

COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act (CRA), the Comptroller of The Currency (OCC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The OCC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA performance evaluation, prepared by the OCC, and comments received from the public relating to assessment area needs and opportunities, as well as our responses to those comments. You may review this information today by reviewing the public file which is available at the First National Bank of Nokomis located at 122 W State St., Nokomis, IL 62075.

You may also have access to the following additional information, which we will make available to you after you make a request to us: (1) a map showing the assessment area containing a select branch, which is the area in which the OCC evaluates our CRA performance for that particular community; (2) branch addresses and associated branch facilities and hours in any assessment area; (3) a list of services we provide at those locations; (4) our most recent rating in the assessment area; and (5) copies of all written comments received by us that specifically relate to the needs and opportunities of a given assessment area, and any responses we have made to those comments. If we are operating under an approved strategic plan, you may also have access to a copy of the plan.

At least 30 days before the beginning of each quarter, the OCC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Deputy Comptroller at: Deputy Comptroller, Central District, Office of The Comptroller of The Currency, 425 S. Financial Place, Suite 1700, Chicago, Illinois 60605. You may send written comments regarding the needs and opportunities of any of the bank's assessment area(s) to: Steven M. Johnson, President, First National Bank of Nokomis, P. O. Box 190, Nokomis, IL. 62075-0190 or by email to stevej@fnbnokomis.com and to: Deputy Comptroller, Central District, Office of The Comptroller of The Currency, 425 S. Financial Place, Suite 1700, Chicago, Illinois 60605 or by email to CRAcomments@occ.treas.gov. Your comments, together with any response by us, will be considered by the Comptroller in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the Deputy Comptroller. You may also request from the Deputy Comptroller an announcement of our applications covered by the CRA filed with the Comptroller. We are an affiliate of First Nokomis Bancorp, Inc., a bank holding company. You may request from the Community Affairs Officer, Federal Reserve Bank of St. Louis, P. O. Box 442, St. Louis, Mo. 63166 an announcement of applications covered by the CRA filed by bank holding companies.

Community Reinvestment Act (25.43(a)(1))

January 9, 2024

There have been no written comments received from the public for the years 2021, 2022 and 2023 concerning the bank's performance in meeting the community's credit needs.

A handwritten signature in cursive script that reads "Steve M. Johnson".

Steve M Johnson

President

First National Bank of Nokomis



PUBLIC DISCLOSURE

February 10, 2020

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First National Bank of Nokomis
Charter Number 14436

122 West State Street
Nokomis, Illinois 62075

Office of the Comptroller of the Currency

211 Fulton Street
Suite 604
Peoria, Illinois 61602

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

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Overall CRA Rating

Institution's CRA Rating: This institution is rated **Satisfactory**.

The lending test is rated: Satisfactory.

The following major factors support this rating:

- The Lending Test rating is based on the lending performance in Illinois.
- A majority of lending is inside the assessment area (AA).
- The geographic distribution is reasonable.
- The borrower distribution is excellent.
- The loan-to-deposit (LTD) ratio is reasonable.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA(s), the bank's LTD ratio is reasonable.

The quarterly average LTD was 67.9 for the 18-quarter period between September 30, 2015, and December 31, 2019, with a low of 61.8 percent and a high of 74.0 percent.

The bank ranked 11th of 16 similarly situated FDIC insured financial institutions that compete with the bank for deposits in the AA. The comparable institutions ranged in size from \$49.6 million to \$193.0 million and reported quarterly average LTD ratios from 18.4 percent to 97.5 percent.

Lending in Assessment Area

A majority of the bank's loans are inside its AA.

The bank originated and purchased 73.3 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business	14	56.0	11	44.0	25	960	45.4	1,154	54.6	2,114
Small Farm	20	80.0	5	20.0	25	1,459	74.1	511	25.9	1,970
Consumer	21	84.0	4	16.0	25	196	82.7	41	17.3	237
Total	55	73.3	20	26.7	75	2,615	60.5	1,706	39.5	4,321

Source: Random sample of business, consumer, and farm loans from January 1, 2017 to December 31, 2019.

