



## **PUBLIC DISCLOSURE**

December 3, 2018

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

The Fisher National Bank  
Charter Number 14757

102 East Division Street  
Fisher, IL 61843

Office of the Comptroller of the Currency

3001 Research Road, Suite E2  
Champaign, IL 61822-1089

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

## Table of Contents

<b>OVERALL CRA RATING .....</b>	<b>3</b>
<b>DEFINITIONS AND COMMON ABBREVIATIONS .....</b>	<b>4</b>
<b>DESCRIPTION OF INSTITUTION .....</b>	<b>8</b>
<b>SCOPE OF THE EVALUATION.....</b>	<b>9</b>
<b>DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW .....</b>	<b>10</b>
<b>CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS.....</b>	<b>11</b>
<b>LENDING TEST .....</b>	<b>11</b>
<b>APPENDIX A: SCOPE OF EXAMINATION.....</b>	<b>A-1</b>
<b>APPENDIX B: COMMUNITY PROFILES FOR FULL-SCOPE AREAS.....</b>	<b>B-1</b>
<b>APPENDIX C: TABLES OF PERFORMANCE DATA .....</b>	<b>C-1</b>

## **Overall CRA Rating**

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

- Lending to borrowers of different incomes is reasonable. The borrower distribution criteria carried significant weight in our analysis.
- Geographic distribution is reasonable.

## Definitions and Common Abbreviations

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

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

**Aggregate Lending:** The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

**Census Tract (CT):** A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. Census tracts generally have a population between 1,200 and 8,000 people, with an optimal size of 4,000 people. Their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

**Community Development:** Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas; or loans, investments, and services that support, enable or facilitate projects or activities under HUD Neighborhood Stabilization Program criteria that benefit low-, moderate-, and middle-income individuals and geographies in the bank's assessment area(s) or outside the assessment area(s) provided the bank has adequately addressed the community development needs of its assessment area(s).

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

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

vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

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

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

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

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

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

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

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

**Low-Income:** Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

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

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

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

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

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

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

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

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

**Other Products:** Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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

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

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

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

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

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

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



## Description of Institution

The Fisher National Bank (FNB or the bank) is a \$123 million intrastate bank with a main office in Fisher, IL and one branch location in Mahomet, IL. The bank is a wholly owned subsidiary of Fisher Bancorp, Inc., a one-bank holding company located in Fisher, IL. The bank has two automated teller machines (ATMs), neither of which accepts deposits. The bank also has a loan production office (LPO) known as FNB Mortgage Solution and a deposit production office (DPO) located in south Champaign, IL. FNB's assessment area (AA) consists of all 44 census tracts (CTs) in Champaign County, IL and one CT in Piatt County, IL. Both counties are in the Champaign/Urbana Illinois Metropolitan Statistical Area #16580.

FNB is a full service bank that offers conventional deposit and loan products. In addition, the bank offers online and mobile banking. No affiliate data was utilized in this analysis. There have been no mergers or acquisitions affecting the bank's CRA performance since the last evaluation.

As of December 31, 2017, FNB's gross loan portfolio totaled \$97 million, or 79 percent of total assets. Tier 1 capital is \$15 million. The following table represents the loan portfolio mix:

<b>Loan Portfolio Summary by Loan Product</b>	
<b>Loan Category</b>	<b>% of Outstanding Dollars</b>
Home loans, including Multi-Family	60.6%
Business loans, including Commercial RE	21.3%
Farm loans, including Farm Land	14.1%
Consumer loans	4.0%

*Source: December 31, 2017 Uniform Bank Performance Report (UBPR)*

There are no known impediments limiting FNB's ability to help meet the credit needs of its local community, including those of low- and moderate-income (LMI) families and neighborhoods. FNB's business strategy focuses on increasing business, farm, and residential mortgage loans both inside and outside of its assessment area (AA). FNB's deposit market share in the Champaign/Urbana MSA AA at 1.8 percent, ranks 13th out of 30 banks in the AA. FNB received a "Satisfactory" rating during the September 15, 2014 evaluation.



## **Scope of the Evaluation**

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

We evaluated FNB's CRA performance using Small Bank examination procedures. We reviewed the bank's record of meeting the credit needs of its AA through lending activities. The evaluation period for this review is from January 1, 2015, to December 31, 2017. We sampled primary product loans from this period for the lending test. Based on both the number and dollar volume of loan origination data supplied by the bank, FNB's primary lending product is home mortgage loans.

For analysis purposes, we compared the bank's lending performance with demographic data from the 2010 United States (U.S.) Census, the 2015 American Community Survey (ACS) U.S. Census, 2016 and 2017 Dun and Bradstreet (D & B) Business Geodemographic data, and aggregate Home Mortgage Disclosure Act (HMDA) data from 2016 and 2017. The income designation of some CTs in the AA changed in 2017, based on the 2015 ACS. Therefore, we reviewed the 2015 and 2016 loan samples separately from the 2017 loan samples.

