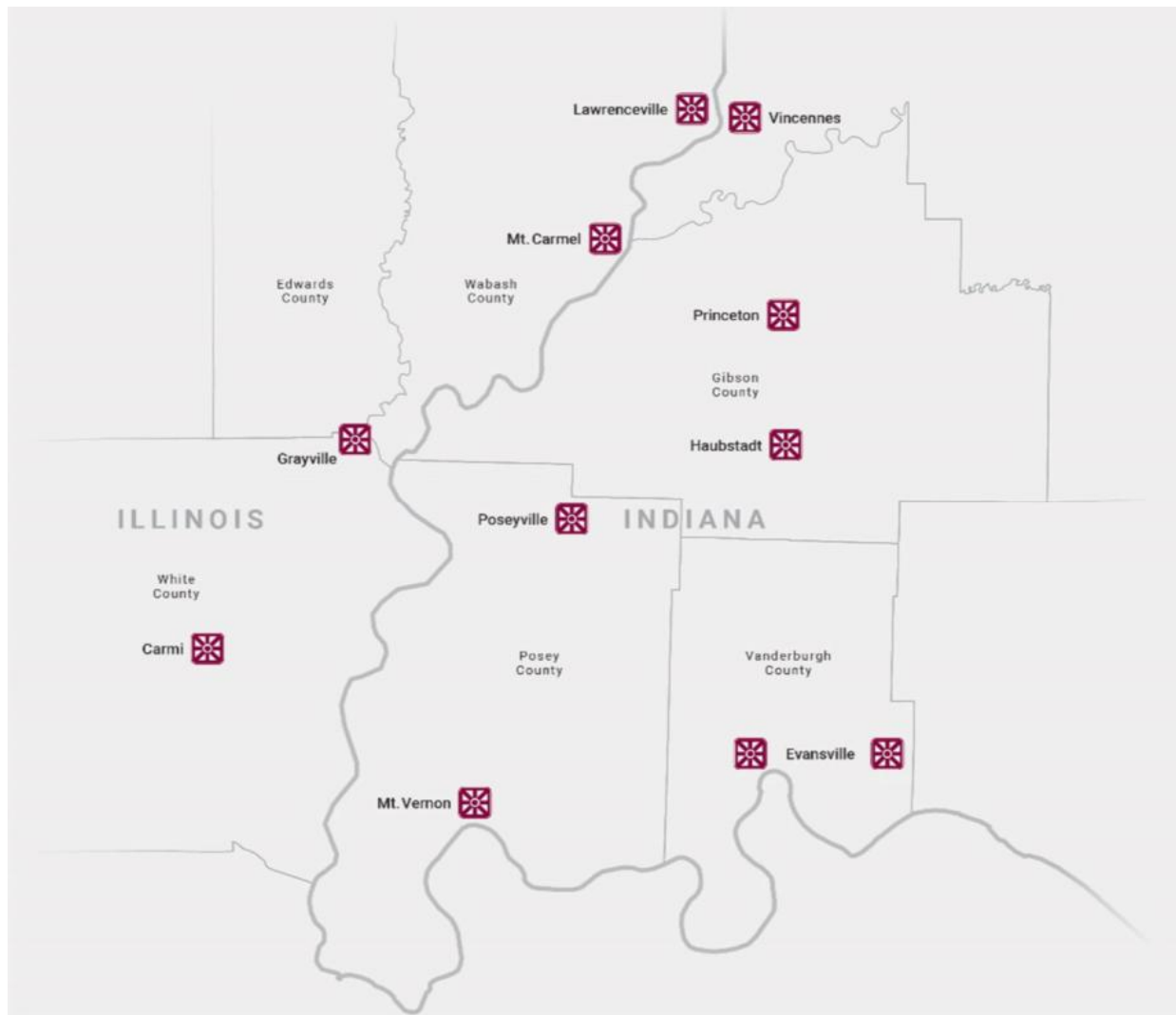




FIRST BANK

*Community Reinvestment Act Public File
As of April 1, 2026*



Our Vision . . . “To create unexpected and tailored solutions that drive success.”

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PUBLIC DISCLOSURE	

Public Comments

First Bank (Bank) is committed to serving the needs of the communities within our footprint; and we consider it both an honor and obligation to be that Bank whom these communities consider when there is a need. The Bank welcomes feedback from the communities we serve, and we have an obligation to share any comments or complaints in the Community Reinvestment Act Public File.

The branches within our served communities have files of thank you notes and courtesy letters of gratitude for employees who have given their time and/or for the bank's donation to an important cause within that community. These files can be shared with the public upon request.

If a complaint/comment is received, it will be added to the CRA Public File and retained for 2 years. As of the last CRA exam in January 2026, the Bank has not received any complaints regarding community reinvestment.

OCC Public Disclosure

Refer to Exhibit A for a copy of the Bank's most recent OCC Public Disclosure of the Community Reinvestment Act (CRA) Performance Evaluation as of January 20,2026 on file.

Below is the Bank's overall CRA rating per the January 20, 2026 OCC Public Disclosure.

Institution's CRA Rating: This institution is rated satisfactory

The lending test is rated: Satisfactory

The community development test is rated: Satisfactory

Branch and ITM (Virtual Teller) Locations

First National Bank of Carmi - Carmi Downtown - Corporate Office

201. E. Main St.
Carmi, IL 62821
(618) 382-4118
Census Tract #9580

Opened January 1, 1894
Full Service ITM/VT On-site

West Carmi Branch

1206 W. Main St.
Carmi, IL 62821
(618) 382-3195
Census Tract #9581

Opened May 15, 1990
2 Full Service ITM/VT on site

Grayville Branch

102 S. Court St.
Grayville, IL 62844
(618) 375-2200
Census Tract #9582

Opened September 15, 1996
Full Service ITM/VT On-site

Mount Carmel Branch

601 N. Market St.
Mount Carmel, IL 62863
(618) 263-3833
Census Tract #9574

Purchased July 12, 2002
Full Service ITM/VT On-site

Lawrenceville Branch

2201 James St.
Lawrenceville, IN 62439
(618) 943-1038
Census Tract #8811

Purchased November 30, 2020
Full Service ITM/VT On-site

Mount Vernon Branch

450 Southwind Plaza
Mount Vernon, IN 47620
(812) 838-8404
Census Tract #0407

Opened August 29, 2005
Full Service ITM/VT On-site

Branch and ITM (Virtual Teller) Locations

Poseyville Branch

6090 Frontage Rd.
Poseyville, IN 47633
(812) 874-1900
Census Tract #0401

Opened September 4, 2007
Full Service ITM/VT On-site

Haubstadt Branch

101 E State Rd.
Haubstadt, IN 47639
(812) 768-0000
Census Tract #0502.02

Purchased November 30, 2020
Full Service ITM/VT On-site

Princeton Branch

2820 W. Broadway
Princeton, IN 47670
(812) 386-8463
Census Tract #0504.02

Opened October 6, 2008
Full Service ITM/VT On-site

Vincennes Branch

1231 Hart St.
Vincennes, IN 47591
(812) 882-5560
Census Tract #9556

Purchased November 30, 2020
Full Service ITM/VT On-site

Eagle Crest Branch

7500 Eagle Crest Blvd.
Evansville, IN 47715
(812) 401-8404
Census Tract #0038.03

Opened January 3, 2011
Full Service ITM/VT On-site

Red Bank Branch

111 S Red Bank Rd.
Evansville, IN 47712
(812) 266-2600
Census Tract #0104.04

Opened June 2012
Full Service ITM/VT On-site

Available Services by Location - Carmi Downtown

Branch Location:	201 E. Main St. Carmi, IL 62821	
Lobby Hours:	Monday - Friday	8:30 a.m. to 4:00 p.m. Central
Virtual Teller Hours*:	Monday - Sunday	24/7
Virtual Teller Video Chat Hours:	Monday - Friday	8:00 a.m. to 4:00 p.m. Central

*Downtown, Grayville, Princeton, & Red Bank branches only have Virtual Teller for drive-thrus.

Deposit Products Available

Deposit products are the same for all First bank locations. Service charges are the same for all locations and are listed separately at the end of this location section.

First Essential checking	Regular Business savings
First Interest checking	Student savings
First Advantage checking	Health Savings accounts
Basic Business checking	Christmas Club accounts
Small Business checking	Main Street Money Market
Interest Business checking	Certificates of Deposits (CD)
Business Analysis checking	Business Certificates of Deposits
Regular savings	Individual Retirement Accounts (IRA)

Loan Products Available

Loan fees are the same for all locations and are listed separately after the transaction fee schedule.

Consumer installment loans	Commercial real estate loans
Residential real estate loans	Equipment loans
Home equity loans	Farm real estate loans
Home improvement loans	Agriculture Equipment loans
Letters of Credit loans	Community development loans
Credit Cards	Operating Lines of Credit
Small Business Administration loans	Construction Loans

Safe Deposit Boxes Available & Fees

3 x 5	16.62/yr.
5 x 5	28.71/yr.
3 x 10	22.27/yr.
5 x 10	\$50.11/yr.
10 x 10	\$79.92/yr.

Night Deposit Drop Box Available

Available Services by Location - Carmi West Branch

Branch Location:	1206 W. Main St. Carmi, IL 62821	
Lobby Hours:	Monday - Thursday	8:30 a.m. to 4:00 p.m. Central
	Friday	8:30 a.m. to 5:00 p.m. Central
Drive-thru Hours:	Monday - Thursday	8:00 a.m. to 4:00 p.m. Central
	Friday	8:00 a.m. to 5:00 p.m. Central
	Saturday	9:00 a.m. to 12:00 p.m. Central
Virtual Teller Hours:	Monday - Sunday	24/7
Virtual Teller Video Chat Hours:	Monday - Friday	8:00 a.m. to 4:00 p.m. Central

Deposit Products Available

Deposit products are the same for all First bank locations. Service charges are the same for all locations and are listed separately at the end of this location section.

First Essential checking	Regular Business savings
First Interest checking	Student savings
First Advantage checking	Health Savings accounts
Basic Business checking	Christmas Club accounts
Small Business checking	Main Street Money Market
Interest Business checking	Certificates of Deposits (CD)
Business Analysis checking	Business Certificates of Deposits
Regular savings	Individual Retirement Accounts (IRA)

Loan Products Available

Loan fees are the same for all locations and are listed separately after the transaction fee schedule.