Description of Institution

First National Bank of Nokomis (FNB or bank) is an intrastate financial institution headquartered in Nokomis, in central Illinois, with assets of \$152.3 million at December 31, 2019. FNB is wholly owned by First Nokomis Bancorp, Inc., a one-bank holding company located in Nokomis, Illinois, with assets of \$152.3 million at December 31, 2019.

The CRA evaluation has one rating area for FNB's AA in Illinois. FNB has four locations serving Christian, Douglas, Fayette, Montgomery, Moultrie, and Shelby Counties, all of which are located in non-metropolitan statistical areas. Each branch provides lobby and drive-through services and an on-site automated teller machine (ATM). Banking services are available on Saturdays and customers have additional banking access through telephone, internet, and mobile platforms. In August 2016, First Nokomis Bancorp, Inc. purchased a branch from Illini Bank in Stonington, Illinois, and the branch was merged with FNB and given the name Stonington National Bank. There have been no branch closures in the evaluation period.

The bank is primarily focused on agriculture lending but strives to meet the banking needs of the community. In addition to agriculture lending, the bank offers additional loan services such as consumer, real estate, and commercial loans, in addition to checking and savings services. Please refer to the public file for additional information.

Agriculture loans represents the largest portfolio at \$51.1 million, followed by residential at \$20.3 million, commercial at \$11.9 million, and consumer loans at \$3.6 million, per call report data as of December 31, 2019. FNB originated or purchased 1,672 loans totaling \$104.8 million between January 1, 2017, and December 31, 2019, per bank data.

FNB had a net loans and leases to total assets ratio of 56.6 percent and a tier one leverage capital ratio of 11.5 percent at December 31, 2019.

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

The previous CRA rating, which the OCC determined using the Small Bank criterion, was Satisfactory as detailed in the CRA Performance Evaluation dated October 6, 2015.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We evaluated FNB under the Small Bank evaluation procedures which include a Lending Test. The Lending Test evaluates the bank's record of meeting the credit needs of its AA through its lending activities. The evaluation period is from the previous CRA evaluation date of October 6, 2015, and February 10, 2020. The Lending Test evaluated loans originated or purchased from January 1, 2017, through December 31, 2019.

FNB's primary loan products are agriculture, business, and consumer loans. These lending products accounted for 93.4 percent of loans, by number, originated or purchased from January 1, 2017, through December 31, 2019, per bank data. We used these lending products for the analysis of this evaluation.

Selection of Areas for Full-Scope Review

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

Ratings

The bank's overall rating is a blend of the state ratings, and where applicable, multistate ratings.

FNB operates within the State of Illinois and has one AA.

The MMSA rating and state ratings are based on performance in all bank AAs. Refer to the "Scope" section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

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

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

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

State Rating

State of Illinois

CRA rating for the State of Illinois¹: Satisfactory

The Lending Test is rated: Satisfactory

The following major factors support this rating:

- A majority of lending is inside the AA.
- The borrower distribution reflects excellent distribution in the AA and is stronger than the aggregate performance.
- The geographic distribution reflects reasonable distribution and is stronger than the aggregate performance.
- The LTD ratio is reasonable.

Description of Institution's Operations in Illinois

FNB serves the Christian, Douglas, Fayette, Montgomery, Moultrie, and Shelby Counties, with four branches located in Nokomis, Moweaqua, Arthur, and Stonington, Illinois. Each branch provides lobby and drive-through services and an on-site automated teller machine (ATM). Banking services are available on Saturdays, and customers have additional banking access through telephone, internet, and mobile platforms.

Competition for loans and deposits is high due to the number of banks in the AA and proximity to the larger markets of Springfield and Decatur, Illinois. FNB competes with national banks, state banks, farm credit institutions, credit unions, and thrifts. In the six counties comprising the AA, FNB held a 4.0 percent deposit market share and ranked 10th of the 43 FDIC insured financial institutions competing for \$3.3 billion in deposits, at June 30, 2019. The top nine institutions held 46.9 percent of the deposit market share. The bank has experienced stagnant loan demand and losses in deposit share with a decline from June 30, 2017, when the bank-controlled 4.4 percent of deposit market share and competed for \$3.2 billion in deposits.

