\$14,088	25.3%	32.1%	88.7%
	Over \$1 Million/ Unknown	312	80.2%	51.4%	\$41,651	74.7%	67.9%	11.3%
	<b>TOTAL</b>	<b>389</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$55,739</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	263	67.6%	91.8%	\$9,093	16.3%	33.5%	
	\$100,001–\$250,000	60	15.4%	4.2%	\$10,787	19.4%	17.3%	
	\$250,001–\$1 Million	66	17.0%	4.0%	\$35,859	64.3%	49.2%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>389</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$55,739</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	48	62.3%		\$2,355	16.7%		
	\$100,001–\$250,000	13	16.9%		\$2,493	17.7%		
	\$250,001–\$1 Million	16	20.8%		\$9,240	65.6%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>77</b>	<b>100.0%</b>		<b>\$14,088</b>	<b>100.0%</b>		

Distribution of 2022 Small Business Lending by Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	73	49.0%	51.6%	\$11,649	30.2%	31.8%	88.7%
	Over \$1 Million/ Unknown	76	51.0%	48.4%	\$26,943	69.8%	68.2%	11.3%
	<b>TOTAL</b>	<b>149</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$38,592</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	58	38.9%	93.4%	\$3,103	8.0%	37.5%	
	\$100,001–\$250,000	45	30.2%	3.5%	\$8,637	22.4%	16.7%	
	\$250,001–\$1 Million	46	30.9%	3.1%	\$26,852	69.6%	45.9%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>149</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$38,592</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	44	60.3%		\$2,314	19.9%		
	\$100,001–\$250,000	18	24.7%		\$3,094	26.6%		
	\$250,001–\$1 Million	11	15.1%		\$6,241	53.6%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>73</b>	<b>100.0%</b>		<b>\$11,649</b>	<b>100.0%</b>		

Distribution of 2021 Small Farm Lending by Borrower Income Level								
Farm Revenue and Loan Size		2021						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	155	49.2%	57.4%	\$24,397	75.5%	75.9%	98.7%
	Over \$1 Million/ Unknown	160	50.8%	42.6%	\$7,935	24.5%	24.1%	1.3%
	<b>TOTAL</b>	<b>315</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$32,332</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	218	69.2%	79.9%	\$6,763	20.9%	26.9%	
	\$100,001–\$250,000	56	17.8%	12.3%	\$10,017	31.0%	31.2%	
	\$250,001–\$500,000	41	13.0%	7.9%	\$15,552	48.1%	41.9%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>315</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$32,332</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	73	47.1%		\$3,736	15.3%		
	\$100,001–\$250,000	51	32.9%		\$9,058	37.1%		
	\$250,001–\$1 Million	31	20.0%		\$11,603	47.6%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>155</b>	<b>100.0%</b>		<b>\$24,397</b>	<b>100.0%</b>		

Distribution of 2022 Small Farm Lending by Borrower Income Level								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	135	86.5%	53.0%	\$21,567	81.7%	67.5%	98.8%
	Over \$1 Million/ Unknown	21	13.5%	47.0%	\$4,831	18.3%	32.5%	1.2%
	<b>TOTAL</b>	<b>156</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$26,398</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	74	47.4%	74.6%	\$4,335	16.4%	23.3%	
	\$100,001–\$250,000	43	27.6%	15.2%	\$7,692	29.1%	32.0%	
	\$250,001–\$500,000	39	25.0%	10.2%	\$14,371	54.4%	44.7%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>156</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$26,398</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	67	49.6%		\$3,934	18.2%		
	\$100,001–\$250,000	38	28.1%		\$6,592	30.6%		
	\$250,001–\$1 Million	30	22.2%		\$11,041	51.2%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>135</b>	<b>100.0%</b>		<b>\$21,567</b>	<b>100.0%</b>		

Distribution of 2021 Home Mortgage Lending by Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	0.4%	0	0.0%	0.2%	0.3%
Moderate	21	13.4%	9.6%	1,544	8.7%	5.3%	9.5%
Middle	103	65.6%	70.3%	10,983	62.0%	68.2%	72.8%
Upper	33	21.0%	19.6%	5,186	29.3%	26.2%	17.4%
Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.1%
<b>TOTAL</b>	<b>157</b>	<b>100.0%</b>	<b>100.0%</b>	<b>17,713</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	0.1%	0	0.0%	0.1%	0.3%
Moderate	11	7.7%	4.9%	1,060	5.6%	3.5%	9.5%
Middle	82	57.7%	69.7%	9,246	49.1%	66.5%	72.8%
Upper	49	34.5%	25.2%	8,538	45.3%	29.9%	17.4%
Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.1%
<b>TOTAL</b>	<b>142</b>	<b>100.0%</b>	<b>100.0%</b>	<b>18,844</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	0.3%	0	0.0%	0.2%	0.3%
Moderate	0	0.0%	4.9%	0	0.0%	2.7%	9.5%
Middle	2	100.0%	76.0%	72	100.0%	70.7%	72.8%
Upper	0	0.0%	18.8%	0	0.0%	26.4%	17.4%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>72</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	0.0%	0	0.0%	0.0%	0.3%
Moderate	7	12.1%	6.1%	136	4.5%	2.4%	9.5%
Middle	34	58.6%	66.9%	1,326	43.7%	58.7%	72.8%
Upper	17	29.3%	27.0%	1,570	51.8%	38.9%	17.4%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%
<b>TOTAL</b>	<b>58</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3,032</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	0.0%	0	0.0%	0.0%	0.3%
Moderate	0	0.0%	7.7%	0	0.0%	4.3%	9.5%
Middle	2	66.7%	70.3%	52	54.7%	67.6%	72.8%
Upper	1	33.3%	22.1%	43	45.3%	28.1%	17.4%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%
<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>95</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.4%	0	0.0%	0.2%	0.3%
Moderate	0	0.0%	19.8%	0	0.0%	7.3%	9.5%
Middle	0	0.0%	68.8%	0	0.0%	78.6%	72.8%
Upper	0	0.0%	11.0%	0	0.0%	13.8%	17.4%
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 Loans							% of Multifamily Units
Low	0	0.0%	0.8%	0	0.0%	0.4%	2.2%
Moderate	0	0.0%	8.3%	0	0.0%	5.8%	15.2%
Middle	2	66.7%	80.0%	389	59.4%	70.3%	65.0%
Upper	1	33.3%	10.0%	266	40.6%	15.8%	14.5%
Unknown	0	0.0%	0.8%	0	0.0%	7.8%	3.0%
<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>100.0%</b>	<b>655</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.2%	0	0.0%	0.1%	0.3%
Moderate	39	10.7%	7.4%	2,740	6.8%	4.5%	9.5%
Middle	225	61.6%	70.1%	22,068	54.6%	67.6%	72.8%
Upper	101	27.7%	22.1%	15,603	38.6%	27.5%	17.4%
Unknown	0	0.0%	0.1%	0	0.0%	0.3%	0.1%
<b>TOTAL</b>	<b>365</b>	<b>100.0%</b>	<b>100.0%</b>	<b>40,411</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2021 FFIEC Census Data</i>							
<i>2011–2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Home Mortgage Lending by Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	0	0.0%	0.3%	0	0.0%	0.1%	0.5%
Moderate	17	12.1%	10.3%	1,344	7.8%	7.3%	8.6%
Middle	107	75.9%	71.1%	13,525	78.7%	68.5%	71.9%
Upper	17	12.1%	18.3%	2,326	13.5%	24.1%	19.1%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>141</b>	<b>100.0%</b>	<b>100.0%</b>	<b>17,195</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	0.2%	0	0.0%	0.1%	0.5%
Moderate	8	10.8%	6.4%	444	7.4%	4.4%	8.6%
Middle	51	68.9%	72.3%	3,792	63.5%	69.4%	71.9%
Upper	15	20.3%	21.0%	1,735	29.1%	26.1%	19.1%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>74</b>	<b>100.0%</b>	<b>100.0%</b>	<b>5,971</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	0.0%	0	0.0%	0.0%	0.5%
Moderate	1	20.0%	6.1%	100	46.5%	5.1%	8.6%
Middle	3	60.0%	69.8%	105	48.8%	66.7%	71.9%
Upper	1	20.0%	24.1%	10	4.7%	28.2%	19.1%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>215</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	0	0.0%	1.2%	0	0.0%	0.7%	0.5%
Moderate	3	4.0%	5.8%	51	1.6%	3.5%	8.6%
Middle	48	64.0%	65.4%	1,802	56.7%	66.5%	71.9%
Upper	24	32.0%	27.7%	1,323	41.7%	29.3%	19.1%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>75</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3,176</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	0.0%	0	0.0%	0.0%	0.5%
Moderate	0	0.0%	5.3%	0	0.0%	4.3%	8.6%
Middle	3	75.0%	71.2%	102	58.0%	63.8%	71.9%
Upper	1	25.0%	23.5%	74	42.0%	31.8%	19.1%
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>176</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	1.0%	0	0.0%	0.5%	0.5%
Moderate	0	0.0%	13.4%	0	0.0%	9.4%	8.6%
Middle	0	0.0%	70.1%	0	0.0%	67.6%	71.9%
Upper	0	0.0%	15.5%	0	0.0%	22.5%	19.1%
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>
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	0	0.0%	0.0%	1.8%
Moderate	1	25.0%	23.9%	14	2.5%	36.6%	23.2%
Middle	3	75.0%	60.9%	550	97.5%	45.0%	59.6%
Upper	0	0.0%	15.2%	0	0.0%	18.3%	15.3%
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>564</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.3%	0	0.0%	0.1%	0.5%
Moderate	30	9.9%	9.0%	1,953	7.2%	7.5%	8.6%
Middle	215	71.0%	71.2%	19,876	72.8%	67.8%	71.9%
Upper	58	19.1%	19.5%	5,468	20.0%	24.6%	19.1%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>303</b>	<b>100.0%</b>	<b>100.0%</b>	<b>27,297</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2022 FFIEC Census Data</i>							
<i>2016–2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Business Lending by Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	1.6%	\$0	0.0%	1.1%	2.0%
Moderate	50	12.9%	10.9%	\$6,396	11.5%	9.8%	13.6%
Middle	264	67.9%	67.8%	\$38,651	69.3%	69.8%	68.6%
Upper	75	19.3%	18.4%	\$10,692	19.2%	18.6%	15.7%
Unknown	0	0.0%	1.4%	\$0	0.0%	0.7%	0.2%
<b>TOTAL</b>	<b>389</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$55,739</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2021 FFIEC Census Data</i>							
<i>2021 Dun &amp; Bradstreet Data</i>							
<i>2011–2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							



Distribution of 2022 Small Business Lending by Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	1	0.7%	0.9%	\$131	0.3%	0.8%	1.5%
Moderate	12	8.1%	11.9%	\$3,151	8.2%	12.6%	14.3%
Middle	108	72.5%	66.5%	\$28,435	73.7%	66.9%	67.4%
Upper	28	18.8%	18.9%	\$6,875	17.8%	19.1%	16.8%
Unknown	0	0.0%	1.7%	\$0	0.0%	0.6%	0.0%
<b>TOTAL</b>	<b>149</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$38,592</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2022 FFIEC Census Data 2022 Dun &amp; Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Farm Lending by Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.1%
Moderate	4	1.3%	1.6%	\$146	0.5%	1.1%	2.9%
Middle	282	89.5%	80.8%	\$29,086	90.0%	81.2%	80.8%
Upper	29	9.2%	17.3%	\$3,100	9.6%	17.6%	16.2%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.1%	0.0%
<b>TOTAL</b>	<b>315</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$32,332</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2021 FFIEC Census Data 2021 Dun &amp; Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Small Farm Lending by Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.2%	\$0	0.0%	0.0%	0.1%
Moderate	0	0.0%	1.6%	\$0	0.0%	0.8%	1.7%
Middle	118	75.6%	79.9%	\$20,332	77.0%	81.1%	77.4%
Upper	38	24.4%	17.8%	\$6,066	23.0%	17.9%	20.9%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.1%	0.0%
<b>TOTAL</b>	<b>156</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$26,398</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2022 FFIEC Census Data 2022 Dun &amp; Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>							

**ROCKFORD MSA ASSESSMENT AREA**

<b>Distribution of 2021 Home Mortgage Lending by Borrower Income Level</b>							
<b>Census Tract Income Level</b>	<b>Bank Loans</b>		<b>Aggregate HMDA Data</b>	<b>Bank Loans</b>		<b>Aggregate HMDA Data</b>	<b>Families by Family Income %</b>
	<b>#</b>	<b># %</b>	<b># %</b>	<b>\$</b>	<b>\$ %</b>	<b>\$ %</b>	
<b>Home Purchase Loans</b>							
Low	42	26.4%	12.7%	2,250	12.6%	7.7%	21.9%
Moderate	43	27.0%	22.2%	4,460	25.1%	18.7%	17.0%
Middle	36	22.6%	20.6%	4,019	22.6%	21.5%	20.4%
Upper	30	18.9%	22.1%	5,571	31.3%	31.1%	40.7%
Unknown	8	5.0%	22.5%	1,499	8.4%	21.1%	0.0%
<b>TOTAL</b>	<b>159</b>	<b>100.0%</b>	<b>100.0%</b>	<b>17,799</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	15	7.4%	7.6%	988	5.0%	4.6%	21.9%
Moderate	43	21.2%	18.2%	3,040	15.4%	13.7%	17.0%
Middle	45	22.2%	25.1%	4,037	20.4%	22.7%	20.4%
Upper	86	42.4%	35.0%	10,327	52.2%	43.3%	40.7%
Unknown	14	6.9%	14.1%	1,406	7.1%	15.7%	0.0%
<b>TOTAL</b>	<b>203</b>	<b>100.0%</b>	<b>100.0%</b>	<b>19,798</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	9.2%	0	0.0%	6.3%	21.9%
Moderate	1	100.0%	18.5%	15	100.0%	14.9%	17.0%
Middle	0	0.0%	23.1%	0	0.0%	22.2%	20.4%
Upper	0	0.0%	45.4%	0	0.0%	51.0%	40.7%
Unknown	0	0.0%	3.8%	0	0.0%	5.6%	0.0%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>100.0%</b>	<b>15</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	8	10.4%	14.4%	168	5.6%	8.1%	21.9%
Moderate	12	15.6%	17.0%	396	13.2%	14.8%	17.0%
Middle	17	22.1%	21.3%	546	18.1%	18.5%	20.4%
Upper	34	44.2%	41.0%	1,668	55.4%	53.1%	40.7%
Unknown	6	7.8%	6.4%	233	7.7%	5.5%	0.0%
<b>TOTAL</b>	<b>77</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3,011</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	1	25.0%	7.1%	25	5.1%	4.5%	21.9%
Moderate	1	25.0%	15.0%	100	20.2%	13.3%	17.0%
Middle	1	25.0%	25.7%	50	10.1%	18.0%	20.4%
Upper	1	25.0%	46.9%	320	64.6%	57.6%	40.7%
Unknown	0	0.0%	5.3%	0	0.0%	6.7%	0.0%
<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>495</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.4%	0	0.0%	0.5%	21.9%
Moderate	0	0.0%	0.4%	0	0.0%	0.3%	17.0%
Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.4%
Upper	0	0.0%	0.4%	0	0.0%	0.8%	40.7%
Unknown	0	0.0%	98.8%	0	0.0%	98.5%	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>
Multifamily Loans							
Low	0	0.0%	0.0%	0	0.0%	0.0%	N/A
Moderate	0	0.0%	1.1%	0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	0	0.0%	0.0%	N/A
Upper	0	0.0%	6.9%	0	0.0%	2.7%	N/A
Unknown	4	100.0%	92.0%	2,197	100.0%	97.2%	N/A
<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2,197</b>	<b>100.0%</b>	<b>100.0%</b>	<b>N/A</b>
Total Home Mortgage Loans							Families by Family Income %
Low	66	14.7%	10.0%	3,431	7.9%	5.9%	21.9%
Moderate	100	22.3%	19.7%	8,011	18.5%	15.3%	17.0%
Middle	99	22.1%	22.2%	8,652	20.0%	20.6%	20.4%
Upper	151	33.7%	28.3%	17,886	41.3%	34.8%	40.7%
Unknown	32	7.1%	19.7%	5,335	12.3%	23.3%	0.0%
<b>TOTAL</b>	<b>448</b>	<b>100.0%</b>	<b>100.0%</b>	<b>43,315</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2021 FFIEC Census Data</i>							
<i>2011–2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Home Mortgage Lending by Borrower Income Level							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	28	25.5%	13.2%	2,106	15.6%	8.0%	21.8%
Moderate	31	28.2%	23.3%	2,852	21.1%	19.7%	17.2%
Middle	23	20.9%	20.7%	3,148	23.3%	21.8%	19.5%
Upper	22	20.0%	23.0%	4,241	31.4%	31.5%	41.5%
Unknown	6	5.5%	19.8%	1,139	8.4%	19.0%	0.0%
<b>TOTAL</b>	<b>110</b>	<b>100.0%</b>	<b>100.0%</b>	<b>13,486</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	14	10.1%	12.3%	764	7.6%	7.8%	21.8%
Moderate	29	21.0%	24.0%	1,451	14.4%	20.0%	17.2%
Middle	38	27.5%	25.6%	2,562	25.4%	25.4%	19.5%
Upper	52	37.7%	28.3%	4,811	47.8%	33.1%	41.5%
Unknown	5	3.6%	9.9%	486	4.8%	13.7%	0.0%
<b>TOTAL</b>	<b>138</b>	<b>100.0%</b>	<b>100.0%</b>	<b>10,074</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	2	22.2%	10.2%	28	7.9%	8.3%	21.8%
Moderate	1	11.1%	18.1%	53	14.9%	16.4%	17.2%
Middle	1	11.1%	29.2%	30	8.4%	24.9%	19.5%
Upper	5	55.6%	37.9%	245	68.8%	44.8%	41.5%
Unknown	0	0.0%	4.6%	0	0.0%	5.5%	0.0%
<b>TOTAL</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>356</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	6	5.9%	7.9%	198	4.3%	6.6%	21.8%
Moderate	19	18.6%	19.2%	593	13.0%	15.0%	17.2%
Middle	26	25.5%	28.4%	1,151	25.3%	24.6%	19.5%
Upper	47	46.1%	40.9%	2,447	53.7%	50.8%	41.5%
Unknown	4	3.9%	3.6%	169	3.7%	2.9%	0.0%
<b>TOTAL</b>	<b>102</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4,558</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	2	22.2%	9.6%	110	26.0%	9.9%	21.8%
Moderate	4	44.4%	21.7%	269	63.6%	22.4%	17.2%
Middle	2	22.2%	30.6%	29	6.9%	21.8%	19.5%
Upper	1	11.1%	34.4%	15	3.5%	42.0%	41.5%
Unknown	0	0.0%	3.8%	0	0.0%	4.0%	0.0%
<b>TOTAL</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>423</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	1.1%	0	0.0%	0.6%	21.8%
Moderate	0	0.0%	0.0%	0	0.0%	0.0%	17.2%
Middle	0	0.0%	0.0%	0	0.0%	0.0%	19.5%
Upper	0	0.0%	0.0%	0	0.0%	0.0%	41.5%
Unknown	0	0.0%	98.9%	0	0.0%	99.4%	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>
Multifamily Loans							
Low	0	0.0%	0.0%	0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	0	0.0%	0.0%	N/A
Upper	0	0.0%	2.0%	0	0.0%	2.1%	N/A
Unknown	9	100.0%	98.0%	6,680	100.0%	97.9%	N/A
<b>TOTAL</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>6,680</b>	<b>100.0%</b>	<b>100.0%</b>	<b>N/A</b>
Total Home Mortgage Loans							Families By Family Income %
Low	52	13.8%	12.3%	3,206	9.0%	7.1%	21.8%
Moderate	84	22.3%	22.5%	5,218	14.7%	17.5%	17.2%
Middle	90	23.9%	22.4%	6,920	19.5%	20.3%	19.5%
Upper	127	33.7%	25.6%	11,759	33.1%	29.2%	41.5%
Unknown	24	6.4%	17.2%	8,474	23.8%	25.9%	0.0%
<b>TOTAL</b>	<b>377</b>	<b>100.0%</b>	<b>100.0%</b>	<b>35,577</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2022 FFIEC Census Data</i>							
<i>2016–2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Business Lending by Borrower Income Level								
Business Revenue and Loan Size		2021						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	91	21.2%	44.0%	\$12,880	24.7%	23.5%	89.4%
	Over \$1 Million/ Unknown	339	78.8%	56.0%	\$39,300	75.3%	76.5%	10.6%
	<b>TOTAL</b>	<b>430</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$52,180</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	306	71.2%	87.6%	\$10,852	20.8%	25.1%	
	\$100,001–\$250,000	63	14.7%	6.5%	\$11,342	21.7%	18.7%	
	\$250,001–\$1 Million	61	14.2%	5.9%	\$29,986	57.5%	56.2%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>430</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$52,180</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	61	67.0%		\$3,301	25.6%		
	\$100,001–\$250,000	17	18.7%		\$3,133	24.3%		
	\$250,001–\$1 Million	13	14.3%		\$6,446	50.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>91</b>	<b>100.0%</b>		<b>\$12,880</b>	<b>100.0%</b>		

Distribution of 2022 Small Business Lending by Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	77	53.5%	52.8%	\$10,983	39.3%	29.7%	89.6%
	Over \$1 Million/ Unknown	67	46.5%	47.2%	\$16,963	60.7%	70.3%	10.4%
	<b>TOTAL</b>	<b>144</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$27,946</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	75	52.1%	92.7%	\$4,471	16.0%	31.6%	
	\$100,001–\$250,000	30	20.8%	3.8%	\$5,415	19.4%	16.4%	
	\$250,001–\$1 Million	39	27.1%	3.5%	\$18,060	64.6%	52.0%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>144</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$27,946</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	47	61.0%		\$2,487	22.6%		
	\$100,001–\$250,000	16	20.8%		\$2,528	23.0%		
	\$250,001–\$1 Million	14	18.2%		\$5,968	54.3%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>77</b>	<b>100.0%</b>		<b>\$10,983</b>	<b>100.0%</b>		

Distribution of 2021 Small Farm Lending by Borrower Income Level								
Farm Revenue and Loan Size		2021						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	38	45.8%	47.6%	\$5,813	77.1%	68.8%	98.3%
	Over \$1 Million/ Unknown	45	54.2%	52.4%	\$1,723	22.9%	31.2%	1.7%
	<b>TOTAL</b>	<b>83</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,536</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	61	73.5%	77.1%	\$1,975	26.2%	25.4%	
	\$100,001–\$250,000	14	16.9%	14.7%	\$2,437	32.3%	32.9%	
	\$250,001–\$500,000	8	9.6%	8.2%	\$3,124	41.5%	41.7%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>83</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,536</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	20	52.6%		\$1,030	17.7%		
	\$100,001–\$250,000	10	26.3%		\$1,659	28.5%		
	\$250,001–\$1 Million	8	21.1%		\$3,124	53.7%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>38</b>	<b>100.0%</b>		<b>\$5,813</b>	<b>100.0%</b>		



Distribution of 2022 Small Farm Lending by Borrower Income Level								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	49	83.1%	59.9%	\$7,332	76.6%	69.0%	98.3%
	Over \$1 Million/ Unknown	10	16.9%	40.1%	\$2,244	23.4%	31.0%	1.7%
	<b>TOTAL</b>	<b>59</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,576</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	29	49.2%	75.3%	\$1,348	14.1%	22.2%	
	\$100,001–\$250,000	15	25.4%	13.0%	\$2,629	27.5%	26.1%	
	\$250,001–\$500,000	15	25.4%	11.7%	\$5,599	58.5%	51.8%	
	Over \$500,000	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>59</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,576</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	26	53.1%		\$1,238	16.9%		
	\$100,001–\$250,000	13	26.5%		\$2,319	31.6%		
	\$250,001–\$1 Million	10	20.4%		\$3,775	51.5%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>49</b>	<b>100.0%</b>		<b>\$7,332</b>	<b>100.0%</b>		

Distribution of 2021 Home Mortgage Lending by Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	11	6.9%	3.2%	440	2.5%	1.5%	5.1%
Moderate	29	18.2%	15.8%	2,043	11.5%	10.5%	15.9%
Middle	63	39.6%	37.7%	5,873	33.0%	34.4%	33.5%
Upper	56	35.2%	43.2%	9,443	53.1%	53.5%	45.4%
Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.0%
<b>TOTAL</b>	<b>159</b>	<b>100.0%</b>	<b>100.0%</b>	<b>17,799</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	1	0.5%	1.1%	96	0.5%	0.6%	5.1%
Moderate	18	8.9%	8.9%	1,222	6.2%	5.8%	15.9%
Middle	62	30.5%	32.8%	6,051	30.6%	29.6%	33.5%
Upper	122	60.1%	57.2%	12,429	62.8%	64.0%	45.4%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>203</b>	<b>100.0%</b>	<b>100.0%</b>	<b>19,798</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	4.2%	0	0.0%	1.6%	5.1%
Moderate	0	0.0%	11.8%	0	0.0%	13.4%	15.9%
Middle	0	0.0%	25.2%	0	0.0%	28.2%	33.5%
Upper	1	100.0%	58.8%	15	100.0%	56.9%	45.4%
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>15</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%	1.3%	5.1%
Moderate	8	10.4%	12.8%	195	6.5%	10.7%	15.9%
Middle	25	32.5%	27.7%	778	25.8%	25.6%	33.5%
Upper	44	57.1%	57.4%	2,038	67.7%	62.3%	45.4%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>77</b>	<b>100.0%</b>	<b>100.0%</b>	<b>3,011</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	1.8%	0	0.0%	0.8%	5.1%
Moderate	0	0.0%	9.7%	0	0.0%	5.6%	15.9%
Middle	3	75.0%	24.8%	445	89.9%	21.5%	33.5%
Upper	1	25.0%	63.7%	50	10.1%	72.1%	45.4%
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>495</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	6.1%	0	0.0%	2.6%	5.1%
Moderate	0	0.0%	20.4%	0	0.0%	14.6%	15.9%
Middle	0	0.0%	40.4%	0	0.0%	36.4%	33.5%
Upper	0	0.0%	33.1%	0	0.0%	46.3%	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>
Multifamily Loans							% of Multifamily Units
Low	2	50.0%	16.1%	695	31.6%	26.2%	22.0%
Moderate	0	0.0%	25.3%	0	0.0%	24.9%	29.8%
Middle	1	25.0%	33.3%	1,000	45.5%	28.8%	20.2%
Upper	1	25.0%	23.0%	502	22.8%	19.6%	24.4%
Unknown	0	0.0%	2.3%	0	0.0%	0.5%	3.7%
<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>2,197</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	14	3.1%	2.4%	1,231	2.8%	2.4%	5.1%
Moderate	55	12.3%	12.6%	3,460	8.0%	9.3%	15.9%
Middle	154	34.4%	35.1%	14,147	32.7%	32.0%	33.5%
Upper	225	50.2%	49.9%	24,477	56.5%	56.3%	45.4%
Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.0%
<b>TOTAL</b>	<b>448</b>	<b>100.0%</b>	<b>100.0%</b>	<b>43,315</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2021 FFIEC Census Data</i>							
<i>2011–2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Home Mortgage Lending by Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	5	4.5%	3.1%	271	2.0%	1.5%	3.1%
Moderate	36	32.7%	24.0%	2,904	21.5%	15.7%	21.3%
Middle	36	32.7%	37.9%	4,921	36.5%	35.9%	34.5%
Upper	33	30.0%	34.9%	5,390	40.0%	46.8%	40.9%
Unknown	0	0.0%	0.2%	0	0.0%	0.1%	0.3%
<b>TOTAL</b>	<b>110</b>	<b>100.0%</b>	<b>100.0%</b>	<b>13,486</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	4	2.9%	1.6%	130	1.3%	1.0%	3.1%
Moderate	26	18.8%	16.6%	1,750	17.4%	11.8%	21.3%
Middle	48	34.8%	36.8%	2,999	29.8%	33.1%	34.5%
Upper	60	43.5%	45.0%	5,195	51.6%	54.1%	40.9%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.3%
<b>TOTAL</b>	<b>138</b>	<b>100.0%</b>	<b>100.0%</b>	<b>10,074</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	1.3%	0	0.0%	1.1%	3.1%
Moderate	2	22.2%	13.5%	66	18.5%	11.2%	21.3%
Middle	4	44.4%	42.9%	135	37.9%	40.8%	34.5%
Upper	3	33.3%	42.0%	155	43.5%	46.8%	40.9%
Unknown	0	0.0%	0.2%	0	0.0%	0.1%	0.3%
<b>TOTAL</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>356</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose LOC</b>							
Low	1	1.0%	1.0%	8	0.2%	0.5%	3.1%
Moderate	12	11.8%	13.6%	518	11.4%	11.6%	21.3%
Middle	33	32.4%	33.5%	1,091	23.9%	27.2%	34.5%
Upper	56	54.9%	51.7%	2,941	64.5%	60.6%	40.9%
Unknown	0	0.0%	0.3%	0	0.0%	0.1%	0.3%
<b>TOTAL</b>	<b>102</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4,558</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	2.5%	0	0.0%	1.9%	3.1%
Moderate	2	22.2%	16.6%	115	27.2%	17.2%	21.3%
Middle	5	55.6%	31.2%	130	30.7%	29.4%	34.5%
Upper	2	22.2%	49.7%	178	42.1%	51.6%	40.9%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.3%
<b>TOTAL</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>423</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Purpose Not Applicable							
Low	0	0.0%	8.4%	0	0.0%	4.4%	3.1%
Moderate	0	0.0%	21.1%	0	0.0%	15.7%	21.3%
Middle	0	0.0%	44.2%	0	0.0%	46.4%	34.5%
Upper	0	0.0%	26.3%	0	0.0%	33.6%	40.9%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.3%
<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 Loans							% of Multifamily Units
Low	3	33.3%	13.3%	404	6.0%	5.9%	7.9%
Moderate	2	22.2%	31.6%	947	14.2%	38.1%	37.7%
Middle	1	11.1%	36.7%	4,182	62.6%	33.1%	33.0%
Upper	3	33.3%	14.3%	1,147	17.2%	20.2%	14.6%
Unknown	0	0.0%	4.1%	0	0.0%	2.7%	6.8%
<b>TOTAL</b>	<b>9</b>	<b>100.0%</b>	<b>100.0%</b>	<b>6,680</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	13	3.4%	2.7%	813	2.3%	1.9%	3.1%
Moderate	80	21.2%	21.1%	6,300	17.7%	17.0%	21.3%
Middle	127	33.7%	37.6%	13,458	37.8%	35.0%	34.5%
Upper	157	41.6%	38.5%	15,006	42.2%	45.8%	40.9%
Unknown	0	0.0%	0.2%	0	0.0%	0.3%	0.3%
<b>TOTAL</b>	<b>377</b>	<b>100.0%</b>	<b>100.0%</b>	<b>35,577</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2022 FFIEC Census Data</i>							
<i>2016–2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Business Lending by Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	27	6.3%	8.9%	\$4,811	9.2%	10.0%	9.1%
Moderate	64	14.9%	16.1%	\$8,019	15.4%	21.0%	16.4%
Middle	128	29.8%	29.0%	\$12,882	24.7%	24.7%	28.9%
Upper	196	45.6%	43.0%	\$22,425	43.0%	38.9%	43.3%
Unknown	15	3.5%	3.0%	\$4,043	7.7%	5.3%	2.3%
<b>TOTAL</b>	<b>430</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$52,180</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2021 FFIEC Census Data</i>							
<i>2021 Dun &amp; Bradstreet Data</i>							
<i>2011–2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Small Business Lending by Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	5	3.5%	4.5%	\$1,168	4.2%	5.4%	4.8%
Moderate	38	26.4%	23.7%	\$9,063	32.4%	32.9%	25.9%
Middle	52	36.1%	29.7%	\$8,563	30.6%	25.7%	31.2%
Upper	45	31.3%	39.6%	\$8,183	29.3%	32.4%	35.3%
Unknown	4	2.8%	2.6%	\$969	3.5%	3.6%	2.9%
<b>TOTAL</b>	<b>144</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$27,946</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2022 FFIEC Census Data 2022 Dun &amp; Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Farm Lending by Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.8%
Moderate	2	2.4%	2.4%	\$126	1.7%	1.1%	5.0%
Middle	24	28.9%	40.0%	\$2,497	33.1%	43.6%	31.7%
Upper	57	68.7%	57.6%	\$4,913	65.2%	55.3%	62.5%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>83</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$7,536</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2021 FFIEC Census Data 2021 Dun &amp; Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Small Farm Lending by Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.8%
Moderate	3	5.1%	5.6%	\$195	2.0%	2.8%	5.5%
Middle	0	0.0%	6.8%	\$0	0.0%	1.4%	7.6%
Upper	56	94.9%	87.0%	\$9,381	98.0%	95.7%	86.0%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>59</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$9,576</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2022 FFIEC Census Data 2022 Dun &amp; Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>							

