


In accordance with the Community Reinvestment Act (CRA), Regulation BB, Home State Bank is required to maintain and make available for public inspection a complete CRA Public File.

The Public File consists of several documents such as:

- A list of our branches, their street addresses and geographies.
- A list of our services
- A list of any branches opened or closed in the prior two calendar years
- Our most recent CRA Performance Evaluation by the Office of the Comptroller of the Currency.
- A map of our Assessment Area of McHenry County and Lake County
- Our loan to deposit ratio for the prior calendar year
- HMDA Disclosure Statement – CFPB address
- CRA Disclosure Statement for the prior two calendar years

No written comments from the public relating to our CRA performance have been received in the prior two calendar years.

If you would like to discuss any of the documents or have any questions, please call our CRA Officer, Dave Favinger at 815-788-3456 or Marie Smith at 815-788-7883.

40 Grant Street
Crystal Lake, IL 60014

(815) 459-2000
https://www.homestbk.com

P.O. Box 1738
Crystal Lake, IL 60039-1738

# HOME STATE BANK, N.A.'s
# HOURS OF SERVICE
**Branch Addresses and Hours**
**As of April 1, 2026**

| | |
|---|---|
| Main Bank & Drive-Up | 815-459-2000 |
| 40 Grant Street, Crystal Lake, IL 60014 | |
| Census Tract 8708.08; Opened January 1915 | Map #1 |

| Lobby | | Drive-Up | |
|---|---|---|---|
| M – Fri | 9 a.m. to 5 p.m. | M – Fri | 8 a.m. to 5:30 p.m. |
| Sat | 9 a.m. to Noon. | Sat | 8 a.m. to 1 p.m. |

| | |
|---|---|
| 611 South Main Banking Center | 815-459-2000 |
| 611 Main Street Crystal Lake, IL 60014 | |
| Census Tract 8713.13; Opened December 1982 | Map #2 |
| (Relocated Route 14 Banking Center from 5999 Northwest Highway July 2023) | |

| Lobby | | Drive-Up | |
|---|---|---|---|
| M – Fri | 8 a.m. to 5 p.m. | M – Fri | 8 a.m. to 5 p.m. |

| | |
|---|---|
| Lake in the Hills Banking Center | 815-459-2000 |
| 50 West Acorn Lane (Randall Road & Acorn Lane), LITH, IL 60156 | |
| Census Tract 8712.07; Opened December 1993 | Map #3 |

| Lobby | | Drive-Up | |
|---|---|---|---|
| M – Fri | 9 a.m. to 5 p.m. | M – Fri | 8 a.m. to 5 p.m. |
| Sat | 9 a.m. to Noon. | Sat | 8 a.m. to 1 p.m. |

| | |
|---|---|
| McHenry South Banking Center – South (**temporarily closed**) | 815-459-2000 |
| 4401 Prime Parkway (Route 31 & Prime Parkway), McHenry, IL 60050 | |
| Census Tract 8708.13; Opened December 1995 | Map #4 |

| Walk-Up Window | Drive-Up |
|---|---|
| NA | NA |

| | |
|---|---|
| Woodstock Banking Center | 815-459-2000 |
| 124 Johnson Street, Woodstock, IL 60098 | |
| Census Tract 8709.05; Opened March 1999 | Map #5 |

| Lobby | | Drive-Up | |
|---|---|---|---|
| M – Fri | 9 a.m. to 5 p.m. | M – Fri | 8 a.m. to 5 p.m. |
| Sat | 9 a.m. to Noon. | Sat | 8 a.m. to 1 p.m. |

| | |
|---|---|
| North McHenry Banking Center | 815-459-2000 |
| 3500 Diamond Drive, McHenry, IL 60051 | |
| Census Tract 8706.04; Opened January 2008 | Map #6 |

| Lobby | | Drive-Up | |
|---|---|---|---|
| M – Fri | 9 a.m. to 5 p.m. | M – Fri | 8 a.m. to 5 p.m. |
| Sat | 9 a.m. to Noon. | Sat | 8 a.m. to 1 p.m. |

*The map number indicated above for each location corresponds to the number in the accompanying map (see below). All branches are in McHenry County, Illinois #111 in the Chicago-Naperville-Evanston Metropolitan Statistical Area #16984.*

## Loan Production Offices

To help communities have greater access to mortgage lending, the following Loan Production Offices are available:

**Appleton, Wisconsin Loan Production Office**
650 N. Westhill Blvd.
Appleton, WI 54914
920-915-5363
Census Tract 0111.04; County 087; State 55; MSA 11540

**Milwaukee, Wisconsin Loan Production Office**
229 E. Main St.
Waterford, WI 53185
262-514-0052
Census Tract 0027.02; County 101, State 55, MSA 39540

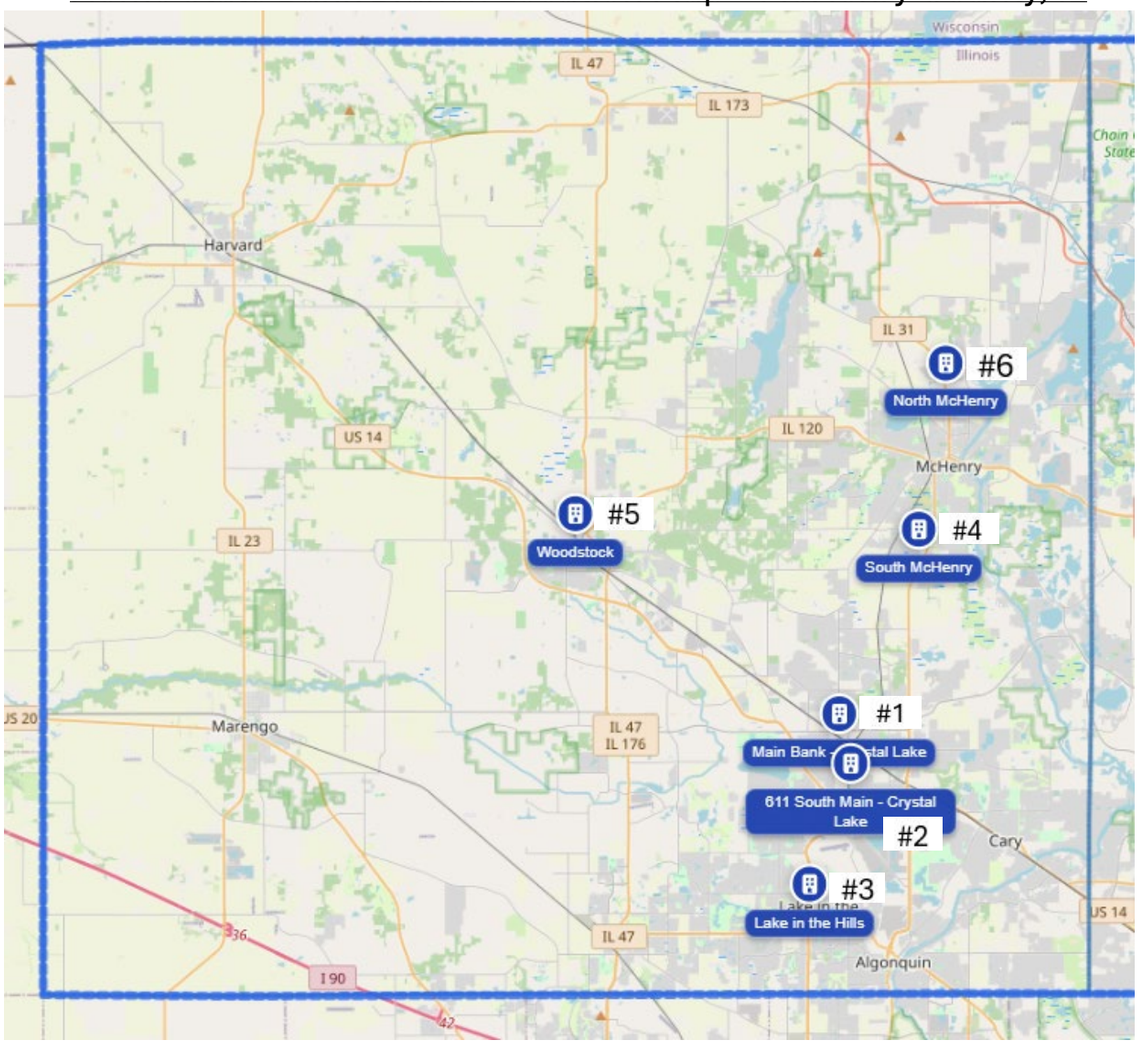
### RECORD OF BRANCH OPENINGS 2022 – 2025