FNB's AA includes three moderate-income CTs, with one located in the rural area of central Montgomery County, one located in southeast Christian County, and one located in central Moultrie County. Three of the CTs in the AA within Montgomery County are distressed due to high unemployment.

Large economic sectors include agriculture, retail trade and service businesses. Larger employers in the AA include local school districts, healthcare facilities, and nationwide discount department stores.

Annualized unemployment rates for the state of Illinois for 2017 and 2018 were 4.9 percent and 4.3 percent, respectively.

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

Annual unemployment for Christian, Fayette, and Montgomery Counties was unfavorable compared to the state of Illinois. Christian County unemployment decreased from 6.4 percent in 2016 to 5.3 percent in 2017 and remained 5.3 percent in 2018. Fayette County unemployment decreased from 6.6 percent in 2016 to 5.6 percent in 2017 and to 5.3 percent in 2018. Montgomery County unemployment decreased from 7.1 percent in 2016 to 5.8 percent in 2017 and increased to 5.9 percent in 2018. Elevated unemployment rates may limit opportunities for lending.

Annual unemployment for Douglas, Moultrie, and Shelby Counties was favorable compared to the state of Illinois. Douglas County unemployment decreased from 4.7 in 2016 percent to 4.2 percent in 2017 and to 4.1 percent in 2018. Moultrie County unemployment decreased from 4.6 percent in 2016 to 3.9 percent in 2017 and to 3.8 percent in 2018. Shelby County unemployment decreased from 5.7 percent in 2016 to 4.5 percent in 2017 and to 4.3 percent in 2018. Favorable unemployment rates may lead to opportunities for lending.

We contacted three individuals within the bank’s AA representing a realty group and supporting groups for businesses and farmers. The contacts described the economic condition from declining to stagnant. While some new businesses have opened, many of the area’s small towns suffer from empty storefronts, declines in real estate demand, and job losses from coal related industries.

One contact spoke on the need for more fixed-rate financing while the others felt the credit and banking needs were being met. The contacts similarly discussed limited community development opportunities for bank involvement.

The contacts did not have any negative perceptions of FNB.

Non-MSA Illinois

Demographic Information of the Assessment Area						
Assessment Area: Non-MSA, 2015 ACS Census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	16	0.0	18.8	75.0	6.3	0.0
Population by Geography	63,410	0.0	14.2	82.2	3.6	0.0
Housing Units by Geography	26,059	0.0	17.4	79.1	3.5	0.0
Owner-Occupied Units by Geography	18,039	0.0	15.9	80.0	4.1	0.0
Occupied Rental Units by Geography	4,795	0.0	23.3	74.3	2.4	0.0
Vacant Units by Geography	3,225	0.0	16.8	80.9	2.3	0.0
Businesses by Geography	3,018	0.0	14.8	81.8	3.4	0.0
Farms by Geography	464	0.0	12.5	79.5	8.0	0.0
Family Distribution by Income Level	16,052	20.2	18.2	22.7	38.9	0.0
Household Distribution by Income Level	22,834	21.7	15.8	19.4	43.1	0.0
Median Family Income Non-MSAs - IL		\$59,323	Median Housing Value			\$92,227
			Median Gross Rent			\$601
			Families Below Poverty Level			9.1%

	Households Below Poverty Level	11.9%
<p><i>Source: 2015 ACS Census and 2019 D&B Data</i> <i>Due to rounding, totals may not equal 100.0</i> <i>(* The NA category consists of geographies that have not been assigned an income classification.</i></p>		

Scope of Evaluation in Illinois

FNB Nokomis has one AA and it received a full-scope review.

LENDING TEST

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

Based on full-scope the bank’s lending performance in the state of Illinois is reasonable.

There were no low-income CTs in the AA.

Lending Gap Analysis

We performed a lending gap analysis that included a review of geocoded sampled loans and compared the distribution to an AA map and listing of branches. We did not identify any unexplained conspicuous gaps in the AA.