Consumer installment loans	Credit Cards
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Note: All other loan type requests are referred to First Bank's online applications or to the 201 E. Main St. Carmi Downtown location.

Safe Deposit Boxes Available & Fees

Safe deposit boxes are not currently available for the location.

Night Deposit Drop Box Available

Available Services by Location - Grayville Branch

Branch Location:	102 S. Court St. Grayville, IL 62844	
Lobby Hours:	Monday - Friday	12:00 p.m. to 4:00 p.m. Central
Virtual Teller Hours*:	Monday - Sunday	24/7
Virtual Teller Video Chat Hours:	Monday - Friday	8:00 a.m. to 4:00 p.m. Central

*Downtown, Grayville, Princeton, & Red Bank branches only have Virtual Teller for drive-thrus.

Deposit Products Available

Deposit products are the same for all First bank locations. Service charges are the same for all locations and are listed separately at the end of this location section.

First Essential checking	Regular Business savings
First Interest checking	Student savings
First Advantage checking	Health Savings accounts
Basic Business checking	Christmas Club accounts
Small Business checking	Main Street Money Market
Interest Business checking	Certificates of Deposits (CD)
Business Analysis checking	Business Certificates of Deposits
Regular savings	Individual Retirement Accounts (IRA)

Loan Products Available

Loan fees are the same for all locations and are listed separately after the transaction fee schedule.

Consumer installment loans	Commercial real estate loans
Residential real estate loans	Equipment loans
Home equity loans	Farm real estate loans
Home improvement loans	Agriculture Equipment loans
Letters of Credit loans	Community development loans
Credit Cards	Operating Lines of Credit
Small Business Administration loans	Construction Loans

Safe Deposit Boxes Available & Fees

3 x 10	\$33.12/yr.
5 x 10	\$50.11/yr.

Night Deposit Drop Box Available

Available Services by Location - Mount Carmel Branch

Branch Location:	601 N. Market St. Mount Carmel, IL 62863	
Lobby Hours:	Monday - Thursday	8:30 a.m. to 4:00 p.m. Central
	Friday	8:30 a.m. to 5:00 p.m. Central
Drive-thru Hours:	Monday - Thursday	8:00 a.m. to 4:00 p.m. Central
	Friday	8:00 a.m. to 5:00 p.m. Central
	Saturday	9:00 a.m. to 12:00 p.m. Central
Virtual Teller Hours:	Monday - Sunday	24/7
Virtual Teller	Monday - Friday	8:00 a.m. to 4:00 p.m. Central
Video Chat Hours:		

Deposit Products Available

Deposit products are the same for all First bank locations. Service charges are the same for all locations and are listed separately at the end of this location section.

First Essential checking	Regular Business savings
First Interest checking	Student savings
First Advantage checking	Health Savings accounts
Basic Business checking	Christmas Club accounts
Small Business checking	Main Street Money Market
Interest Business checking	Certificates of Deposits (CD)
Business Analysis checking	Business Certificates of Deposits
Regular savings	Individual Retirement Accounts (IRA)

Loan Products Available

Loan fees are the same for all locations and are listed separately after the transaction fee schedule.

Consumer installment loans	Commercial real estate loans
Residential real estate loans	Equipment loans
Home equity loans	Farm real estate loans
Home improvement loans	Agriculture Equipment loans
Letters of Credit loans	Community development loans
Credit Cards	Operating Lines of Credit
Small Business Administration loans	Construction Loans

Safe Deposit Boxes Available & Fees

3 x 5 \$16.62/yr.	5 x 10 \$50.11/yr.
5 x 5 \$28.71/yr.	6 x 10 \$55.12/yr.
3 x 10 \$44.54/yr.	10 x 10 \$79.92/yr.
4 x 10 \$47.12/yr.	

Night Deposit Drop Box Available

Available Services by Location - Lawrenceville Branch

Branch Location:	2201 James St. Lawrenceville, IL 62439	
Lobby Hours:	Monday - Friday	8:00 a.m. to 4:00 p.m. Central
	Closed Daily	1:00 p.m. to 2:00 p.m. Central
Drive-thru Hours:	Monday - Friday	8:00 a.m. to 4:00 p.m. Central
	Closed Daily	1:00 p.m. to 2:00 p.m. Central
Virtual Teller Hours:	Monday - Sunday	24/7
Virtual Teller Video Chat Hours:	Monday - Friday	8:00 a.m. to 4:00 p.m. Central

Deposit Products Available

Deposit products are the same for all First bank locations. Service charges are the same for all locations and are listed separately at the end of this location section.

First Essential checking	Regular Business savings
First Interest checking	Student savings
First Advantage checking	Health Savings accounts
Basic Business checking	Christmas Club accounts
Small Business checking	Main Street Money Market
Interest Business checking	Certificates of Deposits (CD)
Business Analysis checking	Business Certificates of Deposits
Regular savings	Individual Retirement Accounts (IRA)

Loan Products Available

Loan fees are the same for all locations and are listed separately after the transaction fee schedule.

Consumer installment loans	Commercial real estate loans
Residential real estate loans	Equipment loans
Home equity loans	Farm real estate loans
Home improvement loans	Agriculture Equipment loans
Letters of Credit loans	Community development loans
Credit Cards	Operating Lines of Credit
Small Business Administration loans	Construction Loans

Safe Deposit Boxes Available & Fees

3 x 5	\$16.62/yr.
5 x 10	\$50.11/yr.
10 x 10	\$60.00/yr.

Night Deposit Drop Box Available

Available Services by Location - Mount Vernon Branch

Branch Location:	450 Southwind Plaza Mount Vernon, IN 47620	
Lobby Hours:	Monday - Thursday	8:30 a.m. to 4:00 p.m. Central
	Friday	8:30 a.m. to 5:00 p.m. Central
Drive-thru Hours:	Monday - Thursday	8:30 a.m. to 4:00 p.m. Central
	Friday	8:30 a.m. to 5:00 p.m. Central
Virtual Teller Hours:	Monday - Sunday	24/7
Virtual Teller Video Chat Hours:	Monday - Friday	8:00 a.m. to 4:00 p.m. Central

Deposit Products Available

Deposit products are the same for all First bank locations. Service charges are the same for all locations and are listed separately at the end of this location section.

First Essential checking	Regular Business savings
First Interest checking	Student savings
First Advantage checking	Health Savings accounts
Basic Business checking	Christmas Club accounts
Small Business checking	Main Street Money Market
Interest Business checking	Certificates of Deposits (CD)
Business Analysis checking	Business Certificates of Deposits
Regular savings	Individual Retirement Accounts (IRA)

Loan Products Available

Loan fees are the same for all locations and are listed separately after the transaction fee schedule.

Consumer installment loans	Commercial real estate loans
Residential real estate loans	Equipment loans
Home equity loans	Farm real estate loans
Home improvement loans	Agriculture Equipment loans
Letters of Credit loans	Community development loans
Credit Cards	Operating Lines of Credit
Small Business Administration loans	Construction Loans

Safe Deposit Boxes Available & Fees

3 x 5	\$16.62/yr
5 x 10	\$30.12/yr.
7 x 10	\$49.11/yr.
10 x 10	\$69.92/yr.

Night Deposit Drop Box Available

Available Services by Location - Poseyville Branch

Branch Location:	6960 Frontage Rd Poseyville, IN 47633	
Lobby Hours:	Monday - Thursday	8:30 a.m. to 4:00 p.m. Central
	Friday	8:30 a.m. to 5:00 p.m. Central
	Closed Daily	1:00 p.m. to 2:00 p.m. Central
Drive-thru Hours:	Monday - Thursday	8:30 a.m. to 4:00 p.m. Central
	Friday	8:30 a.m. to 5:00 p.m. Central
	Closed Daily	1:00 p.m. to 2:00 p.m. Central
Virtual Teller Hours:	Monday - Sunday	24/7
Virtual Teller Video Chat Hours:	Monday - Friday	8:00 a.m. to 4:00 p.m. Central

Deposit Products Available

Deposit products are the same for all First bank locations. Service charges are the same for all locations and are listed separately at the end of this location section.

First Essential checking	Regular Business savings
First Interest checking	Student savings
First Advantage checking	Health Savings accounts
Basic Business checking	Christmas Club accounts
Small Business checking	Main Street Money Market
Interest Business checking	Certificates of Deposits (CD)
Business Analysis checking	Business Certificates of Deposits
Regular savings	Individual Retirement Accounts (IRA)

Loan Products Available

Loan fees are the same for all locations and are listed separately after the transaction fee schedule.

Consumer installment loans	Commercial real estate loans
Residential real estate loans	Equipment loans
Home equity loans	Farm real estate loans
Home improvement loans	Agriculture Equipment loans
Letters of Credit loans	Community development loans
Credit Cards	Operating Lines of Credit
Small Business Administration loans	Construction Loans

Safe Deposit Boxes Available & Fees

3 x 5	\$16.62/yr.	8 x 8	\$52.42/yr.
5 x 5	\$28.71/yr.		

Night Deposit Drop Box Available

Available Services by Location - Haubstadt Branch

Branch Location:	101 E State Rd 68 Haubstadt, IN 47639	
Lobby Hours:	Monday - Friday	8:00 a.m. to 4:00 p.m. Central
	Closed Daily	1:00 p.m. to 2:00 p.m. Central
Drive-thru Hours:	Monday - Friday	8:00 a.m. to 4:00 p.m. Central
	Closed Daily	1:00 p.m. to 2:00 p.m. Central
Virtual Teller Hours:	Monday - Sunday	24/7
Virtual Teller Video Chat Hours:	Monday - Friday	8:00 a.m. to 4:00 p.m. Central

Deposit Products Available

Deposit products are the same for all First bank locations. Service charges are the same for all locations and are listed separately at the end of this location section.

First Essential checking	Regular Business savings
First Interest checking	Student savings
First Advantage checking	Health Savings accounts
Basic Business checking	Christmas Club accounts
Small Business checking	Main Street Money Market
Interest Business checking	Certificates of Deposits (CD)
Business Analysis checking	Business Certificates of Deposits
Regular savings	Individual Retirement Accounts (IRA)

Loan Products Available

Loan fees are the same for all locations and are listed separately after the transaction fee schedule.

Consumer installment loans	Commercial real estate loans
Residential real estate loans	Equipment loans
Home equity loans	Farm real estate loans
Home improvement loans	Agriculture Equipment loans
Letters of Credit loans	Community development loans
Credit Cards	Operating Lines of Credit
Small Business Administration loans	Construction Loans

Safe Deposit Boxes Available & Fees

Only Self Service boxes are available at this branch location. New boxes are no longer being offered.