**CHAMPAIGN MSA ASSESSMENT AREA**

Distribution of 2021 Home Mortgage Lending by Borrower Income Level							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	12	18.5%	11.7%	1,477	12.8%	6.4%	21.9%
Moderate	28	43.1%	21.6%	4,756	41.3%	16.4%	16.6%
Middle	14	21.5%	19.7%	2,648	23.0%	19.7%	20.7%
Upper	10	15.4%	31.2%	2,391	20.8%	43.7%	40.9%
Unknown	1	1.5%	15.8%	248	2.2%	13.8%	0.0%
<b>TOTAL</b>	<b>65</b>	<b>100.0%</b>	<b>100.0%</b>	<b>11,520</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	10	17.5%	7.0%	922	10.8%	3.6%	21.9%
Moderate	16	28.1%	18.9%	2,316	27.2%	13.4%	16.6%
Middle	14	24.6%	23.0%	2,533	29.8%	20.0%	20.7%
Upper	13	22.8%	38.6%	2,412	28.3%	49.3%	40.9%
Unknown	4	7.0%	12.6%	329	3.9%	13.7%	0.0%
<b>TOTAL</b>	<b>57</b>	<b>100.0%</b>	<b>100.0%</b>	<b>8,512</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	12.5%	0	0.0%	10.8%	21.9%
Moderate	0	0.0%	11.1%	0	0.0%	10.9%	16.6%
Middle	0	0.0%	20.8%	0	0.0%	20.2%	20.7%
Upper	0	0.0%	40.3%	0	0.0%	34.6%	40.9%
Unknown	0	0.0%	15.3%	0	0.0%	23.5%	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>
<b>Other Purpose LOC</b>							
Low	0	0.0%	9.6%	0	0.0%	6.5%	21.9%
Moderate	1	20.0%	20.9%	13	9.1%	13.3%	16.6%
Middle	1	20.0%	20.9%	10	7.0%	15.1%	20.7%
Upper	3	60.0%	44.3%	120	83.9%	63.1%	40.9%
Unknown	0	0.0%	4.3%	0	0.0%	2.0%	0.0%
<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>143</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	19.3%	0	0.0%	11.4%	21.9%
Moderate	0	0.0%	15.8%	0	0.0%	14.9%	16.6%
Middle	0	0.0%	19.3%	0	0.0%	21.6%	20.7%
Upper	0	0.0%	42.1%	0	0.0%	49.6%	40.9%
Unknown	0	0.0%	3.5%	0	0.0%	2.5%	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>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	1.4%	0	0.0%	0.9%	21.9%
Moderate	0	0.0%	0.0%	0	0.0%	0.0%	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%	99.1%	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>
Multifamily Loans							
Low	0	0.0%	0.0%	0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	0	0.0%	0.0%	N/A
Middle	0	0.0%	0.8%	0	0.0%	0.1%	N/A
Upper	0	0.0%	1.6%	0	0.0%	0.4%	N/A
Unknown	4	100.0%	97.7%	27,214	100.0%	99.6%	N/A
<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>27,214</b>	<b>100.0%</b>	<b>100.0%</b>	<b>N/A</b>
Total Home Mortgage Loans							Families by Family Income %
Low	22	16.8%	9.2%	2,399	5.1%	3.8%	21.9%
Moderate	45	34.4%	19.6%	7,085	15.0%	11.1%	16.6%
Middle	29	22.1%	20.8%	5,191	11.0%	14.8%	20.7%
Upper	26	19.8%	34.3%	4,923	10.4%	34.7%	40.9%
Unknown	9	6.9%	16.1%	27,791	58.6%	35.5%	0.0%
<b>TOTAL</b>	<b>131</b>	<b>100.0%</b>	<b>100.0%</b>	<b>47,389</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2021 FFIEC Census Data</i>							
<i>2011–2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							



Distribution of 2022 Home Mortgage Lending by Borrower Income Level							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	17	19.5%	11.6%	1,487	9.8%	6.0%	22.7%
Moderate	29	33.3%	22.5%	4,444	29.3%	16.8%	16.8%
Middle	23	26.4%	19.7%	4,157	27.4%	20.4%	20.3%
Upper	18	20.7%	28.1%	5,057	33.4%	41.1%	40.2%
Unknown	0	0.0%	18.1%	0	0.0%	15.7%	0.0%
<b>TOTAL</b>	<b>87</b>	<b>100.0%</b>	<b>100.0%</b>	<b>15,145</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	2	33.3%	13.2%	134	26.4%	7.1%	22.7%
Moderate	1	16.7%	19.1%	83	16.4%	14.3%	16.8%
Middle	1	16.7%	20.4%	60	11.8%	18.9%	20.3%
Upper	1	16.7%	29.7%	180	35.5%	38.1%	40.2%
Unknown	1	16.7%	17.5%	50	9.9%	21.6%	0.0%
<b>TOTAL</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>507</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	5.5%	0	0.0%	2.5%	22.7%
Moderate	0	0.0%	16.4%	0	0.0%	12.3%	16.8%
Middle	0	0.0%	25.8%	0	0.0%	23.4%	20.3%
Upper	0	0.0%	44.5%	0	0.0%	40.7%	40.2%
Unknown	0	0.0%	7.8%	0	0.0%	21.2%	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>
<b>Other Purpose LOC</b>							
Low	0	0.0%	5.3%	0	0.0%	2.7%	22.7%
Moderate	0	0.0%	24.0%	0	0.0%	16.7%	16.8%
Middle	3	60.0%	26.7%	116	57.7%	30.8%	20.3%
Upper	2	40.0%	37.3%	85	42.3%	44.5%	40.2%
Unknown	0	0.0%	6.7%	0	0.0%	5.3%	0.0%
<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>201</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	11.8%	0	0.0%	6.1%	22.7%
Moderate	0	0.0%	23.5%	0	0.0%	17.8%	16.8%
Middle	1	50.0%	26.5%	55	45.8%	33.0%	20.3%
Upper	1	50.0%	29.4%	65	54.2%	33.8%	40.2%
Unknown	0	0.0%	8.8%	0	0.0%	9.4%	0.0%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>120</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	0	0.0%	0.0%	22.7%
Moderate	0	0.0%	0.0%	0	0.0%	0.0%	16.8%
Middle	0	0.0%	0.0%	0	0.0%	0.0%	20.3%
Upper	0	0.0%	0.0%	0	0.0%	0.0%	40.2%
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>
Multifamily Loans							
Low	0	0.0%	0.8%	0	0.0%	0.1%	N/A
Moderate	0	0.0%	0.0%	0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	0	0.0%	0.0%	N/A
Upper	0	0.0%	1.6%	0	0.0%	0.2%	N/A
Unknown	0	0.0%	97.7%	0	0.0%	99.8%	N/A
<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>N/A</b>
Total Home Mortgage Loans							Families By Family Income %
Low	19	19.0%	11.2%	1,621	10.1%	4.1%	22.7%
Moderate	30	30.0%	20.9%	4,527	28.3%	10.7%	16.8%
Middle	28	28.0%	19.7%	4,388	27.5%	13.5%	20.3%
Upper	22	22.0%	28.3%	5,387	33.7%	26.9%	40.2%
Unknown	1	1.0%	19.8%	50	0.3%	44.8%	0.0%
<b>TOTAL</b>	<b>100</b>	<b>100.0%</b>	<b>100.0%</b>	<b>15,973</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2022 FFIEC Census Data            2016–2020 U.S. Census Bureau: American Community Survey            Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Business Lending by Borrower Income Level								
Business Revenue and Loan Size		2021						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	7	21.2%	45.6%	\$1,154	25.8%	29.4%	91.1%
	Over \$1 Million/ Unknown	26	78.8%	54.4%	\$3,325	74.2%	70.6%	8.9%
	<b>TOTAL</b>	<b>33</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,479</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	25	75.8%	89.7%	\$1,351	30.2%	29.5%	
	\$100,001–\$250,000	4	12.1%	5.7%	\$842	18.8%	20.5%	
	\$250,001–\$1 Million	4	12.1%	4.7%	\$2,286	51.0%	50.0%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>33</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,479</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	4	57.1%		\$282	24.4%		
	\$100,001–\$250,000	2	28.6%		\$372	32.2%		
	\$250,001–\$1 Million	1	14.3%		\$500	43.3%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>7</b>	<b>100.0%</b>		<b>\$1,154</b>	<b>100.0%</b>		

Distribution of 2022 Small Business Lending by Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	4	30.8%	52.8%	\$500	15.6%	33.9%	91.3%
	Over \$1 Million/ Unknown	9	69.2%	47.2%	\$2,702	84.4%	66.1%	8.7%
	<b>TOTAL</b>	<b>13</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,202</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	4	30.8%	92.9%	\$274	8.6%	35.5%	
	\$100,001–\$250,000	5	38.5%	3.8%	\$728	22.7%	17.5%	
	\$250,001–\$1 Million	4	30.8%	3.3%	\$2,200	68.7%	47.1%	
	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>\$3,202</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	2	50.0%		\$100	20.0%		
	\$100,001–\$250,000	2	50.0%		\$400	80.0%		
	\$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>\$500</b>	<b>100.0%</b>		

Distribution of 2021 Small Farm Lending by Borrower Income Level								
Farm Revenue and Loan Size		2021						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	0	0.0%	51.0%	\$0	0.0%	64.6%	98.4%
	Over \$1 Million/ Unknown	2	100.0%	49.0%	\$288	100.0%	35.4%	1.6%
	<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$288</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	1	50.0%	80.6%	\$24	8.3%	22.2%	
	\$100,001–\$250,000	0	0.0%	10.2%	\$0	0.0%	25.2%	
	\$250,001–\$500,000	1	50.0%	9.2%	\$264	91.7%	52.6%	
	Over \$500,000	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>\$288</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	0	0.0%		\$0	0.0%		
	\$100,001–\$250,000	0	0.0%		\$0	0.0%		
	\$250,001–\$1 Million	0	0.0%		\$0	0.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>		<b>\$0</b>	<b>0.0%</b>		

Distribution of 2022 Small Farm Lending by Borrower Income Level								
Farm Revenue and Loan Size		2022						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	0	0.0%	48.4%	\$0	0.0%	76.4%	98.7%
	Over \$1 Million/ Unknown	0	0.0%	51.6%	\$0	0.0%	23.6%	1.3%
	<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>
Loan Size	\$100,000 or Less	0	0.0%	77.8%	\$0	0.0%	24.3%	
	\$100,001–\$250,000	0	0.0%	12.7%	\$0	0.0%	29.1%	
	\$250,001–\$500,000	0	0.0%	9.5%	\$0	0.0%	46.6%	
	Over \$500,000	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>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	0	0.0%		\$0	0.0%		
	\$100,001–\$250,000	0	0.0%		\$0	0.0%		
	\$250,001–\$1 Million	0	0.0%		\$0	0.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>		<b>\$0</b>	<b>0.0%</b>		

Distribution of 2021 Home Mortgage Lending by Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	5	7.7%	4.5%	649	5.6%	2.1%	4.9%
Moderate	8	12.3%	10.2%	1,263	11.0%	6.6%	10.8%
Middle	44	67.7%	58.6%	7,859	68.2%	56.9%	58.1%
Upper	8	12.3%	26.6%	1,749	15.2%	34.4%	26.1%
Unknown	0	0.0%	0.1%	0	0.0%	0.1%	0.1%
<b>TOTAL</b>	<b>65</b>	<b>100.0%</b>	<b>100.0%</b>	<b>11,520</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	2	3.5%	1.9%	85	1.0%	1.0%	4.9%
Moderate	3	5.3%	8.2%	210	2.5%	5.4%	10.8%
Middle	38	66.7%	58.8%	5,863	68.9%	56.5%	58.1%
Upper	14	24.6%	31.1%	2,354	27.7%	37.0%	26.1%
Unknown	0	0.0%	0.0%	0	0.0%	0.1%	0.1%
<b>TOTAL</b>	<b>57</b>	<b>100.0%</b>	<b>100.0%</b>	<b>8,512</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	5.6%	0	0.0%	5.1%	4.9%
Moderate	0	0.0%	9.7%	0	0.0%	5.4%	10.8%
Middle	0	0.0%	55.6%	0	0.0%	59.6%	58.1%
Upper	0	0.0%	27.8%	0	0.0%	29.0%	26.1%
Unknown	0	0.0%	1.4%	0	0.0%	0.9%	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>Other Purpose LOC</b>							
Low	0	0.0%	1.7%	0	0.0%	0.5%	4.9%
Moderate	0	0.0%	9.6%	0	0.0%	6.9%	10.8%
Middle	4	80.0%	60.0%	133	93.0%	51.0%	58.1%
Upper	1	20.0%	28.7%	10	7.0%	41.6%	26.1%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.1%
<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>143</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	0.0%	0	0.0%	0.0%	4.9%
Moderate	0	0.0%	7.0%	0	0.0%	5.9%	10.8%
Middle	0	0.0%	56.1%	0	0.0%	50.3%	58.1%
Upper	0	0.0%	36.8%	0	0.0%	43.9%	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>

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	8.3%	0	0.0%	5.0%	4.9%
Moderate	0	0.0%	22.2%	0	0.0%	19.5%	10.8%
Middle	0	0.0%	59.7%	0	0.0%	61.7%	58.1%
Upper	0	0.0%	9.7%	0	0.0%	13.9%	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>
Multifamily Loans							% of Multifamily Units
Low	2	50.0%	32.6%	16,364	60.1%	60.5%	29.1%
Moderate	2	50.0%	13.2%	10,850	39.9%	10.8%	22.9%
Middle	0	0.0%	39.5%	0	0.0%	13.6%	29.4%
Upper	0	0.0%	7.8%	0	0.0%	7.0%	12.8%
Unknown	0	0.0%	7.0%	0	0.0%	8.1%	5.8%
<b>TOTAL</b>	<b>4</b>	<b>100.0%</b>	<b>100.0%</b>	<b>27,214</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	9	6.9%	3.7%	17,098	36.1%	16.4%	4.9%
Moderate	13	9.9%	9.4%	12,323	26.0%	7.3%	10.8%
Middle	86	65.6%	58.4%	13,855	29.2%	45.9%	58.1%
Upper	23	17.6%	28.4%	4,113	8.7%	28.4%	26.1%
Unknown	0	0.0%	0.2%	0	0.0%	2.1%	0.1%
<b>TOTAL</b>	<b>131</b>	<b>100.0%</b>	<b>100.0%</b>	<b>47,389</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2021 FFIEC Census Data</i>							
<i>2011–2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							



Distribution of 2022 Home Mortgage Lending by Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
<b>Home Purchase Loans</b>							
Low	4	4.6%	4.6%	383	2.5%	2.2%	4.4%
Moderate	30	34.5%	24.1%	3,601	23.8%	15.1%	21.1%
Middle	27	31.0%	30.8%	4,021	26.6%	28.6%	34.2%
Upper	26	29.9%	39.8%	7,140	47.1%	53.5%	39.7%
Unknown	0	0.0%	0.6%	0	0.0%	0.6%	0.6%
<b>TOTAL</b>	<b>87</b>	<b>100.0%</b>	<b>100.0%</b>	<b>15,145</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	1	16.7%	4.7%	94	18.5%	3.5%	4.4%
Moderate	3	50.0%	20.4%	173	34.1%	12.7%	21.1%
Middle	2	33.3%	29.3%	240	47.3%	26.2%	34.2%
Upper	0	0.0%	44.5%	0	0.0%	56.0%	39.7%
Unknown	0	0.0%	1.2%	0	0.0%	1.7%	0.6%
<b>TOTAL</b>	<b>6</b>	<b>100.0%</b>	<b>100.0%</b>	<b>507</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	3.1%	0	0.0%	17.7%	4.4%
Moderate	0	0.0%	9.4%	0	0.0%	6.7%	21.1%
Middle	0	0.0%	34.4%	0	0.0%	24.0%	34.2%
Upper	0	0.0%	52.3%	0	0.0%	51.4%	39.7%
Unknown	0	0.0%	0.8%	0	0.0%	0.3%	0.6%
<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 LOC</b>							
Low	0	0.0%	2.0%	0	0.0%	2.7%	4.4%
Moderate	1	20.0%	10.0%	25	12.4%	6.2%	21.1%
Middle	0	0.0%	36.7%	0	0.0%	29.5%	34.2%
Upper	4	80.0%	50.7%	176	87.6%	59.9%	39.7%
Unknown	0	0.0%	0.7%	0	0.0%	1.7%	0.6%
<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>100.0%</b>	<b>201</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Other Purpose Closed/Exempt</b>							
Low	0	0.0%	1.5%	0	0.0%	0.1%	4.4%
Moderate	0	0.0%	16.2%	0	0.0%	13.0%	21.1%
Middle	0	0.0%	42.6%	0	0.0%	40.8%	34.2%
Upper	2	100.0%	39.7%	120	100.0%	46.1%	39.7%
Unknown	0	0.0%	0.0%	0	0.0%	0.0%	0.6%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>120</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Purpose Not Applicable							
Low	0	0.0%	7.4%	0	0.0%	3.2%	4.4%
Moderate	0	0.0%	29.6%	0	0.0%	17.0%	21.1%
Middle	0	0.0%	44.4%	0	0.0%	46.3%	34.2%
Upper	0	0.0%	14.8%	0	0.0%	32.5%	39.7%
Unknown	0	0.0%	3.7%	0	0.0%	1.1%	0.6%
<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 Loans							% of Multifamily Units
Low	0	0.0%	17.2%	0	0.0%	28.6%	28.0%
Moderate	0	0.0%	13.3%	0	0.0%	6.6%	16.9%
Middle	0	0.0%	27.3%	0	0.0%	25.0%	19.8%
Upper	0	0.0%	30.5%	0	0.0%	32.4%	22.1%
Unknown	0	0.0%	11.7%	0	0.0%	7.4%	13.2%
<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>
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	5	5.0%	4.8%	477	3.0%	11.4%	4.4%
Moderate	34	34.0%	22.1%	3,799	23.8%	11.8%	21.1%
Middle	29	29.0%	30.9%	4,261	26.7%	27.1%	34.2%
Upper	32	32.0%	41.1%	7,436	46.6%	46.7%	39.7%
Unknown	0	0.0%	1.1%	0	0.0%	3.0%	0.6%
<b>TOTAL</b>	<b>100</b>	<b>100.0%</b>	<b>100.0%</b>	<b>15,973</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2022 FFIEC Census Data</i>							
<i>2016–2020 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Business Lending by Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	2	6.1%	10.6%	\$1,386	30.9%	13.8%	10.4%
Moderate	4	12.1%	15.0%	\$764	17.1%	14.1%	16.7%
Middle	10	30.3%	45.7%	\$1,028	23.0%	40.0%	42.5%
Upper	17	51.5%	27.4%	\$1,301	29.0%	31.1%	28.9%
Unknown	0	0.0%	1.3%	\$0	0.0%	1.0%	1.5%
<b>TOTAL</b>	<b>33</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$4,479</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2021 FFIEC Census Data</i>							
<i>2021 Dun &amp; Bradstreet Data</i>							
<i>2011–2015 U.S. Census Bureau: American Community Survey</i>							
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Small Business Lending by Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	10.2%	\$0	0.0%	13.8%	11.2%
Moderate	2	15.4%	17.8%	\$650	20.3%	17.7%	18.2%
Middle	1	7.7%	28.0%	\$150	4.7%	28.9%	29.6%
Upper	10	76.9%	40.0%	\$2,402	75.0%	36.6%	36.3%
Unknown	0	0.0%	4.0%	\$0	0.0%	3.1%	4.7%
<b>TOTAL</b>	<b>13</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$3,202</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2022 FFIEC Census Data 2022 Dun &amp; Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2021 Small Farm Lending by Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.3%	\$0	0.0%	2.2%	1.1%
Moderate	0	0.0%	3.1%	\$0	0.0%	1.7%	1.6%
Middle	1	50.0%	74.1%	\$24	8.3%	70.7%	78.6%
Upper	1	50.0%	21.8%	\$264	91.7%	25.4%	18.6%
Unknown	0	0.0%	0.7%	\$0	0.0%	0.1%	0.0%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$288</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<i>Source: 2021 FFIEC Census Data 2021 Dun &amp; Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>							

Distribution of 2022 Small Farm Lending by Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	\$ (000s)	\$ %	\$ %	
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.8%
Moderate	0	0.0%	5.0%	\$0	0.0%	13.6%	8.8%
Middle	0	0.0%	62.4%	\$0	0.0%	65.6%	60.9%
Upper	0	0.0%	32.1%	\$0	0.0%	20.8%	29.5%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.1%	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>
<i>Source: 2022 FFIEC Census Data 2022 Dun &amp; Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>							

## 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-, or 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.

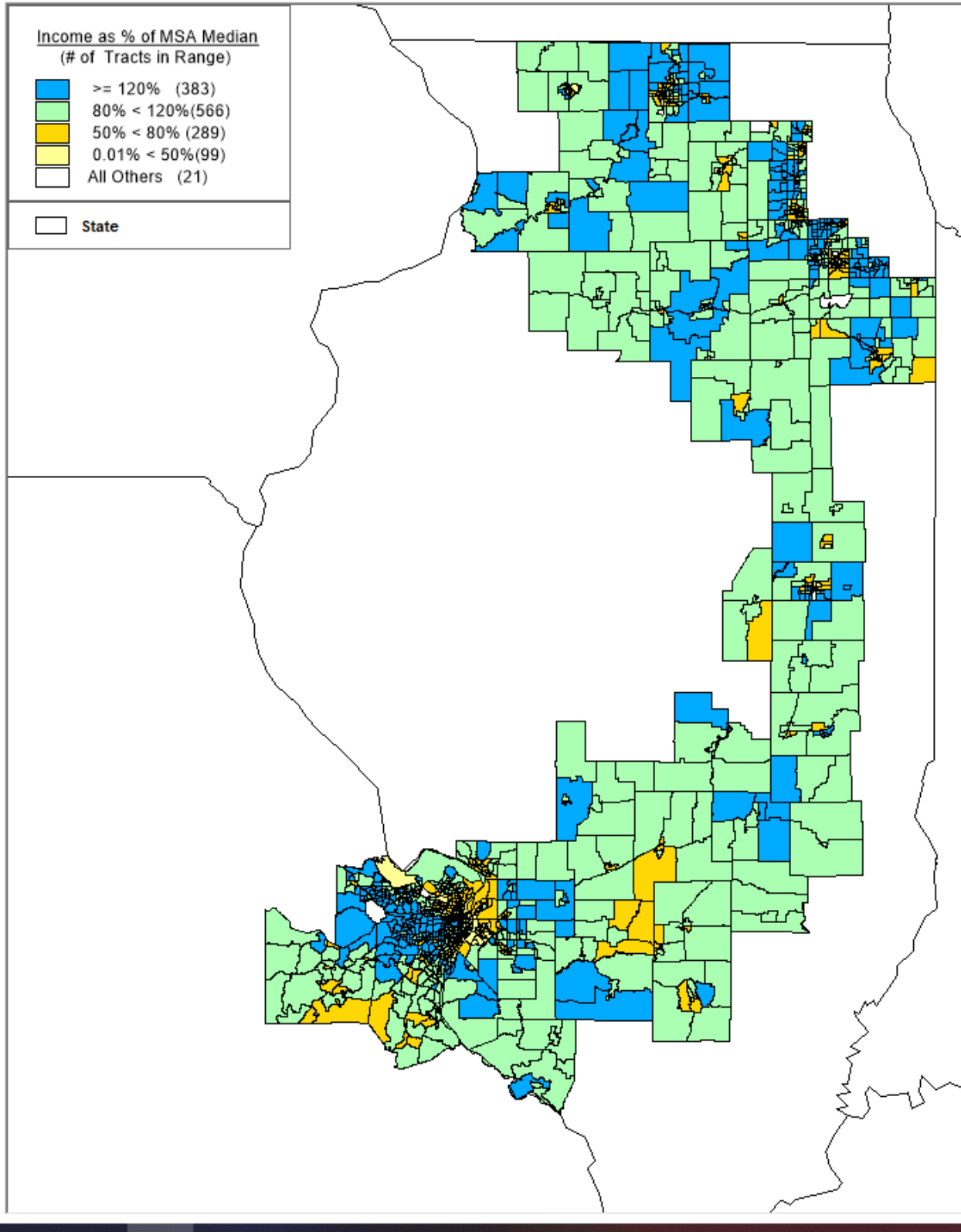
**Underserved middle-income geography:** A middle-income, nonmetropolitan geography will be designated as underserved if it meets criteria for population size, density, and dispersion that indicate the area's population is sufficiently small, thin, and distant from a population center that the tract 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.

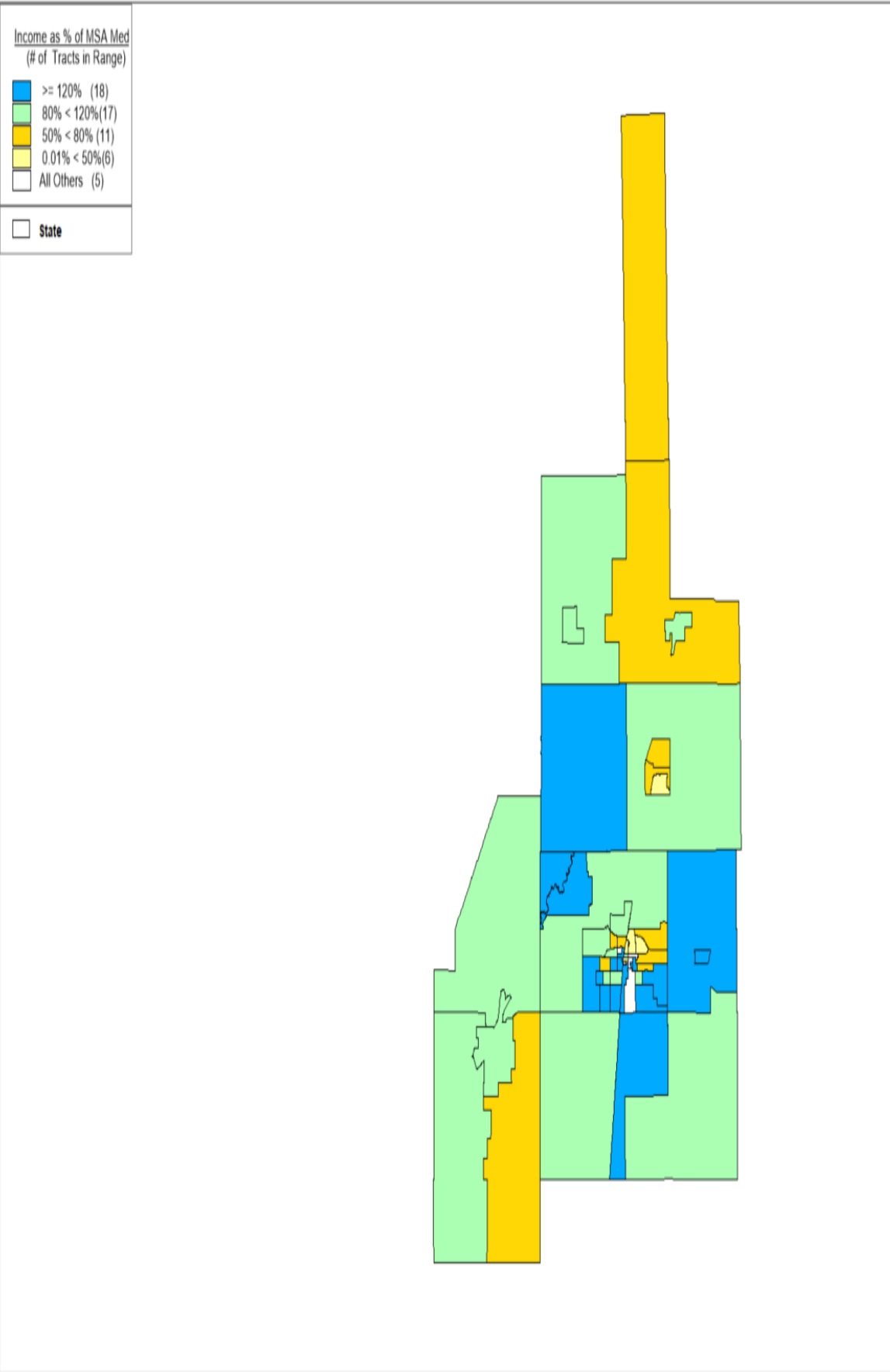
# **MSB Assessment Maps & Census Tracts**



# 2025 Midland States Bank Combined Assessment Area



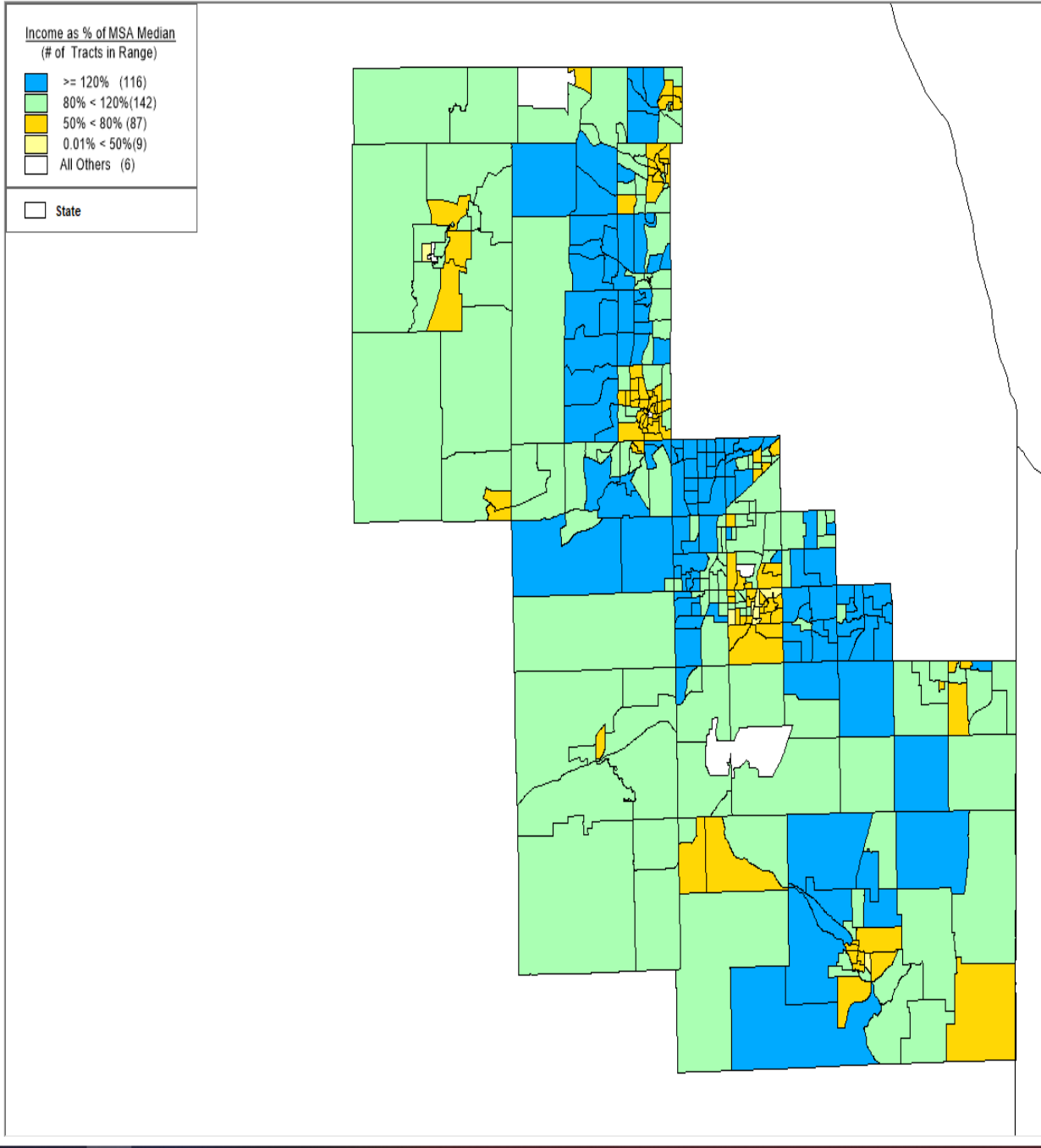
2025 Champaign IL MSA Assessment Area



2025 Champaign IL MSA Assessment Area

State	MSA	County	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median	Tract_11
17	16580	019	0002.00	Champaign City	61820	80% - 100%	<50%	35.7777	17019000200
17	16580	019	0003.01	Champaign City	61820	50% - <80%	<50%	31.9514	17019000301
17	16580	019	0003.02	Champaign City	61820	50% - <80%	80% - 120%	83.3489	17019000302
17	16580	019	0004.01	Champaign City	61820	20% - <50%	N/A	0	17019000401
17	16580	019	0004.02	Champaign City	61820	20% - <50%	<50%	20.3244	17019000402
17	16580	019	0005.00	Champaign City	61820	20% - <50%	>120%	137.3368	17019000500
17	16580	019	0007.00	Champaign City	61820	50% - <80%	50% - 80%	50.5353	17019000700
17	16580	019	0008.00	Hensley	61822	50% - <80%	80% - 120%	81.7009	17019000800
17	16580	019	0009.01	Champaign City	61821	50% - <80%	50% - 80%	53.228	17019000901
17	16580	019	0009.02	Champaign	61822	20% - <50%	80% - 120%	105.5482	17019000902
17	16580	019	0010.00	Champaign City	61821	20% - <50%	80% - 120%	96.4771	17019001000
17	16580	019	0011.00	Champaign City	61821	20% - <50%	>120%	131.9982	17019001100
17	16580	019	0012.01	Champaign City	61821	50% - <80%	50% - 80%	69.8544	17019001201
17	16580	019	0012.03	Champaign City	61821	20% - <50%	80% - 120%	104.0668	17019001203
17	16580	019	0012.04	Champaign	61822	20% - <50%	>120%	154.1322	17019001204
17	16580	019	0012.05	Champaign	61822	20% - <50%	>120%	161.4567	17019001205
17	16580	019	0012.06	Champaign	61822	10% - <20%	>120%	145.6371	17019001206
17	16580	019	0013.01	Champaign City	61821	20% - <50%	80% - 120%	100.5415	17019001301
17	16580	019	0013.02	Champaign	61874	20% - <50%	>120%	171.1483	17019001302
17	16580	019	0014.00	Champaign	61802	20% - <50%	>120%	133.4501	17019001400
17	16580	019	0053.00	Cunningham	61801	50% - <80%	<50%	45.9479	17019005300
17	16580	019	0054.01	Urbana	61802	50% - <80%	<50%	46.0342	17019005401
17	16580	019	0054.02	Urbana	61802	20% - <50%	50% - 80%	67.1111	17019005402
17	16580	019	0055.00	Urbana	61802	20% - <50%	50% - 80%	78.2077	17019005500
17	16580	019	0056.01	Cunningham	61802	50% - <80%	50% - 80%	74.9167	17019005601
17	16580	019	0056.02	Urbana	61802	20% - <50%	>120%	165.2374	17019005602
17	16580	019	0057.01	Cunningham	61801	20% - <50%	80% - 120%	90.56	17019005701
17	16580	019	0057.02	Urbana	61802	20% - <50%	>120%	148.2767	17019005702
17	16580	019	0058.00	Cunningham	61801	20% - <50%	>120%	145.1177	17019005800
17	16580	019	0059.01	Cunningham	61801	50% - <80%	>120%	218.1053	17019005901
17	16580	019	0059.02	Cunningham	61801	50% - <80%	N/A	0	17019005902
17	16580	019	0060.00	Urbana	61802	50% - <80%	N/A	0	17019006000
17	16580	019	0101.00	Ludlow	61866	20% - <50%	50% - 80%	60.4773	17019010100
17	16580	019	0102.04	Rantoul	61866	20% - <50%	50% - 80%	71.2692	17019010204
17	16580	019	0103.00	Rantoul	61866	50% - <80%	<50%	42.2277	17019010300
17	16580	019	0104.00	Compromise	61866	10% - <20%	80% - 120%	109.2056	17019010400
17	16580	019	0105.00	East Bend	61843	<10%	>120%	127.6514	17019010500
17	16580	019	0106.01	Mahomet	61853	10% - <20%	>120%	126.2661	17019010601
17	16580	019	0106.03	Mahomet	61853	10% - <20%	>120%	135.4607	17019010603
17	16580	019	0106.04	Hensley	61822	10% - <20%	80% - 120%	102.9209	17019010604
17	16580	019	0107.01	St. Joseph	61873	<10%	>120%	130.1665	17019010701
17	16580	019	0107.02	Stanton	61873	<10%	>120%	126.3488	17019010702
17	16580	019	0108.00	Raymond	61877	<10%	80% - 120%	116.6683	17019010800
17	16580	019	0109.01	Philo	61880	10% - <20%	>120%	123.2576	17019010901
17	16580	019	0109.02	Colfax	61872	10% - <20%	80% - 120%	110.1159	17019010902
17	16580	019	0110.01	Champaign City	61820	20% - <50%	N/A	0	17019011001
17	16580	019	0110.02	Champaign City	61820	20% - <50%	>120%	126.3056	17019011002
17	16580	019	0111.00	Cunningham	61801	50% - <80%	N/A	0	17019011100
17	16580	053	9616.00	Pella	60959	10% - <20%	50% - 80%	68.8343	17053961600
17	16580	053	9617.00	Wall	60957	<10%	50% - 80%	77.6082	17053961700
17	16580	053	9618.00	Patton	60957	10% - <20%	80% - 120%	87.6859	17053961800
17	16580	053	9619.00	Drummer	60936	<10%	80% - 120%	101.379	17053961900
17	16580	053	9620.00	Drummer	60936	<10%	80% - 120%	81.8477	17053962000
17	16580	147	9545.00	Sangamon	61854	<10%	80% - 120%	109.4029	17147954500
17	16580	147	9546.00	Monticello	61856	<10%	80% - 120%	117.5687	17147954600
17	16580	147	9547.00	Bement	61813	<10%	50% - 80%	71.2692	17147954700
17	16580	147	9548.00	Willow Branch	61855	<10%	80% - 120%	97.544	17147954800