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of loans in the State of Illinois.

Small Loans to Businesses

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

The distribution of small loans to businesses reflects reasonable distribution.

The proportion of small loans to businesses was near to the proportion of businesses in moderate-income CTs in the AA and was stronger than the aggregate distribution.

Small Loans to Farms

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

The distribution of small loans to farms reflects reasonable distribution.

The proportion of small loans to farms was near to the percentage of farms in the moderate-income CTs and was significantly stronger than the aggregate distribution.

Consumer Loans

Refer to Table U in the state of Illinois section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

The distribution of consumer loans reflects very poor distribution.

The proportion of consumer lending was significantly weaker than the proportion of households in the moderate-income CTs.

Distribution of Loans by Income Level of the Borrower

The bank exhibits an excellent distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank.

Small Loans to Businesses

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

The distribution of small loans to businesses reflects excellent distribution.

The proportion of lending to small businesses exceeded the percentage of small businesses in the AA and was significantly stronger than the aggregate distribution.

Small Loans to Farms

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

The distribution of small loans to farms reflects excellent distribution.

The proportion of lending to small farms met the percentage of small farms in the AA and was significantly stronger than the aggregate distribution.

Consumer Loans

Refer to Table V in the state of Illinois section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

The distribution of consumer loans reflects excellent distribution.

The proportion of lending to low-income households exceeded the percentage of low-income households in the AA. The proportion of lending to moderate-income households exceeded the percentage of moderate-income households in the AA.

Responses to Complaints

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

Appendix A: Scope of Examination

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

Time Period Reviewed:	January 01, 2017 to December 31, 2019	
Bank Products Reviewed:	Small business, small farm, and consumer loans	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Illinois		
Non-MSA	Full-scope	Partial counties of Christian, Douglas, Fayette, Montgomery, Moultrie, and Shelby

Appendix B: Summary of MMSA and State Ratings

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

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

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

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

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

Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.

Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography

Assessment Area:	Total Loans to Small Businesses			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$(000s)	% of Total Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Non-MSA	35	1,770	100	801	0.0	0.0	0.0	14.8	11.4	8.9	81.8	82.9	87.4	3.4	5.7	3.7	0.0	0.0

Source: 2019 D&B Data; 01/01/2017 - 12/31/2019 Bank Data; 2018 CRA Aggregate Data. "-" data not available.
Due to rounding, totals may not equal 100.0

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues

Assessment Area:	Total Loans to Small Businesses			Businesses with Revenues <= IMM			Businesses with Revenues > IMM			Businesses with Revenues Not Available			
	#	\$(000s)	% of Total Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Non-MSA	35	1,770	100	801	78.1	88.6	45.1	6.3	11.4	15.6	0.0	0.0	

Source: 2019 D&B Data; 01/01/2017 - 12/31/2019 Bank Data; 2018 CRA Aggregate Data. "-" data not available.
Due to rounding, totals may not equal 100.0

Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography

Assessment Area:	2017-19																	
	Total Loans to Farms			Low-Income Tracts			Moderate-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts					
	#	\$(000s)	% of Total	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate			
Non-MSA	40	3,327	100	0.0	0.0	0.0	12.5	10.0	1.9	79.5	85.0	91.4	8.0	5.0	6.7	0.0	0.0	0.0

Source: 2019 D&B Data; 01/01/2017 - 12/31/2019 Bank Data; 2018 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues

Assessment Area:	2017-19											
	Total Loans to Farms			Farms with Revenues <= 1MM			Farms with Revenues > 1MM			Farms with Revenues Not Available		
	#	\$(000s)	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans
Non-MSA	40	3,327	100	313	98.5	97.5	61.3	0.6	2.5	0.9	0.0	0.0

Source: 2019 D&B Data; 01/01/2017 - 12/31/2019 Bank Data; 2018 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography

Assessment Area:	Total Consumer Loans		Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts		
	#	\$(000s)	% of Total Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households
Non-MSA	43	325	100	0.0	17.5	4.7	78.8	93.0	3.7	2.3	0.0	0.0	