Refer to the table in Appendix A for more information on the scope of the review.

### **Data Integrity**

As part of our ongoing supervision of FNB, we tested the accuracy of the bank's 2015, 2016, and 2017 HMDA-LAR reports. Our testing found no substantive inaccuracies in the data. Therefore, we concluded that the HMDA information could be relied upon for this evaluation.

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

A full-scope review of the bank's AA in Champaign and Piatt Counties IL was performed. FNB has no additional assessment areas.

*Refer to the table in appendix A for more information.*

### **Ratings**

The bank's overall rating is based on those areas that received full-scope reviews.

## **Discriminatory or Other Illegal Credit Practices Review**

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

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

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

## Conclusions with Respect to Performance Tests

### LENDING TEST

FNB's performance under the lending test is satisfactory. Lending to borrowers of different incomes and geographic distributions are reasonable. These distribution criteria weighed heavily on the overall lending conclusion.

#### Loan-to-Deposit Ratio

The loan-to-deposit ratio is more than reasonable given the institution's size, financial condition, AA credit needs, and performance context data. The loan-to-deposit ratio averaged 89.2 percent over the past 14 quarters. The timeframe used for this calculation represents the first quarter-end after the start of the last CRA evaluation through December 31, 2017.

Over the past 14 quarters, the bank's highest loan-to-deposit ratio was 94.2 percent and the lowest was 85.8 percent. The bank's loan-to-deposit ratio is above the average of seven similarly situated banks headquartered within its AA. We reviewed the loan-to-deposit ratio for all banks in the bank's AA with total assets from \$94 million to \$226 million. This group of seven similarly situated banks averaged a loan-to-deposit ratio of 74.5 percent.

#### Lending in Assessment Area

A substantial majority of primary loan products, by both number and dollar, originated to borrowers within the AA. Our sample showed 85.1 percent of the total number and 87.7 percent of the total dollar volume of home mortgage loans were originated within the AA.

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2015	184	90.6	19	9.4	203	21,892	91.6	2,007	8.4	23,899
2016	185	82.6	39	17.4	224	27,257	85.0	4,815	15.0	32,072
2017	158	82.3	34	17.7	192	22,719	87.4	3,278	12.6	25,997
<b>Total</b>	<b>527</b>	<b>85.1</b>	<b>92</b>	<b>14.9</b>	<b>619</b>	<b>71,868</b>	<b>87.7</b>	<b>10,100</b>	<b>12.3</b>	<b>81,968</b>

## **Distribution of Loans by Income Level of the Borrower**

The bank's borrower distribution of home mortgage loans is reasonable among families of different income levels. Both analyses below had conclusions of reasonable.

Our conclusions consider demographic information within the AA. Families living below poverty level within the AA is 10.4 percent. With median housing costs of \$137,958 and median family income of \$70,462, it would be difficult for these families to qualify for home ownership.

FNB's borrower distribution of home mortgage loans originated in 2015 and 2016 is reasonable. FNB's performance to moderate-income borrowers is reasonable, as the percentage of loans to moderate-income borrowers is in line with the percentage of moderate-income borrowers in the AA and the aggregate lending percentages. Performance to low-income borrowers is also reasonable, as the bank's lending to low-income families is in line with aggregate lending. Both the bank's and aggregate percentages are below the percentage of low-income borrowers in the AA. This is related to the level of housing costs and the poverty level within the AA.

FNB's borrower distribution of home mortgage loans in 2017 is reasonable. The bank's performance to moderate-income families is reasonable, as the percentage of loans to moderate-income borrowers is slightly higher than the percentage of moderate-income families and slightly lower than the aggregate lending percentage. The bank's performance of lending to low income families is poor, as the bank's percentage of loans to low-incomes families is below the percentage of low-income families and aggregate lending percentages. We weighed the moderate-income performance heavier, after determining the difficulty that low-income families have obtaining a home loan in the AA considering the median housing costs.

*Refer to Tables P in appendix C for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.*

## **Geographic Distribution of Loans**

FNB's overall geographic distribution of home mortgage loans reflects reasonable dispersion among different income tracts throughout the AA.

We reviewed summary reports and maps, and analyzed FNB's home mortgage lending activity over the evaluation period to identify any gaps in the geographic distribution of loans. We did not identify any unexplained conspicuous gaps.

Our conclusions consider the location of bank facilities, the level of competition and poverty levels within the AA's LMI geographies. There are low-income geographies near the bank's LPO/DPO in southern Champaign. However, there are no facilities near the moderate-income geographies located in Rantoul and northern Champaign and Urbana. Competition in the AA is high with 30 different financial institutions having

banking facilities in the area. There are 20 banking facilities in or within 1 mile of the moderate-income geographies. The poverty level within the LMI geographies is high, as 44.0 percent of families in these areas are living below the poverty level.