# 2025 Chicago IL Partial CSA (Combined Statistical Area) Assessment Area



2025 Chicago Partial CSA Assessment Area

State	MSA	County	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median	Tract_11
17	16984	063	0001.02	Aux Sable	60450	20% - <50%	80% - 120%	101.8537	17063000102
17	16984	063	0001.03	Aux Sable	60450	20% - <50%	80% - 120%	101.5136	17063000103
17	16984	063	0002.00	Nettle Creek	60450	10% - <20%	80% - 120%	117.2583	17063000200
17	16984	063	0003.00	Saratoga	60450	20% - <50%	50% - 80%	55.9435	17063000300
17	16984	063	0004.00	Erienna	60450	10% - <20%	80% - 120%	81.323	17063000400
17	16984	063	0005.00	Wauponsee	60450	10% - <20%	80% - 120%	107.8037	17063000500
17	16984	063	0006.00	Goodfarm	60444	10% - <20%	80% - 120%	92.4931	17063000600
17	16984	063	0007.00	Goose Lake	60450	10% - <20%	80% - 120%	85.5682	17063000700
17	16984	063	0008.00	Braceville	60416	10% - <20%	80% - 120%	115.6615	17063000800
17	16984	063	0009.00	Greenfield	60424	<10%	80% - 120%	82.679	17063000900
17	16984	197	8801.05	Du Page	60440	50% - <80%	80% - 120%	92.7457	17197880105
17	16984	197	8801.06	Du Page	60440	50% - <80%	80% - 120%	83.167	17197880106
17	16984	197	8801.07	Du Page	60440	50% - <80%	50% - 80%	79.8611	17197880107
17	16984	197	8801.09	Du Page	60440	50% - <80%	>120%	121.6751	17197880109
17	16984	197	8801.11	Du Page	60440	50% - <80%	80% - 120%	86.3725	17197880111
17	16984	197	8801.12	Du Page	60440	50% - <80%	80% - 120%	104.1977	17197880112
17	16984	197	8801.13	Du Page	60440	80% - 100%	50% - 80%	74.5373	17197880113
17	16984	197	8801.14	Du Page	60440	80% - 100%	50% - 80%	66.2132	17197880114
17	16984	197	8801.15	Du Page	60440	50% - <80%	80% - 120%	87.165	17197880115
17	16984	197	8801.16	Du Page	60440	50% - <80%	80% - 120%	108.024	17197880116
17	16984	197	8801.17	Du Page	60440	50% - <80%	50% - 80%	75.4129	17197880117
17	16984	197	8801.18	Du Page	60440	20% - <50%	>120%	199.3586	17197880118
17	16984	197	8801.19	Du Page	60565	20% - <50%	>120%	176.3673	17197880119
17	16984	197	8801.22	Du Page	60490	50% - <80%	>120%	138.331	17197880122
17	16984	197	8801.23	Du Page	60440	50% - <80%	>120%	157.0987	17197880123
17	16984	197	8801.24	Du Page	60490	50% - <80%	>120%	128.0635	17197880124
17	16984	197	8801.25	Du Page	60490	50% - <80%	>120%	145.0465	17197880125
17	16984	197	8802.02	Du Page	60446	50% - <80%	80% - 120%	105.4997	17197880202
17	16984	197	8802.03	Du Page	60446	20% - <50%	80% - 120%	94.0478	17197880203
17	16984	197	8802.04	Du Page	60446	20% - <50%	80% - 120%	87.6789	17197880204
17	16984	197	8803.03	Wheatland	60564	20% - <50%	>120%	132.0852	17197880303
17	16984	197	8803.04	Wheatland	60565	20% - <50%	>120%	171.5456	17197880304
17	16984	197	8803.05	Wheatland	60564	20% - <50%	>120%	200.0475	17197880305
17	16984	197	8803.07	Wheatland	60564	50% - <80%	>120%	128.1056	17197880307
17	16984	197	8803.09	Wheatland	60564	20% - <50%	>120%	196.6152	17197880309
17	16984	197	8803.14	Wheatland	60585	20% - <50%	>120%	176.8834	17197880314
17	16984	197	8803.15	Wheatland	60490	50% - <80%	>120%	153.6675	17197880315
17	16984	197	8803.16	Wheatland	60564	50% - <80%	>120%	243.6775	17197880316
17	16984	197	8803.17	Wheatland	60490	20% - <50%	>120%	164.0538	17197880317
17	16984	197	8803.18	Wheatland	60585	20% - <50%	>120%	166.6958	17197880318
17	16984	197	8803.19	Wheatland	60585	20% - <50%	>120%	178.5482	17197880319
17	16984	197	8803.20	Wheatland	60585	20% - <50%	>120%	150.3217	17197880320
17	16984	197	8803.21	Wheatland	60585	20% - <50%	>120%	154.121	17197880321
17	16984	197	8803.22	Wheatland	60564	50% - <80%	>120%	218.1987	17197880322
17	16984	197	8803.23	Wheatland	60564	20% - <50%	>120%	197.1475	17197880323
17	16984	197	8803.24	Wheatland	60503	50% - <80%	>120%	133.4391	17197880324
17	16984	197	8803.25	Wheatland	60503	20% - <50%	>120%	128.274	17197880325
17	16984	197	8803.26	Wheatland	60585	20% - <50%	>120%	148.9926	17197880326
17	16984	197	8804.08	Plainfield	60544	50% - <80%	80% - 120%	98.5813	17197880408
17	16984	197	8804.11	Plainfield	60544	20% - <50%	>120%	140.0185	17197880411
17	16984	197	8804.12	Plainfield	60435	20% - <50%	80% - 120%	108.2302	17197880412
17	16984	197	8804.14	Plainfield	60431	20% - <50%	80% - 120%	103.5617	17197880414
17	16984	197	8804.16	Plainfield	60586	20% - <50%	80% - 120%	105.6714	17197880416
17	16984	197	8804.17	Plainfield	60586	20% - <50%	80% - 120%	116.3179	17197880417
17	16984	197	8804.18	Plainfield	60586	20% - <50%	>120%	139.0058	17197880418
17	16984	197	8804.21	Plainfield	60586	20% - <50%	>120%	126.6664	17197880421
17	16984	197	8804.22	Plainfield	60544	10% - <20%	>120%	139.6439	17197880422
17	16984	197	8804.23	Plainfield	60544	20% - <50%	80% - 120%	118.5377	17197880423
17	16984	197	8804.24	Plainfield	60544	20% - <50%	>120%	167.2885	17197880424
17	16984	197	8804.25	Plainfield	60446	50% - <80%	80% - 120%	109.298	17197880425
17	16984	197	8804.26	Plainfield	60446	50% - <80%	80% - 120%	107.7217	17197880426

2025 Chicago Partial CSA Assessment Area

State	MSA	County	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median	Tract_11
17	16984	197	8804.27	Plainfield	60431	20% - <50%	80% - 120%	115.4844	17197880427
17	16984	197	8804.28	Plainfield	60435	50% - <80%	80% - 120%	107.103	17197880428
17	16984	197	8804.29	Plainfield	60586	20% - <50%	>120%	143.4076	17197880429
17	16984	197	8804.30	Plainfield	60586	20% - <50%	>120%	124.7003	17197880430
17	16984	197	8804.31	Plainfield	60586	20% - <50%	>120%	122.3132	17197880431
17	16984	197	8804.32	Plainfield	60586	50% - <80%	80% - 120%	111.725	17197880432
17	16984	197	8805.02	Lockport	60441	10% - <20%	80% - 120%	103.2422	17197880502
17	16984	197	8805.03	Lockport	60544	20% - <50%	50% - 80%	77.3574	17197880503
17	16984	197	8805.08	Lockport	60446	50% - <80%	80% - 120%	104.7202	17197880508
17	16984	197	8805.09	Lockport	60446	50% - <80%	80% - 120%	96.4943	17197880509
17	16984	197	8805.10	Lockport	60446	50% - <80%	80% - 120%	83.4844	17197880510
17	16984	197	8805.11	Lockport	60446	50% - <80%	>120%	132.4976	17197880511
17	16984	197	8806.01	Lockport	60441	10% - <20%	>120%	135.0996	17197880601
17	16984	197	8806.02	Lockport	60441	10% - <20%	80% - 120%	106.7197	17197880602
17	16984	197	8807.01	Lockport	60441	10% - <20%	50% - 80%	73.8291	17197880701
17	16984	197	8807.02	Lockport	60441	50% - <80%	50% - 80%	64.9294	17197880702
17	16984	197	8809.01	Lockport	60403	20% - <50%	50% - 80%	69.6378	17197880901
17	16984	197	8809.03	Lockport	60403	50% - <80%	50% - 80%	63.0249	17197880903
17	16984	197	8809.05	Lockport	60403	20% - <50%	50% - 80%	62.5866	17197880905
17	16984	197	8810.01	Homer	60491	10% - <20%	80% - 120%	110.0969	17197881001
17	16984	197	8810.02	Homer	60491	<10%	>120%	137.3863	17197881002
17	16984	197	8810.05	Homer	60491	10% - <20%	80% - 120%	117.5681	17197881005
17	16984	197	8810.06	Homer	60467	10% - <20%	80% - 120%	111.115	17197881006
17	16984	197	8810.07	Homer	60491	10% - <20%	>120%	141.5721	17197881007
17	16984	197	8810.09	Homer	60441	10% - <20%	80% - 120%	113.2754	17197881009
17	16984	197	8810.10	Homer	60491	10% - <20%	>120%	124.669	17197881010
17	16984	197	8810.11	Homer	60491	10% - <20%	>120%	139.0468	17197881011
17	16984	197	8810.12	Homer	60491	10% - <20%	80% - 120%	119.8419	17197881012
17	16984	197	8811.05	New Lenox	60448	10% - <20%	>120%	143.1614	17197881105
17	16984	197	8811.07	New Lenox	60451	10% - <20%	>120%	125.3816	17197881107
17	16984	197	8811.08	New Lenox	60451	10% - <20%	>120%	125.5749	17197881108
17	16984	197	8811.09	New Lenox	60433	10% - <20%	>120%	135.3026	17197881109
17	16984	197	8811.11	New Lenox	60451	<10%	80% - 120%	110.7447	17197881111
17	16984	197	8811.12	New Lenox	60451	10% - <20%	>120%	141.4707	17197881112
17	16984	197	8811.13	New Lenox	60451	10% - <20%	>120%	132.2256	17197881113
17	16984	197	8811.15	New Lenox	60451	10% - <20%	>120%	132.5516	17197881115
17	16984	197	8811.16	New Lenox	60451	<10%	>120%	158.4893	17197881116
17	16984	197	8812.01	Joliet	60432	80% - 100%	<50%	45.989	17197881201
17	16984	197	8812.02	Joliet	60432	50% - <80%	50% - 80%	66.442	17197881202
17	16984	197	8813.01	Joliet	60432	80% - 100%	50% - 80%	57.0922	17197881301
17	16984	197	8813.02	Joliet	60432	80% - 100%	<50%	49.2226	17197881302
17	16984	197	8814.01	Joliet	60435	50% - <80%	50% - 80%	64.7297	17197881401
17	16984	197	8814.02	Joliet	60435	50% - <80%	80% - 120%	84.1819	17197881402
17	16984	197	8815.00	Joliet	60435	20% - <50%	80% - 120%	88.6463	17197881500
17	16984	197	8816.01	Joliet	60435	20% - <50%	80% - 120%	92.2351	17197881601
17	16984	197	8816.03	Joliet	60435	50% - <80%	50% - 80%	56.7942	17197881603
17	16984	197	8816.04	Joliet	60435	50% - <80%	50% - 80%	65.7921	17197881604
17	16984	197	8817.00	Joliet	60435	20% - <50%	80% - 120%	102.7747	17197881700
17	16984	197	8818.00	Joliet	60435	50% - <80%	50% - 80%	63.7559	17197881800
17	16984	197	8819.00	Joliet	60435	80% - 100%	<50%	30.0479	17197881900
17	16984	197	8820.00	Joliet	60432	80% - 100%	<50%	42.1368	17197882000
17	16984	197	8821.00	Joliet	60432	80% - 100%	50% - 80%	67.6405	17197882100
17	16984	197	8822.00	Joliet	60432	80% - 100%	50% - 80%	51.1746	17197882200
17	16984	197	8823.00	Joliet	60433	50% - <80%	50% - 80%	74.6993	17197882300
17	16984	197	8824.00	Joliet	60433	80% - 100%	50% - 80%	54.2981	17197882400
17	16984	197	8825.00	Joliet	60436	80% - 100%	<50%	38.8881	17197882500
17	16984	197	8826.01	Joliet	60436	50% - <80%	50% - 80%	67.1892	17197882601
17	16984	197	8826.02	Joliet	60436	80% - 100%	50% - 80%	70.6344	17197882602
17	16984	197	8827.01	Joliet	60435	20% - <50%	80% - 120%	99.6296	17197882701
17	16984	197	8827.02	Joliet	60435	50% - <80%	80% - 120%	100.543	17197882702
17	16984	197	8828.01	Joliet	60436	50% - <80%	50% - 80%	68.4837	17197882801

2025 Chicago Partial CSA Assessment Area

State	MSA	County	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median	Tract_11
17	16984	197	8828.02	Joliet	60436	50% - <80%	<50%	43.1312	17197882802
17	16984	197	8829.00	Joliet	60436	50% - <80%	50% - 80%	53.3728	17197882900
17	16984	197	8830.00	Joliet	60433	50% - <80%	50% - 80%	67.6826	17197883000
17	16984	197	8831.00	Joliet	60433	50% - <80%	50% - 80%	67.6621	17197883100
17	16984	197	8832.06	Troy	60435	20% - <50%	80% - 120%	102.5274	17197883206
17	16984	197	8832.08	Troy	60435	20% - <50%	80% - 120%	87.3367	17197883208
17	16984	197	8832.09	Troy	60431	20% - <50%	80% - 120%	100.5722	17197883209
17	16984	197	8832.10	Troy	60431	20% - <50%	>120%	156.3257	17197883210
17	16984	197	8832.11	Troy	60431	20% - <50%	80% - 120%	93.942	17197883211
17	16984	197	8832.12	Troy	60404	20% - <50%	>120%	153.1018	17197883212
17	16984	197	8832.13	Troy	60404	10% - <20%	>120%	123.3303	17197883213
17	16984	197	8832.14	Troy	60404	20% - <50%	80% - 120%	115.4153	17197883214
17	16984	197	8832.16	Troy	60404	20% - <50%	>120%	127.2699	17197883216
17	16984	197	8832.17	Troy	60586	20% - <50%	80% - 120%	80.1159	17197883217
17	16984	197	8832.18	Troy	60431	50% - <80%	>120%	129.7996	17197883218
17	16984	197	8832.19	Troy	60404	20% - <50%	>120%	143.7293	17197883219
17	16984	197	8833.03	Channahon	60447	10% - <20%	>120%	137.7275	17197883303
17	16984	197	8833.04	Wilton	60481	<10%	80% - 120%	112.8727	17197883304
17	16984	197	8833.05	Channahon	60410	10% - <20%	80% - 120%	111.8017	17197883305
17	16984	197	8833.06	Channahon	60410	10% - <20%	80% - 120%	109.3584	17197883306
17	16984	197	8833.07	Jackson	60421	10% - <20%	80% - 120%	111.9863	17197883307
17	16984	197	8834.01	Wilmington	60481	10% - <20%	80% - 120%	83.2048	17197883401
17	16984	197	8834.02	Wilmington	60481	10% - <20%	80% - 120%	86.0357	17197883402
17	16984	197	8835.04	Frankfort	60423	10% - <20%	>120%	151.0332	17197883504
17	16984	197	8835.05	Frankfort	60423	20% - <50%	>120%	147.1745	17197883505
17	16984	197	8835.07	Green Garden	60423	10% - <20%	>120%	123.7308	17197883507
17	16984	197	8835.09	Manhattan	60442	10% - <20%	80% - 120%	107.7022	17197883509
17	16984	197	8835.10	Manhattan	60442	10% - <20%	>120%	126.3609	17197883510
17	16984	197	8835.11	Frankfort	60423	10% - <20%	>120%	127.0475	17197883511
17	16984	197	8835.13	Frankfort	60487	10% - <20%	>120%	124.4499	17197883513
17	16984	197	8835.14	Frankfort	60448	20% - <50%	>120%	146.5785	17197883514
17	16984	197	8835.15	Frankfort	60423	10% - <20%	>120%	152.8243	17197883515
17	16984	197	8835.16	Frankfort	60423	10% - <20%	>120%	167.3468	17197883516
17	16984	197	8835.17	Frankfort	60448	10% - <20%	80% - 120%	111.9561	17197883517
17	16984	197	8835.19	Frankfort	60448	10% - <20%	>120%	143.0847	17197883519
17	16984	197	8835.21	Frankfort	60448	10% - <20%	>120%	164.8096	17197883521
17	16984	197	8835.22	Frankfort	60448	10% - <20%	>120%	141.7049	17197883522
17	16984	197	8836.02	Monee	60449	20% - <50%	80% - 120%	107.7368	17197883602
17	16984	197	8836.03	Monee	60484	50% - <80%	80% - 120%	80.9742	17197883603
17	16984	197	8836.05	Monee	60484	80% - 100%	50% - 80%	56.4984	17197883605
17	16984	197	8836.06	Monee	60484	80% - 100%	80% - 120%	98.699	17197883606
17	16984	197	8837.00	Crete	60475	20% - <50%	50% - 80%	61.7315	17197883700
17	16984	197	8838.03	Crete	60417	80% - 100%	50% - 80%	55.6563	17197883803
17	16984	197	8838.04	Crete	60417	20% - <50%	80% - 120%	82.1036	17197883804
17	16984	197	8838.06	Crete	60417	50% - <80%	80% - 120%	90.9351	17197883806
17	16984	197	8838.08	Crete	60417	20% - <50%	80% - 120%	111.2554	17197883808
17	16984	197	8838.09	Crete	60417	20% - <50%	50% - 80%	69.3193	17197883809
17	16984	197	8838.10	Crete	60417	50% - <80%	>120%	121.6114	17197883810
17	16984	197	8838.11	Crete	60417	20% - <50%	80% - 120%	81.0584	17197883811
17	16984	197	8839.02	Washington	60401	10% - <20%	80% - 120%	111.7056	17197883902
17	16984	197	8839.03	Will	60468	10% - <20%	>120%	127.1976	17197883903
17	16984	197	8839.04	Peotone	60468	10% - <20%	80% - 120%	93.7952	17197883904
17	16984	197	8840.03	Reed	60408	10% - <20%	80% - 120%	105.354	17197884003
17	16984	197	8840.04	Reed	60408	10% - <20%	50% - 80%	72.0314	17197884004
17	16984	197	8840.05	Custer	60481	<10%	50% - 80%	74.7511	17197884005
17	16984	197	8840.06	Wesley	60481	<10%	80% - 120%	81.649	17197884006
17	16984	197	8841.01	Lockport	60446	20% - <50%	80% - 120%	91.2709	17197884101
17	16984	197	8841.03	Lockport	60403	50% - <80%	80% - 120%	113.4676	17197884103
17	16984	197	9800.00	Florence	60481	N/A	N/A	0	17197980000
17	16984	197	9801.00	Lockport	60441	80% - 100%	N/A	0	17197980100
17	20994	037	0001.00	Genoa	60135	20% - <50%	80% - 120%	82.8976	17037000100

2025 Chicago Partial CSA Assessment Area

State	MSA	County	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median	Tract_11
17	20994	037	0002.00	Franklin	60146	10% - <20%	80% - 120%	91.1205	17037000200
17	20994	037	0003.00	Malta	60150	10% - <20%	80% - 120%	113.3941	17037000300
17	20994	037	0004.01	Sycamore	60178	10% - <20%	80% - 120%	105.8155	17037000401
17	20994	037	0004.02	Sycamore	60178	10% - <20%	80% - 120%	106.6004	17037000402
17	20994	037	0005.00	Mayfield	60178	20% - <50%	50% - 80%	69.7049	17037000500
17	20994	037	0006.00	Sycamore	60178	10% - <20%	80% - 120%	80.7574	17037000600
17	20994	037	0007.00	Cortland	60178	10% - <20%	80% - 120%	82.8966	17037000700
17	20994	037	0008.00	De Kalb	60115	20% - <50%	50% - 80%	74.3634	17037000800
17	20994	037	0009.00	De Kalb	60115	20% - <50%	80% - 120%	110.0579	17037000900
17	20994	037	0010.02	De Kalb	60115	50% - <80%	<50%	28.4754	17037001002
17	20994	037	0010.03	De Kalb	60115	50% - <80%	N/A	0	17037001003
17	20994	037	0010.04	De Kalb	60115	20% - <50%	80% - 120%	98.356	17037001004
17	20994	037	0013.00	De Kalb	60115	20% - <50%	80% - 120%	93.1827	17037001300
17	20994	037	0014.00	De Kalb	60115	20% - <50%	80% - 120%	83.1042	17037001400
17	20994	037	0015.00	Afton	60115	20% - <50%	50% - 80%	64.2757	17037001500
17	20994	037	0016.00	Cortland	60151	20% - <50%	80% - 120%	101.9254	17037001600
17	20994	037	0017.00	Squaw Grove	60520	10% - <20%	80% - 120%	95.4832	17037001700
17	20994	037	0018.00	Shabbona	60550	10% - <20%	80% - 120%	93.5669	17037001800
17	20994	037	0019.00	Somonauk	60552	10% - <20%	80% - 120%	93.2751	17037001900
17	20994	037	0020.00	Sandwich	60548	10% - <20%	50% - 80%	76.8037	17037002000
17	20994	037	0021.00	Sandwich	60548	20% - <50%	50% - 80%	77.8743	17037002100
17	20994	037	0022.00	De Kalb	60115	50% - <80%	N/A	0	17037002200
17	20994	089	8501.01	Dundee	60010	50% - <80%	80% - 120%	85.4704	17089850101
17	20994	089	8501.03	Dundee	60110	20% - <50%	>120%	129.1474	17089850103
17	20994	089	8501.05	Dundee	60102	20% - <50%	>120%	122.2746	17089850105
17	20994	089	8501.06	Dundee	60110	20% - <50%	>120%	128.0182	17089850106
17	20994	089	8502.01	Dundee	60110	80% - 100%	50% - 80%	66.1436	17089850201
17	20994	089	8502.02	Dundee	60110	80% - 100%	50% - 80%	63.726	17089850202
17	20994	089	8503.01	Dundee	60110	80% - 100%	50% - 80%	64.4401	17089850301
17	20994	089	8503.02	Dundee	60110	50% - <80%	50% - 80%	64.5623	17089850302
17	20994	089	8504.00	Dundee	60118	20% - <50%	80% - 120%	95.9692	17089850400
17	20994	089	8505.00	Dundee	60118	20% - <50%	80% - 120%	107.7564	17089850500
17	20994	089	8506.00	Dundee	60118	20% - <50%	>120%	127.1818	17089850600
17	20994	089	8507.03	Burlington	60140	10% - <20%	>120%	122.6547	17089850703
17	20994	089	8507.04	Rutland	60142	<10%	50% - 80%	69.448	17089850704
17	20994	089	8507.05	Hampshire	60140	20% - <50%	80% - 120%	118.7452	17089850705
17	20994	089	8507.06	Hampshire	60140	<10%	N/A	0	17089850706
17	20994	089	8507.07	Rutland	60136	20% - <50%	80% - 120%	112.7263	17089850707
17	20994	089	8507.08	Rutland	60136	20% - <50%	80% - 120%	97.8792	17089850708
17	20994	089	8507.09	Plato	60124	20% - <50%	>120%	142.8991	17089850709
17	20994	089	8507.10	Rutland	60140	20% - <50%	80% - 120%	102.47	17089850710
17	20994	089	8507.11	Plato	60124	20% - <50%	>120%	218.9116	17089850711
17	20994	089	8508.00	Elgin	60120	50% - <80%	50% - 80%	79.0991	17089850800
17	20994	089	8510.00	Elgin	60123	50% - <80%	50% - 80%	63.6787	17089851000
17	20994	089	8511.01	Elgin	60123	50% - <80%	50% - 80%	60.4555	17089851101
17	20994	089	8511.02	Elgin	60123	50% - <80%	50% - 80%	75.6591	17089851102
17	20994	089	8513.01	Elgin	60120	80% - 100%	<50%	44.1351	17089851301
17	20994	089	8513.02	Elgin	60120	80% - 100%	50% - 80%	59.7219	17089851302
17	20994	089	8514.00	Elgin	60120	80% - 100%	50% - 80%	65.5015	17089851400
17	20994	089	8515.00	Elgin	60123	80% - 100%	80% - 120%	80.0967	17089851500
17	20994	089	8516.00	Elgin	60123	50% - <80%	50% - 80%	73.4932	17089851600
17	20994	089	8518.01	Elgin	60177	20% - <50%	80% - 120%	90.5462	17089851801
17	20994	089	8519.04	Elgin	60124	50% - <80%	80% - 120%	105.4075	17089851904
17	20994	089	8519.07	Elgin	60177	20% - <50%	80% - 120%	117.3283	17089851907
17	20994	089	8519.08	Elgin	60123	50% - <80%	80% - 120%	84.0803	17089851908
17	20994	089	8519.09	Elgin	60123	20% - <50%	80% - 120%	106.172	17089851909
17	20994	089	8519.10	Elgin	60124	50% - <80%	80% - 120%	109.6726	17089851910
17	20994	089	8519.11	Elgin	60124	20% - <50%	>120%	152.4135	17089851911
17	20994	089	8519.12	Elgin	60124	20% - <50%	50% - 80%	79.5563	17089851912
17	20994	089	8519.13	Elgin	60124	20% - <50%	80% - 120%	116.344	17089851913
17	20994	089	8520.01	St. Charles	60184	20% - <50%	80% - 120%	103.5848	17089852001



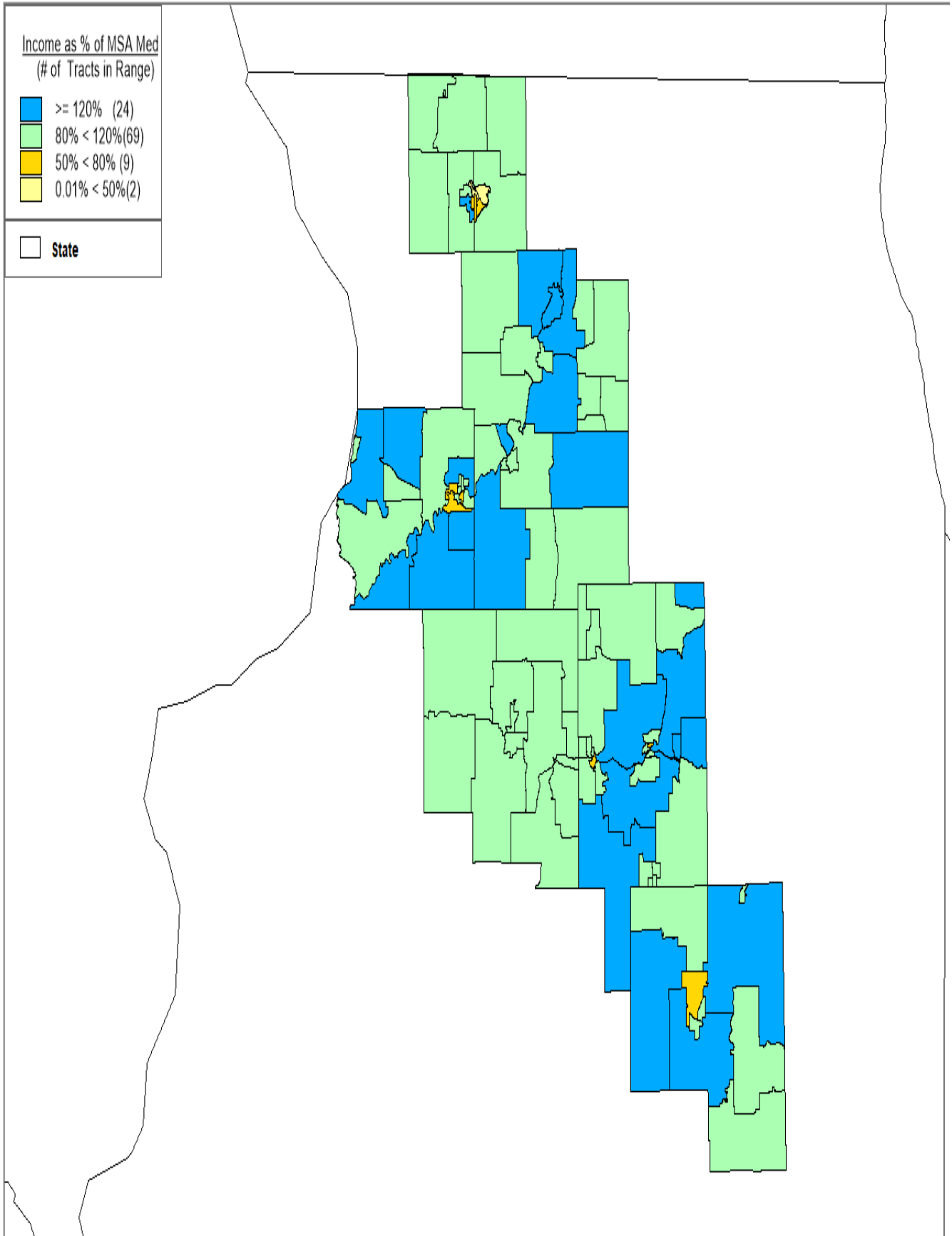
## 2025 Chicago Partial CSA Assessment Area