Source: 2015 ACS Census: 01/01/2017 - 12/31/2019 Bank Data.
Due to rounding, totals may not equal 100.0

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower

Assessment Area:	Total Consumer Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers		
	#	\$(000s)	% of Total Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households
Non-MSA	43	325	100	21.7	15.8	27.9	19.4	16.3	43.1	23.2	0.0	0.0	

Source: 2015 ACS Census: 01/01/2017 - 12/31/2019 Bank Data.
Due to rounding, totals may not equal 100.0

Community Reinvestment Act- **25.43(a)(3)** - Branches of the First National Bank of Nokomis are:

Main Branch-The First National Bank of Nokomis

122 W State Street
P O Box 190
Nokomis, IL 62075

Telephone: 1-217-563-8311
Toll Free: 1-800-355-8311
Fax: 1-217-563-2954

Ayars State Bank of Moweaqua was made a branch of First National Bank of Nokomis on July 30, 2000. It is now known as:

Ayars Bank

A facility of the First National Bank of Nokomis
106 North Main Street
P O Box 78
Moweaqua, IL 62550

Telephone: 1-217-768-3933
Toll Free: 1-888-768-3933
Fax: 1-217-768-3935

Geographies served:
Shelby County
Christian County
Macon County

On July 31, 2006, the First National Bank of Nokomis purchased the Central Illinois Bank (CIB) branch in Arthur, IL. It is now known as:

The First National Bank of Arthur

A facility of the First National Bank of Nokomis
120 W Progress St.
Arthur, IL 62911

Telephone: 1-217-543-3850
Toll Free: 1-888-543-3850
Fax: 1-217-543-3854

Geographies served:
Douglas County
Moultrie County

On October 24, 2016, the First National Bank of Nokomis purchased the Illini Bank branch in Stonington, IL. It is now known as;

Stonington National Bank

108 E Third St

Stonington, IL 62567

Telephone: 1-217-325-3228

Fax: 1-217-325-3220

Geographies served:

Christian County

CENSUS TRACTS

The normal lending community of the First National Bank of Nokomis shall consist of the following Block Numbering Areas:

Surrounding Nokomis of:

9573 (Nokomis & Audubon Townships),

9574 (Witt, Irving & Rountree Townships),

9579 (Hillsboro), 9580 (East Fork North, East Fork South, Fillmore, South Fillmore & Grisham Townships),

9507 (North Hurricane, South Hurricane, Ramsey, Shafter, Sharon & Bear Grove Townships),

9590 (Bear Creek, 64 Greenwood, Johnson, King, Ricks Townships and a part of Taylorville Township).

Surrounding Moweaqua and Stonington of:

9586 (Stonington, May, & Prairieton Townships),

9587 (Locust, Assumption, Rosamond & Pana Townships),

9588 (Pana, City),

9589 (Pana, City),

9591 (Moweaqua, Penn, Flat Branch & Pickaway Townships),

9592 (Rural, Tower Hill, Ridge & Rose Townships).

Surrounding Arthur of:

9769 (consisting of Lowe, Jonathan Creek, East Nelson and Whitley Townships in Moultrie County),

9771 & 9772 (Parts of Marrowbone & Sullivan Townships and city of Sullivan),

9523 (consisting of Garrett and Bourbon Townships in Douglas County).

Community Reinvestment Act

25.43(a)(4)

In 2023, the First National Bank of Nokomis had its main office in Nokomis and three branches;

One in Moweaqua,

One in Arthur,

And one in Stonington.

No other branches were opened or closed in 2023.

A handwritten signature in black ink, appearing to read "Steve M. Johnson". The signature is fluid and cursive, with a prominent initial "S" and "M".