FNB's geographic distribution of home mortgage loans in 2015 through 2016 is reasonable. The percentage of loans in low-income geographies is excellent and exceeds the percentage of owner-occupied housing units and aggregate lending percentages in these geographies. The percentage of loans in moderate-income geographies is poor and is below the percentage of owner-occupied housing units and aggregate lending in these geographies.

FNB's geographic distribution of home mortgage loans in 2017 is reasonable. FNB's performance in low-income geographies was reasonable, even though the percentage of loans made to these census tracts is below the percentage of owner-occupied housing units and aggregate lending percentages. FNB's performance in moderate-income census tracts is reasonable when considering the location of moderate-income tracts and the competition to serve these geographies. FNB did rank as 40th among 102 lenders within these moderate-income geographies. The percentage of loans in these geographies is below both the percentage of owner-occupied housing units and aggregate lending percentages.

*Refer to Tables O in appendix C for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.*

### **Responses to Complaints**

FNB did not receive any complaints regarding its CRA performance during the assessment 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 metropolitan and nonmetropolitan areas that received comprehensive examination review (designated by the term "full-scope") and those that received a less comprehensive review (designated by the term "limited-scope").

<b>Time Period Reviewed</b>	January 1, 2015 – December 31, 2017	
<b>Financial Institution</b>	<b>Products Reviewed</b>	
The Fisher National Bank, Fisher, IL	Home Mortgage Loans	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
N/A	N/A	N/A
<b>List of Assessment Areas and Type of Examination</b>		
<b>Assessment Area</b>	<b>Type of Exam</b>	<b>Other Information</b>
Champaign County, IL (Champaign/Urbana MSA #16580 – all 44 CTs) Piatt County, IL (Champaign/Urbana MSA #16580 – CT #9545)	Full-Scope	

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

Table A – Demographic Information of the Assessment Area – 2015/2016						
Assessment Area: Fisher						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	44	13.6	18.2	43.2	20.5	4.5
Population by Geography	205,663	11.4	15.0	49.8	19.5	4.3
Housing Units by Geography	87,829	11.6	16.1	52.2	17.8	2.3
Owner-Occupied Units by Geography	45,049	2.3	11.1	62.9	23.7	0.0
Occupied Rental Units by Geography	34,586	21.6	21.8	39.3	12.3	5.1
Vacant Units by Geography	8,194	20.8	19.6	48.4	8.2	3.0
Businesses by Geography	9,577	11.3	18.3	46.4	23.1	0.9
Farms by Geography	641	2.0	5.0	83.5	9.5	0.0
Family Distribution by Income Level	44,504	21.4	17.3	21.2	40.1	0.0
Household Distribution by Income Level	79,635	27.1	15.0	15.7	42.3	0.0
Median Family Income MSA - 16580 Champaign-Urbana, IL MSA		\$65,521	Median Housing Value			\$133,412
			Median Gross Rent			\$747
			Families Below Poverty Level			9.5%

*Source: 2010 U.S. Census and 2016 D&B Data; Due to rounding, totals may not equal 100.0; (\*) The NA category consists of geographies that have not been assigned an income classification.*



**Table A – Demographic Information of the Assessment Area - 2017**

**Assessment Area: Fisher**

<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	44	18.2	15.9	40.9	20.5	4.5
Population by Geography	210,095	14.0	16.4	44.7	19.6	5.3
Housing Units by Geography	90,929	14.8	17.2	47.9	18.3	1.9
Owner-Occupied Units by Geography	45,361	5.3	11.8	58.9	23.9	0.1
Occupied Rental Units by Geography	36,270	25.2	22.9	35.2	12.7	4.0
Vacant Units by Geography	9,298	20.2	21.5	43.1	13.1	2.2
Businesses by Geography	9,713	10.8	19.8	42.0	24.5	2.9
Farms by Geography	669	3.1	5.8	72.5	18.4	0.1
Family Distribution by Income Level	43,762	22.3	16.4	20.5	40.8	0.0
Household Distribution by Income Level	81,631	28.5	14.5	15.1	41.9	0.0
Median Family Income MSA - 16580 Champaign-Urbana, IL MSA		\$70,462	Median Housing Value			\$137,958
			Median Gross Rent			\$837
			Families Below Poverty Level			10.4%

*Source: 2015 ACS Census and 2017 D&B Data; Due to rounding, totals may not equal 100.0; (\*) The NA category consists of geographies that have not been assigned an income classification.*

The AA consists of all 44 CTs in Champaign County, IL and one CT (#9545) in Piatt County, IL. Both counties are within the Champaign/Urbana, Illinois Metropolitan Statistical Area #16580. The AA is located in central IL, approximately 129 miles south of Chicago, IL.