Night Deposit Drop Box Available

Available Services by Location - Princeton Branch

Branch Location:	2820 W Broadway Princeton, IN 47670	
Lobby Hours:	Monday - Thursday	8:30 a.m. to 4:00 p.m. Central
	Friday	8:30 a.m. to 5:00 p.m. Central
	Closed Daily	1:00 p.m. to 2:00 p.m. Central
Virtual Teller Hours:	Monday - Sunday	24/7
Virtual Teller	Monday - Friday	8:00 a.m. to 4:00 p.m. Central
Video Chat Hours:		

*Downtown, Grayville, Princeton, & Red Bank branches only have Virtual Teller for drive-thrus.

Deposit Products Available

Deposit products are the same for all First bank locations. Service charges are the same for all locations and are listed separately at the end of this location section.

First Essential checking	Regular Business savings
First Interest checking	Student savings
First Advantage checking	Health Savings accounts
Basic Business checking	Christmas Club accounts
Small Business checking	Main Street Money Market
Interest Business checking	Certificates of Deposits (CD)
Business Analysis checking	Business Certificates of Deposits
Regular savings	Individual Retirement Accounts (IRA)

Loan Products Available

Loan fees are the same for all locations and are listed separately after the transaction fee schedule.

Consumer installment loans	Commercial real estate loans
Residential real estate loans	Equipment loans
Home equity loans	Farm real estate loans
Home improvement loans	Agriculture Equipment loans
Letters of Credit loans	Community development loans
Credit Cards	Operating Lines of Credit
Small Business Administration loans	Construction Loans

Safe Deposit Boxes Available & Fees

Safe deposit boxes are not currently available for this branch location.

Night Deposit Drop Box Available

Available Services by Location - Vincennes Branch

Branch Location:	1231 Hart St Vincennes, IN 47591	
Drive-thru Hours:	Monday - Friday	12:00 p.m. to 4:00 p.m. Eastern
Virtual Teller Hours:	Monday - Sunday	24/7
Virtual Teller	Monday - Friday	9:00 a.m. to 5:00 p.m. Eastern
Video Chat Hours:		8:00 a.m. to 4:00 p.m. Central

Deposit Products Available

Deposit products are the same for all First bank locations. Service charges are the same for all locations and are listed separately at the end of this location section.

First Essential checking	Regular Business savings
First Interest checking	Student savings
First Advantage checking	Health Savings accounts
Basic Business checking	Christmas Club accounts
Small Business checking	Main Street Money Market
Interest Business checking	Certificates of Deposits (CD)
Business Analysis checking	Business Certificates of Deposits
Regular savings	Individual Retirement Accounts (IRA)

Loan Products Available

Loan fees are the same for all locations and are listed separately after the transaction fee schedule.

Credit Cards

Note: All other loan type requests are referred to First Bank's online applications or another branch location due to staffing at the Vincennes Branch

Safe Deposit Boxes Available & Fees

Only Self Service boxes are available at this branch location. New boxes are no longer being offered.

Night Deposit Drop Box Available

Available Services by Location - Eagle Crest Branch

Branch Location:	7500 Eagle Crest Blvd Evansville, IN 47715	
Lobby Hours:	Monday - Thursday	8:30 a.m. to 4:00 p.m. Central
	Friday	8:30 a.m. to 5:00 p.m. Central
Drive-thru Hours:	Monday - Thursday	8:30 a.m. to 4:00 p.m. Central
	Friday	8:30 a.m. to 5:00 p.m. Central
Virtual Teller Hours:	Monday - Sunday	24/7
Virtual Teller Video Chat Hours:	Monday - Friday	8:00 a.m. to 4:00 p.m. Central

Deposit Products Available

Deposit products are the same for all First bank locations. Service charges are the same for all locations and are

First Essential checking	Regular Business savings
First Interest checking	Student savings
First Advantage checking	Health Savings accounts
Basic Business checking	Christmas Club accounts
Small Business checking	Main Street Money Market
Interest Business checking	Certificates of Deposits (CD)
Business Analysis checking	Business Certificates of Deposits
Regular savings	Individual Retirement Accounts (IRA)

Loan Products Available

Loan fees are the same for all locations and are listed separately after the transaction fee schedule.

Consumer installment loans	Commercial real estate loans
Residential real estate loans	Equipment loans
Home equity loans	Farm real estate loans
Home improvement loans	Agriculture Equipment loans
Letters of Credit loans	Community development loans
Credit Cards	Operating Lines of Credit
Small Business Administration loans	Construction Loans

Safe Deposit Boxes Available & Fees

Night Deposit Drop Box Available

Safe deposit boxes are not currently available for this branch location.

Available Services by Location - Red Bank Branch

Branch Location:	111 S Red Bank Rd Evansville, IN 47712	
Lobby Hours:	Monday - Thursday	8:30 a.m. to 4:00 p.m. Central
	Friday	8:30 a.m. to 5:00 p.m. Central
Virtual Teller Hours:	Monday - Sunday	24/7
Virtual Teller	Monday - Friday	8:00 a.m. to 4:00 p.m. Central
Video Chat Hours:		

*Downtown, Grayville, Princeton, & Red Bank branches only have Virtual Teller for drive-thrus.

Deposit Products Available

Deposit products are the same for all First bank locations. Service charges are the same for all locations and are

First Essential checking	Regular Business savings
First Interest checking	Student savings
First Advantage checking	Health Savings accounts
Basic Business checking	Christmas Club accounts
Small Business checking	Main Street Money Market
Interest Business checking	Certificates of Deposits (CD)
Business Analysis checking	Business Certificates of Deposits
Regular savings	Individual Retirement Accounts (IRA)

Loan Products Available

Loan fees are the same for all locations and are listed separately after the transaction fee schedule.

Consumer installment loans	Commercial real estate loans
Residential real estate loans	Equipment loans
Home equity loans	Farm real estate loans
Home improvement loans	Agriculture Equipment loans
Letters of Credit loans	Community development loans
Credit Cards	Operating Lines of Credit
Small Business Administration loans	Construction Loans

Safe Deposit Boxes Available & Fees

3 x 5	\$16.62/yr.
5 x 5	\$28.71/yr.
5 x 10	\$50.11/yr.
7 x 10	\$59.25/yr.
10 x 10	\$79.92/yr.

Night Deposit Drop Box Available

HMDA Disclosure Statement

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the Consumer Financial Protection Bureau's Web site (www.consumerfinance.gov/hmda). HMDA data for many other financial institutions are also available at this web site.

Legal Entity Identifier (LEI): 549300KH5RQTNDNNHM28

Institution Name: The First National Bank of Carmi

Loan - to - Deposit Ratio

2024

Quarter 1 - 81.00%
Quarter 2 - 85.00%
Quarter 3 - 86.00%
Quarter 4 - 88.00%

2025

Quarter 1 - 79.37%
Quarter 2 - 85.42%
Quarter 3 - 85.35%
Quarter 4 - 82.87%

Alternative Delivery Systems

Online Banking and Consumer Bill Pay

Bill Pay is free with all of our personal checking plans, however, there is a monthly inactivity fee when not used. This convenience saves time and money, it's easy to set up, and it enables you to pay your bills without having to write checks or address and stamp envelopes. Online banking services include: transfer funds between internal & external accounts, view and download information on your accounts, reorder checks, make single or recurring payments with bill pay, view recent transactions, track bill payments, chat with bank employees, Card Management, & Money Manager.

Another feature available through online bill pay and our mobile app is person to person payments. This convenience feature allows you to make person-to-person payments electronically.

Mobile Banking

Clients can access their accounts anytime and anywhere with their mobile device with use of the My First Bank Mobile app. With mobile banking, clients are able to view balances and transactions of their First Bank accounts, transfer funds between their accounts, pay bills, receive balance information, and view past account statements. Enrollment in mobile banking can easily be completed on a computer or web-enabled mobile device.

Mobile Check Deposit for Consumers

Clients can deposit a check with a tap of their mobile phone. With use of the My First Bank Mobile app, Mobile Check Deposit service allows the client to deposit checks anytime and anywhere with the ease of taking a picture.

Card Management

This is a tool to help clients manage and protect their First Bank Debit Card from fraud and suspicious activity. Card Management is built into First Bank Online Banking and the My First Bank Mobile App. It is free, easy-to-use, and puts the power to protect your debit card in your hands. You can prevent fraud if your card is lost or stolen by turning your card off from your phone. You can control spending by setting limits on withdrawals or transactions. You can customize spending ability of online, mobile, or in-store purchases. You can set alert notifications for each time a transaction is made. Lastly, you can block international or out- of-area transactions and create domestic travel notifications.

Digital Wallet

Pay with your First Bank Debit Mastercard using Apple Pay, Samsung Pay, or Google Pay at thousands of stores and participating apps.

Online Cash Management

Business clients with Cash Management may initiate and maintain ACH transaction files online. They can originate ACH files, both credit and debit, to accommodate such functions as direct deposit of payroll and collection of receivables. This premium package also includes transfers between accounts and making loan payments.

First Bank's Remote Check Deposit service is secure, saves time and allows you to process receivables quicker to optimize cash flow. Remote Check Deposit is a great tool to make deposits from your business, prevent delayed deposits due to inclement weather, access deposited check images for up to two years, and minimize deposit adjustments with built-in balancing and email confirmations.

My First Bank Business Depo:

Use a mobile phone or tablet to deposit checks into a First Bank account any time, anywhere. The My First Bank Business Deposit app lets you designate employees who can make deposits, track all deposits, amounts, times and depositors with detailed reports, associate customer names, accounts and invoice numbers with payments, eliminate the hassle of losing or misplacing checks, and protect checks by securely depositing them as you receive them. The My First Bank Business Deposit app is available to First Bank clients with a business deposit account.

Debit Card

First Bank offers a Debit Card to clients. This card is a debit card that works like a check. This card can be used to make purchases wherever Mastercard is accepted. The funds are taken directly out of the client's checking account, eliminating check writing and identification hassles. The card gives the client 24-hour access to your funds. First Bank is a member of the Money Pass ATM network, which means you can use your First Bank Debit Card at any Money Pass ATM, ATM owner fees may apply. There are point-of-sale spending limits as well as ATM withdrawal

E-statements

With free e-statements, clients of First Bank receive their statements faster and more securely. An e-mail is sent to the client informing them that their statement is available and instructing them how to log on to Online Banking to access the file. Further, a client can view their e-statements with use of the My First Bank Mobile app.