President

First National Bank of Nokomis

SERVICES OFFERED

DEPOSIT SERVICES

Checking accounts

Statement Savings accounts

NOW accounts

Health Savings NOW Accounts

Certificates of Deposit:

91-day

182-day

12-month

18-month

24-month

30-month

36-month

48-month

IRAs (Individual Retirement Accounts)

MMDA accounts

Christmas Club accounts

LOAN SERVICES

Consumer loans

Real Estate loans - for residential, commercial and farm

Farm loans - for crop production, machinery and livestock

Commercial/Business loans

Personal Line of Credit

OTHER SERVICES

Money Orders & Cashier's Checks

Safe Deposit Boxes (Not available at the Arthur, IL Branch)

Electronic Funds Transfers (EFT)

Night Deposit

ATM debit card

MasterCard debit card

VISA credit cards (Personal & Business)

Cash Advances on VISA and DISCOVER credit cards (only available at Nokomis, IL)

License sticker renewals

ATM on premises (all locations)

TeleBank (Telephone Banking)

Internet Banking and Mobile Banking

Bill Pay

Transfer between accounts

Make loan payments

E-statements

Zelle® - Person to person transfers

Investment Services (through The First National Bank of Nokomis

Investment Services)

Community Reinvestment Act - 25.43(a)(5)

SCHEDULE OF FEES & CHARGES

8/10/2023

DEPOSIT ACCOUNT FEES

PRINTED CHECKS - VARIES DEPENDING ON CHECKS ORDERED
OVERDRAFT CHARGE (PER ITEM) - \$30.00
CONTINUOUS OVERDRAFT AFTER 10 DAYS - \$30.00; AFTER 20 DAYS - \$30.00
AUTOMATIC TRANSFER FEE (TO AVOID OVERDRAFT)-PER TRANSFER - \$2.00
TELEPHONE TRANSFER FEE - PER TRANSFER - \$2.00
AUTOMATIC TRANSFERS FOR LOAN PYMTS; INTERNET BANKING & TELEBANK TRANSFERS - NO CHARGE
RETURNED CHECKS (PER ITEM) - \$30.00
STOP PAYMENT (PER ITEM) - \$30.00
CHECKING ACCOUNT AVERAGE BALANCE BELOW \$200.00 - \$5.00 CHARGE
CANADIAN CHECK ITEMS - \$3.00 PER ITEM PLUS IF NOT IN US DOLLARS AN ADDITIONAL
CHARGE FOR THE CURRENT EXCHANGE RATE

LOAN FEES

MINIMUM INTEREST CHARGE - \$100.00
PERSONAL LINE OF CREDIT SETUP - \$100.00
PERSONAL LINE OF CREDIT ANNUAL RENEWAL FEE - \$100.00
INTEREST RATE - VARIES WITH LOAN TYPE (LOANS UNDER \$1000.00 ARE
4.0% ABOVE LOANS OF SIMILAR TYPES)
LATE FEE - WHEN THE PAYMENT IS MORE THAN 10 DAYS PAST DUE
LATE FEE IS 5.00% OF THE UNPAID PORTION OF PAYMENT OR \$100.00
WHICHEVER IS LESS. HOWEVER, THIS CHARGE WILL NOT BE LESS THAN \$10.00.
CORRECTED TITLE FEE - \$50.00 NEW TITLE FEE - \$150.00
UCC FILING FEE - VARIES (ACTUAL CHARGE FROM STATE OR COUNTY)
UCC CONTINUATION FEE - \$21.00
FILING MORTGAGE AMENDMENTS, AND EXTENSIONS - VARIES (ACTUAL CHARGE)
FILING OF MORTGAGE & MORTGAGE RELEASES - VARIES (ACTUAL CHARGE DEPENDING ON COUNTY)
CONSUMER LOAN ORIGINATION FEE - \$100.00
COMMERCIAL LOAN ORIGINATION FEE - \$125.00
REAL ESTATE DOCUMENTATION FEES (All Types) - \$425.00
(includes: Improved, unimproved and construction)
PAYMENT EXTENSION FEE - \$100.00
REJECTION OF DIRECT DEBIT - COLLECTION FEE - \$30.00
R.E. TAX &/OR INSURANCE PAYMENTS (WHEN THE BORROWER FAILS TO PAY) - \$50.00
LOAN COLLECTION FEE - \$150.00
FAXED MORTGAGE PAYOFF FEE - \$10.00
APPRAISAL FEE - ACTUAL COST TO BANK OF "OUTSIDE APPRAISAL"
IN-HOUSE EVALUATION FEE - \$150.00 PER EVALUATION
PAYMENT BOOK REPLACEMENT CHARGE - \$5.00
REISSUE MORTGAGE RELEASE - \$25.00