State	MSA	County	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median	Tract_11
17	20994	089	8520.02	St. Charles	60174	20% - <50%	80% - 120%	101.5545	17089852002
17	20994	089	8520.04	St. Charles	60174	10% - <20%	>120%	215.3741	17089852004
17	20994	089	8520.05	St. Charles	60174	10% - <20%	>120%	159.8329	17089852005
17	20994	089	8521.01	St. Charles	60175	20% - <50%	>120%	175.1669	17089852101
17	20994	089	8521.03	St. Charles	60175	10% - <20%	>120%	165.2066	17089852103
17	20994	089	8521.04	St. Charles	60177	20% - <50%	>120%	151.5525	17089852104
17	20994	089	8522.01	St. Charles	60174	10% - <20%	80% - 120%	110.4535	17089852201
17	20994	089	8522.03	St. Charles	60174	20% - <50%	80% - 120%	91.7021	17089852203
17	20994	089	8522.04	St. Charles	60175	20% - <50%	>120%	140.1177	17089852204
17	20994	089	8523.00	St. Charles	60174	10% - <20%	80% - 120%	116.8752	17089852300
17	20994	089	8524.03	Kaneville	60119	10% - <20%	80% - 120%	105.798	17089852403
17	20994	089	8524.04	Campton	60175	10% - <20%	>120%	186.3623	17089852404
17	20994	089	8524.05	Campton	60175	10% - <20%	>120%	136.9253	17089852405
17	20994	089	8524.06	Campton	60175	10% - <20%	>120%	132.6829	17089852406
17	20994	089	8524.07	Campton	60175	10% - <20%	>120%	256.8696	17089852407
17	20994	089	8524.08	Campton	60119	10% - <20%	>120%	130.3402	17089852408
17	20994	089	8525.00	Geneva	60134	10% - <20%	80% - 120%	107.2878	17089852500
17	20994	089	8526.06	Geneva	60134	10% - <20%	>120%	139.0656	17089852606
17	20994	089	8526.07	Geneva	60134	10% - <20%	>120%	145.2181	17089852607
17	20994	089	8526.08	Geneva	60134	<10%	>120%	142.6977	17089852608
17	20994	089	8527.00	Batavia	60510	20% - <50%	>120%	120.457	17089852700
17	20994	089	8528.03	Batavia	60510	20% - <50%	80% - 120%	116.0768	17089852803
17	20994	089	8528.05	Batavia	60542	20% - <50%	80% - 120%	114.0332	17089852805
17	20994	089	8528.06	Batavia	60510	20% - <50%	>120%	132.762	17089852806
17	20994	089	8528.07	Batavia	60510	20% - <50%	>120%	152.694	17089852807
17	20994	089	8528.08	Batavia	60510	10% - <20%	>120%	121.13	17089852808
17	20994	089	8529.03	Aurora	60505	50% - <80%	80% - 120%	92.3268	17089852903
17	20994	089	8529.04	Aurora	60505	80% - 100%	50% - 80%	61.4738	17089852904
17	20994	089	8529.05	Aurora	60506	50% - <80%	50% - 80%	51.9028	17089852905
17	20994	089	8529.06	Aurora	60542	50% - <80%	80% - 120%	88.7625	17089852906
17	20994	089	8529.07	Aurora	60505	80% - 100%	50% - 80%	64.5161	17089852907
17	20994	089	8530.01	Aurora	60542	20% - <50%	80% - 120%	84.0782	17089853001
17	20994	089	8530.04	Aurora	60542	20% - <50%	50% - 80%	76.9167	17089853004
17	20994	089	8530.05	Aurora	60506	50% - <80%	50% - 80%	68.7503	17089853005
17	20994	089	8530.06	Aurora	60506	50% - <80%	50% - 80%	76.9701	17089853006
17	20994	089	8530.07	Aurora	60506	80% - 100%	50% - 80%	65.5477	17089853007
17	20994	089	8530.08	Aurora	60506	50% - <80%	50% - 80%	68.4657	17089853008
17	20994	089	8531.00	Aurora	60506	50% - <80%	50% - 80%	64.9507	17089853100
17	20994	089	8532.00	Aurora	60506	80% - 100%	50% - 80%	56.8964	17089853200
17	20994	089	8533.00	Aurora	60505	80% - 100%	50% - 80%	55.0305	17089853300
17	20994	089	8534.01	Aurora	60505	80% - 100%	50% - 80%	63.0345	17089853401
17	20994	089	8534.02	Aurora	60505	80% - 100%	50% - 80%	51.0069	17089853402
17	20994	089	8535.00	Aurora	60505	80% - 100%	50% - 80%	70.4806	17089853500
17	20994	089	8536.01	Aurora	60505	80% - 100%	N/A	0	17089853601
17	20994	089	8536.02	Aurora	60505	80% - 100%	50% - 80%	61.4738	17089853602
17	20994	089	8539.00	Aurora	60506	20% - <50%	80% - 120%	89.417	17089853900
17	20994	089	8540.01	Aurora	60506	20% - <50%	80% - 120%	99.5705	17089854001
17	20994	089	8540.02	Aurora	60538	50% - <80%	50% - 80%	79.5265	17089854002
17	20994	089	8541.00	Aurora	60505	80% - 100%	50% - 80%	66.2988	17089854100
17	20994	089	8542.00	Aurora	60505	80% - 100%	50% - 80%	53.7019	17089854200
17	20994	089	8543.01	Aurora	60505	80% - 100%	50% - 80%	64.5593	17089854301
17	20994	089	8543.02	Aurora	60505	80% - 100%	50% - 80%	70.6388	17089854302
17	20994	089	8544.01	Aurora	60538	50% - <80%	50% - 80%	56.6189	17089854401
17	20994	089	8544.02	Aurora	60502	50% - <80%	80% - 120%	92.3011	17089854402
17	20994	089	8544.03	Aurora	60504	50% - <80%	50% - 80%	52.8471	17089854403
17	20994	089	8545.04	Sugar Grove	60554	10% - <20%	>120%	128.6182	17089854504
17	20994	089	8545.05	Blackberry	60134	10% - <20%	>120%	179.2501	17089854505
17	20994	089	8545.06	Blackberry	60119	20% - <50%	>120%	131.003	17089854506
17	20994	089	8545.07	Blackberry	60119	10% - <20%	>120%	120.6871	17089854507
17	20994	089	8545.08	Sugar Grove	60538	20% - <50%	>120%	131.0297	17089854508
17	20994	089	8545.09	Sugar Grove	60554	20% - <50%	>120%	129.6899	17089854509

2025 Chicago Partial CSA Assessment Area

State	MSA	County	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median	Tract_11
17	20994	089	8546.00	Elgin	60120	50% - <80%	50% - 80%	53.8355	17089854600
17	20994	089	8547.00	Aurora	60506	50% - <80%	50% - 80%	67.9828	17089854700
17	20994	089	8548.00	Geneva	60134	10% - <20%	>120%	162.1776	17089854800
17	20994	089	8549.00	Elgin	60123	50% - <80%	50% - 80%	66.2392	17089854900
17	20994	093	8901.03	Oswego	60543	20% - <50%	>120%	149.5879	17093890103
17	20994	093	8901.04	Oswego	60503	20% - <50%	>120%	124.162	17093890104
17	20994	093	8901.05	Oswego	60543	20% - <50%	80% - 120%	108.2434	17093890105
17	20994	093	8901.06	Oswego	60543	20% - <50%	>120%	120.0861	17093890106
17	20994	093	8901.07	Oswego	60543	20% - <50%	80% - 120%	117.4331	17093890107
17	20994	093	8901.08	Oswego	60543	20% - <50%	>120%	127.6719	17093890108
17	20994	093	8902.01	Oswego	60538	20% - <50%	50% - 80%	75.7053	17093890201
17	20994	093	8902.02	Oswego	60538	20% - <50%	50% - 80%	70.2032	17093890202
17	20994	093	8903.01	Oswego	60543	20% - <50%	80% - 120%	109.7527	17093890301
17	20994	093	8903.02	Oswego	60538	20% - <50%	80% - 120%	97.8762	17093890302
17	20994	093	8904.01	Bristol	60560	20% - <50%	80% - 120%	103.2026	17093890401
17	20994	093	8904.02	Bristol	60560	20% - <50%	>120%	122.2694	17093890402
17	20994	093	8904.03	Bristol	60543	20% - <50%	80% - 120%	103.3516	17093890403
17	20994	093	8904.04	Bristol	60538	20% - <50%	80% - 120%	109.2554	17093890404
17	20994	093	8905.01	Little Rock	60545	20% - <50%	80% - 120%	82.5935	17093890501
17	20994	093	8905.02	Little Rock	60545	20% - <50%	80% - 120%	102.9262	17093890502
17	20994	093	8906.01	Kendall	60560	10% - <20%	80% - 120%	107.4563	17093890601
17	20994	093	8906.02	Fox	60560	10% - <20%	>120%	129.5285	17093890602
17	20994	093	8907.01	Na-Au-Say	60586	20% - <50%	80% - 120%	110.2952	17093890701
17	20994	093	8907.02	Na-Au-Say	60544	20% - <50%	>120%	169.598	17093890702
17	20994	093	8907.03	Lisbon	60447	20% - <50%	80% - 120%	99.6763	17093890703
17	28100	091	0101.00	Sumner	60940	10% - <20%	>120%	120.7996	17091010100
17	28100	091	0102.01	Rockville	60950	10% - <20%	>120%	153.4099	17091010201
17	28100	091	0102.03	Manteno	60950	10% - <20%	>120%	121.1801	17091010203
17	28100	091	0102.04	Manteno	60950	10% - <20%	80% - 120%	102.4588	17091010204
17	28100	091	0103.00	Essex	60917	<10%	80% - 120%	108.0696	17091010300
17	28100	091	0104.00	Limestone	60901	<10%	>120%	141.1511	17091010400
17	28100	091	0105.00	Bourbonnais	60914	10% - <20%	>120%	130.7282	17091010500
17	28100	091	0106.01	Bourbonnais	60914	10% - <20%	>120%	146.8134	17091010601
17	28100	091	0106.02	Bourbonnais	60914	20% - <50%	80% - 120%	103.4905	17091010602
17	28100	091	0107.01	Bourbonnais	60914	20% - <50%	>120%	153.3679	17091010701
17	28100	091	0107.02	Bourbonnais	60901	20% - <50%	50% - 80%	75.4715	17091010702
17	28100	091	0108.00	Ganeer	60954	20% - <50%	80% - 120%	100.9058	17091010800
17	28100	091	0109.00	Momence	60940	20% - <50%	80% - 120%	92.3798	17091010900
17	28100	091	0110.00	Pembroke	60958	80% - 100%	50% - 80%	56.8097	17091011000
17	28100	091	0111.00	St. Anne	60964	20% - <50%	80% - 120%	97.051	17091011100
17	28100	091	0112.00	Aroma	60964	10% - <20%	80% - 120%	116.7797	17091011200
17	28100	091	0113.00	Aroma	60901	20% - <50%	80% - 120%	97.598	17091011300
17	28100	091	0114.00	Kankakee	60901	50% - <80%	50% - 80%	54.6935	17091011400
17	28100	091	0115.00	Kankakee	60901	80% - 100%	<50%	48.6196	17091011500
17	28100	091	0116.00	Kankakee	60901	80% - 100%	50% - 80%	55.8511	17091011600
17	28100	091	0117.00	Kankakee	60901	50% - <80%	50% - 80%	53.0701	17091011700
17	28100	091	0118.00	Bourbonnais	60915	20% - <50%	50% - 80%	78.981	17091011800
17	28100	091	0119.00	Bourbonnais	60915	20% - <50%	50% - 80%	59.0573	17091011900
17	28100	091	0120.00	Bourbonnais	60914	20% - <50%	80% - 120%	90.7131	17091012000
17	28100	091	0121.00	Kankakee	60901	20% - <50%	80% - 120%	108.3553	17091012100
17	28100	091	0122.00	Kankakee	60901	20% - <50%	80% - 120%	103.7477	17091012200
17	28100	091	0123.00	Kankakee	60901	80% - 100%	50% - 80%	52.0248	17091012300
17	28100	091	0124.00	Kankakee	60901	50% - <80%	80% - 120%	95.6307	17091012400
17	28100	091	0125.00	Kankakee	60901	20% - <50%	50% - 80%	61.3279	17091012500
17	28100	091	0126.00	Otto	60941	10% - <20%	>120%	123.3315	17091012600

2025 Northern IL Non MSA Assessment Area



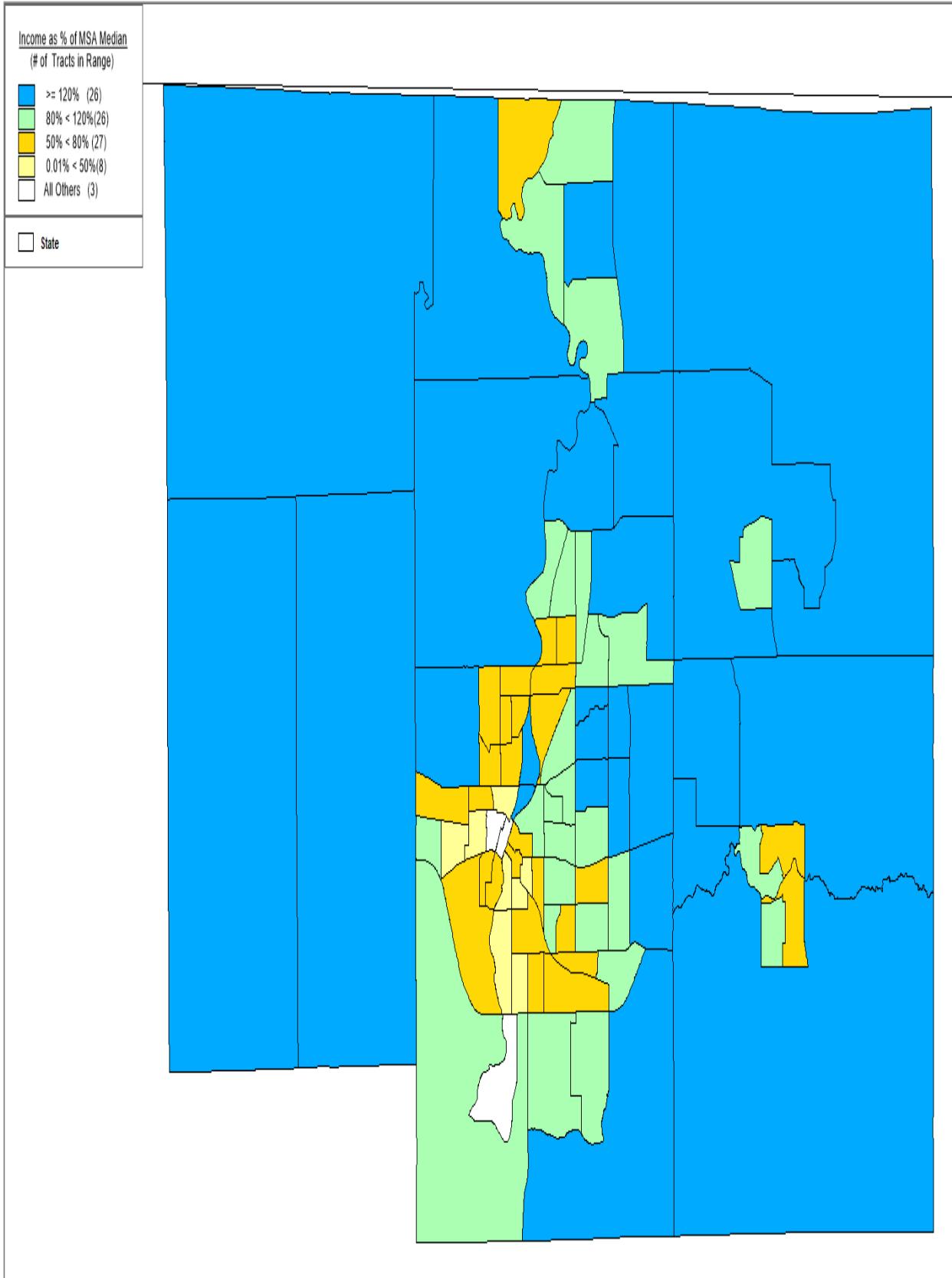
2025 Northern IL Non MSA Assessment Area

State	MSA	County	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median	Tract_11
17	99999	011	9647.00	La Moille	61330	<10%	80% - 120%	108.7196	17011964700
17	99999	011	9648.00	Manlius	61376	<10%	80% - 120%	109.9122	17011964800
17	99999	011	9649.00	Dover	61356	<10%	80% - 120%	94.4394	17011964900
17	99999	011	9650.00	Selby	61356	20% - <50%	80% - 120%	112.5731	17011965000
17	99999	011	9651.00	Hall	61362	10% - <20%	80% - 120%	99.6034	17011965100
17	99999	011	9652.00	Hall	61362	20% - <50%	80% - 120%	87.7762	17011965200
17	99999	011	9653.00	Princeton	61356	10% - <20%	80% - 120%	94.0355	17011965300
17	99999	011	9654.00	Princeton	61356	<10%	80% - 120%	111.696	17011965400
17	99999	011	9655.00	Indiantown	61368	<10%	80% - 120%	93.2409	17011965500
17	99999	011	9656.00	Neponset	61345	<10%	80% - 120%	112.9873	17011965600
17	99999	099	9617.01	Northville	60548	10% - <20%	>120%	136.0035	17099961701
17	99999	099	9617.02	Adams	60551	10% - <20%	80% - 120%	104.7556	17099961702
17	99999	099	9618.00	Meriden	60518	10% - <20%	80% - 120%	105.761	17099961800
17	99999	099	9619.00	Mendota	61342	20% - <50%	80% - 120%	114.1387	17099961900
17	99999	099	9620.00	Troy Grove	61342	20% - <50%	80% - 120%	94.8374	17099962000
17	99999	099	9621.00	Dimmick	61301	10% - <20%	80% - 120%	105.2612	17099962100
17	99999	099	9622.00	Wallace	61350	10% - <20%	>120%	149.9889	17099962200
17	99999	099	9623.00	Miller	61341	20% - <50%	>120%	127.1467	17099962300
17	99999	099	9624.00	Manlius	61341	10% - <20%	>120%	120.2638	17099962400
17	99999	099	9625.00	Rutland	61341	10% - <20%	>120%	120.6972	17099962500
17	99999	099	9626.00	Ottawa	61350	10% - <20%	80% - 120%	96.1465	17099962600
17	99999	099	9627.00	Ottawa	61350	20% - <50%	50% - 80%	58.3032	17099962700
17	99999	099	9628.00	Ottawa	61350	10% - <20%	80% - 120%	103.3065	17099962800
17	99999	099	9629.00	La Salle	61301	20% - <50%	80% - 120%	93.978	17099962900
17	99999	099	9630.00	Peru	61354	10% - <20%	80% - 120%	100.8491	17099963000
17	99999	099	9631.00	Peru	61354	10% - <20%	80% - 120%	118.5744	17099963100
17	99999	099	9632.00	Peru	61354	10% - <20%	80% - 120%	106.8769	17099963200
17	99999	099	9633.00	La Salle	61301	20% - <50%	50% - 80%	73.1819	17099963300
17	99999	099	9634.00	La Salle	61348	10% - <20%	80% - 120%	99.5061	17099963400
17	99999	099	9635.00	South Ottawa	61350	10% - <20%	80% - 120%	111.4262	17099963500
17	99999	099	9636.00	South Ottawa	61350	10% - <20%	80% - 120%	96.888	17099963600
17	99999	099	9637.00	Brookfield	60470	10% - <20%	80% - 120%	112.8665	17099963700
17	99999	099	9638.00	Otter Creek	61364	10% - <20%	80% - 120%	96.7715	17099963800
17	99999	099	9639.00	Eagle	61364	20% - <50%	80% - 120%	94.0237	17099963900
17	99999	099	9640.00	Farm Ridge	61350	<10%	>120%	133.235	17099964000
17	99999	099	9641.00	Richland	61364	<10%	>120%	122.3424	17099964100
17	99999	099	9642.00	Bruce	61364	20% - <50%	80% - 120%	98.088	17099964200
17	99999	099	9643.00	Bruce	61364	20% - <50%	80% - 120%	85.4558	17099964300
17	99999	103	0001.00	Reynolds	61006	10% - <20%	>120%	125.304	17103000100
17	99999	103	0002.00	Nachusa	61021	<10%	80% - 120%	116.1627	17103000200
17	99999	103	0003.00	Dixon	61021	10% - <20%	80% - 120%	106.2224	17103000300
17	99999	103	0004.00	Dixon	61021	20% - <50%	>120%	140.5985	17103000400
17	99999	103	0005.00	Palmyra	61021	10% - <20%	80% - 120%	114.8477	17103000500
17	99999	103	0006.00	Dixon	61021	10% - <20%	80% - 120%	85.0711	17103000600
17	99999	103	0007.00	Harmon	61042	10% - <20%	>120%	122.935	17103000700
17	99999	103	0008.00	May	61310	<10%	80% - 120%	110.2174	17103000800
17	99999	103	0009.00	Brooklyn	61318	10% - <20%	80% - 120%	100.7665	17103000900
17	99999	105	9601.00	Dwight	60420	10% - <20%	80% - 120%	106.246	17105960100
17	99999	105	9602.00	Union	60460	<10%	>120%	120.3479	17105960200
17	99999	105	9603.00	Newtown	61313	<10%	80% - 120%	106.1177	17105960300
17	99999	105	9604.00	Nebraska	61740	<10%	>120%	120.7341	17105960400
17	99999	105	9605.00	Pontiac	61764	10% - <20%	50% - 80%	68.9702	17105960500
17	99999	105	9606.00	Pontiac	61764	10% - <20%	80% - 120%	87.4695	17105960600
17	99999	105	9607.00	Pontiac	61764	20% - <50%	80% - 120%	107.3192	17105960700
17	99999	105	9608.00	Eppards Point	61764	<10%	>120%	133.7008	17105960800
17	99999	105	9609.00	Pleasant Ridge	61741	<10%	80% - 120%	114.0075	17105960900
17	99999	105	9610.00	Forrest	61741	<10%	80% - 120%	114.2478	17105961000
17	99999	141	9607.00	Leaf River	61047	<10%	>120%	161.1822	17141960700
17	99999	141	9608.00	Maryland	61030	<10%	80% - 120%	103.0338	17141960800
17	99999	141	9609.00	Pine Creek	61054	10% - <20%	80% - 120%	98.9223	17141960900
17	99999	141	9610.01	Lynnville	61049	10% - <20%	80% - 120%	94.8758	17141961001

2025 Northern IL Non MSA Assessment Area

State	MSA	County	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median	Tract_11
17	99999	141	9610.02	Scott	61084	10% - <20%	80% - 120%	117.0442	17141961002
17	99999	141	9611.00	Dement	61068	20% - <50%	80% - 120%	109.1177	17141961100
17	99999	141	9612.00	Flagg	61068	20% - <50%	80% - 120%	112.0439	17141961200
17	99999	141	9613.01	Pine Rock	61015	<10%	>120%	159.9926	17141961301
17	99999	141	9613.02	Marion	61084	<10%	>120%	146.0352	17141961302
17	99999	141	9614.00	Oregon	61061	10% - <20%	80% - 120%	106.2239	17141961400
17	99999	141	9615.00	Buffalo	61064	<10%	80% - 120%	103.2888	17141961500
17	99999	141	9616.00	Flagg	61068	20% - <50%	80% - 120%	82.2923	17141961600
17	99999	141	9617.00	Marion	61010	10% - <20%	>120%	126.871	17141961700
17	99999	155	9545.00	Granville	61326	10% - <20%	80% - 120%	113.1952	17155954500
17	99999	155	9546.00	Hennepin	61327	<10%	80% - 120%	116.8275	17155954600
17	99999	177	0001.00	Rock Run	61070	<10%	80% - 120%	111.5102	17177000100
17	99999	177	0002.00	Buckeye	61050	<10%	80% - 120%	112.7736	17177000200
17	99999	177	0003.00	West Point	61089	<10%	80% - 120%	110.1024	17177000300
17	99999	177	0004.00	Kent	61062	<10%	80% - 120%	106.644	17177000400
17	99999	177	0005.00	Florence	61032	<10%	80% - 120%	113.1421	17177000500
17	99999	177	0006.00	Silver Creek	61032	<10%	80% - 120%	105.6268	17177000600
17	99999	177	0007.00	Freeport	61032	20% - <50%	<50%	30.6302	17177000700
17	99999	177	0008.00	Freeport	61032	20% - <50%	<50%	40.3552	17177000800
17	99999	177	0009.00	Freeport	61032	20% - <50%	80% - 120%	86.5482	17177000900
17	99999	177	0010.00	Florence	61032	10% - <20%	>120%	124.9502	17177001000
17	99999	177	0011.00	Freeport	61032	20% - <50%	50% - 80%	64.1438	17177001100
17	99999	177	0012.00	Silver Creek	61032	20% - <50%	50% - 80%	67.7305	17177001200
17	99999	177	0013.00	Freeport	61032	20% - <50%	50% - 80%	71.183	17177001300
17	99999	195	0001.00	Genesee	61081	10% - <20%	80% - 120%	112.5068	17195000100
17	99999	195	0002.00	Clyde	61270	<10%	>120%	126.8961	17195000200
17	99999	195	0003.00	Mount Pleasant	61270	<10%	80% - 120%	106.1855	17195000300
17	99999	195	0004.00	Garden Plain	61252	<10%	>120%	135.091	17195000400
17	99999	195	0005.00	Fulton	61252	<10%	80% - 120%	118.197	17195000500
17	99999	195	0006.00	Fenton	61251	<10%	80% - 120%	105.6563	17195000600
17	99999	195	0007.00	Portland	61277	<10%	>120%	140.1429	17195000700
17	99999	195	0008.00	Tampico	61283	<10%	>120%	121.9252	17195000800
17	99999	195	0009.00	Sterling	61081	10% - <20%	>120%	166.131	17195000900
17	99999	195	0010.00	Sterling	61081	20% - <50%	50% - 80%	73.9131	17195001000
17	99999	195	0011.01	Sterling	61081	20% - <50%	80% - 120%	81.2545	17195001101
17	99999	195	0011.02	Sterling	61081	20% - <50%	80% - 120%	104.6495	17195001102
17	99999	195	0012.00	Sterling	61081	20% - <50%	80% - 120%	90.2926	17195001200
17	99999	195	0013.00	Sterling	61081	20% - <50%	80% - 120%	115.1205	17195001300
17	99999	195	0014.00	Coloma	61071	10% - <20%	80% - 120%	104.5153	17195001400
17	99999	195	0015.00	Coloma	61071	20% - <50%	50% - 80%	73.3441	17195001500
17	99999	195	0016.00	Coloma	61071	20% - <50%	80% - 120%	99.1715	17195001600
17	99999	195	0017.00	Coloma	61071	20% - <50%	50% - 80%	76.6447	17195001700
17	99999	195	0018.00	Montmorency	61071	10% - <20%	>120%	129.2533	17195001800

# 2025 Rockford IL MSA Assessment Area



2025 Rockford IL MSA Assessment Area

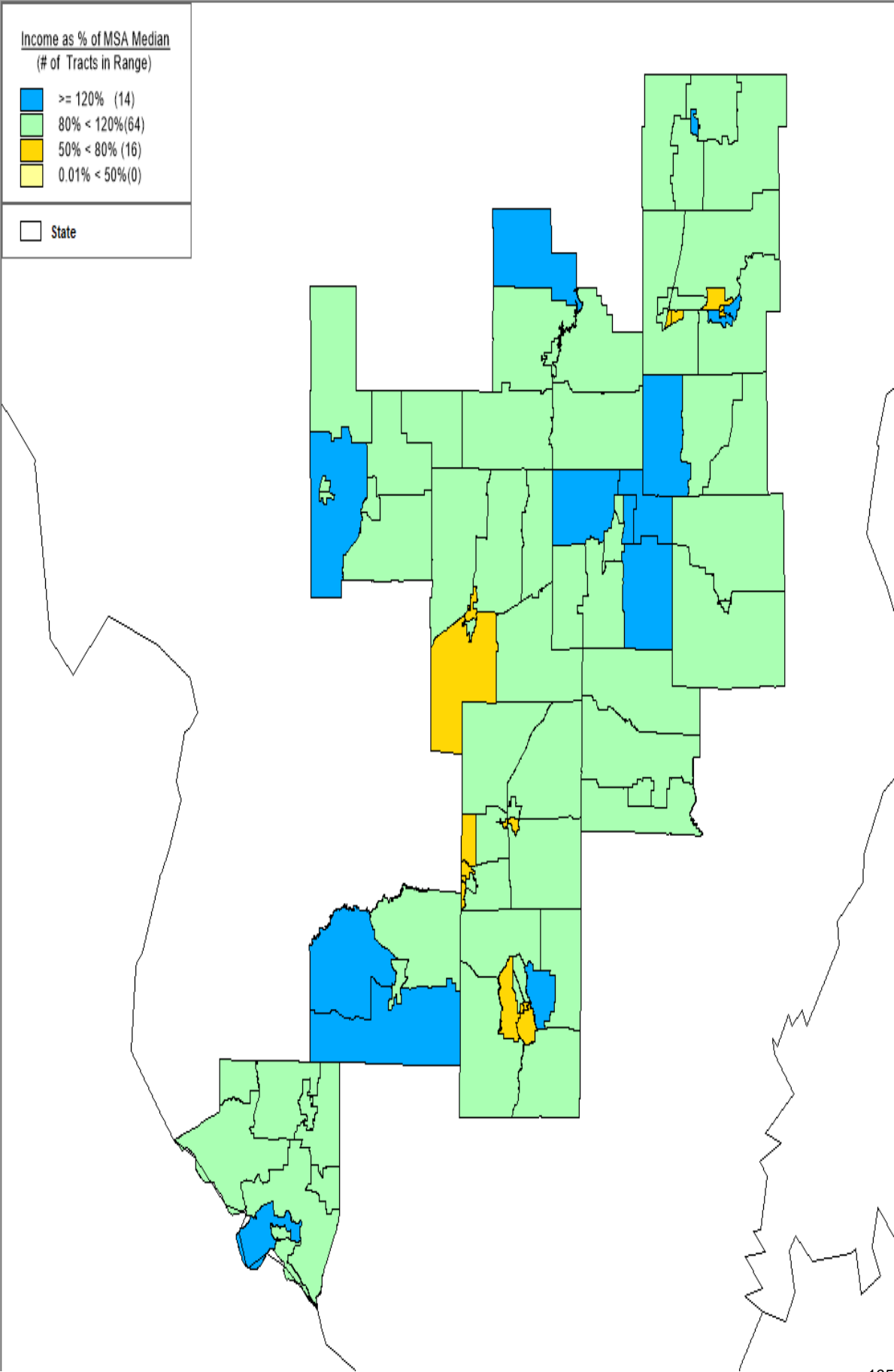
State	MSA	County	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median	Tract_11
17	40420	007	0101.01	Belvidere	61008	20% - <50%	50% - 80%	76.022	17007010101
17	40420	007	0101.02	Belvidere	61008	20% - <50%	80% - 120%	80.9533	17007010102
17	40420	007	0102.00	Belvidere	61008	20% - <50%	50% - 80%	55.5973	17007010200
17	40420	007	0103.00	Belvidere	61008	20% - <50%	80% - 120%	101.2907	17007010300
17	40420	007	0104.00	Flora	61008	20% - <50%	>120%	121.143	17007010400
17	40420	007	0105.01	Belvidere	61008	10% - <20%	>120%	246.0683	17007010501
17	40420	007	0105.02	Bonus	61008	10% - <20%	>120%	134.563	17007010502
17	40420	007	0106.01	LeRoy	61012	20% - <50%	>120%	123.4698	17007010601
17	40420	007	0106.03	Caledonia	61011	10% - <20%	>120%	166.4186	17007010603
17	40420	007	0106.04	Caledonia	61065	20% - <50%	80% - 120%	116.3377	17007010604
17	40420	201	0001.01	Harlem	61115	10% - <20%	80% - 120%	100.0028	17201000101
17	40420	201	0001.03	Harlem	61115	10% - <20%	50% - 80%	79.0458	17201000103
17	40420	201	0001.04	Harlem	61111	20% - <50%	50% - 80%	63.9243	17201000104
17	40420	201	0001.05	Harlem	61115	10% - <20%	80% - 120%	112.9892	17201000105
17	40420	201	0002.00	Rockford	61111	10% - <20%	50% - 80%	76.6932	17201000200
17	40420	201	0003.00	Rockford	61111	10% - <20%	50% - 80%	78.8397	17201000300
17	40420	201	0004.01	Rockford	61107	20% - <50%	80% - 120%	105.3576	17201000401
17	40420	201	0004.02	Rockford	61107	20% - <50%	80% - 120%	108.3184	17201000402
17	40420	201	0004.03	Rockford	61114	20% - <50%	80% - 120%	95.6082	17201000403
17	40420	201	0005.01	Rockford	61108	20% - <50%	80% - 120%	119.038	17201000501
17	40420	201	0005.02	Rockford	61108	20% - <50%	50% - 80%	79.4064	17201000502
17	40420	201	0005.06	Rockford	61107	20% - <50%	>120%	146.934	17201000506
17	40420	201	0005.07	Rockford	61107	20% - <50%	80% - 120%	85.0646	17201000507
17	40420	201	0005.10	Rockford	61114	20% - <50%	>120%	174.7713	17201000510
17	40420	201	0005.11	Rockford	61107	20% - <50%	>120%	151.8252	17201000511
17	40420	201	0005.12	Rockford	61107	20% - <50%	>120%	130.1412	17201000512
17	40420	201	0005.13	Rockford	61108	20% - <50%	80% - 120%	98.9181	17201000513
17	40420	201	0005.14	Rockford	61108	20% - <50%	>120%	141.0369	17201000514
17	40420	201	0005.15	Rockford	61114	20% - <50%	>120%	135.1111	17201000515
17	40420	201	0005.16	Rockford	61114	20% - <50%	>120%	162.6336	17201000516
17	40420	201	0006.00	Rockford	61107	20% - <50%	80% - 120%	91.8232	17201000600
17	40420	201	0007.00	Rockford	61107	20% - <50%	80% - 120%	112.288	17201000700
17	40420	201	0008.00	Rockford	61107	50% - <80%	50% - 80%	66.5731	17201000800
17	40420	201	0010.00	Rockford	61104	50% - <80%	<50%	17.4725	17201001000
17	40420	201	0011.00	Rockford	61104	50% - <80%	50% - 80%	66.5746	17201001100
17	40420	201	0012.00	Rockford	61104	50% - <80%	<50%	24.1167	17201001200
17	40420	201	0013.00	Rockford	61104	50% - <80%	<50%	32.4408	17201001300
17	40420	201	0014.00	Rockford	61104	50% - <80%	50% - 80%	64.0703	17201001400
17	40420	201	0015.00	Rockford	61108	20% - <50%	80% - 120%	81.261	17201001500
17	40420	201	0016.00	Rockford	61108	50% - <80%	50% - 80%	61.287	17201001600
17	40420	201	0017.00	Rockford	61108	20% - <50%	80% - 120%	98.5303	17201001700
17	40420	201	0018.00	Rockford	61104	50% - <80%	50% - 80%	56.4388	17201001800
17	40420	201	0019.00	Rockford	61109	20% - <50%	50% - 80%	69.5983	17201001900
17	40420	201	0020.00	Rockford	61109	20% - <50%	<50%	48.2048	17201002000
17	40420	201	0021.00	Rockford	61109	50% - <80%	<50%	37.2662	17201002100
17	40420	201	0022.00	Rockford	61102	50% - <80%	50% - 80%	66.7806	17201002200
17	40420	201	0023.01	Rockford	61101	50% - <80%	50% - 80%	75.557	17201002301
17	40420	201	0023.02	Rockford	61102	20% - <50%	80% - 120%	90.3321	17201002302
17	40420	201	0024.00	Rockford	61102	80% - 100%	<50%	36.3503	17201002400
17	40420	201	0025.00	Rockford	61102	80% - 100%	<50%	49.6959	17201002500
17	40420	201	0026.00	Rockford	61102	80% - 100%	N/A	0	17201002600
17	40420	201	0027.00	Rockford	61102	80% - 100%	50% - 80%	66.41	17201002700
17	40420	201	0028.00	Rockford	61102	80% - 100%	50% - 80%	54.0661	17201002800
17	40420	201	0029.00	Rockford	61101	20% - <50%	N/A	0	17201002900
17	40420	201	0030.00	Rockford	61103	20% - <50%	>120%	130.5791	17201003000
17	40420	201	0031.00	Rockford	61103	50% - <80%	<50%	29.4257	17201003100
17	40420	201	0032.00	Rockford	61101	80% - 100%	50% - 80%	51.5648	17201003200
17	40420	201	0033.00	Rockford	61101	50% - <80%	50% - 80%	62.0884	17201003300
17	40420	201	0034.00	Rockford	61103	50% - <80%	50% - 80%	60.1393	17201003400