Interactive Teller Machines (Virtual Tell

Interactive teller machines (ITM) are a type of ATM that allows clients to communicate with a live Retail employee through video conferencing technology Monday through Friday during regular banking hours. First Bank refers to this as our Virtual Teller. The Virtual Teller encourages self-service but offers assistance from our staff when needed for more complex transactions or answering questions. The ITMs can serve the client in multiple ways, replicating most actions that are conducted typically in branch or drive-thru. This innovative technology helps bridge the gap between online banking and visiting a branch for personalized banking needs. First Bank clients can begin service by using their debit card, driver's license or by verifying their identity with a live First Bank employee. First Bank is a member of the Money Pass ATM network giving you fee-free withdrawals when our ITMs are not

Check Ordering

Personal and business check orders can be placed online or mobile banking through Harland Clarke. This is as safe and secure as ordering them in person or over the phone and is quick and easy. Harland Clarke's website is easy and completely confidential as you place your order using First Bank's routing number and your checking account number. A client can access online check ordering either via utilizing online or mobile banking.

Online Mortgage Application

Applicants can fill out their mortgage application for a home loan at a time and place that is convenient for them. Apply online 24/7. The online mortgage application will walk clients through the process of filling out all the information needed to submit to one of our mortgage specialists. And this can be done anywhere clients have

Online Consumer & Business Loan Application

Applicants can fill out their consumer or commercial application at a time and place that is convenient for them. Apply online 24/7. The online application will walk clients through the process of filling out all the information needed to submit to one of our loan specialists. And this can be done anywhere clients have access to the internet.

OpenAnywhere Online Consumer Deposit Account Opening

New and existing clients can utilize online account opening for consumer checking, savings, money markets, and certificates of deposits (CD) at a time and place that is convenient for them. The online account opening will walk clients through the process of filling out all the information needed to open an account.

Branch Openings and Closings 2024-2026 (YTD)

There were no branches opened or closed in the current year or within the previous 2 calendar years.

Drive – up tubes were removed from the following locations in 2024:

Carmi Downtown
 Grayville
 Princeton
 Red Bank

ATM/ITM (Virtual Teller) Openings and closings 2024-2026 (YTD)

Full Service ATM On-Site

Albion

Purchased July 12, 2002

26 E. Elm St.

Closed February 15, 2024

Albion, IL 62806

Census Tract #9571

Full Service ITM/VT On-Site

Carmi West (in-wall)

Opened August 8, 2024

1206 W. Main St.

Carmi, IL 62821

Census Tract #9581

In 2024, All First Bank ATMs were converted to ITMs equipped with Virtual Teller assistance for users.

Transaction Fee Schedule

As of 4/1/2026

FEES AND CHARGES. The following fees and charges may be assessed against your account:

Check printing fees vary by the style of check ordered.

An overdraft fee of \$32.75 will be charged per item for covering overdrafts created by check or draft, in-person withdrawal, ATM withdrawal or other electronic means.

ACH Block - per month, per entity	\$20.00
ACH Filter - per month, per entity	\$20.00
Bill Pay fee after 60 days of inactivity - per month	\$5.95
Bookkeeping research services - per hour	\$30.00
Bounce Protection overdraft item(s) fee	\$32.75
Business Payroll - per month	\$15.00
Business Remote Check Deposit - per month	\$35.00
Business Sweep - per month	\$25.00
Cash Management - per month, per entity	\$30.00
Cash Management wire fee - outgoing domestic	\$30.00
Cashier's Check - per check	\$6.00
Christmas Club check fee	\$5.00
Collection item	\$10.00
Debit Card replacement fee	\$5.00
Dormant account - checking account - per month	\$5.00
Dormant account - savings account - per quarter (excludes Student Savings and Christmas Club)	\$5.00
Early account closure (within 90 days of opening)	\$15.00
Expedited Online Bill Pay payment - next day	\$19.95
Expedited Online Bill Pay payment - second day	\$14.95
Expedited Online Bill Pay payment - second day, electronic delivery	\$4.95
Fraud Fighter Bundle - per month, per entity*	\$30.00
Health Savings Account - per year	\$25.00
Indemnity bond - per lost document	\$5.00
Levies, summons, garnishments and subpoena processing fee - per hour (one hour minimum)	\$30.00
Line of Credit Sweep - per month	\$25.00
Money Market excess transaction fee - per item over 6 per month	\$0.50
Money service business - per month	\$100.00
My First Bank Business Deposit app - per month	\$25.00
Online Bill Pay for business accounts after 20 paid items - per month, per item	\$0.40
Photocopy fee - per page	\$0.25
Positive Pay - per month, per entity	\$15.00
Positive Pay ACH Credit - per month, per account	\$10.00
Positive Pay Plus - per month, each additional account	\$30.00
Positive Pay Plus - per month, first account	\$40.00
Remit Plus Express - per month	\$175.00
Remit Plus Express per scan station - per month	\$50.00
Return item(s) for NSF fee - per item, per presentment	\$32.75
Same day ACH file fee - per transmitted item credit or debit	\$2.00
Stop payment fee - per item	\$25.00
Sweep transfer fee	\$7.50
Two signatures required at posting - per month	\$10.00
Wire fee - incoming domestic	\$10.00
Wire fee - incoming international	\$32.75
Wire fee - outgoing domestic	\$30.00
Wire fee - outgoing international	\$70.00
Withdrawal at non-MoneyPass ATM	\$1.00

* Fraud Fighter Bundle includes Positive Pay, and either ACH Block or ACH Filter

Loan Product Fees

Consumer Loan Fees

Origination Fee:	Direct and Indirect: \$50.00
Loan Processing Fee:	Direct and Indirect: \$100.00
Late Fees:	Illinois: 5% or \$50.00 whichever is less Indiana: \$25.00
Default Rate:	Illinois and Indiana: 18% after 30 days
UCC Filling Fees:	Illinois: \$35.00 Indiana: \$25.00
Extension Fees:	Illinois and Indiana: \$50.00
Title Lien Fees:	Illinois: \$50.00 For duplicated and corrected titles only Indiana: \$15.00

Mortgage Loan Fees

Appraisal:	Cost of appraisal - Paid by borrower when appraisal is ordered and borrower provides their intent to proceed
Appraisal Review:	\$100.00
AVM Evaluation:	\$74.25
AVM Evaluation Review:	\$50.00
Credit Report:	Actual cost from credit reporting agency
Courier Fee:	\$38.00
Doc Prep: IH ARM: (Purchase, Refi, Lot):	\$250.00
Flood Certification:	\$18.00

Flood - Life of Loan: \$7.00

Origination Fee: **In- House Arm:** \$300.00
Construction (score 700+): 1% of loan amount
Construction (score 699 - 650): 2% of loan amount

Recording Charges: Actual cost of recording documents

Title Charges: Actual cost from title company

Wire Fee: \$40.00

Construction Inspections: 4 @ actual cost of inspection
Inspections at 25%, 50%, 75% & 100% advanced

Extension Fee **Construction:** \$100.00
HELOC: \$25.00

Rate Modification: **In-house ARM:** \$500.00
HELOC: \$250.00

Late Fee: **Illinois and Indiana:** 5% or \$50.00 whichever is less

Default Rate: **Illinois and Indiana:** 18% after 30 days
(HELOC)

Annual Fee: \$100.00
(HELOC)

Business Loan Fees

Origination Fees:	<u>New Client</u>	<u>Existing Client</u>
Simple	\$2,000.00	\$800.00
Average	\$3,000.00	\$1,200.00
Complex	\$4,500.00	\$1,800.00

Appraisal Fee: **Cost of appraisal** - Paid by borrower when appraisal is ordered

Appraisal Review: \$100.00

AVM Evaluation: \$200.00
(Single Family)

AVM Evaluation Review: \$100.00

Evaluation Fee:	\$500.00	
Evaluation Review:	\$100.00	
Title Work:	Actual cost from title company	
Flood:	\$24.00	
UCC preliminary & final search fee for new loans:	Illinois and Indiana:	\$80.00
UCC Search for renewals:	Illinois and Indiana:	\$40.00
UCC Filing Fees:	Illinois:	\$35.00
	Indiana:	\$25.00
FSA Documentation Fee:	\$500.00 in addition to regular loan fee	
SBA Packaging Fee:	1/2% maximum \$2,500.00	
Letter of Credit Fee:	2% of commitment annually, minimum of \$400.00	
Late Fee:	5% or \$75.00 whichever is greater	
Extension Fee:	\$250.00	
Rate Modification Fee:	50% of 1st year interest savings	

CRA Assessment Area

Tract data from FFIEC Census Report

First Bank has identified three assessment areas. They are the Illinois non-MSA, the Evansville MSA, and the Indiana non-MSA.

Illinois non-MSA:

White County

9580.00 2 - Moderate
 9581.00 3 - Middle
 9582.00 3 - Middle
 9583.00 3 - Middle
 9584.00 3 - Middle
 9999.99 3 - Middle

Lawrence County

8807.00 3 - Middle
 8808.00 3 - Middle
 8809.00 3 - Middle
 8810.00 3 - Middle
 8811.00 2 - Moderate
 9999.99 3 - Middle

Wabash County

9572.00 3 - Middle
 9573.00 3 - Middle
 9574.00 3 - Middle
 9575.00 3 - Middle
 9999.99 3 - Middle

Edwards County

9569.00 3 - Middle
 9570.00 3 - Middle
 9571.00 3 - Middle
 9999.99 3 - Middle

21780 Evansville, IN - KY (Evansville MSA):

Warrick County

0301.00 3 - Middle
 0302.00 3 - Middle
 0303.00 3 - Middle
 0304.00 3 - Middle
 0305.01 4 - Upper
 0305.02 3 - Middle
 0306.01 3 - Middle
 0306.02 3 - Middle
 0307.03 4 - Upper
 0307.04 4 - Upper
 0307.06 4 - Upper
 0307.07 4 - Upper
 0307.08 4 - Upper

Posey County

0401.00 3 - Middle
 0402.00 3 - Middle
 0403.00 3 - Middle
 0404.00 4 - Upper
 0405.00 4 - Upper
 0406.00 3 - Middle
 0407.00 2 - Moderate
 9999.99 3 - Middle