SAFE DEPOSIT BOX RATES

-ALL RATES ARE PER YEAR

(AT MOWEAQUA ONLY)

BOX RENT	3" X 5" BOX - \$15.00	3" X 10" BOX - \$25.00	6" X 10" BOX = \$40.00
	5" X 5" BOX - \$20.00	5" X 10" BOX - \$40.00	9" X 10" BOX = \$65.00
	10" X 10" BOX - \$65.00		5" X 15" BOX = \$50.00
LOST SAFE DEPOSIT BOX KEY	- \$15.00		
DRILL BOX & REPLACE LOCK	- ACTUAL COST TO BANK		

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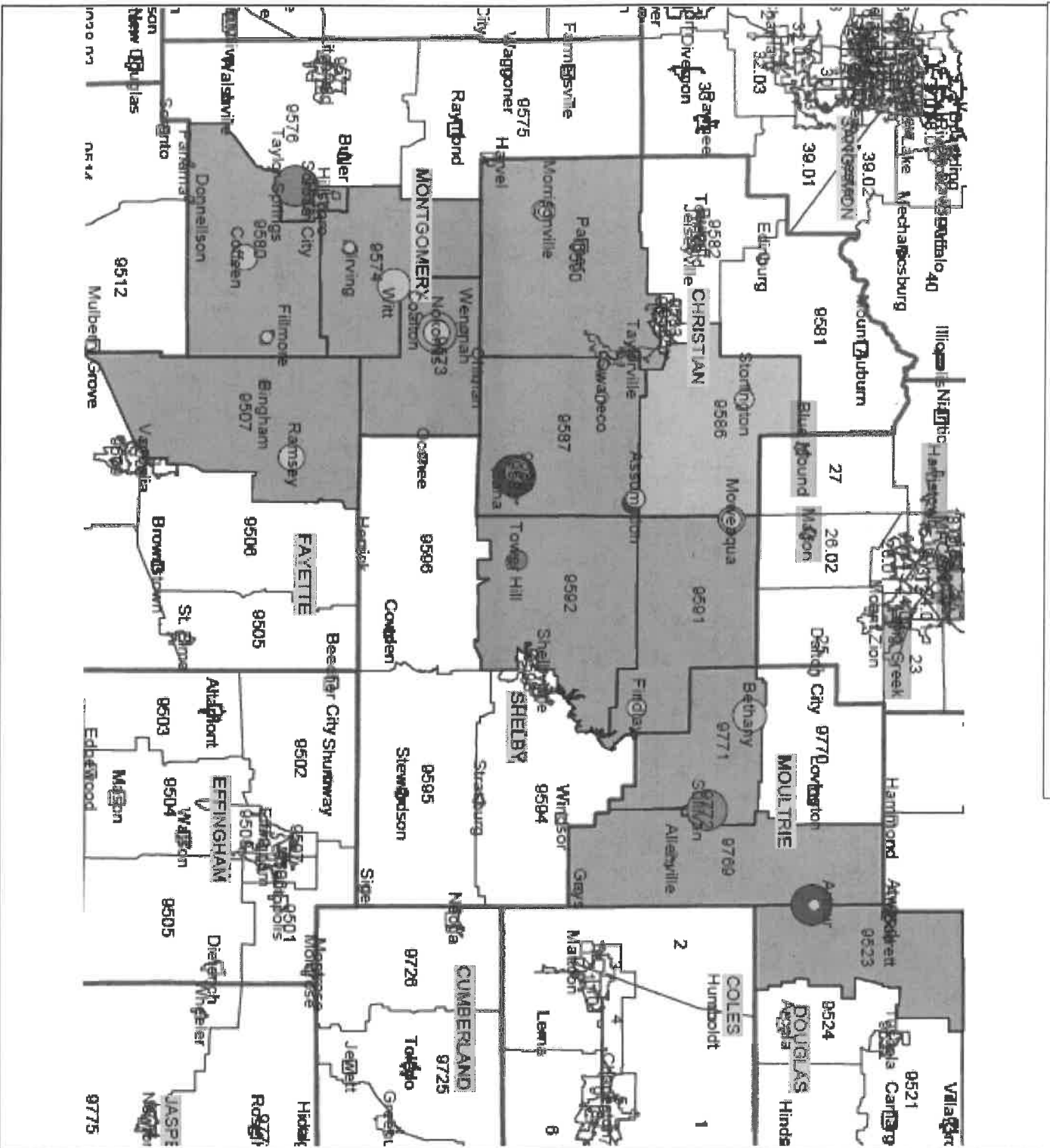
SCHEDULE OF FEES & CHARGES CONTINUED