None

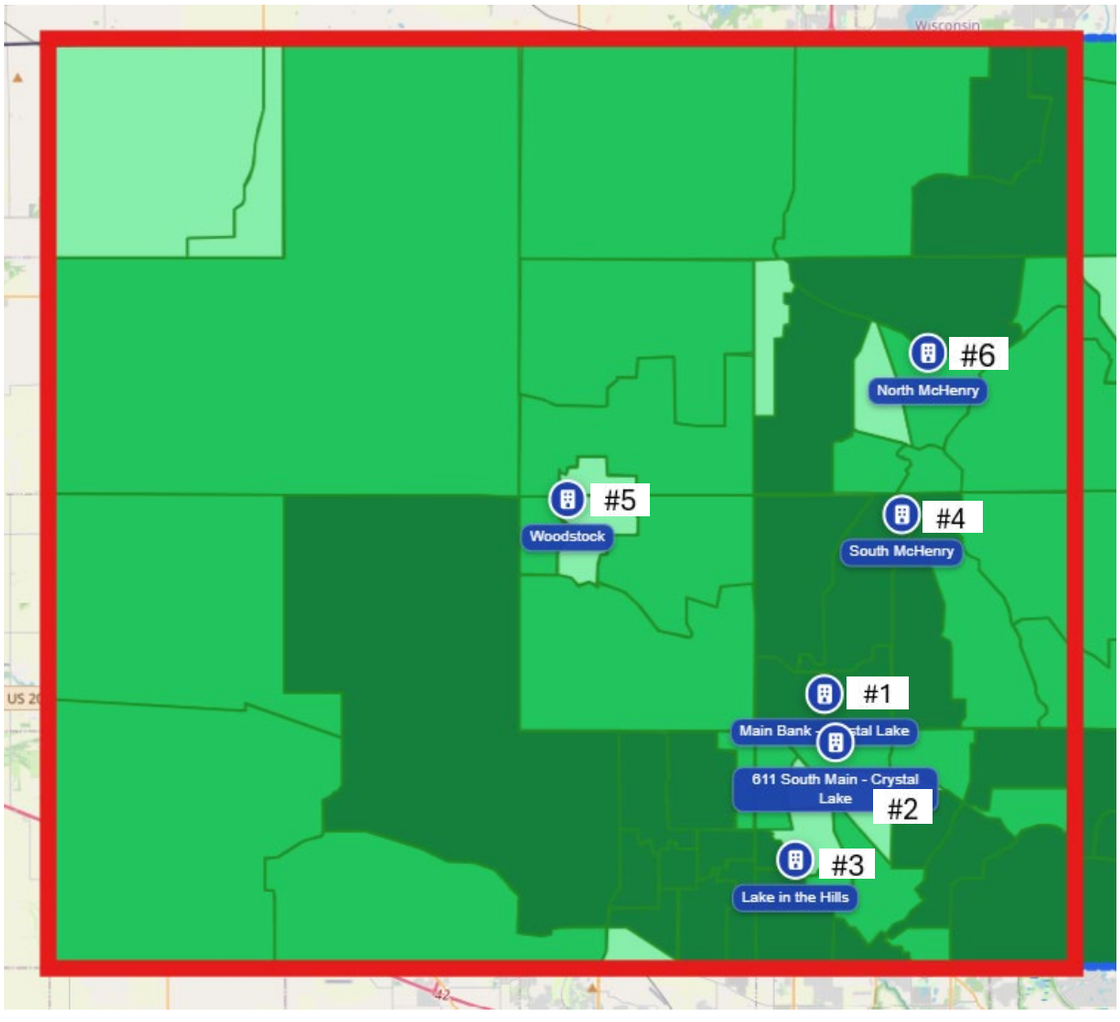
### RECORD OF BRANCH CLOSINGS 2022 – 2025

None

# Home State Bank Branch Location Map – McHenry County, IL




# McHenry County, IL Income Level Map




TRACT SHADING: Income Level Classification — Unknown | Low | Moderate | Middle | Upper


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# HOME STATE BANK, N.A.'s
## PRODUCTS AND SERVICES
## AS OF APRIL 1, 2026