Vanderburgh County

0001.00	2 - Moderate	0102.06	3 - Middle
0002.03	3 - Middle	0102.07	3 - Middle
0002.04	2 - Moderate	0102.08	4 - Upper
0002.05	2 - Moderate	0104.04	4 - Upper
0003.00	2 - Moderate	0104.05	4 - Upper
0004.00	3 - Middle	0104.06	3 - Middle
0005.00	3 - Middle	0105.01	3 - Middle
0006.00	3 - Middle	0105.02	3 - Middle
0008.00	3 - Middle	0106.00	3 - Middle
0009.00	2 - Moderate	0107.01	3 - Middle
0010.00	2 - Moderate	0107.02	4 - Upper
0011.01	1 - Low	0108.00	3 - Middle
0012.00	1 - Low	9801.00	0 - Unknown
0013.00	1 - Low	9802.00	0 - Unknown
0014.00	1 - Low	9803.00	0 - Unknown
0015.00	2 - Moderate	9805.00	0 - Unknown
0017.00	1 - Low	9806.00	0 - Unknown
0018.00	0 - Unknown		
0019.00	1 - Low		
0020.00	2 - Moderate		
0021.00	1 - Low		
0023.00	2 - Moderate		
0024.00	3 - Middle		
0025.00	1 - Low		
0026.00	1 - Low		
0030.00	2 - Moderate		
0031.00	2 - Moderate		
0032.00	2 - Moderate		
0033.00	1 - Low		
0034.00	2 - Moderate		
0035.00	2 - Moderate		
0036.00	1 - Low		
0037.01	4 - Upper		
0037.02	3 - Middle		
0038.01	3 - Middle		
0038.03	4 - Upper		
0038.05	3 - Middle		
0039.00	3 - Middle		
0101.01	2 - Moderate		
0101.02	3 - Middle		
0102.04	4 - Upper		
0102.05	2 - Moderate		

Indiana non-MSA:

Knox County

- 9550.00 3 - Middle
- 9551.00 3 - Middle
- 9552.01 3 - Middle
- 9552.02 4 - Upper
- 9553.00 1 - Low
- 9554.00 2 - Moderate
- 9555.00 2 - Moderate
- 9556.00 2 - Moderate
- 9557.00 3 - Middle
- 9558.00 3 - Middle
- 9559.00 4 - Upper

Gibson County

- 0501.00 3 - Middle
- 0502.01 3 - Middle
- 0502.02 4 - Upper
- 0503.00 3 - Middle
- 0504.01 3 - Middle
- 0504.02 3 - Middle
- 0505.01 3 - Middle
- 0505.02 2 - Moderate

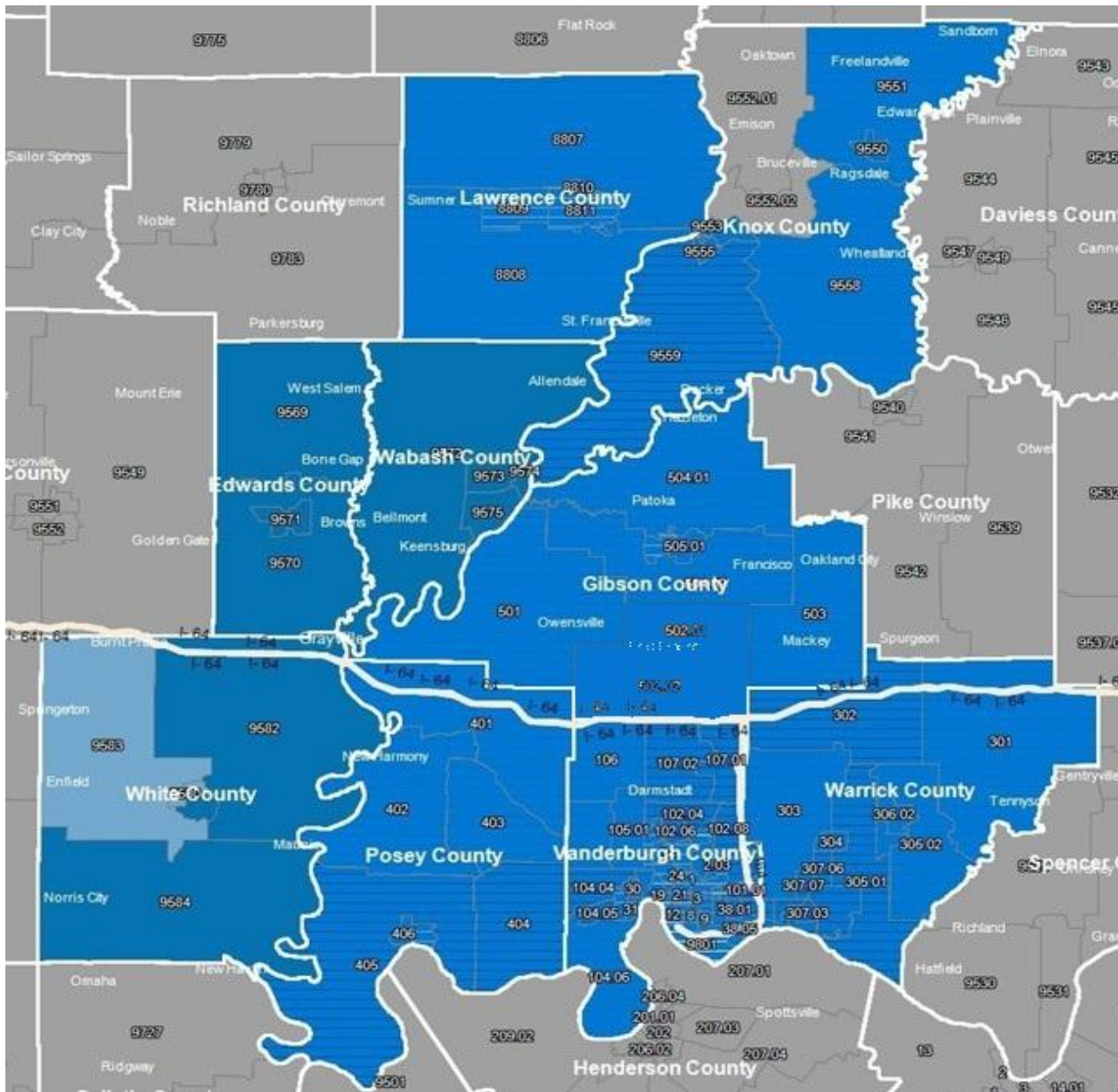


Exhibit A

OCC Public Disclosure of the Community Reinvestment Act (CRA) performance Evaluation



PUBLIC DISCLOSURE

January 20, 2026

**COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION**

The First National Bank of Carmi
Charter Number: 4934

201 East Main Street
Carmi, Illinois 62821

Office of the Comptroller of the Currency
10200 Forest Green Blvd
Suite 501
Louisville, Kentucky 40223-5165

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: Satisfactory

The Lending Test rating: Satisfactory

The Community Development Test rating: Satisfactory

The major factors that support this rating include:

- The Lending Test rating is based on a combination of the state rating areas. The primary factor in the satisfactory lending test was the performance in the state of Illinois with majority of deposits and branches.
- A substantial majority of The First National Bank of Carmi's (FNB or bank) loans are inside its assessment areas (AA).
- FNB's loan-to-deposit (LTD) ratio is reasonable given the bank's size, financial condition, and credit needs of its AAs.
- The Community Development (CD) Test rating is based on adequate responsiveness to CD needs through CD loans, qualified investments, and CD services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for CD in the bank's AAs.
- The bank did not receive any CRA-related complaints during the evaluation period.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AAs, the bank's loan-to-deposit ratio was reasonable. FNB's LTD ratio averaged 77.3 percent during the 12-quarter evaluation period, with a quarterly high of 87.5 percent and a quarterly low of 58.2 percent. The bank's LTD was reasonable compared to 13 similarly situated banks with a combined average LTD of 77.3 percent.

Lending in Assessment Area

A substantial majority of the bank's loans were inside its AAs. The bank originated and purchased 83.7 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. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	215	85.32	37	14.68	252	37,587	76.53	11,525	23.47	49,112
Small Business	46	76.67	14	23.33	60	8,596	65.72	4,484	34.28	13,080
Total	261	83.65	51	16.35	312	46,183	74.26	16,009	25.74	62,192

Source: 1/1/2022 - 12/31/2024 Bank Data.
Due to rounding, totals may not equal 100.0%

Description of Institution

FNB is a multi-state financial institution headquartered in Carmi, Illinois. The bank is a wholly owned subsidiary of Southern Illinois Bancorp, a single bank holding company. Additionally, the bank has three subsidiaries, Southern IL Capital Trust, First Insurance Agency of White County, Inc., and Southern Illinois Title Insurance Service, Inc.

The bank offers traditional banking products and services to serve its communities. Retail product offerings include 1-4 family home purchase, home improvement, construction, and home equity lines of credit alongside consumer loans and credit cards. Business offerings include loans secured by commercial real estate, other business loans, agriculture related loans, working capital lines of credit, and business credit cards. FNB offers a variety of personal and business checking and savings account products alongside online and mobile banking services for both consumer and business customers.

As of December 31, 2024, the bank reported \$589.7 million in total assets, \$518.1 million in deposits, \$459.5 million in total loans, and \$64.3 million in tier 1 capital. The loan portfolio breakdown was as follows:

Loan Portfolio Summary by Loan Type		
December 31, 2024		
Loan Category	\$(000)	% of total loans
Loans Secured by Real Estate	\$313,625	68.2
Consumer Loans	\$2,676	0.6
Commercial Loans	\$103,017	22.4
Agricultural Loans	\$34,296	7.5
Other Loans	\$5,930	1.3
Total Loans	\$459,544	100.0

FNB designated three AAs for CRA purposes: Illinois Non-MSA (IL Non-MSA) comprised of four counties, Evansville, IN MSA, and Indiana Non-MSA (IN Non-MSA) comprised of two counties. The bank served its communities through 12 locations within seven counties throughout Illinois and Indiana. Five of the locations were in low- and moderate-income tracts, and two are in underserved or distressed middle-income tracts. All offices offer interactive teller machine (ITM) services and eight contain drive-thru facilities.

Competition in the banks AAs was moderate. In Illinois, there were 10 financial institutions with 24 branches, and in Indiana, there were 18 financial institutions with 94 branches. These include branches of large national banks, regional banks, and small community banks.