8/10/2023

OTHER FEES

INCOMING & OUTGOING CHECK COLLECTING FEE - \$30.00
FEE FOR CHECKING ACCOUNTS SENT FOR COLLECTION - \$50.00
CHECK CASHING FEE - \$5.00 FEE PER CHECK TO CASH ANY APPROVED CHECKS UNDER \$1,000 AND
\$10.00 FOR CHECKS \$1000 OR MORE FOR CUSTOMERS WHO DO NOT HAVE AN ACTIVE
DEPOSIT ACCOUNT WITH US. AN ACTIVE ACCOUNT REQUIRES A MINIMUM \$50.00
DEPOSIT ACCOUNT BALANCE WITH US.
COIN COUNTING FEE (CHARGE NON-CUSTOMERS) - 5%
CASHIER'S CHECKS - \$3.00 PER CHECK
MONEY ORDER FEE - \$2.00 PER CHECK
TAX-FREE "ROLLOVER" ESCROW FEE - \$200.00
LOCKABLE NIGHT DEPOSIT BAG - ONE TIME FEE OF \$25.00
- REPLACEMENT LOCK \$10.00
PHOTO COPIES - \$.25 FOR THE FIRST COPY, EACH ADDITIONAL SIDE IS \$.10
AUTO LICENSE STICKER FEE - \$5.00
AMORTIZATION SCHEDULE - \$4.00
DOMESTIC WIRE TRANSFER - OUTGOING \$20.00 INCOMING \$10.00
FOREIGN WIRE TRANSFER - OUTGOING \$45.00 INCOMING \$25.00
FAX - OUTGOING: \$3.00 1ST PAGE, \$1.00 EACH ADDITIONAL PAGE
INCOMING: \$1.00 1ST PAGE, \$0.50 EACH ADDITIONAL PAGE
LETTER OF CREDIT - \$100.00
RESEARCH FEE - \$30.00 PER HOUR
ACCOUNT PRINTOUT - \$5.00
STATEMENT RECONCILMENT - \$10.00 PER HOUR (MAXIMUM 3 PRIOR MONTHS)
ATM FEE (NON DEPOSITOR) - \$3.00
ATM ACCESS FEE (WITHDRAWALS MADE AT OTHER THAN OUR ATMS) - \$1.00
LEVIES & GARNISHMENTS - \$50.00
DEBIT CARD REPLACEMENT - \$10.00

Community Reinvestment Act – 25.43(a)(6) – Map of facility-based assessment area



Community Reinvestment Act 25.43(b)(3)

FIRST NATIONAL BANK OF NOKOMIS

LOAN TO DEPOSIT RATIO

REPORTED ON A QUARTERLY

BASIS FOR THE PRIOR CALENDAR YEAR

12/31/2022	52.99%	3/31/2023	49.92%	6/30/2023	52.26%	9/30/2023	54.19%
12/31/2023	56.09%	3/31/2024	57.40%	6/30/2024		9/30/2024	
12/31/2024		3/31/2025		6/30/2025		9/30/2025	
12/31/2025		3/31/2026		6/30/2026		9/30/2026	
12/31/2026		3/31/2027		6/30/2027		9/30/2027	