2025 Rockford IL MSA Assessment Area

State	MSA	County	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median	Tract_11
17	40420	201	0035.00	Rockford	61103	20% - <50%	>120%	145.2297	17201003500
17	40420	201	0036.01	Rockford	61101	20% - <50%	>120%	129.1481	17201003601
17	40420	201	0036.02	Rockford	61101	20% - <50%	50% - 80%	77.453	17201003602
17	40420	201	0036.04	Rockford	61103	50% - <80%	50% - 80%	65.1521	17201003604
17	40420	201	0036.05	Rockford	61103	20% - <50%	50% - 80%	58.4321	17201003605
17	40420	201	0036.06	Rockford	61103	50% - <80%	50% - 80%	76.8177	17201003606
17	40420	201	0037.05	Cherry Valley	61016	10% - <20%	>120%	134.2367	17201003705
17	40420	201	0037.06	Cherry Valley	61109	20% - <50%	80% - 120%	117.5727	17201003706
17	40420	201	0037.07	Cherry Valley	61109	20% - <50%	80% - 120%	100.2604	17201003707
17	40420	201	0037.08	Cherry Valley	61109	50% - <80%	50% - 80%	76.3168	17201003708
17	40420	201	0037.09	Cherry Valley	61109	50% - <80%	50% - 80%	64.9919	17201003709
17	40420	201	0037.10	Cherry Valley	61109	20% - <50%	80% - 120%	117.9519	17201003710
17	40420	201	0037.11	Rockford	61102	20% - <50%	80% - 120%	118.8463	17201003711
17	40420	201	0038.01	Owen	61101	10% - <20%	>120%	133.3738	17201003801
17	40420	201	0038.05	Harlem	61115	10% - <20%	>120%	123.3182	17201003805
17	40420	201	0038.06	Harlem	61073	10% - <20%	>120%	173.7654	17201003806
17	40420	201	0038.08	Harlem	61115	10% - <20%	80% - 120%	108.4429	17201003808
17	40420	201	0038.09	Harlem	61111	20% - <50%	80% - 120%	86.2179	17201003809
17	40420	201	0038.10	Harlem	61111	20% - <50%	80% - 120%	108.0565	17201003810
17	40420	201	0038.11	Harlem	61111	20% - <50%	>120%	190.2462	17201003811
17	40420	201	0039.01	Rockton	61072	10% - <20%	>120%	178.8755	17201003901
17	40420	201	0039.03	Roscoe	61073	10% - <20%	>120%	161.4	17201003903
17	40420	201	0039.04	Roscoe	61073	10% - <20%	80% - 120%	108.2411	17201003904
17	40420	201	0040.02	Rockton	61072	10% - <20%	80% - 120%	111.0917	17201004002
17	40420	201	0040.03	Rockton	61080	20% - <50%	50% - 80%	71.2525	17201004003
17	40420	201	0040.04	Roscoe	61080	20% - <50%	80% - 120%	94.6551	17201004004
17	40420	201	0040.05	Roscoe	61073	10% - <20%	>120%	154.162	17201004005
17	40420	201	0041.00	Harrison	61024	<10%	>120%	122.2664	17201004100
17	40420	201	0042.00	Winnebago	61088	10% - <20%	>120%	126.0213	17201004200
17	40420	201	0043.00	Seward	61063	<10%	>120%	137.5695	17201004300
17	40420	201	9800.00	Rockford	61109	80% - 100%	N/A	0	17201980000



2025 Southern IL Non MSA Assessment Area



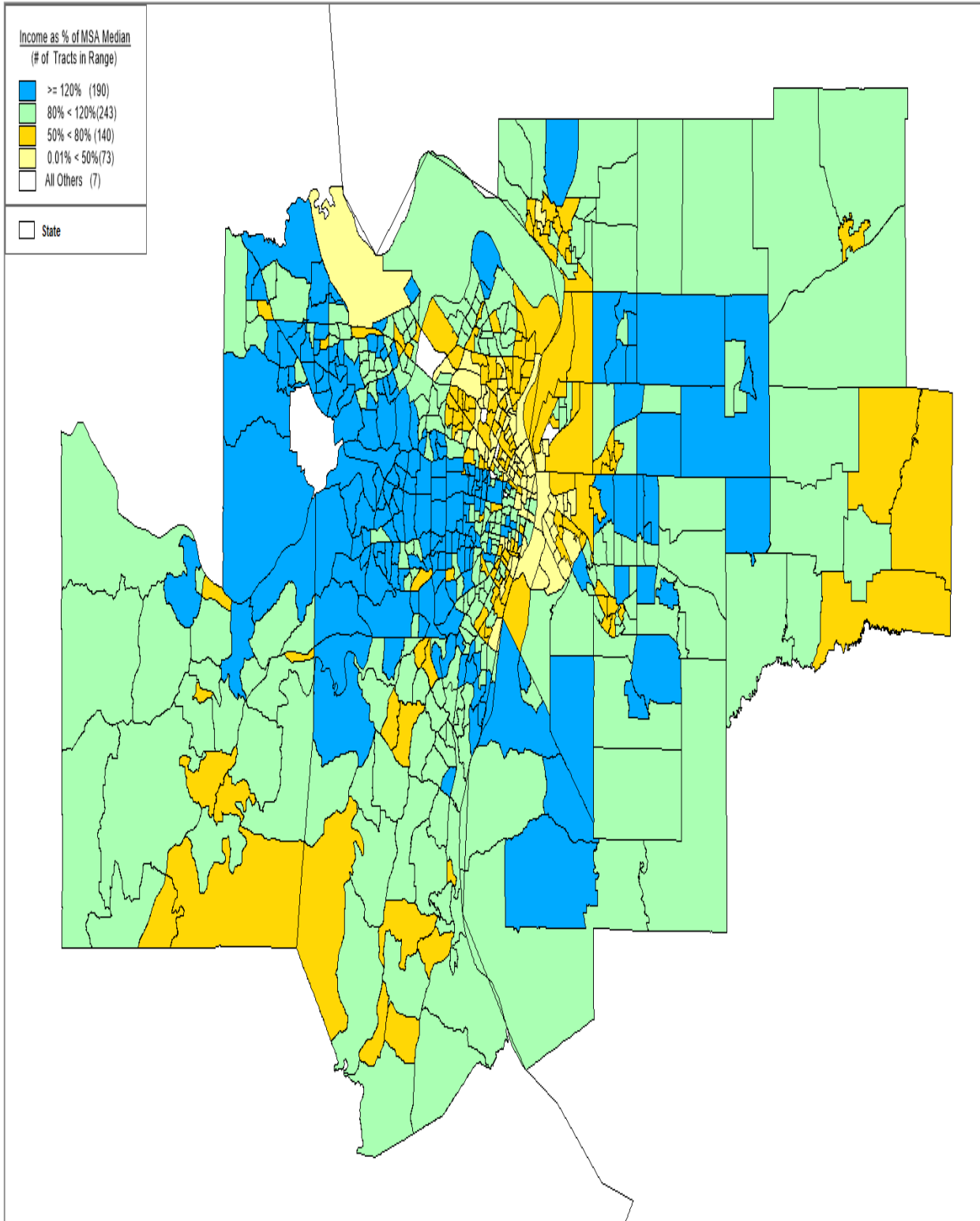
2025 Southern IL Non MSA Assessment Area

State	MSA	County	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median	Tract_11
17	99999	025	9719.00	Blair	62858	<10%	80% - 120%	83.9448	17025971900
17	99999	025	9720.00	Louisville	62858	<10%	80% - 120%	91.3156	17025972000
17	99999	025	9721.00	Harter	62839	<10%	80% - 120%	91.6753	17025972100
17	99999	025	9722.00	Harter	62839	<10%	80% - 120%	116.5003	17025972200
17	99999	029	0001.00	Seven Hickory	61920	<10%	80% - 120%	95.9519	17029000100
17	99999	029	0002.00	North Okaw	61931	<10%	80% - 120%	108.6047	17029000200
17	99999	029	0003.00	Mattoon	61938	10% - <20%	80% - 120%	91.7255	17029000300
17	99999	029	0004.00	Lafayette	61938	10% - <20%	80% - 120%	89.3712	17029000400
17	99999	029	0005.00	Charleston	61920	10% - <20%	50% - 80%	57.5617	17029000500
17	99999	029	0006.00	Hutton	61920	<10%	80% - 120%	115.6482	17029000600
17	99999	029	0007.01	Charleston	61920	10% - <20%	>120%	143.7311	17029000701
17	99999	029	0007.02	Charleston	61920	20% - <50%	50% - 80%	59.2083	17029000702
17	99999	029	0008.00	Charleston	61920	20% - <50%	80% - 120%	80.1872	17029000800
17	99999	029	0009.00	Charleston	61920	10% - <20%	>120%	155.0173	17029000900
17	99999	029	0010.00	Lafayette	61938	<10%	50% - 80%	66.4376	17029001000
17	99999	029	0011.00	Mattoon	61938	10% - <20%	50% - 80%	58.2516	17029001100
17	99999	029	0012.00	Mattoon	61938	10% - <20%	80% - 120%	101.0658	17029001200
17	99999	035	9724.00	Crooked Creek	62420	<10%	80% - 120%	102.5768	17035972400
17	99999	035	9725.00	Sumpter	62468	<10%	80% - 120%	109.7722	17035972500
17	99999	035	9726.00	Spring Point	62447	<10%	>120%	122.7242	17035972600
17	99999	041	9520.00	Sargent	61943	<10%	80% - 120%	101.9635	17041952000
17	99999	041	9521.00	Camargo	61953	<10%	80% - 120%	117.0118	17041952100
17	99999	041	9522.00	Tuscola	61953	<10%	>120%	125.9541	17041952200
17	99999	041	9523.00	Garrett	61953	<10%	80% - 120%	95.9195	17041952300
17	99999	041	9524.00	Arcola	61910	20% - <50%	80% - 120%	92.5967	17041952400
17	99999	049	9501.00	St. Francis	62467	<10%	>120%	142.0225	17049950100
17	99999	049	9502.00	Moccasin	62411	<10%	>120%	157.1563	17049950200
17	99999	049	9503.00	Mound	62411	<10%	80% - 120%	116.8895	17049950300
17	99999	049	9504.00	Mason	62443	<10%	80% - 120%	85.817	17049950400
17	99999	049	9505.00	Bishop	62424	<10%	>120%	131.2788	17049950500
17	99999	049	9506.00	Teutopolis	62401	<10%	>120%	126.0411	17049950600
17	99999	049	9507.00	Douglas	62401	10% - <20%	80% - 120%	94.9701	17049950700
17	99999	049	9508.00	Summit	62401	10% - <20%	80% - 120%	82.192	17049950800
17	99999	051	9505.00	Loudon	62414	<10%	80% - 120%	92.1353	17051950500
17	99999	051	9506.00	Sefton	62418	<10%	80% - 120%	98.4432	17051950600
17	99999	051	9507.00	South Hurricane	62011	<10%	80% - 120%	94.3849	17051950700
17	99999	051	9508.00	Vandalia	62471	20% - <50%	50% - 80%	63.1488	17051950800
17	99999	051	9509.00	Vandalia	62471	<10%	80% - 120%	87.1098	17051950900
17	99999	051	9510.00	Kaskaskia	62885	<10%	50% - 80%	76.5268	17051951000
17	99999	051	9511.00	Lone Grove	62838	<10%	80% - 120%	93.692	17051951100
17	99999	079	9773.00	Crooked Creek	62432	<10%	80% - 120%	99.0742	17079977300
17	99999	079	9774.00	Wade	62448	<10%	80% - 120%	82.1242	17079977400
17	99999	079	9775.00	Smallwood	62448	<10%	80% - 120%	111.2375	17079977500
17	99999	081	0501.00	Rome	62830	<10%	80% - 120%	110.8601	17081050100
17	99999	081	0502.00	Webber	62814	<10%	80% - 120%	102.0579	17081050200
17	99999	081	0503.00	Blissville	62894	<10%	80% - 120%	103.6898	17081050300
17	99999	081	0504.00	Moore's Prairie	62810	10% - <20%	80% - 120%	94.5455	17081050400
17	99999	081	0505.00	Shiloh	62864	10% - <20%	50% - 80%	77.3936	17081050500
17	99999	081	0506.00	Shiloh	62864	10% - <20%	80% - 120%	109.7029	17081050600
17	99999	081	0507.00	Mount Vernon	62864	10% - <20%	80% - 120%	98.3341	17081050700
17	99999	081	0508.00	Mount Vernon	62864	<10%	>120%	122.3557	17081050800
17	99999	081	0509.00	Mount Vernon	62864	20% - <50%	50% - 80%	61.9149	17081050900
17	99999	081	0510.00	Mount Vernon	62864	50% - <80%	50% - 80%	77.3936	17081051000
17	99999	081	0511.00	Dodds	62864	20% - <50%	50% - 80%	64.3723	17081051100
17	99999	121	9516.00	Alma	62854	<10%	80% - 120%	98.5332	17121951600
17	99999	121	9517.00	Foster	62875	<10%	80% - 120%	111.4837	17121951700
17	99999	121	9518.00	Sandoval	62882	<10%	50% - 80%	78.1145	17121951800
17	99999	121	9519.00	Salem	62870	<10%	80% - 120%	106.2622	17121951900
17	99999	121	9520.00	Salem	62881	<10%	80% - 120%	92.0645	17121952000
17	99999	121	9521.00	Salem	62881	10% - <20%	50% - 80%	71.497	17121952100
17	99999	121	9522.00	Haines	62849	<10%	80% - 120%	111.4542	17121952200

2025 Southern IL Non MSA Assessment Area

State	MSA	County	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median	Tract_11
17	99999	121	9523.00	Centralia	62801	<10%	80% - 120%	106.8769	17121952300
17	99999	121	9524.00	Centralia	62801	10% - <20%	80% - 120%	114.2743	17121952400
17	99999	121	9525.00	Centralia	62801	10% - <20%	50% - 80%	59.8879	17121952500
17	99999	121	9526.00	Centralia	62801	20% - <50%	50% - 80%	69.2666	17121952600
17	99999	121	9527.00	Centralia	62801	20% - <50%	50% - 80%	56.3868	17121952700
17	99999	135	9573.00	Audubon	62075	<10%	80% - 120%	115.3534	17135957300
17	99999	135	9574.00	Irving	62094	<10%	80% - 120%	116.5519	17135957400
17	99999	135	9575.00	Pitman	62533	<10%	80% - 120%	109.3344	17135957500
17	99999	135	9576.00	South Litchfield	62056	<10%	>120%	134.5853	17135957600
17	99999	135	9577.00	North Litchfield	62056	<10%	80% - 120%	86.473	17135957700
17	99999	135	9578.00	South Litchfield	62056	<10%	80% - 120%	83.1517	17135957800
17	99999	135	9579.00	East Fork	62049	<10%	80% - 120%	103.8269	17135957900
17	99999	135	9580.00	East Fork	62017	20% - <50%	80% - 120%	108.3511	17135958000
17	99999	157	9505.00	Sparta	62286	<10%	80% - 120%	111.1771	17157950500
17	99999	157	9506.00	Sparta	62286	20% - <50%	80% - 120%	95.1706	17157950600
17	99999	157	9507.00	Baldwin	62217	<10%	80% - 120%	89.4729	17157950700
17	99999	157	9508.00	Red Bud	62278	<10%	80% - 120%	107.1305	17157950800
17	99999	157	9509.00	Brewerville	62242	<10%	80% - 120%	116.1996	17157950900
17	99999	157	9510.00	Bremen	62233	<10%	>120%	120.737	17157951000
17	99999	157	9511.00	Steeleville	62272	10% - <20%	80% - 120%	94.0974	17157951100
17	99999	157	9512.01	Chester	62233	<10%	80% - 120%	112.8812	17157951201
17	99999	157	9512.02	Chester	62233	50% - <80%	>120%	155.1735	17157951202
17	99999	157	9513.00	Chester	62280	10% - <20%	80% - 120%	115.3401	17157951300
17	99999	173	9591.00	Pickaway	62534	<10%	>120%	122.4942	17173959100
17	99999	173	9592.00	Ridge	62565	<10%	80% - 120%	102.9704	17173959200
17	99999	173	9593.00	Shelbyville	62565	<10%	80% - 120%	97.1858	17173959300
17	99999	173	9594.00	Richland	61957	<10%	80% - 120%	99.5061	17173959400
17	99999	173	9595.00	Prairie	62463	<10%	80% - 120%	116.4207	17173959500
17	99999	173	9596.00	Cold Spring	62431	<10%	80% - 120%	95.9091	17173959600
17	99999	189	9501.00	Hoyleton	62803	<10%	80% - 120%	118.3017	17189950100
17	99999	189	9502.00	Plum Hill	62271	<10%	>120%	124.449	17189950200
17	99999	189	9503.00	Nashville	62263	<10%	80% - 120%	108.1049	17189950300
17	99999	189	9504.00	Pilot Knob	62263	<10%	>120%	141.5198	17189950400

# 2025 St. Louis MultiState Partial MSA Assessment Area



## 2025 St. Louis Multistate Partial MSA Assessment Area

State	MSA	County	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median	Tract_11
17	41180	005	9512.00	Mulberry Grove	62246	<10%	80% - 120%	91.0155	17005951200
17	41180	005	9513.00	Central	62246	20% - <50%	50% - 80%	69.5603	17005951300
17	41180	005	9514.00	Shoal Creek	62246	<10%	80% - 120%	101.0229	17005951400
17	41180	005	9515.00	Mills	62246	<10%	80% - 120%	84.8356	17005951500
17	41180	027	9001.00	Sugar Creek	62293	<10%	>120%	121.5035	17027900100
17	41180	027	9002.00	St. Rose	62230	<10%	80% - 120%	117.662	17027900200
17	41180	027	9003.00	Breese	62230	<10%	80% - 120%	97.5258	17027900300
17	41180	027	9004.01	Meridian	62231	<10%	50% - 80%	79.7281	17027900401
17	41180	027	9004.03	Carlyle	62231	10% - <20%	80% - 120%	87.0124	17027900403
17	41180	027	9004.04	Irishtown	62231	<10%	50% - 80%	64.9861	17027900404
17	41180	027	9005.00	Lake	62801	20% - <50%	50% - 80%	74.4059	17027900500
17	41180	027	9006.01	Germantown	62218	<10%	80% - 120%	102.2522	17027900601
17	41180	027	9006.02	Looking Glass	62215	10% - <20%	80% - 120%	115.0711	17027900602
17	41180	119	4001.01	Granite City	62040	10% - <20%	80% - 120%	91.3235	17119400101
17	41180	119	4001.02	Granite City	62040	20% - <50%	50% - 80%	63.2341	17119400102
17	41180	119	4002.00	Granite City	62040	20% - <50%	50% - 80%	52.1095	17119400200
17	41180	119	4006.00	Venice	62060	50% - <80%	<50%	41.7187	17119400600
17	41180	119	4007.00	Venice	62090	80% - 100%	<50%	31.7397	17119400700
17	41180	119	4008.01	Granite City	62040	10% - <20%	80% - 120%	105.2207	17119400801
17	41180	119	4008.02	Granite City	62040	20% - <50%	80% - 120%	82.3969	17119400802
17	41180	119	4009.03	Nameoki	62040	20% - <50%	50% - 80%	71.8598	17119400903
17	41180	119	4009.04	Nameoki	62040	10% - <20%	50% - 80%	64.3833	17119400904
17	41180	119	4009.51	Granite City	62040	10% - <20%	80% - 120%	109.684	17119400951
17	41180	119	4009.52	Granite City	62040	20% - <50%	50% - 80%	77.2564	17119400952
17	41180	119	4010.00	Wood River	62084	10% - <20%	50% - 80%	58.0086	17119401000
17	41180	119	4011.01	Wood River	62095	10% - <20%	50% - 80%	58.1313	17119401101
17	41180	119	4011.02	Wood River	62095	<10%	80% - 120%	86.2479	17119401102
17	41180	119	4012.00	Wood River	62095	10% - <20%	80% - 120%	85.973	17119401200
17	41180	119	4013.00	Wood River	62024	10% - <20%	50% - 80%	64.5272	17119401300
17	41180	119	4014.00	Alton	62002	20% - <50%	50% - 80%	70.4429	17119401400
17	41180	119	4015.00	Alton	62002	20% - <50%	80% - 120%	80.8183	17119401500
17	41180	119	4017.01	Wood River	62002	20% - <50%	50% - 80%	55.0095	17119401701
17	41180	119	4017.21	Wood River	62010	<10%	80% - 120%	89.7201	17119401721
17	41180	119	4017.22	Wood River	62010	<10%	80% - 120%	95.8611	17119401722
17	41180	119	4018.00	Wood River	62024	10% - <20%	80% - 120%	99.5917	17119401800
17	41180	119	4019.01	Wood River	62095	<10%	80% - 120%	81.8966	17119401901
17	41180	119	4019.05	Chouteau	62087	10% - <20%	50% - 80%	68.4183	17119401905
17	41180	119	4020.00	Alton	62002	20% - <50%	50% - 80%	71.8964	17119402000
17	41180	119	4021.00	Alton	62002	50% - <80%	<50%	44.1327	17119402100
17	41180	119	4022.00	Alton	62002	20% - <50%	50% - 80%	74.6419	17119402200
17	41180	119	4023.00	Alton	62002	20% - <50%	50% - 80%	75.4972	17119402300
17	41180	119	4024.00	Alton	62002	20% - <50%	50% - 80%	63.0878	17119402400
17	41180	119	4025.00	Alton	62002	50% - <80%	<50%	49.9315	17119402500
17	41180	119	4026.00	Alton	62002	20% - <50%	50% - 80%	50.0471	17119402600
17	41180	119	4027.01	Godfrey	62035	10% - <20%	80% - 120%	110.465	17119402701
17	41180	119	4027.21	Godfrey	62035	10% - <20%	80% - 120%	90.0316	17119402721
17	41180	119	4027.22	Godfrey	62035	10% - <20%	80% - 120%	119.3963	17119402722
17	41180	119	4028.01	Foster	62002	<10%	>120%	121.067	17119402801
17	41180	119	4028.03	Fort Russell	62025	10% - <20%	80% - 120%	117.1228	17119402803
17	41180	119	4028.04	Moro	62021	<10%	80% - 120%	119.8341	17119402804
17	41180	119	4028.05	Moro	62067	<10%	80% - 120%	118.1092	17119402805
17	41180	119	4029.00	Edwardsville	62025	10% - <20%	>120%	142.2355	17119402900
17	41180	119	4030.01	Edwardsville	62025	20% - <50%	80% - 120%	99.049	17119403001
17	41180	119	4030.02	Edwardsville	62025	10% - <20%	>120%	134.9819	17119403002
17	41180	119	4031.01	Edwardsville	62025	20% - <50%	>120%	147.7736	17119403101
17	41180	119	4031.21	Edwardsville	62034	10% - <20%	>120%	132.3096	17119403121
17	41180	119	4031.22	Edwardsville	62034	20% - <50%	>120%	151.0842	17119403122
17	41180	119	4032.00	Collinsville	62234	20% - <50%	50% - 80%	66.3158	17119403200
17	41180	119	4033.00	Collinsville	62234	20% - <50%	50% - 80%	79.5511	17119403300
17	41180	119	4034.01	Collinsville	62234	20% - <50%	50% - 80%	79.6385	17119403401
17	41180	119	4034.03	Collinsville	62234	20% - <50%	50% - 80%	74.0343	17119403403

2025 St. Louis Multistate Partial MSA Assessment Area

State	MSA	County	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median	Tract_11
17	41180	119	4034.04	Collinsville	62234	20% - <50%	50% - 80%	67.0461	17119403404
17	41180	119	4035.02	Collinsville	62234	10% - <20%	80% - 120%	104.5966	17119403502
17	41180	119	4035.31	Jarvis	62294	10% - <20%	80% - 120%	118.3522	17119403531
17	41180	119	4035.32	Jarvis	62294	<10%	>120%	132.1774	17119403532
17	41180	119	4035.33	Collinsville	62062	10% - <20%	>120%	125.7261	17119403533
17	41180	119	4035.34	Collinsville	62234	10% - <20%	80% - 120%	97.0752	17119403534
17	41180	119	4036.01	Saline	62249	<10%	80% - 120%	107.0034	17119403601
17	41180	119	4036.03	Saline	62249	<10%	>120%	128.1224	17119403603
17	41180	119	4036.04	Helvetia	62249	<10%	80% - 120%	100.3362	17119403604
17	41180	119	4037.01	Pin Oak	62061	<10%	>120%	148.0874	17119403701
17	41180	119	4037.02	St. Jacob	62281	<10%	>120%	127.6858	17119403702
17	41180	119	4038.01	Hamel	62025	<10%	80% - 120%	114.1791	17119403801
17	41180	119	4038.02	Alhambra	62001	<10%	80% - 120%	100.3669	17119403802
17	41180	119	4040.00	Granite City	62040	20% - <50%	N/A	0	17119404000
17	41180	119	4041.00	Chouteau	62040	10% - <20%	50% - 80%	72.6904	17119404100
17	41180	133	6001.02	Precinct 10	62236	<10%	>120%	145.414	17133600102
17	41180	133	6001.03	Precinct 3	62236	<10%	80% - 120%	105.8	17133600103
17	41180	133	6001.04	Precinct 10	62236	<10%	>120%	152.8469	17133600104
17	41180	133	6004.01	Precinct 7	62298	<10%	>120%	124.5498	17133600401
17	41180	133	6004.02	Precinct 14	62298	<10%	80% - 120%	112.6147	17133600402
17	41180	133	6005.01	Precinct 12	62298	<10%	>120%	124.4295	17133600501
17	41180	133	6005.02	Precinct 13	62244	<10%	80% - 120%	106.8689	17133600502
17	41180	163	5004.00	East St. Louis	62204	80% - 100%	<50%	37.8206	17163500400
17	41180	163	5005.00	East St. Louis	62204	80% - 100%	<50%	48.163	17163500500
17	41180	163	5009.00	East St. Louis	62201	80% - 100%	<50%	18.8772	17163500900
17	41180	163	5011.00	East St. Louis	62205	80% - 100%	<50%	43.4283	17163501100
17	41180	163	5012.00	East St. Louis	62205	80% - 100%	50% - 80%	55.984	17163501200
17	41180	163	5013.00	East St. Louis	62203	80% - 100%	50% - 80%	64.1638	17163501300
17	41180	163	5014.00	East St. Louis	62203	80% - 100%	50% - 80%	59.1649	17163501400
17	41180	163	5015.01	Belleville	62223	50% - <80%	80% - 120%	85.5376	17163501501
17	41180	163	5015.02	Stookey	62223	20% - <50%	80% - 120%	104.8573	17163501502
17	41180	163	5016.02	Belleville	62226	20% - <50%	50% - 80%	69.3149	17163501602
17	41180	163	5016.04	Belleville	62226	50% - <80%	50% - 80%	62.236	17163501604
17	41180	163	5016.05	Belleville	62223	20% - <50%	80% - 120%	112.1404	17163501605
17	41180	163	5016.06	Belleville	62220	20% - <50%	50% - 80%	52.8953	17163501606
17	41180	163	5016.07	St. Clair	62226	50% - <80%	80% - 120%	93.4377	17163501607
17	41180	163	5017.00	Belleville	62220	20% - <50%	50% - 80%	65.8238	17163501700
17	41180	163	5018.01	Belleville	62221	20% - <50%	50% - 80%	75.4453	17163501801
17	41180	163	5018.02	Belleville	62220	20% - <50%	80% - 120%	115.5253	17163501802
17	41180	163	5019.00	Belleville	62220	20% - <50%	80% - 120%	90.7489	17163501900
17	41180	163	5021.00	Canteen	62201	80% - 100%	50% - 80%	52.3549	17163502100
17	41180	163	5022.00	Canteen	62204	80% - 100%	<50%	30.5245	17163502200
17	41180	163	5023.00	Centreville	62206	50% - <80%	<50%	46.9171	17163502300
17	41180	163	5024.01	Canteen	62204	80% - 100%	<50%	26.2606	17163502401
17	41180	163	5024.04	Canteen	62232	50% - <80%	50% - 80%	52.5389	17163502404
17	41180	163	5025.00	Centreville	62207	80% - 100%	50% - 80%	57.2382	17163502500
17	41180	163	5026.02	Centreville	62206	50% - <80%	<50%	37.7002	17163502602
17	41180	163	5026.03	Centreville	62206	80% - 100%	<50%	31.1663	17163502603
17	41180	163	5027.00	Centreville	62207	80% - 100%	<50%	33.1827	17163502700
17	41180	163	5028.00	Centreville	62207	80% - 100%	<50%	12.9498	17163502800
17	41180	163	5029.00	Centreville	62203	80% - 100%	<50%	49.1222	17163502900
17	41180	163	5031.01	Sugar Loaf	62240	<10%	80% - 120%	103.53	17163503101
17	41180	163	5031.02	Sugar Loaf	62240	10% - <20%	50% - 80%	58.8782	17163503102
17	41180	163	5032.02	Stookey	62223	20% - <50%	80% - 120%	91.7081	17163503202
17	41180	163	5032.03	Millstadt	62260	<10%	>120%	120.5302	17163503203
17	41180	163	5032.11	Stookey	62223	20% - <50%	>120%	123.1447	17163503211
17	41180	163	5033.01	St. Clair	62226	20% - <50%	50% - 80%	70.1267	17163503301
17	41180	163	5033.04	St. Clair	62220	20% - <50%	80% - 120%	87.5044	17163503304
17	41180	163	5033.22	St. Clair	62226	20% - <50%	80% - 120%	97.4645	17163503322
17	41180	163	5033.23	St. Clair	62226	20% - <50%	>120%	180.5894	17163503323
17	41180	163	5033.24	St. Clair	62221	50% - <80%	80% - 120%	106.4678	17163503324

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State	MSA	County	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median	Tract_11
17	41180	163	5033.32	St. Clair	62221	50% - <80%	80% - 120%	93.2065	17163503332
17	41180	163	5033.34	St. Clair	62221	20% - <50%	80% - 120%	104.245	17163503334
17	41180	163	5034.04	Caseyville	62232	20% - <50%	>120%	173.042	17163503404
17	41180	163	5034.11	Caseyville	62232	20% - <50%	50% - 80%	71.9755	17163503411
17	41180	163	5034.12	Caseyville	62232	20% - <50%	>120%	121.4787	17163503412
17	41180	163	5034.13	Caseyville	62208	50% - <80%	80% - 120%	90.3159	17163503413
17	41180	163	5034.14	Caseyville	62269	20% - <50%	80% - 120%	88.2901	17163503414
17	41180	163	5034.15	Caseyville	62208	20% - <50%	80% - 120%	107.3125	17163503415
17	41180	163	5034.16	Caseyville	62208	20% - <50%	80% - 120%	83.6121	17163503416
17	41180	163	5038.00	Shiloh Valley	62225	20% - <50%	>120%	145.2665	17163503800
17	41180	163	5039.03	Freeburg	62221	10% - <20%	>120%	154.5683	17163503903
17	41180	163	5039.05	Smithton	62243	<10%	>120%	125.2223	17163503905
17	41180	163	5039.06	Smithton	62285	<10%	80% - 120%	102.6675	17163503906
17	41180	163	5039.07	Shiloh Valley	62221	20% - <50%	>120%	132.6057	17163503907
17	41180	163	5039.08	Shiloh Valley	62225	20% - <50%	80% - 120%	90.4315	17163503908
17	41180	163	5040.01	New Athens	62264	<10%	80% - 120%	108.464	17163504001
17	41180	163	5040.02	Fayetteville	62255	<10%	80% - 120%	85.153	17163504002
17	41180	163	5043.51	O'Fallon	62269	20% - <50%	>120%	139.5077	17163504351
17	41180	163	5043.52	O'Fallon	62269	20% - <50%	80% - 120%	106.1846	17163504352
17	41180	163	5043.53	O'Fallon	62254	20% - <50%	>120%	172.4745	17163504353
17	41180	163	5043.54	O'Fallon	62269	20% - <50%	80% - 120%	91.806	17163504354
17	41180	163	5043.55	O'Fallon	62269	20% - <50%	>120%	152.2581	17163504355
17	41180	163	5043.56	Mascoutah	62258	20% - <50%	80% - 120%	109.6958	17163504356
17	41180	163	5043.57	Mascoutah	62258	10% - <20%	80% - 120%	95.6499	17163504357
17	41180	163	5043.58	Lebanon	62254	20% - <50%	80% - 120%	85.9848	17163504358
17	41180	163	5043.59	Lebanon	62254	20% - <50%	80% - 120%	97.1341	17163504359
17	41180	163	5045.01	East St. Louis	62207	80% - 100%	<50%	34.2504	17163504501
17	41180	163	5045.02	East St. Louis	62201	80% - 100%	<50%	41.1831	17163504502
17	41180	163	5046.00	East St. Louis	62205	80% - 100%	<50%	23.9576	17163504600
29	41180	071	8001.01	Boles	63055	<10%	80% - 120%	114.4729	29071800101
29	41180	071	8001.02	Boles	63055	<10%	>120%	183.1189	29071800102
29	41180	071	8001.03	Boles	63089	<10%	80% - 120%	90.0245	29071800103
29	41180	071	8001.04	Union	63089	<10%	>120%	125.0808	29071800104
29	41180	071	8002.01	Washington	63090	<10%	50% - 80%	65.0286	29071800201
29	41180	071	8002.02	St. Johns	63090	<10%	80% - 120%	119.4247	29071800202
29	41180	071	8003.01	St. Johns	63090	<10%	>120%	121.0528	29071800301
29	41180	071	8003.02	Washington	63090	<10%	80% - 120%	84.3354	29071800302
29	41180	071	8004.01	Boeuf	63068	<10%	80% - 120%	83.08	29071800401
29	41180	071	8004.03	Union	63090	<10%	80% - 120%	116.1754	29071800403
29	41180	071	8004.04	Lyon	63037	<10%	80% - 120%	101.8582	29071800404
29	41180	071	8005.01	Meramec	63056	<10%	80% - 120%	104.7098	29071800501
29	41180	071	8005.02	Boone	63037	<10%	80% - 120%	81.6501	29071800502
29	41180	071	8006.03	Union	63084	10% - <20%	80% - 120%	90.0847	29071800603
29	41180	071	8006.04	Union	63084	10% - <20%	50% - 80%	69.4931	29071800604
29	41180	071	8006.05	Union	63084	<10%	80% - 120%	80.6212	29071800605
29	41180	071	8006.06	Central	63084	10% - <20%	80% - 120%	88.5131	29071800606
29	41180	071	8007.02	Boles	63069	10% - <20%	80% - 120%	95.3078	29071800702
29	41180	071	8007.03	Boles	63069	10% - <20%	80% - 120%	107.0777	29071800703
29	41180	071	8007.04	Boles	63069	10% - <20%	50% - 80%	59.2368	29071800704
29	41180	071	8008.01	Calvey	63072	<10%	80% - 120%	82.693	29071800801
29	41180	071	8008.02	Calvey	63072	10% - <20%	80% - 120%	81.5498	29071800802
29	41180	071	8009.01	Central	63077	<10%	80% - 120%	84.1879	29071800901
29	41180	071	8009.03	Central	63077	<10%	50% - 80%	65.5843	29071800903
29	41180	071	8009.04	Central	63077	<10%	50% - 80%	64.8599	29071800904
29	41180	071	8010.00	Prairie	63060	<10%	50% - 80%	64.1237	29071801000
29	41180	071	8011.01	Meramec	63080	<10%	50% - 80%	58.7909	29071801101
29	41180	071	8011.02	Boone	63080	<10%	80% - 120%	97.4138	29071801102
29	41180	099	7001.07	Imperial	63052	<10%	80% - 120%	101.0524	29099700107
29	41180	099	7001.11	Arnold	63010	10% - <20%	80% - 120%	88.2949	29099700111
29	41180	099	7001.13	Windsor	63010	<10%	80% - 120%	101.4393	29099700113
29	41180	099	7001.14	Windsor	63052	10% - <20%	80% - 120%	91.104	29099700114