Based on three community contacts located throughout FNB's three assessment areas, affordable housing, high quality housing, transport improvements, quality jobs, and small business loans were identified as primary AA needs. Financial literacy and education were also identified as a need. Additional information can be found in the *Description of Institution's Operations in Illinois* and *Description of Institution's Operations in Indiana* sections.

There are no legal or financial impediments affecting FNB's ability to meet the credit needs of its AAs. The last CRA evaluation was performed by the Office of the Comptroller of the Currency (OCC) on December 5, 2022. The bank received a Satisfactory rating.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The OCC assessed FNB's CRA performance using the OCC's Intermediate Small Bank CRA examination procedures, which include a lending test and CD Test. The lending test evaluated the bank's record of meeting the credit needs of its AAs through lending activities from January 1, 2022, through December 31, 2024. The CD Test evaluated the bank's CD lending, qualified investments, and CD service activities for the same period.

Examiners used call report data and bank's internal reporting as of December 31, 2024, to determine FNB's quarterly LTD ratio. The lending test included an analysis of the primary loan product for each AA. The primary loan products were home mortgage loans and small business loans. The OCC analyzed all Home Mortgage Disclosure Act (HMDA) reportable loans and a random sample of small loans to businesses. Examiners also reviewed all CD loans, qualified investments, and CD services submitted to evaluate the bank's responsiveness to the AA's credit needs.

For analysis purposes, examiner compared the bank's lending performance with demographic data from the 2020 U.S. Census for the loan originations and purchases during the evaluation period.

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), if applicable, 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 Illinois and Indiana state ratings, with more weight placed on the Illinois rating. The state of Illinois rating was based on a full-scope review of IL Non-MSA which accounted for 72.0 percent of deposits and 44.4 percent of branches. The state of Indiana rating was based on full-scope reviews of the Evansville MSA which accounted for 19.7 percent of deposits and 22.2 percent of branches; and IN Non-MSA which accounted for 8.3 percent of deposits and 22.2 percent of branches.

The state ratings in rating areas with a single AA are based on performance in that AA. The state ratings in rating areas with multiple AAs are based on the weighted-average conclusions in those AAs. Refer to the "Scope" section under each state 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) (March 29, 2024) in determining a national banks 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 Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

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

State Rating

State of Illinois

CRA rating for the State of Illinois: Satisfactory

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Satisfactory

The major factors that support this rating include:

- The bank exhibited reasonable geographic distribution of loans in the IL Non-MSA.
- The bank exhibited reasonable distribution of loans to individuals of different income levels and businesses of different sizes, given the product lines offered by the bank.
- The bank exhibited adequate responsiveness to CD needs in the IL Non-MSA through CD loans, qualified investments, and CD services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for CD in the bank's AA.
- FNB did not receive any CRA-related complaints during the evaluation period.

Description of Institution's Operations in Illinois

The IL Non-MSA is comprised of four counties: Edwards, Lawrence, Wabash, and White. The acquisition with Heritage State Bank in 2020 added Lawrence County to this AA, a change noted in the previous performance evaluation. The AA consisted of 17 census tracts (CTs) with zero low-income tracts, two moderate-income tracts, 15 middle-income tracts, and zero upper-income tracts.

As of December 31, 2024, FNB had five branches and six deposit-taking ATMs within Illinois. Illinois is the largest rating area in terms of deposits. The June 30, 2024, Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report showed FNB had \$576 million in deposits in Illinois, which represented 72 percent of the bank's total deposits. During the evaluation period, the bank closed two ATMs, one in Enfield, Illinois and one in Albion, Illinois, and opened one new ATM in Carmi, Illinois.

Illinois Non-MSA

The following table provides a summary of the demographic information for the IL Non-MSA for 2022-2024:

Assessment Area(s) - Illinois Non-MSA 2024						
2022 - 2024						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	17	0.00	11.76	88.24	0.00	0.00
Population by Geography	46,763	0.00	11.02	88.98	0.00	0.00
Housing Units by Geography	23,102	0.00	12.52	87.48	0.00	0.00
Owner-Occupied Housing by Geography	15,290	0.00	10.07	89.93	0.00	0.00
Occupied Rental Units by Geography	4,452	0.00	15.61	84.39	0.00	0.00
Vacant Units by Geography	3,360	0.00	19.55	80.45	0.00	0.00
Businesses by Geography	1,260	0.00	12.38	87.62	0.00	0.00
Farms by Geography	179	0.00	4.47	95.53	0.00	0.00
Family Distribution by Income Level	12,636	22.45	19.07	20.29	38.18	0.00
Household Distribution by Income Level	19,742	25.05	17.48	17.56	39.91	0.00
Unemployment rate (%)	5.40	0.00	6.10	5.31	0.00	0.00
Households Below Poverty Level (%)	13.32	0.00	14.68	13.14	0.00	0.00
Median Family Income (Non-MSAs - IL)		\$67,835		Median Housing Value		\$81,600
Median Family Income (Non-MSAs - IL) for 2024		\$82,800		Median Gross Rent		\$634
				Families Below Poverty Level		10.43
FFIEC File - 2020 Census						
FFIEC File - 2024 Census						
2024 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

All middle-income CTs in Edwards and Wabash counties were designated as *distressed* or *underserved* by the Board of Governors of the Federal Reserve System, FDIC, and OCC during the evaluation period. Lawrence County middle-income CTs were designated as *distressed* in 2024. Annual designations of distressed or underserved nonmetropolitan middle-income geographies are determined based on rates of poverty, unemployment, and population loss or population size, density, and dispersion.

In the performance context, examiners evaluated the disparity between the median income of families within the AA and the cost of housing. Assuming a 30-year mortgage with a 7.0 percent interest rate, and not accounting for down payment, homeowners insurance, real estate taxes, or any additional monthly expenses, a low-income borrower making \$41,400 per year (or less than 50 percent of the 2024 FFIEC median family income in the AA) could afford a \$155,568 mortgage with a payment of \$1,035 per month. A moderate-income borrower making \$66,240 per year (or less than 80 percent of the 2024 FFIEC median family income in the AA) could afford a \$248,909 mortgage with a payment of \$1,656 per month. This illustrates that low-income borrowers were challenged to qualify for a mortgage loan in the IL Non-MSA with an estimated payment of \$1,257. The median housing value in the IL Non-MSA was \$136,700 in 2022 and \$188,988 in 2024 reflecting a 38.3 percent change according to Realtor.com data.

The bank has moderate competition within the AA. The June 30, 2024, FDIC Deposit Market Share Report showed FNB ranked second out of 10 banks in deposit market share with 21.4 percent of deposits. The top three competitors in the area included The First National Bank of Allendale with three branches and 24.0 percent market share, Citizens National Bank of Albion with three branches and 15.5

percent market share, and The Peoples State Bank of Newton, Illinois with four branches and 9.5 percent market share.

According to the Bureau of Labor Statistics, as of December 31, 2024, unemployment rates for the counties in this AA ranged from 3.1 percent to 7.6 percent during 2022, 2023, and 2024. The average unemployment rates in 2024 for Illinois and the nation were 5.0 percent and 4.1 percent, respectively. Major industries in this AA include manufacturing, health services, and retail trade. Many residents in the AA commute to the Evansville, Indiana MSA for employment.

Examiners relied on a community contact to understand the AA's needs and opportunities. This community contact represented a community-based development organization focused on housing needs in the area. They indicated the needs of the community was affordable housing, specifically rental housing.

Scope of Evaluation in Illinois

Examiners completed a full-scope review on the single AA within the state of Illinois. Based on the bank's lending activity, more weight was placed on home mortgage loans than small business for this rating area. Refer to the table in Appendix A for more information.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ILLINOIS

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's lending performance in the state of Illinois was reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibited reasonable geographic distribution of loans in the state.

Home Mortgage Loans

Refer to Table 7 in the state of Illinois section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The geographic distribution of the bank's home mortgage lending was reasonable. The bank's lending in moderate CTs exceeded the demographic comparator and was near to the aggregate lending comparator. There were no low-income CTs in this AA.

Small Loans to Businesses

Refer to Table 9 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 geographic distribution of the bank's small business loans was reasonable. The bank's lending in moderate-income CTs was near to the demographic comparator but below the aggregate comparator. There were no low-income CTs in this AA.

Lending Gap Analysis

Examiners reviewed demographic summary data and mapping reports to identify any gaps in the geographic distribution of the bank's home mortgage loans in the IL Non-MSA during the evaluation period. The analysis did not identify any unexplained or conspicuous gaps in the bank's lending patterns, given performance context.

Distribution of Loans by Income Level of the Borrower

The bank exhibited a reasonable distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank.

Home Mortgage Loans

Refer to Table 8 in the state of Illinois section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The bank's distribution of loans to borrowers of different income levels was reasonable. The distribution of loans to low-income borrowers was well below the demographic comparator but exceeded the aggregate lending performance. The distribution of loans to moderate-income borrowers was near to the demographic comparator but was well below the aggregate lending performance.

Small Loans to Businesses

Refer to Table 10 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 business loans to businesses of different sizes was reasonable. The percentage of small loans to businesses originated or purchased was below the demographic comparator but exceeded the aggregate lending performance.

Responses to Complaints

FNB did not receive any CRA-related complaints during the evaluation period.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the Community Development Test in the state of Illinois is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank exhibited adequate responsiveness to community development needs in the state through community development loans, qualified investments, and community

development services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's AA.

Number and Amount of Community Development Loans

The CD loan table below sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
IL Non-MSA	12	100.0	937	100.0
Total	12	100.0	937	100.0

During the evaluation period, the bank originated 12 CD loans totaling \$937,000 or 2.0 percent of allocated tier 1 capital. These included nine loans totaling \$809,000 for economic development activities, two loans totaling \$90,000 for community services, and one loan for \$37,000 supporting affordable housing, which is an AA need.

Number and Amount of Qualified Investments

Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
IL Non-MSA	6	1,640	70	2,497	76	100.0	4,137	100.0	0	0
Total	6	1,640	11	2,437	17	100.0	4,077	100.0	0	0

The bank purchased 11 CD investments during the evaluation period for \$2.4 million or 3.8 percent of tier 1 capital. All new investments benefited moderate-income areas in the AA. Additionally, the bank held six prior period investments with a book value of \$1.6 million as of December 31, 2024. These investments benefited distressed or underserved areas in the AA.

In addition to investments, the bank made \$59,830 worth of donation to qualified community organizations in the AA. These donations went to support local organizations supporting small businesses and schools with majority of students qualifying for free or reduced meals under the United States Department of Agriculture (USDA) School Lunch Program.