In 2015-2016 there were six low-income CTs and eight moderate-income CTs in the AA. In 2017 there were eight low-income and seven moderate-income CTs in the AA. The 2015 ACS updated median family income, and changed the income designations of several CTs in the AA for 2017. Between 2016 and 2017, four middle-income CTs became moderate-income, three moderate-income CTs became low-income, one moderate-income CT became N/A, and one low-income CT became moderate-income.

Competition in the AA comes from 30 FDIC-insured depository institutions. As of June 30, 2017, FNB's deposits in the AA totaled \$100 million, which is 1.8 percent of the total deposits within the market. FNB's deposit market share ranks 13th out of 30 depository institutions. The top depository institution accounts for 39.0 percent of total deposits in the AA.

### Employment and Economic Factors

According to the Bureau of Labor Statistics, unemployment in the AA (Champaign County) was 3.7 percent in December 2017, which is decreased from a peak of 5.3 percent in 2015. Unemployment in Piatt County was 3.7 percent in December 2017, which is decreased from a peak of 5.2 percent in 2015. The state and national unemployment rates were 4.7 and 4.1 percent, respectively, in December 2017. Similarly, the state and national unemployment rates have fallen from 6.0 percent and 4.9 percent, respectively, in 2015.

Industries driving the local economy include services and retail trade. The largest employer in the AA is the University of Illinois with 13,857 employees. The next largest is Carle with 6,386 employees. The other two employers with more than 1,000 employees in the AA are Champaign Unit 4 School District and Kraft Heinz. There are ten employees in the AA with over 500 employees concentrated in county/city governments, healthcare, and grocery services. Farming also provides a major contribution to the local economy.

### Families

The percentage of families in the AA living below the poverty level based on the 2015 ACS U.S. Census is 10.4 percent, which is up from a high of 9.5 percent based on the 2010 Census. Median family income is \$70,462. Families living in the AA are 22.3 percent low-income and 16.4 percent moderate-income.

### Housing

Only 32.0 percent of total housing units in the AA are in the LMI geographies. According to the 2015 ACS U.S. Census, 5.3 percent of the owner-occupied housing units are in low-income CTs and 11.8 percent of owner-occupied housing units are in moderate-income CTs. Vacant housing in low- and moderate-income CTs is 20.2 percent and 21.5 percent respectively. The median age of housing units in the AA is 43 years.

### Community Contact

We performed one community contact with a local affordable housing organization. The contact noted that FNB offered to provide financing on a housing project, but the project fell through. Opportunities for involvement by local financial institutions include investment in tax credits, participation with Habitat for Humanity, and financing for housing project construction loans.

## Appendix C: Tables of Performance Data

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### Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan areas 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 Examination). For purposes of reviewing the lending test tables, the following are applicable: (1) purchased loans are treated as originations/purchases; (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area. Deposit data is compiled by the FDIC and is available as of June 30<sup>th</sup> of each year. Tables without data are not included in this PE. Tables are identified by both letters and numbers, which results from how they are generated in supervisory analytical systems.

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

- Table O. Assessment Area Distribution of Home Mortgage 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 owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage 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 families by income level in each MA/assessment area. The table also presents aggregate peer data for the years the data is available.
- 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 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) throughout those geographies. Because small business data is 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 Revenues** – Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. The table also presents aggregate peer data for the years the data is available.

**Table O : Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** **2015/2016**

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Fisher	184	21,892	100.0	5,733	2.3	4.9	3.1	11.1	3.3	9.0	62.9	82.1	61.8	23.7	9.8	25.7	0.0	0.0	0.3

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

**Table O : Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** **2017**

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Fisher	158	22,719	100.0	5,114	5.3	3.8	5.6	11.8	3.2	11.6	58.9	72.8	60.0	23.9	20.3	22.5	0.1	0.0	0.4

Source: 2015 ACS Census; 01/01/2017 - 12/31/2017 Bank Data, 2 Due to rounding, totals may not equal 100.0

**Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower – 2015/2016**

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Fisher	184	21,892	100.0	5,733	21.4	8.2	8.3	17.3	17.4	17.4	21.2	20.7	22.0	40.1	37.0	36.3

Source: 2010 U.S. Census; 01/01/2015 - 12/31/2016 Bank Data, 2015 and 2016 HMDA Aggregate Data. "--" data not available. Due to rounding, totals may not equal 100.0

**Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower - 2017**

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Fisher	158	22,719	100.0	5,114	22.3	5.7	7.4	16.4	16.5	17.0	20.5	17.7	21.7	40.8	39.2	38.1

Source: 2015 ACS Census; 01/01/2017 - 12/31/2017 Bank Data, 2017 HMDA Aggregate Data. "--" data not available. Due to rounding, totals may not equal 100.0