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State	MSA	County	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median	Tract_11
29	41180	099	7001.15	Windsor	63010	10% - <20%	80% - 120%	84.5548	29099700115
29	41180	099	7001.16	Windsor	63010	10% - <20%	80% - 120%	90.1566	29099700116
29	41180	099	7001.17	Windsor	63010	10% - <20%	80% - 120%	93.6489	29099700117
29	41180	099	7001.18	Arnold	63010	10% - <20%	80% - 120%	84.1843	29099700118
29	41180	099	7001.19	Windsor	63010	10% - <20%	80% - 120%	90.3749	29099700119
29	41180	099	7001.20	Imperial	63052	10% - <20%	80% - 120%	89.1479	29099700120
29	41180	099	7001.21	Arnold	63010	10% - <20%	80% - 120%	100.0401	29099700121
29	41180	099	7001.22	Arnold	63010	10% - <20%	80% - 120%	117.8425	29099700122
29	41180	099	7001.23	Imperial	63052	<10%	>120%	125.5704	29099700123
29	41180	099	7001.24	Imperial	63052	<10%	80% - 120%	112.2761	29099700124
29	41180	099	7002.06	Rock	63051	10% - <20%	50% - 80%	73.3818	29099700206
29	41180	099	7002.07	Meramec	63051	<10%	50% - 80%	73.6968	29099700207
29	41180	099	7002.08	Rock	63026	10% - <20%	50% - 80%	79.1819	29099700208
29	41180	099	7002.09	Rock	63052	10% - <20%	80% - 120%	111.0302	29099700209
29	41180	099	7002.10	Rock	63026	10% - <20%	50% - 80%	78.7312	29099700210
29	41180	099	7002.11	Rock	63049	10% - <20%	80% - 120%	101.6812	29099700211
29	41180	099	7002.12	Rock	63026	10% - <20%	80% - 120%	101.6151	29099700212
29	41180	099	7002.13	Rock	63026	10% - <20%	>120%	136.5098	29099700213
29	41180	099	7003.02	High Ridge	63051	<10%	80% - 120%	101.6423	29099700302
29	41180	099	7003.03	Rock	63049	10% - <20%	80% - 120%	87.2295	29099700303
29	41180	099	7003.05	High Ridge	63049	10% - <20%	>120%	130.3345	29099700305
29	41180	099	7003.06	High Ridge	63049	<10%	80% - 120%	94.3438	29099700306
29	41180	099	7004.01	Meramec	63016	<10%	80% - 120%	85.317	29099700401
29	41180	099	7004.02	Meramec	63069	<10%	>120%	141.8143	29099700402
29	41180	099	7005.02	Central	63050	<10%	80% - 120%	112.2513	29099700502
29	41180	099	7005.03	Meramec	63051	<10%	80% - 120%	88.8045	29099700503
29	41180	099	7005.04	High Ridge	63051	<10%	80% - 120%	87.9409	29099700504
29	41180	099	7006.03	Imperial	63012	<10%	80% - 120%	95.303	29099700603
29	41180	099	7006.04	Joachim	63050	<10%	80% - 120%	93.5829	29099700604
29	41180	099	7006.05	Joachim	63070	10% - <20%	80% - 120%	82.3674	29099700605
29	41180	099	7006.06	Joachim	63070	10% - <20%	50% - 80%	74.846	29099700606
29	41180	099	7006.07	Joachim	63070	<10%	80% - 120%	91.6562	29099700607
29	41180	099	7007.00	River View	63019	10% - <20%	80% - 120%	89.3024	29099700700
29	41180	099	7008.01	River View	63028	10% - <20%	80% - 120%	87.7498	29099700801
29	41180	099	7008.02	Joachim	63048	10% - <20%	80% - 120%	85.1542	29099700802
29	41180	099	7009.00	Joachim	63028	10% - <20%	50% - 80%	72.9795	29099700900
29	41180	099	7010.01	Joachim	63028	<10%	50% - 80%	77.477	29099701001
29	41180	099	7010.02	Central	63028	<10%	80% - 120%	89.3945	29099701002
29	41180	099	7011.01	Central	63050	<10%	80% - 120%	91.9287	29099701101
29	41180	099	7011.02	Big River	63023	<10%	50% - 80%	74.4767	29099701102
29	41180	099	7012.00	Valle	63020	<10%	50% - 80%	57.5166	29099701200
29	41180	099	7013.00	Valle	63020	<10%	50% - 80%	64.8198	29099701300
29	41180	099	7014.01	Valle	63020	<10%	80% - 120%	91.9547	29099701401
29	41180	099	7014.03	Plattin	63028	<10%	80% - 120%	88.4636	29099701403
29	41180	099	7014.04	Plattin	63028	10% - <20%	80% - 120%	93.1381	29099701404
29	41180	183	3101.00	Rivers	63301	<10%	80% - 120%	89.47	29183310100
29	41180	183	3102.01	Rivers	63301	10% - <20%	>120%	124.105	29183310201
29	41180	183	3102.02	Frontier	63301	10% - <20%	80% - 120%	99.9575	29183310202
29	41180	183	3103.01	Blanchette	63301	10% - <20%	80% - 120%	112.1817	29183310301
29	41180	183	3103.02	Blanchette	63301	10% - <20%	80% - 120%	84.6834	29183310302
29	41180	183	3104.00	Frontier	63301	10% - <20%	50% - 80%	78.4315	29183310400
29	41180	183	3105.01	Frontier	63301	20% - <50%	50% - 80%	61.403	29183310501
29	41180	183	3105.02	Frontier	63301	20% - <50%	80% - 120%	85.1695	29183310502
29	41180	183	3106.01	Lindenwood	63301	20% - <50%	80% - 120%	111.1989	29183310601
29	41180	183	3106.02	Zumbehl	63301	10% - <20%	80% - 120%	114.401	29183310602
29	41180	183	3107.00	Zumbehl	63301	20% - <50%	50% - 80%	71.6321	29183310700
29	41180	183	3108.01	Zumbehl	63376	10% - <20%	>120%	129.0438	29183310801
29	41180	183	3108.02	Zumbehl	63301	10% - <20%	80% - 120%	97.4621	29183310802
29	41180	183	3109.01	Friedens	63303	20% - <50%	50% - 80%	58.9313	29183310901
29	41180	183	3109.02	Friedens	63303	20% - <50%	>120%	129.36	29183310902
29	41180	183	3109.03	Friedens	63303	20% - <50%	80% - 120%	98.4202	29183310903



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State	MSA	County	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median	Tract_11
29	41180	183	3110.01	Friedens	63303	20% - <50%	80% - 120%	93.4495	29183311001
29	41180	183	3110.03	Frontier	63303	20% - <50%	80% - 120%	102.6687	29183311003
29	41180	183	3110.04	Friedens	63303	20% - <50%	80% - 120%	101.4783	29183311004
29	41180	183	3111.03	Boone	63304	<10%	>120%	170.5125	29183311103
29	41180	183	3111.14	Cottleville	63304	10% - <20%	>120%	146.0758	29183311114
29	41180	183	3111.22	Boone	63304	20% - <50%	80% - 120%	115.8144	29183311122
29	41180	183	3111.24	Cottleville	63304	20% - <50%	>120%	140.1802	29183311124
29	41180	183	3111.32	Boone	63304	<10%	>120%	169.2725	29183311132
29	41180	183	3111.45	Harvester	63303	10% - <20%	>120%	138.1958	29183311145
29	41180	183	3111.46	Harvester	63303	20% - <50%	>120%	151.2883	29183311146
29	41180	183	3111.47	Harvester	63303	10% - <20%	>120%	124.82	29183311147
29	41180	183	3111.48	Harvester	63304	10% - <20%	>120%	130.042	29183311148
29	41180	183	3111.49	Harvester	63304	10% - <20%	80% - 120%	114.6405	29183311149
29	41180	183	3111.50	Harvester	63304	10% - <20%	>120%	139.1373	29183311150
29	41180	183	3111.51	Dardenne	63368	20% - <50%	>120%	166.409	29183311151
29	41180	183	3111.52	Dardenne	63368	10% - <20%	>120%	151.8322	29183311152
29	41180	183	3111.53	Dardenne	63368	20% - <50%	>120%	142.5623	29183311153
29	41180	183	3111.54	Dardenne	63368	10% - <20%	>120%	152.7572	29183311154
29	41180	183	3112.03	Spencer Creek	63376	10% - <20%	>120%	133.979	29183311203
29	41180	183	3112.11	Spencer Creek	63303	20% - <50%	80% - 120%	110.793	29183311211
29	41180	183	3112.12	Spencer Creek	63376	20% - <50%	>120%	135.0562	29183311212
29	41180	183	3112.21	Spencer Creek	63304	10% - <20%	80% - 120%	98.8107	29183311221
29	41180	183	3112.94	Spencer Creek	63376	10% - <20%	80% - 120%	114.0789	29183311294
29	41180	183	3112.96	Spencer Creek	63376	10% - <20%	80% - 120%	115.556	29183311296
29	41180	183	3113.11	St. Peters	63376	20% - <50%	80% - 120%	115.7554	29183311311
29	41180	183	3113.12	Cottleville	63376	10% - <20%	80% - 120%	117.3222	29183311312
29	41180	183	3113.22	Cottleville	63304	10% - <20%	>120%	150.9757	29183311322
29	41180	183	3113.31	St. Peters	63376	10% - <20%	80% - 120%	117.0402	29183311331
29	41180	183	3113.91	St. Peters	63376	10% - <20%	80% - 120%	103.3542	29183311391
29	41180	183	3114.22	Cottleville	63376	10% - <20%	80% - 120%	95.6133	29183311422
29	41180	183	3115.00	Rivers	63301	20% - <50%	<50%	49.8277	29183311500
29	41180	183	3116.02	O'Fallon	63366	10% - <20%	80% - 120%	87.8253	29183311602
29	41180	183	3116.03	O'Fallon	63366	10% - <20%	>120%	121.4835	29183311603
29	41180	183	3116.04	O'Fallon	63366	10% - <20%	>120%	131.1085	29183311604
29	41180	183	3117.12	Cottleville	63366	20% - <50%	>120%	142.5965	29183311712
29	41180	183	3117.21	Cottleville	63376	10% - <20%	>120%	148.8862	29183311721
29	41180	183	3117.32	Dardenne	63368	10% - <20%	>120%	121.0705	29183311732
29	41180	183	3117.33	Cottleville	63376	10% - <20%	80% - 120%	101.5149	29183311733
29	41180	183	3117.34	Cottleville	63366	20% - <50%	80% - 120%	111.6944	29183311734
29	41180	183	3117.35	Cottleville	63368	10% - <20%	>120%	126.4187	29183311735
29	41180	183	3117.37	Cottleville	63366	10% - <20%	>120%	170.1243	29183311737
29	41180	183	3117.38	Cottleville	63366	20% - <50%	50% - 80%	78.2392	29183311738
29	41180	183	3117.39	Cottleville	63304	10% - <20%	>120%	156.4501	29183311739
29	41180	183	3117.40	Cottleville	63304	<10%	>120%	152.5059	29183311740
29	41180	183	3118.01	O'Fallon	63366	10% - <20%	>120%	120.7909	29183311801
29	41180	183	3118.02	O'Fallon	63366	10% - <20%	>120%	123.6367	29183311802
29	41180	183	3119.03	Dardenne	63367	10% - <20%	>120%	137.3817	29183311903
29	41180	183	3119.04	Dardenne	63368	10% - <20%	>120%	143.0861	29183311904
29	41180	183	3119.07	Dardenne	63366	10% - <20%	80% - 120%	84.4498	29183311907
29	41180	183	3119.08	Dardenne	63367	10% - <20%	>120%	130.764	29183311908
29	41180	183	3119.09	Dardenne	63367	10% - <20%	>120%	147.7241	29183311909
29	41180	183	3120.01	Wentzville	63366	<10%	>120%	154.6532	29183312001
29	41180	183	3120.02	Wentzville	63385	10% - <20%	>120%	121.894	29183312002
29	41180	183	3120.03	Wentzville	63348	10% - <20%	80% - 120%	114.8623	29183312003
29	41180	183	3120.94	Wentzville	63385	20% - <50%	80% - 120%	111.4773	29183312094
29	41180	183	3120.95	Wentzville	63385	10% - <20%	80% - 120%	112.1675	29183312095
29	41180	183	3120.96	Wentzville	63385	10% - <20%	>120%	125.568	29183312096
29	41180	183	3121.92	Wentzville	63385	10% - <20%	80% - 120%	116.1825	29183312192
29	41180	183	3121.93	Wentzville	63385	10% - <20%	>120%	129.7671	29183312193
29	41180	183	3121.94	Wentzville	63385	<10%	80% - 120%	111.3641	29183312194
29	41180	183	3121.95	Wentzville	63385	10% - <20%	50% - 80%	79.8225	29183312195

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State	MSA	County	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median	Tract_11
29	41180	183	3122.04	Boone	63332	<10%	>120%	142.0538	29183312204
29	41180	183	3122.06	Boone	63385	<10%	>120%	136.5688	29183312206
29	41180	183	3122.07	Dardenne	63368	20% - <50%	80% - 120%	96.8439	29183312207
29	41180	183	3122.08	Dardenne	63367	10% - <20%	>120%	138.2524	29183312208
29	41180	183	3122.09	Dardenne	63367	10% - <20%	>120%	159.277	29183312209
29	41180	183	3123.00	Spencer Creek	63303	10% - <20%	>120%	146.4959	29183312300
29	41180	183	3124.00	St. Peters	63376	10% - <20%	50% - 80%	68.8489	29183312400
29	41180	183	9800.00	Boone	63304	50% - <80%	N/A	0	29183980000
29	41180	189	2101.01	Spanish Lake	63138	50% - <80%	50% - 80%	73.4054	29189210101
29	41180	189	2101.02	Spanish Lake	63138	80% - 100%	50% - 80%	75.2896	29189210102
29	41180	189	2102.00	St. Ferdinand	63137	80% - 100%	50% - 80%	55.0154	29189210200
29	41180	189	2103.00	St. Ferdinand	63137	80% - 100%	50% - 80%	60.9299	29189210300
29	41180	189	2104.00	St. Ferdinand	63137	80% - 100%	50% - 80%	50.7267	29189210400
29	41180	189	2105.01	St. Ferdinand	63136	80% - 100%	50% - 80%	59.1979	29189210501
29	41180	189	2105.02	St. Ferdinand	63136	80% - 100%	50% - 80%	53.622	29189210502
29	41180	189	2106.00	St. Ferdinand	63137	80% - 100%	50% - 80%	56.9574	29189210600
29	41180	189	2107.02	Spanish Lake	63138	80% - 100%	50% - 80%	54.7464	29189210702
29	41180	189	2107.03	Spanish Lake	63138	80% - 100%	50% - 80%	64.5673	29189210703
29	41180	189	2107.04	Spanish Lake	63138	80% - 100%	50% - 80%	57.762	29189210704
29	41180	189	2108.03	Spanish Lake	63033	50% - <80%	50% - 80%	79.7906	29189210803
29	41180	189	2108.05	Spanish Lake	63136	80% - 100%	80% - 120%	85.0456	29189210805
29	41180	189	2108.06	Spanish Lake	63033	80% - 100%	80% - 120%	81.2477	29189210806
29	41180	189	2108.07	Spanish Lake	63033	80% - 100%	80% - 120%	106.0478	29189210807
29	41180	189	2108.08	Spanish Lake	63034	80% - 100%	80% - 120%	100.8825	29189210808
29	41180	189	2109.12	Spanish Lake	63034	50% - <80%	80% - 120%	109.402	29189210912
29	41180	189	2109.21	Lewis and Clark	63031	50% - <80%	80% - 120%	118.7203	29189210921
29	41180	189	2109.23	Lewis and Clark	63031	50% - <80%	80% - 120%	80.692	29189210923
29	41180	189	2109.24	Lewis and Clark	63031	50% - <80%	80% - 120%	94.8146	29189210924
29	41180	189	2109.25	Florissant	63033	50% - <80%	80% - 120%	94.9633	29189210925
29	41180	189	2109.26	Lewis and Clark	63031	50% - <80%	50% - 80%	70.7437	29189210926
29	41180	189	2109.27	Spanish Lake	63034	50% - <80%	>120%	140.0681	29189210927
29	41180	189	2109.28	Spanish Lake	63034	50% - <80%	>120%	120.3638	29189210928
29	41180	189	2110.01	Florissant	63033	50% - <80%	80% - 120%	96.792	29189211001
29	41180	189	2110.02	Florissant	63033	50% - <80%	80% - 120%	89.7295	29189211002
29	41180	189	2111.01	Florissant	63033	50% - <80%	80% - 120%	91.9346	29189211101
29	41180	189	2111.02	Florissant	63033	50% - <80%	80% - 120%	83.8693	29189211102
29	41180	189	2112.01	Florissant	63031	50% - <80%	50% - 80%	73.77	29189211201
29	41180	189	2112.02	Florissant	63031	20% - <50%	80% - 120%	90.5649	29189211202
29	41180	189	2113.01	Lewis and Clark	63031	20% - <50%	80% - 120%	80.3581	29189211301
29	41180	189	2113.31	Lewis and Clark	63031	20% - <50%	80% - 120%	87.2649	29189211331
29	41180	189	2113.32	Lewis and Clark	63042	20% - <50%	80% - 120%	89.0039	29189211332
29	41180	189	2113.33	Lewis and Clark	63031	50% - <80%	80% - 120%	98.3682	29189211333
29	41180	189	2113.34	Lewis and Clark	63301	20% - <50%	80% - 120%	97.8468	29189211334
29	41180	189	2114.01	Northwest	63042	20% - <50%	50% - 80%	62.5604	29189211401
29	41180	189	2114.02	Northwest	63042	50% - <80%	50% - 80%	54.7016	29189211402
29	41180	189	2115.00	Northwest	63134	80% - 100%	<50%	48.8484	29189211500
29	41180	189	2116.00	Ferguson	63135	50% - <80%	50% - 80%	68.7581	29189211600
29	41180	189	2117.00	Ferguson	63135	50% - <80%	50% - 80%	73.2756	29189211700
29	41180	189	2118.01	Ferguson	63136	80% - 100%	<50%	36.4354	29189211801
29	41180	189	2118.02	Ferguson	63136	80% - 100%	50% - 80%	58.1313	29189211802
29	41180	189	2119.00	Ferguson	63136	80% - 100%	<50%	38.7231	29189211900
29	41180	189	2120.02	Ferguson	63136	80% - 100%	<50%	36.6903	29189212002
29	41180	189	2120.03	St. Ferdinand	63136	80% - 100%	50% - 80%	51.6175	29189212003
29	41180	189	2120.04	St. Ferdinand	63136	80% - 100%	<50%	42.4007	29189212004
29	41180	189	2121.01	St. Ferdinand	63136	80% - 100%	50% - 80%	57.67	29189212101
29	41180	189	2121.02	St. Ferdinand	63136	80% - 100%	<50%	31.7574	29189212102
29	41180	189	2122.01	Normandy	63121	80% - 100%	50% - 80%	59.6981	29189212201
29	41180	189	2122.02	Normandy	63121	80% - 100%	<50%	29.0863	29189212202
29	41180	189	2123.00	Normandy	63121	80% - 100%	50% - 80%	61.2921	29189212300
29	41180	189	2124.00	Ferguson	63135	80% - 100%	50% - 80%	61.2779	29189212400
29	41180	189	2125.00	Ferguson	63135	80% - 100%	50% - 80%	61.5422	29189212500

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State	MSA	County	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median	Tract_11
29	41180	189	2126.00	Ferguson	63135	50% - <80%	50% - 80%	70.1845	29189212600
29	41180	189	2127.01	Ferguson	63135	80% - 100%	<50%	42.0031	29189212701
29	41180	189	2127.02	Ferguson	63134	50% - <80%	<50%	47.8574	29189212702
29	41180	189	2131.02	Northwest	63044	20% - <50%	N/A	0	29189213102
29	41180	189	2131.03	Northwest	63044	20% - <50%	80% - 120%	105.6478	29189213103
29	41180	189	2131.04	Northwest	63044	50% - <80%	<50%	43.6265	29189213104
29	41180	189	2132.02	Northwest	63043	20% - <50%	80% - 120%	106.2648	29189213202
29	41180	189	2132.03	Northwest	63044	20% - <50%	80% - 120%	104.1695	29189213203
29	41180	189	2132.04	Missouri River	63043	50% - <80%	80% - 120%	88.1191	29189213204
29	41180	189	2133.01	Airport	63074	50% - <80%	50% - 80%	62.8684	29189213301
29	41180	189	2133.02	Airport	63134	50% - <80%	50% - 80%	51.1751	29189213302
29	41180	189	2134.01	Airport	63134	50% - <80%	50% - 80%	61.5729	29189213401
29	41180	189	2134.02	Airport	63134	50% - <80%	50% - 80%	63.2317	29189213402
29	41180	189	2135.00	Midland	63114	50% - <80%	50% - 80%	64.7065	29189213500
29	41180	189	2136.00	Normandy	63121	80% - 100%	<50%	42.4455	29189213600
29	41180	189	2137.01	Normandy	63121	50% - <80%	N/A	0	29189213701
29	41180	189	2137.02	Normandy	63133	50% - <80%	50% - 80%	69.3598	29189213702
29	41180	189	2138.00	Normandy	63121	80% - 100%	<50%	49.0856	29189213800
29	41180	189	2139.00	Normandy	63133	80% - 100%	<50%	43.623	29189213900
29	41180	189	2141.00	Normandy	63133	80% - 100%	<50%	42.5387	29189214100
29	41180	189	2142.00	Normandy	63133	80% - 100%	<50%	47.6143	29189214200
29	41180	189	2143.00	Midland	63114	50% - <80%	<50%	46.5843	29189214300
29	41180	189	2144.00	Midland	63114	20% - <50%	50% - 80%	71.428	29189214400
29	41180	189	2145.00	Midland	63114	20% - <50%	80% - 120%	82.2093	29189214500
29	41180	189	2146.01	Midland	63114	20% - <50%	50% - 80%	55.0366	29189214601
29	41180	189	2146.02	Midland	63114	20% - <50%	<50%	49.6885	29189214602
29	41180	189	2147.00	Midland	63114	50% - <80%	50% - 80%	70.9419	29189214700
29	41180	189	2148.00	Airport	63074	20% - <50%	50% - 80%	77.2422	29189214800
29	41180	189	2149.01	Midland	63074	20% - <50%	50% - 80%	69.053	29189214901
29	41180	189	2149.02	Midland	63114	50% - <80%	80% - 120%	80.6826	29189214902
29	41180	189	2150.01	Missouri River	63146	50% - <80%	80% - 120%	89.5939	29189215001
29	41180	189	2150.03	Creve Coeur	63146	20% - <50%	>120%	120.9773	29189215003
29	41180	189	2150.04	Creve Coeur	63146	20% - <50%	>120%	121.8705	29189215004
29	41180	189	2150.05	Creve Coeur	63146	20% - <50%	>120%	139.6186	29189215005
29	41180	189	2151.02	Creve Coeur	63146	20% - <50%	80% - 120%	83.2228	29189215102
29	41180	189	2151.03	Missouri River	63146	20% - <50%	>120%	139.7201	29189215103
29	41180	189	2151.05	Missouri River	63017	20% - <50%	>120%	164.3467	29189215105
29	41180	189	2151.41	Missouri River	63146	20% - <50%	>120%	142.7263	29189215141
29	41180	189	2151.43	Northwest	63043	20% - <50%	80% - 120%	108.7861	29189215143
29	41180	189	2151.44	Northwest	63043	20% - <50%	80% - 120%	101.7603	29189215144
29	41180	189	2151.45	Missouri River	63146	20% - <50%	80% - 120%	119.8081	29189215145
29	41180	189	2151.46	Missouri River	63146	50% - <80%	>120%	129.1087	29189215146
29	41180	189	2152.01	Missouri River	63141	20% - <50%	>120%	193.1971	29189215201
29	41180	189	2152.31	Missouri River	63017	20% - <50%	>120%	149.1894	29189215231
29	41180	189	2152.33	Missouri River	63141	20% - <50%	>120%	144.6612	29189215233
29	41180	189	2152.34	Missouri River	63141	20% - <50%	>120%	294.9585	29189215234
29	41180	189	2152.35	Missouri River	63017	20% - <50%	>120%	193.2891	29189215235
29	41180	189	2152.36	Missouri River	63017	10% - <20%	>120%	130.6885	29189215236
29	41180	189	2153.01	Creve Coeur	63141	20% - <50%	>120%	175.4996	29189215301
29	41180	189	2153.02	Clayton	63131	20% - <50%	>120%	190.3395	29189215302
29	41180	189	2154.00	Clayton	63124	10% - <20%	>120%	294.9585	29189215400
29	41180	189	2155.00	Creve Coeur	63132	20% - <50%	>120%	175.8158	29189215500
29	41180	189	2156.00	Creve Coeur	63132	50% - <80%	80% - 120%	80.3841	29189215600
29	41180	189	2157.00	Creve Coeur	63130	80% - 100%	50% - 80%	76.0789	29189215700
29	41180	189	2158.01	Creve Coeur	63130	20% - <50%	>120%	124.4968	29189215801
29	41180	189	2158.02	Creve Coeur	63132	20% - <50%	50% - 80%	77.9525	29189215802
29	41180	189	2158.03	Creve Coeur	63132	20% - <50%	>120%	167.4697	29189215803
29	41180	189	2159.01	Creve Coeur	63130	50% - <80%	80% - 120%	107.2347	29189215901
29	41180	189	2159.02	Hadley	63130	80% - 100%	50% - 80%	70.7897	29189215902
29	41180	189	2160.00	Hadley	63130	80% - 100%	50% - 80%	55.8389	29189216000
29	41180	189	2161.01	Hadley	63130	20% - <50%	>120%	175.4996	29189216101

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State	MSA	County	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median	Tract_11
29	41180	189	2161.02	Hadley	63130	50% - <80%	>120%	206.6436	29189216102
29	41180	189	2162.01	Creve Coeur	63130	20% - <50%	>120%	159.8916	29189216201
29	41180	189	2162.02	Hadley	63130	20% - <50%	>120%	229.8697	29189216202
29	41180	189	2163.00	Hadley	63105	20% - <50%	>120%	174.8755	29189216300
29	41180	189	2164.01	Clayton	63105	20% - <50%	>120%	199.436	29189216401
29	41180	189	2164.02	Clayton	63105	20% - <50%	>120%	159.0315	29189216402
29	41180	189	2165.00	Clayton	63124	20% - <50%	>120%	193.4	29189216500
29	41180	189	2166.00	Jefferson	63117	20% - <50%	>120%	270.8688	29189216600
29	41180	189	2167.00	Hadley	63117	20% - <50%	>120%	144.7403	29189216700
29	41180	189	2168.00	Hadley	63117	20% - <50%	>120%	131.1463	29189216800
29	41180	189	2169.00	Hadley	63143	20% - <50%	50% - 80%	55.5687	29189216900
29	41180	189	2170.00	Hadley	63143	20% - <50%	80% - 120%	90.1802	29189217000
29	41180	189	2172.00	Hadley	63143	20% - <50%	80% - 120%	82.6305	29189217200
29	41180	189	2173.00	Jefferson	63144	20% - <50%	80% - 120%	115.6067	29189217300
29	41180	189	2174.00	Jefferson	63144	10% - <20%	>120%	155.4059	29189217400
29	41180	189	2175.00	Clayton	63124	10% - <20%	>120%	226.5119	29189217500
29	41180	189	2176.00	Clayton	63131	10% - <20%	>120%	204.8443	29189217600
29	41180	189	2177.01	Queeney	63131	10% - <20%	>120%	230.3617	29189217701
29	41180	189	2177.02	Queeney	63131	20% - <50%	>120%	247.6462	29189217702
29	41180	189	2178.02	Queeney	63011	20% - <50%	>120%	151.7803	29189217802
29	41180	189	2178.06	Missouri River	63011	20% - <50%	80% - 120%	117.57	29189217806
29	41180	189	2178.07	Queeney	63011	10% - <20%	>120%	158.8982	29189217807
29	41180	189	2178.41	Missouri River	63017	20% - <50%	>120%	158.4924	29189217841
29	41180	189	2178.51	Meramec	63017	10% - <20%	>120%	167.3387	29189217851
29	41180	189	2178.52	Missouri River	63011	10% - <20%	>120%	184.156	29189217852
29	41180	189	2178.53	Missouri River	63017	20% - <50%	>120%	249.9976	29189217853
29	41180	189	2178.54	Missouri River	63017	10% - <20%	>120%	219.1203	29189217854
29	41180	189	2179.21	Meramec	63021	10% - <20%	>120%	165.5135	29189217921
29	41180	189	2179.23	Queeney	63021	10% - <20%	>120%	128.9034	29189217923
29	41180	189	2179.31	Queeney	63021	10% - <20%	>120%	132.778	29189217931
29	41180	189	2179.32	Queeney	63021	20% - <50%	>120%	147.1483	29189217932
29	41180	189	2179.41	Queeney	63021	10% - <20%	80% - 120%	98.196	29189217941
29	41180	189	2179.42	Queeney	63021	10% - <20%	>120%	136.1063	29189217942
29	41180	189	2179.43	Queeney	63021	20% - <50%	>120%	127.9548	29189217943
29	41180	189	2179.44	Queeney	63021	20% - <50%	>120%	152.5484	29189217944
29	41180	189	2180.12	Queeney	63131	10% - <20%	>120%	207.5957	29189218012
29	41180	189	2180.13	Queeney	63021	10% - <20%	>120%	120.3591	29189218013
29	41180	189	2180.14	Bonhomme	63122	<10%	>120%	143.9616	29189218014
29	41180	189	2180.15	Queeney	63021	10% - <20%	80% - 120%	116.2521	29189218015
29	41180	189	2180.16	Queeney	63021	20% - <50%	80% - 120%	95.165	29189218016
29	41180	189	2181.02	Queeney	63088	10% - <20%	80% - 120%	89.5408	29189218102
29	41180	189	2181.04	Queeney	63088	20% - <50%	50% - 80%	63.6459	29189218104
29	41180	189	2181.05	Queeney	63088	10% - <20%	80% - 120%	102.1815	29189218105
29	41180	189	2182.01	Bonhomme	63122	10% - <20%	>120%	146.2894	29189218201
29	41180	189	2183.00	Bonhomme	63122	10% - <20%	>120%	149.6908	29189218300
29	41180	189	2184.01	Bonhomme	63122	<10%	>120%	160.5936	29189218401
29	41180	189	2184.02	Bonhomme	63122	10% - <20%	>120%	147.6427	29189218402
29	41180	189	2185.00	Bonhomme	63122	<10%	>120%	157.3963	29189218500
29	41180	189	2186.00	Bonhomme	63122	20% - <50%	>120%	152.7454	29189218600
29	41180	189	2188.00	Jefferson	63122	<10%	>120%	200.9556	29189218800
29	41180	189	2189.01	Jefferson	63144	20% - <50%	>120%	123.0172	29189218901
29	41180	189	2189.02	Clayton	63119	20% - <50%	>120%	153.7471	29189218902
29	41180	189	2191.00	Jefferson	63119	10% - <20%	>120%	147.8999	29189219100
29	41180	189	2192.00	Jefferson	63119	10% - <20%	>120%	192.1765	29189219200
29	41180	189	2193.00	Jefferson	63119	10% - <20%	>120%	168.679	29189219300
29	41180	189	2194.00	Gravois	63119	<10%	>120%	189.3815	29189219400
29	41180	189	2195.01	Gravois	63119	10% - <20%	>120%	123.2851	29189219501
29	41180	189	2195.02	Gravois	63119	<10%	>120%	161.8171	29189219502
29	41180	189	2196.01	Gravois	63119	10% - <20%	80% - 120%	96.8817	29189219601
29	41180	189	2196.02	Jefferson	63119	10% - <20%	>120%	133.4682	29189219602
29	41180	189	2197.00	Gravois	63123	10% - <20%	80% - 120%	98.1299	29189219700