Extent to Which the Bank Provides Community Development Services

Senior management and FNB employees provided technical or financial expertise to various organizations supporting community service needs in the AA. During the evaluation period, 21 bank employees provided 108 hours of service including board membership and member participation. Employees also provided financial literacy education to schools with majority low- and moderate-income families.

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

State Rating

State of Indiana

CRA rating for the State of Indiana: Satisfactory

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Outstanding

The major factors that support this rating include:

- The bank exhibited a reasonable geographic distribution of loans in the state.
- The bank exhibited a reasonable distribution of loans to individuals of different income levels and businesses of different sizes, given the product lines offered by the bank.
- The bank exhibited excellent responsiveness to CD needs in the state through CD Loans, qualified investments, and CD services as appropriate, considering the bank's capacity and the need and availability of such opportunities for CD.
- FNB did not receive any CRA-related complaints during the evaluation period.

Description of Institution's Operations in Indiana

FNB designated two AAs in the state of Indiana. They include the entire Evansville MSA and IN Non-MSA comprised of two counties. The acquisition with Heritage State Bank in 2020 added Knox County to this AA, a change noted in the previous performance evaluation. Refer to Appendix A and each AA below for a complete list of counties reviewed.

As of December 31, 2024, FNB had seven branches and seven deposit-taking ATMs within these AAs. Indiana is the largest rating area in terms of branches (58.3 percent). Based on the June 30, 2024, FDIC Deposit Market Share report, FNB had \$225 million in deposits in Indiana, which represented 28.1 percent of the bank's total deposits. The bank ranked seventh in deposit market share with 1.7 percent out of 18 depository institutions. The top three competitors had 79.6 percent of the market share and included Old National Bank with 18 branches and 34.3 percent market share, United Fidelity Bank, FSB with eight branches and 29.8 percent market share, and Fifth Third Bank, National Association with 13 branches and 15.5 percent market share.

Evansville MSA

The following table provides a summary of the demographic information for the Evansville MSA for 2022-2024:

Assessment Area(s) - Evansville IN MSA 2024						
2022 - 2024						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	82	13.41	20.73	36.59	21.95	7.32
Population by Geography	269,256	9.67	20.07	39.12	30.95	0.19
Housing Units by Geography	122,339	11.54	21.77	39.92	26.36	0.41
Owner-Occupied Housing by Geography	77,717	6.35	17.20	43.64	32.59	0.22
Occupied Rental Units by Geography	33,345	19.61	30.58	34.10	15.18	0.54
Vacant Units by Geography	11,277	23.47	27.20	31.43	16.49	1.41
Businesses by Geography	9,863	9.37	19.87	33.89	29.47	7.39
Farms by Geography	545	3.49	9.17	52.48	34.13	0.73
Family Distribution by Income Level	71,053	21.35	18.06	21.23	39.35	0.00
Household Distribution by Income Level	111,062	23.15	16.90	17.54	42.41	0.00
Unemployment rate (%)	4.53	11.66	4.87	4.46	2.26	12.57
Households Below Poverty Level (%)	12.80	29.08	16.71	11.53	5.57	8.07
Median Family Income (21780 - Evansville, IN MSA)		\$75,095		Median Housing Value		\$127,350
Median Family Income (21780 - Evansville, IN MSA) for 2024		\$88,200		Median Gross Rent		\$791
				Families Below Poverty Level		8.82
FFIEC File - 2020 Census						
FFIEC File - 2024 Census						
2024 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

The Evansville MSA comprised of three counties: Posey, Vanderburgh, and Warrick. The AA consisted of 82 CTs with 11 low-income tracts, 17 moderate-income tracts, 30 middle-income tracts, 18 upper-income tracts, and six tracts with income level not available.

In the performance context, examiners evaluated the disparity between the median income of families within the AA and the cost of housing. Assuming a 30-year mortgage with a 7.0 percent interest rate, and not accounting for down payment, homeowners insurance, real estate taxes, or any additional monthly expenses, a low-income borrower making \$44,100 per year (or less than 50 percent of the 2024 FFIEC median family income in the AA) could afford a \$165,714 mortgage with a payment of \$1,103 per month. A moderate-income borrower making \$70,560 per year (or less than 80 percent of the 2024 FFIEC median family income in the AA) could afford a \$265,143 mortgage with a payment of \$1,764 per month. This illustrates that low- and moderate-income borrowers were challenged to qualify for a mortgage loan in the Evansville MSA with an estimated payment of \$1,759. The median housing value in the Evansville MSA was \$193,000 in 2022 and \$264,325 in 2024 reflecting a 40 percent change according to Realtor.com data.

The bank has moderate competition within the AA. The June 30, 2024, FDIC Deposit Market Share Report showed FNB ranked eighth out of 15 banks in deposit market share with 1.3 percent of deposits. The top three competitors in the area included Old National Bank with 15 branches and 35.5 percent market share, United Fidelity Bank, FSB with seven branches and 33.2 percent market share, and Fifth Third Bank, National Association with 10 branches and 15.0 percent market share.

According to the Bureau of Labor Statistics, as of December 31, 2024, unemployment rates

for the Evansville MSA ranged from 2.0 percent to 4.5 percent during 2022, 2023, and 2024. The average unemployment rates in 2024 for Indiana and the nation were 4.2 percent and 4.1 percent, respectively. Major industries in this AA include manufacturing, health services, and retail trade.

Examiners relied on one community contact to understand the AA’s needs and opportunities. This community contact represented a regional economic development organization who assists businesses in retention and expansion. They indicated the needs of education and support services, specifically women and minority owned businesses. Affordable housing was also noted as a consistent need.

Indiana Non-MSA

The following table provides a summary of the demographic information for the IN Non-MSA for 2022-2024:

Assessment Area(s) - Indiana Non-MSA 2024						
2022 - 2024						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	19	5.26	21.05	57.89	15.79	0.00
Population by Geography	69,293	4.19	17.73	57.23	20.85	0.00
Housing Units by Geography	32,492	3.68	20.11	59.05	17.16	0.00
Owner-Occupied Housing by Geography	19,772	2.22	13.58	64.40	19.80	0.00
Occupied Rental Units by Geography	8,965	5.70	32.95	45.28	16.07	0.00
Vacant Units by Geography	3,755	6.55	23.81	63.75	5.89	0.00
Businesses by Geography	2,201	2.59	25.99	50.39	21.04	0.00
Farms by Geography	283	0.00	4.24	57.95	37.81	0.00
Family Distribution by Income Level	19,185	19.40	19.91	19.93	40.77	0.00
Household Distribution by Income Level	28,737	23.12	18.14	18.09	40.64	0.00
Unemployment rate (%)	3.32	3.65	4.58	2.70	3.90	0.00
Households Below Poverty Level (%)	12.70	48.89	14.58	11.18	9.11	0.00
Median Family Income (Non-MSAs - IN)		\$66,091			Median Housing Value	\$104,300
Median Family Income (Non-MSAs - IN) for 2024		\$81,800			Median Gross Rent	\$681
					Families Below Poverty Level	9.26
FFIEC File - 2020 Census						
FFIEC File - 2024 Census						
2024 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

The IN Non-MSA is comprised of two counties: Gibson and Knox. The AA consisted of 19 CTs with one low-income tract, four moderate-income tracts, 11 middle-income tracts, and three upper-income tracts.

In the performance context, examiners evaluated the disparity between the median income of families within the AA and the cost of housing. Assuming a 30-year mortgage with a 7.0 percent interest rate, and not accounting for down payment, homeowners insurance, real estate taxes, or any additional monthly expenses, a low-income borrower making \$40,900 per year (or less than 50 percent of the 2024 FFIEC median family income in the AA) could afford a \$153,689 mortgage with a payment of \$1,023 per month. A moderate-income borrower making \$64,440 per year (or less than 80 percent of the 2024 FFIEC median family income in the AA) could afford a \$245,903 mortgage with a payment of \$1,636 per month. This illustrates that low-income borrowers were challenged to qualify for a mortgage loan in the IN Non-MSA with an estimated payment of \$1,122. The median housing value in the IN Non-MSA

was \$104,900 in 2022 and \$168,650 in 2024 reflecting a 60.8 percent change according to Realtor.com data.

The bank has moderate competition within the AA. The June 30, 2024, FDIC Deposit Market Share Report showed FNB ranked seventh out of 11 banks in deposit market share with 4.7 percent of deposits. The top three competitors in the area included Old National Bank with three branches and 24.7 percent market share, German American Bank with four branches and 20.3 percent market share, and Fifth Third Bank, National Association with three branches and 19.5 percent market share.

According to the Bureau of Labor Statistics, as of December 31, 2024, unemployment rates for the counties in this AA ranged from 2.1 percent to 4.9 percent during 2022, 2023, and 2024. The average unemployment rates in 2024 for Indiana and the nation were 4.2 percent and 4.1 percent, respectively. Major industries in this AA include manufacturing, health services, and retail trade. Many residents in the AA commute to the Evansville, Indiana MSA for employment.

Examiners relied on one community contact to understand the AA's needs and opportunities. This community contact represented an economic development organization who supports businesses in all stages. They indicated the need for funding for small businesses and new businesses entering the area bringing in new permanent jobs. FNB was mentioned as a strong support for local financing needs with the special business loan product for loans of less than \$100,000.

Scope of Evaluation in Indiana

Examiners completed full-scope reviews on both the Evansville MSA and IN Non-MSA. Examiners placed more weight to the Evansville MSA as it is the largest AA in the state of Indiana in terms of deposits, branches, and lending activity. Based on the bank's lending activity, more weight was placed on small business loans than home mortgages for this rating area. Refer to the table in Appendix A for more information.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN INDIANA

LENDING TEST

The bank's performance under the Lending Test in Indiana is rated Satisfactory.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's lending performance in the state of Indiana was reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibited reasonable geographic distribution of loans in the state.

Home Mortgage Loans

Refer to Table 7 in the state of Indiana section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Evansville MSA

The geographic distribution of the bank's home mortgage lending in the AA was excellent. The bank lending activity in low-income CTs significantly exceeding both the demographic and aggregate lending comparators. The bank's lending in moderate-income CTs was near to the demographic comparator and slightly below the aggregate lending comparator.

IN Non-MSA

The geographic distribution of the bank's home mortgage lending in the AA was poor. The bank originated zero loans in low-income CTs. The bank's lending in moderate-income CTs was below the demographic comparator and well below the aggregate lending comparator.

Small Loans to Businesses

Refer to Table 9 in the state of Indiana 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.

Evansville MSA

The geographic distribution of the bank's small loans to businesses was reasonable. The bank originated zero loans in low-income CTs. The bank's lending in moderate-income CTs exceeded both the demographic and aggregate comparators.

IN Non-MSA

The geographic distribution of the bank's small loans to businesses was reasonable. The bank originated zero loans in low-income CTs. The bank's lending in moderate-income CTs was below the demographic comparator but near to the aggregate comparator.

Lending Gap Analysis

Examiners review demographic summary data and mapping reports to identify any gaps in the geographic distribution of the bank's home mortgage loans in the Evansville MSA and IN Non-MSA during the evaluation period. The analysis did not identify any unexplained or conspicuous gaps in the bank's lending patterns, given performance context.

Distribution of Loans by Income Level of the Borrower

The bank exhibited a reasonable distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank.

Home Mortgage Loans

Refer to Table 8 in the state of Indiana section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Evansville MSA

The overall distribution of home mortgage loans to borrowers of different income levels in the AA is poor. The distribution of loans to low-income and moderate-income borrowers was well below both the demographic and aggregate lending comparators. However, the bank also reported 41.4 percent of loans with income “not available”, indicating an elevated level of non-owner occupied rental loans.

IN Non-MSA

The overall distribution of home mortgage loans to borrowers of different income levels in the AA is poor. The bank was slightly below aggregate performance and well below the demographic comparator for low-income borrowers. The distribution of loans to moderate-income borrowers was well below both the demographic and aggregate lending comparators. However, the bank also reported 12.5 percent of loans were reported as income “not available” indicating an elevated level of non-owner occupied rental loans.

Small Loans to Businesses

Refer to Table 10 in the state of Indiana 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.

Evansville MSA

The distribution of loans to businesses of different sizes was reasonable. The bank was below the demographic comparator but exceeded the aggregate lending performance.

IN Non-MSA

The distribution of loans to businesses of different sizes was reasonable. The bank was below the demographic comparator but near to the aggregate lending performance.

Responses to Complaints

FNB did not receive any CRA-related complaints during the evaluation period.

COMMUNITY DEVELOPMENT TEST

The bank’s performance under the Community Development Test in the state of Indiana is rated Outstanding.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank exhibited excellent responsiveness to community development needs in the state through community development loans, qualified investments, and community development services, as appropriate, considering the bank’s capacity and the need and availability of such opportunities for community development in the bank’s AAs.

Number and Amount of Community Development Loans

The CD lending table below sets forth the information and data used to evaluate the bank’s level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

Table 3: Community Development Loans				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
Evansville MSA	15	68.2	3,386	73.1
IN Non-MSA	7	31.8	1,249	26.9
Total	22	100.0	4,635	100.0

Evansville

The bank originated 15 CD loans totaling \$3.4 million or 26.8 percent of allocated tier 1 capital. These included 12 loans to support economic development through supporting operations of small farms and businesses and three loans to support affordable housing. These were community contact identified needs for the AA.

The following is an example of a CD loan the bank originated or purchased in this AA:

- The bank originated a \$580,890 loan to support affordable housing needs to a 20-unit complex located in a moderate-income CT providing market rents below 80 percent of area median income.

IN Non-MSA

The bank originated seven loans totaling \$1.2 million or 23.3 percent of allocated tier 1 capital. These loans were to support economic development through supporting operations of small farms and businesses.

The following is an example of a CD loan the bank originated or purchased in this AA:

- The bank originated a \$325,000 line of credit to support the operations of a small farm.

Number and Amount of Qualified Investments

Table 4: Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Evansville MSA	1	565	28	36	29	74.4	601	22.2	0	0
IN non-MSA	0	0	10	2,103	10	25.6	2,103	77.8	0	0
Total	1	565	38	2,139	39	100.0	2,704	100.0	0	0

Evansville

The bank did not purchase any new CD investments during the evaluation period. However, the bank held one prior period investment with a book value of \$564,644 as of December 31, 2024. This investment benefitted a school district where majority of students qualify for free or reduced meals under the USDA School Lunch Program.

Additionally, the bank made \$36,000 worth of donations to qualified community organizations in the AA. These donations went to support local community organizations providing services to low- and moderate-income families.

IN Non-MSA

The bank purchased one new CD investment totaling \$2.1 million during the evaluation period. This investment benefited a local community located in a moderate-income CT through providing funding to improve local infrastructure.

Additionally, the bank made \$3,334 worth of donations to qualified community organizations in the AA. These donations went to support local community organizations providing services to low- and moderate-income families and small business and economic development activities.

Extent to Which the Bank Provides Community Development Services

Evansville

Senior management and FNB employees provided technical or financial expertise to various organizations supporting community needs in the AA. During the evaluation period, 16 employees provided 96.5 hours of service, including two employees serving on the boards of local non-profits and three providing service to a small business alliance.

IN Non-MSA

Senior management and FNB employees provided technical or financial expertise to various organizations supporting community needs in the AA. During the evaluation period, three employees provided 19 hours of services to support small business and economic development activities in the community.

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 MSA(s) and non-MSA(s) 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:	01/01/2022 to 12/31/2024	
Bank Products Reviewed:	Home mortgage and small business Community development loans, qualified investments, community development services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
N/A	N/A	N/A
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Illinois		
IL Non-MSA	Full-scope	Edwards, Lawrence, Wabash, and White counties
Indiana		
Evansville MSA (21780)	Full-scope	Entire MSA
IN Non-MSA	Full-scope	Gibson and Knox counties

Appendix B: Summary of MMSA and State Ratings

RATINGS			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/Multistate Rating
The First National Bank of Carmi	Satisfactory	Satisfactory	Satisfactory
MMSA or State:			
Illinois	Satisfactory	Satisfactory	Satisfactory
Indiana	Satisfactory	Satisfactory	Outstanding

(*) The Lending Test and Community Development Test carry equal weight in the overall rating.

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 the 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 low- and moderate-income 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): 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 CD loans and qualified investments, branch distribution, and CD services).

Low-Income: Individual income that is at 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 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.

Multistate Metropolitan Statistical Area (MMSA): Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

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.

Prior Period Investments: Investments made in a previous evaluation period that are outstanding as of the end of the evaluation period.

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 multistate 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 multistate metropolitan statistical area, the institution will receive a rating for the multistate 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.

Unfunded Commitments: Legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

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/AA. 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 7. 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 8. 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 MMSA/AA. The table also presents aggregate peer data for the years the data is available.
- Table 9. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - Compares 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 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 AA.
- Table 10. 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 11. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - Compares 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 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 AA.

- Table 12. 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 \$500,000) 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 13. 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 14. 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/AA.

Illinois

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	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
Illinois Non-MSA	87	10,294	100.00	1,512	--	--	--	10.07	18.39	21.56	89.93	81.61	78.44	--	--	--	--	--	--
Total	87	10,294	100.00	1,512	--	--	--	10.07	18.39	21.56	89.93	81.61	78.44	--	--	--	--	--	--

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023, 2024 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
Illinois Non-MSA	87	10,294	100.00	1,512	22.45	14.94	13.23	19.07	19.54	27.51	20.29	29.89	23.02	38.18	17.24	20.30	--	18.39	15.94
Total	87	10,294	100.00	1,512	22.45	14.94	13.23	19.07	19.54	27.51	20.29	29.89	23.02	38.18	17.24	20.30	--	18.39	15.94

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023, 2024 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Illinois Non-MSA	20	1,792	100.00	1,393	--	--	--	12.38	10.00	21.61	87.62	90.00	78.39	--	--	--	--	--	--
Total	20	1,792	100.00	1,393	--	--	--	12.38	10.00	21.61	87.62	90.00	78.39	--	--	--	--	--	--

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023, 2024 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2022 - 2024	
Assessment Area:	Total Loans to Small Businesses			Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available			
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Illinois Non-MSA	20	1,792	100.00	1,393	77.54	60.00	56.07	5.48	35.00	16.98	5.00	
Total	20	1,792	0.00	1,393	77.54	60.00	56.07	5.48	35.00	16.98	5.00	

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023, 2024 CRA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Indiana

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts		
	#	\$	% of Total Number	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
Evansville IN MSA	104	23,177	81.25	24,224	6.35	16.35	5.11	17.20	16.35	19.17	43.64	40.38	37.24	32.59	26.92	38.34
Indiana Non-MSA	24	4,116	18.75	4,706	2.22	--	0.98	13.58	8.33	17.06	64.40	75.00	64.53	19.80	16.67	17.40
Total	128	27,293	100.00	28,930	5.51	13.28	4.44	16.47	14.84	18.83	47.85	46.88	41.68	30.00	25.00	34.94

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023, 2024 HMDA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower 2022 - 2024

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
Evansville IN MSA	104	23,177	81.25	24,224	21.35	4.81	11.12	18.06	9.62	20.95	21.23	14.42	20.32	39.35	29.81	25.40	--	41.35	22.20
Indiana Non-MSA	24	4,116	18.75	4,706	19.40	8.33	11.28	19.91	12.50	24.80	19.93	25.00	22.44	40.77	41.67	22.65	--	12.50	18.83
Total	128	27,293	100.00	28,930	20.94	5.47	11.15	18.46	10.16	21.58	20.96	16.41	20.67	39.65	32.03	24.95	--	35.94	21.65

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023, 2024 HMDA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2022 - 2024		
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate		
Evansville IN MSA	23	5,829	53.49	8,119	9.37	--	8.61	19.87	21.74	19.51	33.89	43.48	27.65	29.47	17.39	39.11	7.39	17.39	5.12		
Indiana Non-MSA	20	2,653	46.51	1,757	2.59	--	0.85	25.99	15.00	19.75	50.39	45.00	49.40	21.04	40.00	29.99	--	--	--		
Total	43	8,482	100.00	9,876	8.13	--	7.23	20.99	18.60	19.55	36.90	44.19	31.52	27.93	37.48	37.48	6.04	9.30	4.21		

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												2022 - 2024	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available			
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans		
Evansville IN MSA	23	5,829	53.49	8,119	82.93	60.87	52.56	4.60	39.13	12.47	--		
Indiana Non-MSA	20	2,653	46.51	1,757	80.01	55.00	60.22	3.95	40.00	16.04	5.00		
Total	43	8,482	100.00	9,876	82.39	58.14	53.92	4.48	39.53	13.12	2.33		

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%