## 2025 St. Louis Multistate Partial MSA Assessment Area

State	MSA	County	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median	Tract_11
29	41180	189	2198.01	Gravois	63123	10% - <20%	80% - 120%	96.3531	29189219801
29	41180	189	2198.02	Gravois	63123	10% - <20%	50% - 80%	65.1254	29189219802
29	41180	189	2199.00	Concord	63123	20% - <50%	80% - 120%	90.336	29189219900
29	41180	189	2200.01	Concord	63123	10% - <20%	80% - 120%	97.3359	29189220001
29	41180	189	2200.02	Concord	63123	10% - <20%	80% - 120%	100.2855	29189220002
29	41180	189	2201.01	Lemay	63125	10% - <20%	50% - 80%	61.6791	29189220101
29	41180	189	2201.02	Lemay	63125	20% - <50%	80% - 120%	84.0628	29189220102
29	41180	189	2202.00	Lemay	63125	20% - <50%	50% - 80%	64.8233	29189220200
29	41180	189	2203.00	Lemay	63125	20% - <50%	<50%	45.7714	29189220300
29	41180	189	2204.41	Lemay	63129	10% - <20%	80% - 120%	97.7429	29189220441
29	41180	189	2204.42	Lemay	63129	10% - <20%	80% - 120%	106.6023	29189220442
29	41180	189	2204.43	Lemay	63129	10% - <20%	80% - 120%	94.5539	29189220443
29	41180	189	2204.45	Lemay	63129	<10%	>120%	136.8873	29189220445
29	41180	189	2204.46	Lemay	63129	<10%	>120%	133.7136	29189220446
29	41180	189	2204.47	Lemay	63129	10% - <20%	>120%	134.1183	29189220447
29	41180	189	2204.48	Lemay	63129	10% - <20%	80% - 120%	90.8468	29189220448
29	41180	189	2204.49	Lemay	63129	10% - <20%	>120%	154.8526	29189220449
29	41180	189	2204.50	Lemay	63129	<10%	>120%	126.9449	29189220450
29	41180	189	2204.51	Lemay	63129	<10%	>120%	163.4748	29189220451
29	41180	189	2204.52	Lemay	63129	<10%	>120%	145.7089	29189220452
29	41180	189	2205.01	Lemay	63125	10% - <20%	80% - 120%	80.0596	29189220501
29	41180	189	2205.03	Lemay	63125	10% - <20%	50% - 80%	75.2141	29189220503
29	41180	189	2205.04	Lemay	63125	20% - <50%	50% - 80%	68.797	29189220504
29	41180	189	2206.01	Concord	63123	10% - <20%	80% - 120%	106.7344	29189220601
29	41180	189	2206.02	Lemay	63125	10% - <20%	50% - 80%	76.9449	29189220602
29	41180	189	2207.01	Concord	63123	10% - <20%	80% - 120%	97.1778	29189220701
29	41180	189	2207.02	Concord	63123	10% - <20%	80% - 120%	108.2446	29189220702
29	41180	189	2207.03	Concord	63126	10% - <20%	80% - 120%	97.0905	29189220703
29	41180	189	2208.01	Gravois	63123	10% - <20%	>120%	126.1131	29189220801
29	41180	189	2208.02	Gravois	63126	10% - <20%	80% - 120%	116.1955	29189220802
29	41180	189	2208.03	Gravois	63126	<10%	>120%	142.941	29189220803
29	41180	189	2210.00	Gravois	63126	20% - <50%	50% - 80%	70.1444	29189221000
29	41180	189	2211.00	Bonhomme	63122	<10%	>120%	166.1105	29189221100
29	41180	189	2212.01	Bonhomme	63127	<10%	>120%	180.0113	29189221201
29	41180	189	2212.02	Concord	63128	10% - <20%	>120%	130.2531	29189221202
29	41180	189	2213.32	Lemay	63129	10% - <20%	>120%	126.6547	29189221332
29	41180	189	2213.35	Concord	63128	10% - <20%	80% - 120%	113.4394	29189221335
29	41180	189	2213.36	Concord	63128	10% - <20%	80% - 120%	90.4988	29189221336
29	41180	189	2213.37	Concord	63128	10% - <20%	80% - 120%	108.3201	29189221337
29	41180	189	2213.38	Concord	63128	20% - <50%	80% - 120%	80.5764	29189221338
29	41180	189	2213.39	Concord	63128	10% - <20%	>120%	134.7459	29189221339
29	41180	189	2214.21	Queeney	63049	10% - <20%	>120%	143.7811	29189221421
29	41180	189	2214.23	Bonhomme	63026	<10%	>120%	131.0448	29189221423
29	41180	189	2214.24	Queeney	63026	<10%	>120%	125.4206	29189221424
29	41180	189	2214.25	Queeney	63026	10% - <20%	80% - 120%	114.4682	29189221425
29	41180	189	2214.26	Queeney	63026	10% - <20%	>120%	126.9685	29189221426
29	41180	189	2215.02	Meramec	63025	<10%	>120%	142.4431	29189221502
29	41180	189	2215.03	Meramec	63069	10% - <20%	>120%	148.1346	29189221503
29	41180	189	2215.06	Meramec	63040	10% - <20%	>120%	159.0799	29189221506
29	41180	189	2216.21	Meramec	63005	<10%	>120%	170.5892	29189221621
29	41180	189	2216.24	Meramec	63011	10% - <20%	>120%	152.9566	29189221624
29	41180	189	2216.25	Meramec	63011	10% - <20%	>120%	147.8727	29189221625
29	41180	189	2216.26	Meramec	63005	10% - <20%	>120%	186.3151	29189221626
29	41180	189	2216.27	Meramec	63005	20% - <50%	>120%	258.7437	29189221627
29	41180	189	2216.29	Meramec	63005	20% - <50%	>120%	255.9675	29189221629
29	41180	189	2216.30	Meramec	63005	20% - <50%	>120%	128.3336	29189221630
29	41180	189	2216.31	Meramec	63017	20% - <50%	>120%	173.9057	29189221631
29	41180	189	2218.00	Airport	63044	80% - 100%	<50%	31.4011	29189221800
29	41180	189	2219.00	Gravois	63126	10% - <20%	80% - 120%	119.4211	29189221900
29	41180	189	2220.00	Concord	63128	<10%	>120%	153.1666	29189222000
29	41180	189	2221.00	Meramec	63040	10% - <20%	>120%	176.3668	29189222100

2025 St. Louis Multistate Partial MSA Assessment Area

State	MSA	County	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median	Tract_11
29	41180	510	1011.00	St. Louis	63123	20% - <50%	50% - 80%	71.0646	29510101100
29	41180	510	1012.00	St. Louis	63116	20% - <50%	80% - 120%	107.1273	29510101200
29	41180	510	1013.00	St. Louis	63116	20% - <50%	80% - 120%	118.7663	29510101300
29	41180	510	1014.00	St. Louis	63111	20% - <50%	50% - 80%	76.8139	29510101400
29	41180	510	1015.00	St. Louis	63111	50% - <80%	<50%	29.2904	29510101500
29	41180	510	1018.00	St. Louis	63111	50% - <80%	50% - 80%	54.8278	29510101800
29	41180	510	1021.00	St. Louis	63116	20% - <50%	80% - 120%	84.9371	29510102100
29	41180	510	1022.00	St. Louis	63109	10% - <20%	>120%	120.0653	29510102200
29	41180	510	1023.00	St. Louis	63116	20% - <50%	50% - 80%	68.2614	29510102300
29	41180	510	1024.00	St. Louis	63116	20% - <50%	80% - 120%	88.3739	29510102400
29	41180	510	1025.00	St. Louis	63116	20% - <50%	50% - 80%	77.8687	29510102500
29	41180	510	1031.00	St. Louis	63109	20% - <50%	80% - 120%	102.4516	29510103100
29	41180	510	1034.00	St. Louis	63139	10% - <20%	>120%	124.4519	29510103400
29	41180	510	1036.00	St. Louis	63139	10% - <20%	80% - 120%	87.0124	29510103600
29	41180	510	1037.00	St. Louis	63139	10% - <20%	80% - 120%	110.2067	29510103700
29	41180	510	1038.00	St. Louis	63109	10% - <20%	80% - 120%	108.7802	29510103800
29	41180	510	1042.00	St. Louis	63139	10% - <20%	80% - 120%	115.5407	29510104200
29	41180	510	1045.00	St. Louis	63110	20% - <50%	50% - 80%	74.4944	29510104500
29	41180	510	1051.98	St. Louis	63112	20% - <50%	>120%	186.6313	29510105198
29	41180	510	1052.00	St. Louis	63112	50% - <80%	80% - 120%	119.8919	29510105200
29	41180	510	1053.00	St. Louis	63112	80% - 100%	N/A	0	29510105300
29	41180	510	1054.00	St. Louis	63112	80% - 100%	50% - 80%	69.1038	29510105400
29	41180	510	1055.00	St. Louis	63112	80% - 100%	80% - 120%	98.6113	29510105500
29	41180	510	1061.00	St. Louis	63112	80% - 100%	<50%	39.3272	29510106100
29	41180	510	1062.00	St. Louis	63120	80% - 100%	N/A	0	29510106200
29	41180	510	1063.00	St. Louis	63120	80% - 100%	50% - 80%	51.3225	29510106300
29	41180	510	1064.00	St. Louis	63115	80% - 100%	<50%	49.6035	29510106400
29	41180	510	1065.00	St. Louis	63112	80% - 100%	50% - 80%	51.8015	29510106500
29	41180	510	1066.00	St. Louis	63113	80% - 100%	<50%	33.4045	29510106600
29	41180	510	1067.00	St. Louis	63113	80% - 100%	50% - 80%	71.7595	29510106700
29	41180	510	1072.00	St. Louis	63120	80% - 100%	50% - 80%	54.3217	29510107200
29	41180	510	1073.00	St. Louis	63136	80% - 100%	<50%	44.7131	29510107300
29	41180	510	1074.00	St. Louis	63120	80% - 100%	<50%	47.5896	29510107400
29	41180	510	1075.00	St. Louis	63115	80% - 100%	50% - 80%	50.0247	29510107500
29	41180	510	1076.00	St. Louis	63115	80% - 100%	50% - 80%	59.3265	29510107600
29	41180	510	1081.00	St. Louis	63115	80% - 100%	<50%	42.4738	29510108100
29	41180	510	1082.00	St. Louis	63147	80% - 100%	<50%	45.5544	29510108200
29	41180	510	1083.00	St. Louis	63147	80% - 100%	50% - 80%	53.8297	29510108300
29	41180	510	1096.00	St. Louis	63147	80% - 100%	<50%	49.39	29510109600
29	41180	510	1097.00	St. Louis	63147	80% - 100%	<50%	29.1052	29510109700
29	41180	510	1101.00	St. Louis	63115	80% - 100%	<50%	41.1677	29510110100
29	41180	510	1102.00	St. Louis	63115	80% - 100%	<50%	46.6032	29510110200
29	41180	510	1103.00	St. Louis	63115	80% - 100%	<50%	35.9022	29510110300
29	41180	510	1104.00	St. Louis	63107	80% - 100%	50% - 80%	52.0446	29510110400
29	41180	510	1105.00	St. Louis	63107	80% - 100%	<50%	48.4839	29510110500
29	41180	510	1111.00	St. Louis	63113	80% - 100%	50% - 80%	60.2114	29510111100
29	41180	510	1112.00	St. Louis	63113	80% - 100%	<50%	37.6943	29510111200
29	41180	510	1113.00	St. Louis	63113	80% - 100%	<50%	45.8104	29510111300
29	41180	510	1121.00	St. Louis	63110	20% - <50%	>120%	147.2946	29510112100
29	41180	510	1122.00	St. Louis	63108	80% - 100%	50% - 80%	59.8456	29510112200
29	41180	510	1123.00	St. Louis	63113	80% - 100%	<50%	31.6843	29510112300
29	41180	510	1124.00	St. Louis	63108	20% - <50%	>120%	178.6946	29510112400
29	41180	510	1135.00	St. Louis	63110	<10%	80% - 120%	104.757	29510113500
29	41180	510	1141.01	St. Louis	63109	20% - <50%	80% - 120%	85.0515	29510114101
29	41180	510	1141.02	St. Louis	63109	10% - <20%	>120%	148.6254	29510114102
29	41180	510	1142.00	St. Louis	63139	20% - <50%	80% - 120%	95.0883	29510114200
29	41180	510	1143.00	St. Louis	63109	10% - <20%	80% - 120%	112.538	29510114300
29	41180	510	1151.00	St. Louis	63116	20% - <50%	50% - 80%	55.2655	29510115100
29	41180	510	1152.00	St. Louis	63116	50% - <80%	<50%	42.9682	29510115200
29	41180	510	1153.00	St. Louis	63116	50% - <80%	50% - 80%	60.4662	29510115300
29	41180	510	1154.00	St. Louis	63116	20% - <50%	50% - 80%	53.5135	29510115400

2025 St. Louis Multistate Partial MSA Assessment Area

State	MSA	County	Census Tract	Town	Zip Code	Minority Level	Income Level	Percent Median	Tract_11
29	41180	510	1155.00	St. Louis	63111	50% - <80%	<50%	38.204	29510115500
29	41180	510	1156.00	St. Louis	63111	50% - <80%	<50%	37.8335	29510115600
29	41180	510	1157.00	St. Louis	63118	50% - <80%	50% - 80%	57.8564	29510115700
29	41180	510	1161.00	St. Louis	63116	50% - <80%	<50%	49.2578	29510116100
29	41180	510	1162.00	St. Louis	63116	20% - <50%	>120%	127.3519	29510116200
29	41180	510	1163.01	St. Louis	63116	20% - <50%	80% - 120%	113.2483	29510116301
29	41180	510	1163.02	St. Louis	63116	80% - 100%	<50%	32.3957	29510116302
29	41180	510	1164.00	St. Louis	63118	50% - <80%	50% - 80%	50.2041	29510116400
29	41180	510	1165.00	St. Louis	63118	50% - <80%	80% - 120%	84.2681	29510116500
29	41180	510	1171.00	St. Louis	63110	20% - <50%	80% - 120%	112.2065	29510117100
29	41180	510	1172.00	St. Louis	63110	20% - <50%	>120%	125.7261	29510117200
29	41180	510	1174.00	St. Louis	63104	20% - <50%	>120%	121.8398	29510117400
29	41180	510	1181.00	St. Louis	63110	50% - <80%	80% - 120%	83.9495	29510118100
29	41180	510	1186.00	St. Louis	63110	20% - <50%	80% - 120%	117.662	29510118600
29	41180	510	1191.01	St. Louis	63108	50% - <80%	N/A	0	29510119101
29	41180	510	1191.02	St. Louis	63108	20% - <50%	80% - 120%	98.4036	29510119102
29	41180	510	1192.00	St. Louis	63108	50% - <80%	>120%	133.4292	29510119200
29	41180	510	1193.00	St. Louis	63108	50% - <80%	80% - 120%	99.18	29510119300
29	41180	510	1202.00	St. Louis	63107	80% - 100%	<50%	48.0674	29510120200
29	41180	510	1212.00	St. Louis	63106	80% - 100%	50% - 80%	50.0554	29510121200
29	41180	510	1231.00	St. Louis	63104	50% - <80%	80% - 120%	93.4035	29510123100
29	41180	510	1232.00	St. Louis	63104	20% - <50%	80% - 120%	88.2111	29510123200
29	41180	510	1233.00	St. Louis	63104	20% - <50%	50% - 80%	76.4682	29510123300
29	41180	510	1241.00	St. Louis	63118	50% - <80%	50% - 80%	53.6822	29510124100
29	41180	510	1242.00	St. Louis	63118	50% - <80%	<50%	48.6679	29510124200
29	41180	510	1243.00	St. Louis	63118	20% - <50%	>120%	153.4911	29510124300
29	41180	510	1246.00	St. Louis	63118	50% - <80%	<50%	30.2331	29510124600
29	41180	510	1255.00	St. Louis	63103	50% - <80%	80% - 120%	115.5914	29510125500
29	41180	510	1256.00	St. Louis	63102	50% - <80%	80% - 120%	92.344	29510125600
29	41180	510	1257.00	St. Louis	63106	80% - 100%	<50%	25.0123	29510125700
29	41180	510	1266.00	St. Louis	63102	80% - 100%	<50%	44.6553	29510126600
29	41180	510	1267.00	St. Louis	63147	80% - 100%	<50%	47.7701	29510126700
29	41180	510	1268.00	St. Louis	63143	20% - <50%	80% - 120%	94.0182	29510126800
29	41180	510	1269.00	St. Louis	63120	80% - 100%	50% - 80%	62.118	29510126900
29	41180	510	1270.00	St. Louis	63147	80% - 100%	<50%	19.794	29510127000
29	41180	510	1271.00	St. Louis	63106	80% - 100%	<50%	46.5607	29510127100
29	41180	510	1272.00	St. Louis	63139	20% - <50%	80% - 120%	106.4182	29510127200
29	41180	510	1273.00	St. Louis	63104	50% - <80%	80% - 120%	116.2521	29510127300
29	41180	510	1274.00	St. Louis	63103	50% - <80%	<50%	35.3358	29510127400
29	41180	510	1275.00	St. Louis	63106	50% - <80%	<50%	35.9671	29510127500
29	41180	510	1276.00	St. Louis	63104	20% - <50%	80% - 120%	113.9125	29510127600
29	41180	510	1277.00	St. Louis	63113	80% - 100%	<50%	28.448	29510127700
29	41180	510	1278.00	St. Louis	63103	50% - <80%	<50%	37.9374	29510127800

# **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								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		8839.02														
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								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	
	Tract		0120.00														
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								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		0105.00														
6	Open	IL	<b>BRADLEY BANKING CENTER</b>	980 N BRADLEY BLVD	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								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	
	Tract		0107.02														
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								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		9526.00														
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								Drive-Up	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	8:30 - 5:00	Closed	Closed	
	Tract		0011.00														
9	Open	IL	<b>ROCKFORD 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								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		0005.14														
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								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		6001.04														
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								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		0008.00														
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								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	
	Tract		0005.00														
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								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	
	Tract		9601.00														
14	Open	IL	<b>ROCKFORD 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								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		0005.11														
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								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		9508.00														
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								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	
	Tract		9511.00														
17	Open	IL	<b>BELVIDERE 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								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		0104.00														
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>ROCKFORD MAIN 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 ROAD	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	855-696-4352
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	SMITHTON BANKING CENTER	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	SPRING CREEK BANKING CENTER	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	STERLING BANKING CENTER	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	STREATOR MAIN	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	VANDALIA BANKING CENTER	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	WATERLOO BANKING CENTER	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	YORKVILLE BANKING CENTER	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	ARNOLD BANKING CENTER	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	CLAYTON BANKING CENTER	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	JENNINGS BANKING CENTER	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	LADUE BANKING CENTER	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	O'FALLON BANKING CENTER	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	ROCK HILL BANKING CENTER	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	ST. CHARLES BANKING CENTER	5991 SOUTH HWY 94	WELDON SPRINGS	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>	<b>Full Service</b>
Effingham Main	110 S. 5th Street	Effingham	IL	62401	X
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	X
Vandalia	1611 Veterans Ave	Vandalia	IL	62471	
Champaign	1617 W. Springfield Ave	Champaign	IL	61821	
Champaign Remote	902 Bloomington Rd.	Champaign	IL	61821	X
Waterloo	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	X
Rock Hill	9877 Manchester Road	Rock Hill	MO	63119	X
Town & Country	13402 Clayton Road	St Louis	MO	63131	X
Clayton	7818 Bonhomme Ave.	St Louis	MO	63105	X
St. Charles	5991 South Hwy 94	Weldon Spring	MO	63304	X
Ladue	9925 Clayton Road	Ladue	MO	63124	X
O'Fallon	2341 Hwy K	O' Fallon	MO	63368	X
The Grove	4321 Manchester Ave., Unit A	St Louis	MO	63110	X
Jennings	8021 W. Florissant Avenue, Suite F	Jennings	MO	63136	
Dixon Hennepin	212 N. Hennepin	Dixon	IL	61021	X
Rock Falls	941 First Ave	Rock Falls	IL	61071	
Sterling Remote	302 First Ave	Sterling	IL	61081	
Sterling	4404 E. Lincolnway, Suite A	Sterling	IL	61081	X
Princeton	815 S. Main Street	Princeton	IL	61356	X
Mendota	609 8Th Ave.	Mendota	IL	61342	
Peru Plaza	2825 Plaza Drive	Peru	IL	61354	X
Kankakee	255 E. Station Street	Kankakee	IL	60901	X
Manteno	303 Section Line Road	Manteno	IL	60950	X
Bourbonnais Main	680 S. Main St	Bourbonnais	IL	60914	X
Bourbonnais Latham Dr	576 William Lathan Drive	Bourbonnais	IL	60914	X
Bradley	980 N. Bradley Blvd	Bradley	IL	60915	X
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	X
Streator	201 E Main St.	Streator	IL	61364	X
Ottawa	400 East Etna Rd	Ottawa	IL	61350	
Diamond	1275 East Division St.	Diamond	IL	60416	X
Sandwich	202 Indian Springs Drive	Sandwich	IL	60548	
Yorkville	208 E Veterans Parkway	Yorkville	IL	60560	
Rockford Main	1700 N Alpine Road	Rockford	IL	61107	X
Rockford Cherry Valley	1972 Pawlisch Drive	Rockford	IL	61112	X
Machesney Park	613 Harlem Road	Machesney Park	IL	61115	X
Rockford East State	233 Mill Rd	Rockford	IL	61108	X
Rockford Spring Creek	2218 N Mulford Road	Rockford	IL	61107	X
Roscoe	5023 Rockrose Court	Roscoe	IL	61073	X
Rockford North Main	1401 North Main Street	Rockford	IL	61103	X
Belvidere Main	600 S. State Street	Belvidere	IL	61008	X
Belvidere Main Drive Up	311 Logan Ave.	Belvidere	IL	61008	X
Belvidere Gateway Center	1988 Gateway Center Drive	Belvidere	IL	61008	X
Mokena	11100 Front Street	Mokena	IL	62448	X

## Midland States Bank Co-Branded ATM Terminals

Name	Address	City	State	Zip Code
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 FUEL & FOOD	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
LA HERRADURA DE JOLIET <b>SEASONAL</b>	18249 BRIGGS ST	JOLIET	IL	60432
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
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
MERCYHEALTH SPORTSCORE SOCCER CENTER	4697 HIAWATHA DR	ROCKFORD	IL	61103

# Open/Closed Branches

## **Newly Opened**

### **June 20, 2022**

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

### **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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### **September 4, 2024 (Post office change of address)**

Bradley Banking Center 980 N Kinzie Ave. Bradley, IL 60915 Census Tract: 0107.02	Address Changed To:	Bradley Banking Center 980 N Bradley Blvd. Bradley, IL 60915 Census Tract: 0107.02
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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.	Personal Retirement Accounts	C.D.	Debit Card	Debit Card Fraud Watch
<b>ILLINOIS</b>														
Beecher Banking Center	951 Dixie Highway	IL	60401	X	X	X	X	X	X	X	X	X	X	X
Bourbonnais Banking Center	680 S. Main St.	IL	60914	X	X	X	X	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	X	X	X	X
Bradley Banking Center	980 N Bradley Blvd	IL	60915	X	X	X	X	X	X	X	X	X	X	X
Centralia Banking Center	200 South Poplar	IL	62801	X	X	X	X	X	X	X	X	X	X	X
Champaign Banking Center	1617 W Springfield Avenue	IL	61821	X	X	X	X	X	X	X	X	X	X	X
Columbia Banking Center	200 Quarry Road	IL	62236	X	X	X	X	X	X	X	X	X	X	X
Diamond Banking Center	1275 E Division St	IL	60416	X	X	X	X	X	X	X	X	X	X	X
Dixon Hennepin Banking Center	212 N Hennepin	IL	61021	X	X	X	X	X	X	X	X	X	X	X
Dwight Banking Center	302 W Mazon Ave	IL	60420	X	X	X	X	X	X	X	X	X	X	X
Effingham Main Banking Center	110 South 5th Street	IL	62401	X	X	X	X	X	X	X	X	X	X	X
Farina Banking Center	300 W. Madison	IL	62838	X	X	X	X	X	X	X	X	X	X	X
Grant Park Banking Center	119 North Main Street	IL	60940	X	X	X	X	X	X	X	X	X	X	X
Greenville Banking Center	318 W College Ave	IL	62246	X	X	X	X	X	X	X	X	X	X	X
Herscher Banking Center	654 N Park Road	IL	60941	X	X	X	X	X	X	X	X	X	X	X
Joliet Banking Center	1540 IL Route 59	IL	60431	X	X	X	X	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	X	X	X	X
Kankakee Banking Center	255 E. Station St.	IL	60901	X	X	X	X	X	X	X	X	X	X	X
Manteno Banking Center	303 Section Line Road	IL	60950	X	X	X	X	X	X	X	X	X	X	X
Mendota Banking Center	609 8th Avenue, Suite B	IL	61342	X	X	X	X	X	X	X	X	X	X	X
Mokena Banking Center	11100 Front St	IL	60448	X	X	X	X	X	X	X	X	X	X	X
Momence Banking Center	200 W Washington St	IL	60954	X	X	X	X	X	X	X	X	X	X	X
Ottawa North Banking Center	400 Etna Road	IL	61350	X	X	X	X	X	X	X	X	X	X	X
Peru Banking Center	2825 Plaza Drive	IL	61354	X	X	X	X	X	X	X	X	X	X	X
Princeton - South Banking Center	815 S Main St	IL	61356	X	X	X	X	X	X	X	X	X	X	X
Rock Falls Banking Center	941 First Ave	IL	61071	X	X	X	X	X	X	X	X	X	X	X
Highcrest Banking Center	1700 N Alpine Road	IL	61107	X	X	X	X	X	X	X	X	X	X	X
Cherry Valley Banking Center	1972 Pawlisch Drive	IL	61112	X	X	X	X	X	X	X	X	X	X	X
Machesney Park Banking Center	613 Harlem Road	IL	61115	X	X	X	X	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	X	X	X	X
Rockford East State Drive-Up	233 Mill Road	IL	61108	N/A	X	X	X	X	X	X	X	X	X	X
Spring Creek Banking Center	2218 N Mulford Road	IL	61107	X	X	X	X	X	X	X	X	X	X	X
Roscoe Banking Center	5023 Rockrose Court	IL	61073	X	X	X	X	X	X	X	X	X	X	X
Rockford North Main Banking Center	1401 North Main Street	IL	61103	X	X	X	X	X	X	X	X	X	X	X

MSB Services by Location

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

MSB Services by Location

Location	Address	State	Identity Theft Protection	Retail Credit Cards	Online Budgeting	Retail Funds Transfer	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	X	X	X	X
Bourbonnais Banking Center	680 S. Main St.	IL	X	X	X	X	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	X	X	X	X
Bradley Banking Center	980 N Bradley Blvd	IL	X	X	X	X	X	X	X	X	X	X	X	X
Centralia Banking Center	200 South Poplar	IL	X	X	X	X	X	X	X	X	X	X	X	X
Champaign Banking Center	1617 W Springfield Avenue	IL	X	X	X	X	X	X	X	X	X	X	X	X
Columbia Banking Center	200 Quarry Road	IL	X	X	X	X	X	X	X	X	X	X	X	X
Diamond Banking Center	1275 E Division St	IL	X	X	X	X	X	X	X	X	X	X	X	X
Dixon Hennepin Banking Center	212 N Hennepin	IL	X	X	X	X	X	X	X	X	X	X	X	X
Dwight Banking Center	302 W Mazon Ave	IL	X	X	X	X	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	X	X	X	X
Farina Banking Center	300 W. Madison	IL	X	X	X	X	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	X	X	X	X
Greenville Banking Center	318 W College Ave	IL	X	X	X	X	X	X	X	X	X	X	X	X
Herscher Banking Center	654 N Park Road	IL	X	X	X	X	X	X	X	X	X	X	X	X
Joliet Banking Center	1540 IL Route 59	IL	X	X	X	X	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	X	X	X	X
Kankakee Banking Center	255 E. Station St.	IL	X	X	X	X	X	X	X	X	X	X	X	X
Manteno Banking Center	303 Section Line Road	IL	X	X	X	X	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	X	X	X	X
Mokena Banking Center	11100 Front St	IL	X	X	X	X	X	X	X	X	X	X	X	X
Momence Banking Center	200 W Washington St	IL	X	X	X	X	X	X	X	X	X	X	X	X
Ottawa North Banking Center	400 Etna Road	IL	X	X	X	X	X	X	X	X	X	X	X	X
Peru Banking Center	2825 Plaza Drive	IL	X	X	X	X	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	X	X	X	X
Rock Falls Banking Center	941 First Ave	IL	X	X	X	X	X	X	X	X	X	X	X	X
Highcrest Banking Center	1700 N Alpine Road	IL	X	X	X	X	X	X	X	X	X	X	X	X
Cherry Valley Banking Center	1972 Pawlisch Drive	IL	X	X	X	X	X	X	X	X	X	X	X	X
Machesney Park Banking Center	613 Harlem Road	IL	X	X	X	X	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	X	X	X	X
Rockford East State Drive-Up	233 Mill Road	IL	X	X	X	X	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	X	X	X	X
Roscoe Banking Center	5023 Rockrose Court	IL	X	X	X	X	X	X	X	X	X	X	X	X
Rockford North Main Banking Center	1401 North Main Street	IL	X	X	X	X	X	X	X	X	X	X	X	X

MSB Services by Location

Belvidere Banking Center	600 S State Street	IL	X	X	X	X	X	X	X	X	X	X	X	X
Logan Avenue Drive Up	311 Logan Ave	IL	X	X	X	X	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	X	X	X	X
Sandwich Banking Center	202 Indian Springs Dr	IL	X	X	X	X	X	X	X	X	X	X	X	X
Smithton Banking Center	514 S Main	IL	X	X	X	X	X	X	X	X	X	X	X	X
Sterling Banking center	4404 E Lincolnway	IL	X	X	X	X	X	X	X	X	X	X	X	X
Streator Banking Center	201 E Main St	IL	X	X	X	X	X	X	X	X	X	X	X	X
Vandalia Banking Center	1611 Veterans Ave	IL	X	X	X	X	X	X	X	X	X	X	X	X
Waterloo Banking Center	812 N. Market St	IL	X	X	X	X	X	X	X	X	X	X	X	X
Yorkville Banking Center	208 E Veterans Parkway	IL	X	X	X	X	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	X	X	X	X
Jennings Banking Center	8021 W Florissant Ste F	MO	X	X	X	X	X	X	X	X	X	X	X	X
O'Fallon Banking Center	2341 Highway K	MO	X	X	X	X	X	X	X	X	X	X	X	X
Rock Hill Banking Center	9877 Manchester Road	MO	X	X	X	X	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	X	X	X	X
Clayton Banking Center	7818 Bonhomme Ave	MO	X	X	X	X	X	X	X	X	X	X	X	X
Ladue Banking Center	9925 Clayton Road	MO	X	X	X	X	X	X	X	X	X	X	X	X
Sunset Banking Center	11670 Gravois Road	MO	X	X	X	X	X	X	X	X	X	X	X	X
The Grove	4321 Manchester Ave	MO	X	X	X	X	X	X	X	X	X	X	X	X
Town & Country Banking Center	13402 Clayton Road	MO	X	X	X	X	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	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	Retail Funds Transfer	Pro Remote Deposit	Business Positive Pay & Account Reconciliation	Retail Online Statements
<b>ILLINOIS</b>														
Beecher Banking Center	951 Dixie Highway	IL	X	X	X	X	X	X	X	X	X	X	X	X
Bourbonnais Banking Center	680 S. Main St.	IL	X	X	X	X	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	X	X	X	X
Bradley Banking Center	980 N Bradley Blvd	IL	X	X	X	X	X	X	X	X	X	X	X	X
Centralia Banking Center	200 South Poplar	IL	X	X	X	X	X	X	X	X	X	X	X	X
Champaign Banking Center	1617 W Springfield Avenue	IL	X	X	X	X	X	X	X	X	X	X	X	X
Columbia Banking Center	200 Quarry Road	IL	X	X	X	X	X	X	X	X	X	X	X	X
Diamond Banking Center	1275 E Division St	IL	X	X	X	X	X	X	X	X	X	X	X	X
Dixon Hennepin Banking Center	212 N Hennepin	IL	X	X	X	X	X	X	X	X	X	X	X	X
Dwight Banking Center	302 W Mazon Ave	IL	X	X	X	X	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	X	X	X	X
Farina Banking Center	300 W. Madison	IL	X	X	X	X	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	X	X	X	X
Greenville Banking Center	318 W College Ave	IL	X	X	X	X	X	X	X	X	X	X	X	X
Herscher Banking Center	654 N Park Road	IL	X	X	X	X	X	X	X	X	X	X	X	X
Joliet Banking Center	1540 IL Route 59	IL	X	X	X	X	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	X	X	X	X
Kankakee Banking Center	255 E. Station St.	IL	X	X	X	X	X	X	X	X	X	X	X	X
Manteno Banking Center	303 Section Line Road	IL	X	X	X	X	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	X	X	X	X
Mokena Banking Center	11100 Front St	IL	X	X	X	X	X	X	X	X	X	X	X	X
Momence Banking Center	200 W Washington St	IL	X	X	X	X	X	X	X	X	X	X	X	X
Ottawa North Banking Center	400 Etna Road	IL	X	X	X	X	X	X	X	X	X	X	X	X
Peru Banking Center	2825 Plaza Drive	IL	X	X	X	X	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	X	X	X	X
Rock Falls Banking Center	941 First Ave	IL	X	X	X	X	X	X	X	X	X	X	X	X
Highcrest Banking Center	1700 N Alpine Road	IL	X	X	X	X	X	X	X	X	X	X	X	X
Cherry Valley Banking Center	1972 Pawlisch Drive	IL	X	X	X	X	X	X	X	X	X	X	X	X
Machesney Park Banking Center	613 Harlem Road	IL	X	X	X	X	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	X	X	X	X
Rockford East State Drive-Up	233 Mill Road	IL	X	X	X	X	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	X	X	X	X
Roscoe Banking Center	5023 Rockrose Court	IL	X	X	X	X	X	X	X	X	X	X	X	X
Rockford North Main Banking Center	1401 North Main Street	IL	X	X	X	X	X	X	X	X	X	X	X	X

MSB Services by Location

Belvidere Banking Center	600 S State Street	IL	X	X	X	X	X	X	X	X	X	X	X	X	X
Logan Avenue Drive Up	311 Logan Ave	IL	X	X	X	X	X	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	X	X	X	X	X
Sandwich Banking Center	202 Indian Springs Dr	IL	X	X	X	X	X	X	X	X	X	X	X	X	X
Smithton Banking Center	514 S Main	IL	X	X	X	X	X	X	X	X	X	X	X	X	X
Sterling Banking center	4404 E Lincolnway	IL	X	X	X	X	X	X	X	X	X	X	X	X	X
Streator Banking Center	201 E Main St	IL	X	X	X	X	X	X	X	X	X	X	X	X	X
Vandalia Banking Center	1611 Veterans Ave	IL	X	X	X	X	X	X	X	X	X	X	X	X	X
Waterloo Banking Center	812 N. Market St	IL	X	X	X	X	X	X	X	X	X	X	X	X	X
Yorkville Banking Center	208 E Veterans Parkway	IL	X	X	X	X	X	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	X	X	X	X	X
Jennings Banking Center	8021 W Florissant Ste F	MO	X	X	X	X	X	X	X	X	X	X	X	X	X
O'Fallon Banking Center	2341 Highway K	MO	X	X	X	X	X	X	X	X	X	X	X	X	X
Rock Hill Banking Center	9877 Manchester Road	MO	X	X	X	X	X	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	X	X	X	X	X
Clayton Banking Center	7818 Bonhomme Ave	MO	X	X	X	X	X	X	X	X	X	X	X	X	X
Ladue Banking Center	9925 Clayton Road	MO	X	X	X	X	X	X	X	X	X	X	X	X	X
Sunset Banking Center	11670 Gravois Road	MO	X	X	X	X	X	X	X	X	X	X	X	X	X
The Grove	4321 Manchester Ave	MO	X	X	X	X	X	X	X	X	X	X	X	X	X
Town & Country Banking Center	13402 Clayton Road	MO	X	X	X	X	X	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	X	X	X	X	X

MSB Services by Location

Location	Address	State	Check Imaging through Online Banking	Safety Deposit Boxes
<b>ILLINOIS</b>				
Beecher Banking Center	951 Dixie Highway	IL	X	X
Bourbonnais Banking Center	680 S. Main St.	IL	X	X
Bourbonnais Latham Dr Banking Center	576 William Latham Drive	IL	X	N/A
Bradley Banking Center	980 N Bradley Blvd	IL	X	N/A
Centralia Banking Center	200 South Poplar	IL	X	X
Champaign Banking Center	1617 W Springfield Avenue	IL	X	N/A
Columbia Banking Center	200 Quarry Road	IL	X	X
Diamond Banking Center	1275 E Division St	IL	X	N/A
Dixon Hennepin Banking Center	212 N Hennepin	IL	X	X
Dwight Banking Center	302 W Mazon Ave	IL	X	N/A
Effingham Main Banking Center	110 South 5th Street	IL	X	X
Farina Banking Center	300 W. Madison	IL	X	X
Grant Park Banking Center	119 North Main Street	IL	X	X
Greenville Banking Center	318 W College Ave	IL	X	X
Herscher Banking Center	654 N Park Road	IL	X	N/A
Joliet Banking Center	1540 IL Route 59	IL	X	X
Joliet- Downtown Banking Center	100 N Chicago Street	IL	X	N/A
Kankakee Banking Center	255 E. Station St.	IL	X	X
Manteno Banking Center	303 Section Line Road	IL	X	X
Mendota Banking Center	609 8th Avenue, Suite B	IL	X	N/A
Mokena Banking Center	11100 Front St	IL	X	X
Momence Banking Center	200 W Washington St	IL	X	X
Ottawa North Banking Center	400 Etna Road	IL	X	X
Peru Banking Center	2825 Plaza Drive	IL	X	X
Princeton - South Banking Center	815 S Main St	IL	X	X
Rock Falls Banking Center	941 First Ave	IL	X	N/A
Highcrest Banking Center	1700 N Alpine Road	IL	X	X
Cherry Valley Banking Center	1972 Pawlisch Drive	IL	X	X
Machesney Park Banking Center	613 Harlem Road	IL	X	X
Rockford East State Banking Center	6838 E State Street	IL	X	X
Rockford East State Drive-Up	233 Mill Road	IL	X	N/A
Spring Creek Banking Center	2218 N Mulford Road	IL	X	X
Roscoe Banking Center	5023 Rockrose Court	IL	X	N/A
Rockford North Main Banking Center	1401 North Main Street	IL	X	N/A



MSB Services by Location

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

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)
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

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)
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

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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)
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

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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)
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

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)
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

Respondent ID: 0000773247

Small Farm 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 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  
 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 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

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)
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

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)
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

Respondent ID: 0000773247  
 Agency: FRS - 2

Memo Item: Loans by Affiliates

	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

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\* denotes no loans made in specified tracts

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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



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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

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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

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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

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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

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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

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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\*

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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

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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\*



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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

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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

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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

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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

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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

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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

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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

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\* denotes no loans made in specified tracts

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Respondent ID: 0000773247

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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

\* denotes no loans made in specified tracts

Institution: Midland States Bank

---

Respondent ID: 0000773247

Agency: FRS - 2

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

Small Business 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 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

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)
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

Respondent ID: 0000773247  
 Agency: FRS - 2

Memo Item: Loans by Affiliates

	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

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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

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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

Respondent ID: 0000773247

\* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Midland States Bank

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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

Respondent ID: 0000773247

\* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Midland States Bank

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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

\* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Midland States Bank

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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

Respondent ID: 0000773247

\* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Midland States Bank

---

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

\* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Midland States Bank

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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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Respondent ID: 0000773247

Agency: FRS - 2

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

Respondent ID: 0000773247

\* denotes no loans made in specified tracts

Agency: FRS - 2

Institution: Midland States Bank

---

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

Respondent ID: 0000773247

\* denotes no loans made in specified tracts

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

\* denotes no loans made in specified tracts

Institution: Midland States Bank

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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.

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 DIEGO COUNTY (073), CA										
MSA 41740										
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	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
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	300	0	0	0	0
STATE 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: 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)
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	0	0	0	0	1	510	1	510	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	510	1	510	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	510	1	510	0	0
STATE TOTAL	0	0	0	0	1	510	1	510	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	1	10	0	0	1	500	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	10	0	0	1	500	0	0	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	288	0	0	1	275	5	563	0	0
Middle Income	6	187	2	231	1	300	6	273	0	0
Upper Income	8	451	4	773	3	1,335	8	952	0	0
Income Not Known	0	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	926	6	1,004	5	1,910	19	1,788	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	5	177	0	0	1	300	4	140	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	177	0	0	1	300	4	140	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	1	50	1	150	0	0	2	200	0	0
Upper Income	3	140	4	698	1	500	5	547	0	0
Income Not Known	0	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	190	6	1,098	2	900	8	997	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	1	100	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	100	0	0	0	0	0	0	0	0
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	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	160	0	0	0	0	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)
COLES COUNTY (029), IL										
MSA NA										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	120	0	0	0	0	1	70	0	0
Middle Income	0	0	1	137	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	120	1	137	0	0	1	70	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	1	500	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	5	1,978	4	1,278	0	0
Median Family Income 60-70%	0	0	2	344	1	500	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	104	2	1,150	0	0	0	0
Median Family Income 90-100%	1	50	0	0	2	1,244	1	744	0	0
Median Family Income 100-110%	3	78	1	150	2	1,280	1	917	0	0
Median Family Income 110-120%	0	0	0	0	1	271	1	271	0	0
Median Family Income >= 120%	1	100	4	786	7	3,640	5	1,039	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	228	8	1,384	21	10,563	12	4,249	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	150	0	0	0	0	0	0
Middle Income	2	66	1	143	1	600	2	169	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	66	2	293	1	600	2	169	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	1	201	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	1	201	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	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	603	1	603	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	714	1	714	0	0
Median Family Income >= 120%	1	25	1	120	2	1,179	3	1,204	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	120	4	2,496	5	2,521	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	4	195	3	660	5	2,700	4	395	0	0
Upper Income	8	337	3	650	7	4,228	9	1,400	0	0
Income Not Known	0	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	532	6	1,310	12	6,928	13	1,795	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	0	0	0	0	0	0	0	0	0	0
Middle Income	6	368	0	0	2	900	4	268	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	368	0	0	2	900	4	268	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	750	0	0	0	0
Middle Income	3	178	0	0	1	850	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	178	0	0	2	1,600	1	30	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	1	430	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	250	1	430	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)
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	1	500	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	2	366	1	1,000	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	2	323	1	575	2	777	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	4	689	3	2,075	2	777	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	9	413	3	504	2	882	11	1,199	0	0
Middle Income	5	352	0	0	5	2,137	4	689	0	0
Upper Income	2	103	0	0	0	0	1	3	0	0
Income Not Known	0	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	868	3	504	7	3,019	16	1,891	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	1	100	2	280	0	0	3	380	0	0
Upper Income	2	95	2	450	0	0	2	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	195	4	730	0	0	5	475	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	2	1,275	2	1,275	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	2	1,287	2	1,287	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	4	2,562	4	2,562	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	108	0	0	2	133	0	0
Middle Income	12	685	7	1,396	9	3,668	12	1,837	0	0
Upper Income	6	358	1	249	2	631	3	189	0	0
Income Not Known	0	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	1,068	9	1,753	11	4,299	17	2,159	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	8	429	3	654	1	500	4	152	0	0
Upper Income	1	100	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	529	3	654	1	500	4	152	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	30	0	0	2	1,750	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	1	30	0	0	2	1,750	1	30	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	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	100	0	0	0	0	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	2	132	0	0	0	0	2	132	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	132	0	0	0	0	2	132	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	1	100	0	0	0	0	1	100	0	0
Upper Income	0	0	1	250	1	529	0	0	0	0
Income Not Known	0	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	1	529	1	100	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)
MACOUPIN COUNTY (117), IL										
MSA 41180										
Outside Assessment Area										
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	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	100	0	0	0	0	1	100	0	0
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	1	84	1	125	0	0	2	209	0	0
Upper Income	2	180	0	0	1	311	3	491	0	0
Income Not Known	0	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	264	1	125	1	311	5	700	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	2	756	1	256	0	0
Middle Income	1	38	0	0	0	0	1	38	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	2	756	2	294	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)
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	50	0	0	0	0	2	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	2	50	0	0	0	0	2	50	0	0
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	1	191	0	0	1	15	0	0
Upper Income	4	173	1	150	2	1,350	0	0	0	0
Income Not Known	0	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	213	2	341	2	1,350	1	15	0	0
MONTGOMERY COUNTY (135), 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	460	1	460	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	460	1	460	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)
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	3	176	1	250	2	1,415	2	116	0	0
Upper Income	1	75	0	0	0	0	1	75	0	0
Income Not Known	0	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	251	1	250	2	1,415	3	191	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	615	1	615	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	615	1	615	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	1	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	0	0	1	200	0	0	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)
ROCK ISLAND COUNTY (161), 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	0	0	0	0	1	357	1	357	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	357	1	357	0	0
ST. CLAIR COUNTY (163), IL										
MSA 41180										
Inside AA 0006										
Low Income	0	0	1	223	0	0	1	223	0	0
Moderate Income	1	40	0	0	0	0	1	40	0	0
Middle Income	1	49	0	0	0	0	1	49	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	89	1	223	0	0	3	312	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

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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)
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	1	94	0	0	0	0	1	94	0	0
Moderate Income	0	0	2	371	0	0	0	0	0	0
Middle Income	0	0	1	150	0	0	1	150	0	0
Upper Income	0	0	0	0	1	589	1	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	1	94	3	521	1	589	3	833	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	4	234	2	350	0	0	4	284	0	0
Middle Income	1	31	1	200	1	300	0	0	0	0
Upper Income	0	0	1	200	1	700	2	900	0	0
Income Not Known	0	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	265	4	750	2	1,000	6	1,184	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	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	364	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	200	0	0	1	25	0	0
Median Family Income 90-100%	1	100	0	0	1	500	0	0	0	0
Median Family Income 100-110%	1	18	0	0	3	2,410	1	18	0	0
Median Family Income 110-120%	5	129	0	0	0	0	4	89	0	0
Median Family Income >= 120%	1	37	1	144	6	3,615	1	144	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	309	3	464	11	6,889	8	396	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	1	910	1	910	0	0
Upper Income	0	0	1	211	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	211	1	910	1	910	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	195	1	181	0	0	4	376	0	0
Moderate Income	10	608	6	1,166	11	5,720	11	2,281	0	0
Middle Income	23	947	4	802	8	5,490	21	3,290	0	0
Upper Income	11	531	2	400	8	3,632	8	1,495	0	0
Income Not Known	0	0	0	0	1	300	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	47	2,281	13	2,549	28	15,142	44	7,442	0	0
TOTAL INSIDE AA IN STATE	182	9,321	76	14,296	101	53,623	176	23,029	0	0
TOTAL OUTSIDE AA IN STATE	13	735	11	1,965	34	18,432	30	11,596	0	0
STATE TOTAL	195	10,056	87	16,261	135	72,055	206	34,625	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)
LAKE COUNTY (089), IN										
MSA 23844										
Outside Assessment Area										
Low Income	0	0	0	0	1	750	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	84	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	1	84	1	250	1	750	0	0	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	600	0	0	0	0
Income Not Known	0	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	600	0	0	0	0
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	1	224	0	0	1	224	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	224	0	0	1	224	0	0
TOTAL INSIDE AA IN STATE	0	0	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)
TOTAL OUTSIDE AA IN STATE	1	84	2	474	2	1,350	1	224	0	0
STATE TOTAL	1	84	2	474	2	1,350	1	224	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)
CLINTON COUNTY (045), IA										
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	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	1	271	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
JONES COUNTY (105), IA										
MSA 16300										
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	857	1	857	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	857	1	857	0	0
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	1	171	0	0	1	171	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	171	0	0	1	171	0	0
TOTAL INSIDE AA IN STATE	0	0	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: 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)
TOTAL OUTSIDE AA IN STATE	0	0	1	171	2	1,128	2	1,028	0	0
STATE TOTAL	0	0	1	171	2	1,128	2	1,028	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)
GRATIOT COUNTY (057), 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	585	1	585	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	585	1	585	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	585	1	585	0	0
STATE TOTAL	0	0	0	0	1	585	1	585	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)
BOONE COUNTY (019), MO										
MSA 17860										
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	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	0	0	0	0	1	500	0	0	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	1	30	0	0	0	0	1	30	0	0
Middle Income	1	99	0	0	0	0	1	99	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	129	0	0	0	0	2	129	0	0
GREENE COUNTY (077), MO										
MSA 44180										
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	456	1	456	0	0
Income Not Known	0	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	456	1	456	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)
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	1	150	1	300	1	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	0	0	1	150	1	300	1	150	0	0
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	2	154	0	0	1	500	1	85	0	0
Upper Income	0	0	0	0	1	300	0	0	0	0
Income Not Known	0	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	154	0	0	2	800	1	85	0	0
ST. FRANCOIS COUNTY (187), 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	660	1	660	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	660	1	660	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. 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	3	1,617	1	500	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	3	1,728	1	728	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	500	0	0	0	0
Median Family Income 100-110%	0	0	0	0	2	1,342	0	0	0	0
Median Family Income 110-120%	1	36	0	0	2	1,400	1	36	0	0
Median Family Income >= 120%	2	90	5	870	2	720	6	1,195	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	226	5	870	13	7,307	9	2,459	0	0
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	714	1	714	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	714	1	714	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	100	1	170	0	0	2	270	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	1	100	2	320	0	0	2	270	0	0
ST. LOUIS CITY (510), MO										
MSA 41180										
Inside AA 0006										
Low Income	1	25	4	863	1	377	1	213	0	0
Moderate Income	0	0	0	0	4	2,478	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	2	75	4	863	5	2,855	2	263	0	0
TOTAL INSIDE AA IN STATE	10	584	10	1,883	21	11,262	15	3,086	0	0
TOTAL OUTSIDE AA IN STATE	1	100	2	320	4	2,330	5	2,100	0	0
STATE TOTAL	11	684	12	2,203	25	13,592	20	5,186	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)
KEITH COUNTY (101), NE										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	950	1	950	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	950	1	950	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	950	1	950	0	0
STATE TOTAL	0	0	0	0	1	950	1	950	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)
MADISON COUNTY (053), NY										
MSA 45060										
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	948	1	948	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	948	1	948	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	948	1	948	0	0
STATE TOTAL	0	0	0	0	1	948	1	948	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)
LENOIR COUNTY (107), NC										
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	288	1	288	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	1	288	0	0
SCOTLAND COUNTY (165), 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	325	1	325	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	325	1	325	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)
WAKE COUNTY (183), NC										
MSA 39580										
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	500	1	500	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	3	1,113	3	1,113	0	0
STATE TOTAL	0	0	0	0	3	1,113	3	1,113	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
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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	450	0	0	0	0	0	0
STATE TOTAL	0	0	2	450	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)
UPSHUR COUNTY (459), TX										
MSA 30980										
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	338	1	338	0	0
Income Not Known	0	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	338	1	338	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	338	1	338	0	0
STATE TOTAL	0	0	0	0	1	338	1	338	0	0



Loans by County

Respondent ID: 0000773247

Small Business Loans - Originations

Agency: FRS - 2

Institution: Midland States Bank

State: WASHINGTON (53)

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)
SPOKANE COUNTY (063), WA										
MSA 44060										
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	800	1	800	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	800	1	800	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	1	800	0	0
STATE TOTAL	0	0	0	0	1	800	1	800	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)
BROWN COUNTY (009), WI										
MSA 24580										
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	298	1	298	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	298	1	298	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	0	0	0	0	0	0	0	0	0	0
Upper Income	1	96	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	96	0	0	0	0	0	0	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	1	56	0	0	0	0	1	56	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	56	1	250	0	0	1	56	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)
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	806	1	275	1	180	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	806	1	275	1	180	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	152	5	1,056	2	573	3	534	0	0
STATE TOTAL	2	152	5	1,056	2	573	3	534	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	192	9,905	86	16,179	122	64,885	191	26,115	0	0
TOTAL OUTSIDE AA	17	1,071	23	4,436	54	29,357	50	20,726	0	0
TOTAL INSIDE & OUTSIDE	209	10,976	109	20,615	176	94,242	241	46,841	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	0	0	1	275	1	275	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	16	607	9	1,620	6	2,386	27	4,060	0	0
Income Not Known	0	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	627	9	1,620	7	2,661	28	4,335	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	4	200	0	0	4	1,250	6	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	4	200	0	0	4	1,250	6	1,095	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	0	0	0	0	0	0	0	0
Upper Income	0	0	1	120	0	0	1	120	0	0
Income Not Known	0	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	120	0	0	1	120	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	1	80	0	0	0	0	1	80	0	0
Middle Income	4	233	0	0	3	1,075	7	1,308	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	313	0	0	3	1,075	8	1,388	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	61	1	145	1	346	4	552	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	2	61	1	145	2	791	5	997	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	4	241	0	0	1	300	5	541	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	241	0	0	1	300	5	541	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	0	0	0	0	0	0	0	0
Middle Income	4	62	1	175	1	300	4	62	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	62	1	175	1	300	4	62	0	0
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	60	1	225	0	0	2	285	0	0
Median Family Income >= 120%	1	29	0	0	0	0	1	29	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	89	1	225	0	0	3	314	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)
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	110	0	0	0	0	2	110	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	140	0	0	0	0	4	140	0	0
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	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
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	13	602	6	702	6	1,854	23	2,458	0	0
Upper Income	5	230	5	820	1	420	10	1,270	0	0
Income Not Known	0	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	832	11	1,522	7	2,274	33	3,728	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 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	330	1	330	0	0
Upper Income	0	0	1	160	0	0	1	160	0	0
Income Not Known	0	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	160	1	330	2	490	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	35	1	150	1	500	1	500	0	0
Upper Income	2	155	1	225	0	0	3	380	0	0
Income Not Known	0	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	2	375	1	500	4	880	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	5	270	1	250	1	280	6	740	0	0
Upper Income	6	266	0	0	1	385	6	266	0	0
Income Not Known	0	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	536	1	250	2	665	12	1,006	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	0	0	1	175	3	930	4	1,105	0	0
Upper Income	2	125	0	0	0	0	2	125	0	0
Income Not Known	0	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	125	1	175	3	930	6	1,230	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	2	83	3	396	0	0	4	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	2	83	3	396	0	0	4	356	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	86	0	0	0	0	2	86	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	2	86	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)
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	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	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	0	0	0	0	2	650	1	350	0	0
ST. CLAIR COUNTY (163), 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	1	81	0	0	0	0	1	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	1	81	0	0	0	0	1	81	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	1	20	1	150	1	260	3	430	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	1	150	1	260	3	430	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)
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	1	60	0	0	1	395	2	455	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	60	0	0	1	395	2	455	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	1	70	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	70	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	57	0	0	1	350	2	407	0	0
Income Not Known	0	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	1	350	2	407	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)
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%	1	85	0	0	0	0	1	85	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	25	0	0	0	0	1	25	0	0
Median Family Income >= 120%	0	0	0	0	1	420	1	420	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	110	0	0	1	420	3	530	0	0
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	1	145	0	0	1	145	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	5	124	4	676	2	855	11	1,655	0	0
Income Not Known	0	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	124	5	821	2	855	12	1,800	0	0
TOTAL INSIDE AA IN STATE	78	3,340	36	5,709	34	12,016	130	18,084	0	0
TOTAL OUTSIDE AA IN STATE	16	807	2	425	6	1,990	22	2,777	0	0
STATE TOTAL	94	4,147	38	6,134	40	14,006	152	20,861	0	0

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

Respondent ID: 0000773247  
 Agency: FRS - 2  
 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 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)
DUBUQUE COUNTY (061), IA										
MSA 20220										
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	12	0	0	0	0	1	12	0	0
Income Not Known	0	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
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	12	0	0	0	0	1	12	0	0
STATE TOTAL	1	12	0	0	0	0	1	12	0	0

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

Respondent ID: 0000773247  
 Agency: FRS - 2  
 State: NORTH DAKOTA (38)

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)
CASS COUNTY (017), ND										
MSA 22020										
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	117	0	0	1	117	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	117	0	0	1	117	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	117	0	0	1	117	0	0
STATE TOTAL	0	0	1	117	0	0	1	117	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	66	0	0	0	0	2	66	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	66	0	0	0	0	2	66	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	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	0	0	1	250	0	0	1	250	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	0	0	1	275	1	275	0	0
Income Not Known	0	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	275	1	275	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	190	0	0	1	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	0	0	1	190	0	0	1	190	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	66	2	440	1	275	5	781	0	0
STATE TOTAL	2	66	2	440	1	275	5	781	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	78	3,340	36	5,709	34	12,016	130	18,084	0	0
TOTAL OUTSIDE AA	19	885	5	982	7	2,265	29	3,687	0	0
TOTAL INSIDE & OUTSIDE	97	4,225	41	6,691	41	14,281	159	21,771	0	0



2023 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	5	959	2	169	0	0
IL - GRUNDY COUNTY (063) - MSA 16984	5	1,778	1	30	0	0
IL - KANE COUNTY (089) - MSA 20994	7	2,764	2	777	0	0
IL - KANKAKEE COUNTY (091) - MSA 28100	26	4,391	16	1,891	0	0
IL - KENDALL COUNTY (093) - MSA 20994	7	925	5	475	0	0
IL - WILL COUNTY (197) - MSA 16984	23	7,662	8	396	0	0
IL - CHAMPAIGN COUNTY (019) - MSA 16580	12	2,188	8	997	0	0
IL - BUREAU COUNTY (011) - MSA NA	6	477	4	140	0	0
IL - LASALLE COUNTY (099) - MSA NA	39	7,120	17	2,159	0	0
IL - LEE COUNTY (103) - MSA NA	13	1,683	4	152	0	0
IL - LIVINGSTON COUNTY (105) - MSA NA	3	1,780	1	30	0	0
IL - OGLE COUNTY (141) - MSA NA	7	1,916	3	191	0	0
IL - PUTNAM COUNTY (155) - MSA NA	1	200	1	200	0	0
IL - STEPHENSON COUNTY (177) - MSA NA	5	1,204	3	833	0	0
IL - WHITESIDE COUNTY (195) - MSA NA	11	2,015	6	1,184	0	0
IL - BOONE COUNTY (007) - MSA 40420	29	3,840	19	1,788	0	0
IL - WINNEBAGO COUNTY (201) - MSA 40420	88	19,972	44	7,442	0	0
IL - CLAY COUNTY (025) - MSA NA	1	100	0	0	0	0
IL - COLES COUNTY (029) - MSA NA	3	257	1	70	0	0
IL - DOUGLAS COUNTY (041) - MSA NA	1	201	1	201	0	0
IL - EFFINGHAM COUNTY (049) - MSA NA	30	8,770	13	1,795	0	0
IL - FAYETTE COUNTY (051) - MSA NA	8	1,268	4	268	0	0
IL - JEFFERSON COUNTY (081) - MSA NA	2	680	0	0	0	0

2023 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	3	794	2	294	0	0
IL - MONTGOMERY COUNTY (135) - MSA NA	1	460	1	460	0	0
IL - SHELBY COUNTY (173) - MSA NA	1	250	0	0	0	0
IL - BOND COUNTY (005) - MSA 41180	2	510	0	0	0	0
IL - CLINTON COUNTY (027) - MSA 41180	2	160	1	60	0	0
IL - MADISON COUNTY (119) - MSA 41180	5	700	5	700	0	0
IL - MONROE COUNTY (133) - MSA 41180	10	1,904	1	15	0	0
IL - ST. CLAIR COUNTY (163) - MSA 41180	3	312	3	312	0	0
MO - FRANKLIN COUNTY (071) - MSA 41180	2	129	2	129	0	0
MO - JEFFERSON COUNTY (099) - MSA 41180	2	450	1	150	0	0
MO - ST. CHARLES COUNTY (183) - MSA 41180	4	954	1	85	0	0
MO - ST. LOUIS COUNTY (189) - MSA 41180	22	8,403	9	2,459	0	0
MO - ST. LOUIS CITY (510) - MSA 41180	11	3,793	2	263	0	0

2023 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	8	1,388	8	1,388	0	0
IL - GRUNDY COUNTY (063) - MSA 16984	6	537	4	62	0	0
IL - KANE COUNTY (089) - MSA 20994	3	314	3	314	0	0
IL - KANKAKEE COUNTY (091) - MSA 28100	4	140	4	140	0	0
IL - KENDALL COUNTY (093) - MSA 20994	1	40	1	40	0	0
IL - WILL COUNTY (197) - MSA 16984	3	530	3	530	0	0
IL - BUREAU COUNTY (011) - MSA NA	8	1,450	6	1,095	0	0
IL - LASALLE COUNTY (099) - MSA NA	36	4,628	33	3,728	0	0
IL - LEE COUNTY (103) - MSA NA	2	490	2	490	0	0
IL - LIVINGSTON COUNTY (105) - MSA NA	6	1,065	4	880	0	0
IL - OGLE COUNTY (141) - MSA NA	2	650	1	350	0	0
IL - WHITESIDE COUNTY (195) - MSA NA	2	407	2	407	0	0
IL - BOONE COUNTY (007) - MSA 40420	34	4,908	28	4,335	0	0
IL - WINNEBAGO COUNTY (201) - MSA 40420	12	1,800	12	1,800	0	0
IL - CUMBERLAND COUNTY (035) - MSA NA	1	120	1	120	0	0
IL - EFFINGHAM COUNTY (049) - MSA NA	5	997	5	997	0	0
IL - FAYETTE COUNTY (051) - MSA NA	5	541	5	541	0	0
IL - MARION COUNTY (121) - MSA NA	5	479	4	356	0	0
IL - SHELBY COUNTY (173) - MSA NA	3	430	3	430	0	0
IL - WASHINGTON COUNTY (189) - MSA NA	1	70	0	0	0	0
IL - ST. CLAIR COUNTY (163) - MSA 41180	1	81	1	81	0	0

2023 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	41	134,184	0	0
Purchased	2	1,380	0	0
Total	43	135,564	0	0
Consortium/Third Party Loans (optional)				

2023 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

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\*

2023 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\*

2023 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%

2023 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\*



2023 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

2023 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\*

2023 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

2023 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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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

2023 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\*

2023 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

2023 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

2023 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\*



2023 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%

2023 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*

2023 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

SAN DIEGO COUNTY (073), CA

MSA: 41740

Median Family Income >= 120%

0207.11

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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PUEBLO COUNTY (101), CO

MSA: 39380

Middle Income

0032.00

COOK COUNTY (031), IL

MSA: 16984

Median Family Income 20-30%

8435.00

Median Family Income 50-60%

8213.00 8214.01 8259.00

Median Family Income 60-70%

8287.02

Median Family Income 80-90%

8080.02 8232.00

Median Family Income 90-100%

8046.03 8114.01 8192.00

Median Family Income 100-110%

2205.00 7704.00 8253.04

Median Family Income 110-120%

1710.00

Median Family Income >= 120%

0602.00 0813.00 0814.02 1204.00 8027.02 8033.00 8042.04 8061.02 8201.01 8202.04 8241.05

DUPAGE COUNTY (043), IL

MSA: 16984

Median Family Income 70-80%

8413.12

Median Family Income 110-120%

8411.14

Median Family Income >= 120%

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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8410.04 8426.02 8458.05 8465.13

LAKE COUNTY (097), IL

MSA: 29404

Median Family Income 100-110%

8644.08

Median Family Income >= 120%

8641.05 8643.05

LOGAN COUNTY (107), IL

MSA: NA

Middle Income

9532.00

MCHENRY COUNTY (111), IL

MSA: 16984

Middle Income

8702.00 8704.03 8709.06 8710.03 8715.01

Upper Income

8707.03 8715.02

MCLEAN COUNTY (113), IL

MSA: 14010

Middle Income

0003.02 0051.02 0060.00

Upper Income

0005.06 0005.07

MACOUPIN COUNTY (117), IL

MSA: 41180

Moderate Income

9568.00

MARSHALL COUNTY (123), IL

2023 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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MSA: 37900

Middle Income

9611.00

PEORIA COUNTY (143), IL

MSA: 37900

Middle Income

0036.01

ROCK ISLAND COUNTY (161), IL

MSA: 19340

Middle Income

0229.00

SALINE COUNTY (165), IL

MSA: NA

Middle Income

9556.00

TAZEWELL COUNTY (179), IL

MSA: 37900

Middle Income

0220.00

WILLIAMSON COUNTY (199), IL

MSA: 16060

Middle Income

0202.01

Upper Income

0210.02

LAKE COUNTY (089), IN

MSA: 23844

Low Income

2023 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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0102.03

Middle Income

0431.01

Upper Income

0426.10

PORTER COUNTY (127), IN

MSA: 23844

Upper Income

0501.05

TIPPECANOE COUNTY (157), IN

MSA: 29200

Moderate Income

0111.00

CLINTON COUNTY (045), IA

MSA: NA

Income Not Known

0001.00

DUBUQUE COUNTY (061), IA

MSA: 20220

Upper Income

0102.01

JONES COUNTY (105), IA

MSA: 16300

Middle Income

0706.00

SCOTT COUNTY (163), IA

MSA: 19340

Middle Income

2023 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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0135.00

GRATIOT COUNTY (057), MI

MSA: NA

Middle Income

0010.00

BOONE COUNTY (019), MO

MSA: 17860

Middle Income

0010.03

GREENE COUNTY (077), MO

MSA: 44180

Upper Income

0046.02

ST. FRANCOIS COUNTY (187), MO

MSA: NA

Middle Income

9503.00

STODDARD COUNTY (207), MO

MSA: NA

Moderate Income

4705.00

WARREN COUNTY (219), MO

MSA: 41180

Moderate Income

8201.05

Middle Income

8201.09

KEITH COUNTY (101), NE



2023 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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MSA: NA

Moderate Income

0001.00

MADISON COUNTY (053), NY

MSA: 45060

Middle Income

0304.01

LENOIR COUNTY (107), NC

MSA: NA

Middle Income

0110.01

SCOTLAND COUNTY (165), NC

MSA: NA

Moderate Income

0102.00

WAKE COUNTY (183), NC

MSA: 39580

Median Family Income 90-100%

0531.12

CASS COUNTY (017), ND

MSA: 22020

Middle Income

0004.00

MCNAIRY COUNTY (109), TN

MSA: NA

Moderate Income

9301.00

WILLIAMSON COUNTY (187), TN

2023 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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MSA: 34980

Upper Income

0503.04

UPSHUR COUNTY (459), TX

MSA: 30980

Upper Income

9501.02

SPOKANE COUNTY (063), WA

MSA: 44060

Median Family Income 90-100%

0047.02

BROWN COUNTY (009), WI

MSA: 24580

Middle Income

0216.00

EAU CLAIRE COUNTY (035), WI

MSA: 20740

Upper Income

0009.00

GREEN COUNTY (045), WI

MSA: 31540

Moderate Income

9607.00

ROCK COUNTY (105), WI

MSA: 27500

Moderate Income

0025.00

Middle Income

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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Respondent ID: 0000773247

Agency: FRS - 2

0024.00

Upper Income

0032.00

WALWORTH COUNTY (127), WI

MSA: NA

Middle Income

0006.00

WAUKESHA COUNTY (133), WI

MSA: 33340

Upper Income

2020.01

WINNEBAGO COUNTY (139), WI

MSA: 36780

Middle Income

0021.00

2023 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	298	298	0	0.00%
Small Farm Loans	78	78	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	1,736	1,736	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.