Alerts
ACH Origination and Receiving
Bill Pay
Cash secured loans
Certificates of deposit
Checking accounts
Commercial construction loans
Commercial leasing
Community development loans
Corporate sweep accounts
Digital Wallet
Home mortgages
Internet banking
Lines of credit
Merchant bankcard services
Mobile banking
Money market accounts
Motor vehicle loans
Online Loan Payment (Bill Matrix)
Personal Finance Manager
Recreational vehicle loans
Remote Deposit Capture
Savings accounts
Small Business Administration (SBA) loans
Trust Department services
Wire transfers

Automated Teller Machines (ATMs)
Card Controls
Cashier's checks
Check Collections
Christmas club accounts
Commercial inventory loans
Commercial working capital loans
Construction/ Permanent Mortgages
Debit cards
Direct deposits
Electronic Statements
Home equity loans and lines
Individual retirement accounts
Letters of credit
Lockbox Services
Minuteman Overdraft Protection Line of Credit
Mobile Check Deposit
Money orders
N.O.W. accounts
Occasional Overdraft Privilege Service (OOPS)
Positive Pay Program
Safe deposit boxes
Senior Class Club accounts
Touch tone banking
Unsecured loans
Zelle and Zelle for Business

All products and services listed
are available from Home State Bank.

Consumer loan applications and deposit products are available at
all branches except drive-up only locations.

A mortgage loan officer is available by appointment
at all locations other than drive-up locations.

Home State Bank does not maintain
a Commercial Loan Officer in residence
at any location other than at the 611 South Main Banking
Center. Services are available at other offices upon appointment.

Home State Bank Trust & Wealth Management Services
are offered at our 611 South Main Banking Center as follows
9:00 AM to 5:00 PM Monday thru Friday,
and at all other locations by appointment.

**40 Grant Street**
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# Census Tract Included in Home State Bank, N.A.'s Assessment Area as of April 1, 2026

All tracts are located within McHenry and Lake Counties, Illinois

| McHenry County | | Lake County | | | | |
|---|---|---|---|---|---|---|
| 8701.03 | 8710.03 | 8601.03 | 8611.06 | 8621.00 | 8640.01 | 8645.17 |
| 8701.04 | 8710.04 | 8601.04 | 8611.07 | 8622.00 | 8640.02 | 8645.18 |
| 8701.05 | 8711.05 | 8601.05 | 8611.08 | 8623.00 | 8641.05 | 8645.19 |
| 8701.06 | 8711.07 | 8601.06 | 8612.01 | 8624.01 | 8641.06 | 8645.20 |
| 8702.00 | 8711.08 | 8602.00 | 8612.02 | 8624.02 | 8641.07 | 8645.21 |
| 8703.01 | 8711.09 | 8603.01 | 8613.01 | 8625.01 | 8641.08 | 8645.22 |
| 8703.02 | 8711.10 | 8603.02 | 8613.03 | 8625.02 | 8641.09 | 8645.23 |
| 8704.02 | 8711.11 | 8604.00 | 8613.04 | 8626.03 | 8641.10 | 8645.24 |
| 8704.03 | 8711.12 | 8605.00 | 8614.02 | 8626.04 | 8642.03 | 8646.01 |
| 8704.04 | 8711.13 | 8606.00 | 8614.03 | 8626.05 | 8642.04 | 8646.02 |
| 8705.01 | 8711.14 | 8608.05 | 8614.04 | 8627.00 | 8642.06 | 8647.00 |
| 8705.02 | 8711.15 | 8608.06 | 8615.04 | 8628.00 | 8642.07 | 8648.01 |
| 8706.03 | 8712.01 | 8608.07 | 8615.05 | 8629.01 | 8642.08 | 8648.02 |
| 8706.04 | 8712.02 | 8608.08 | 8615.06 | 8629.02 | 8643.03 | 8649.01 |
| 8706.05 | 8712.05 | 8608.09 | 8615.07 | 8630.03 | 8643.05 | 8649.03 |
| 8706.06 | 8712.06 | 8608.11 | 8615.08 | 8630.04 | 8643.06 | 8649.04 |
| 8707.02 | 8712.07 | 8608.12 | 8615.09 | 8630.05 | 8643.07 | 8650.00 |
| 8707.03 | 8712.08 | 8608.13 | 8615.10 | 8630.06 | 8643.08 | 8652.00 |
| 8707.04 | 8712.09 | 8609.03 | 8616.03 | 8631.00 | 8644.02 | 8653.00 |
| 8708.07 | 8713.01 | 8609.05 | 8616.04 | 8632.01 | 8644.03 | 8654.00 |
| 8708.08 | 8713.04 | 8609.06 | 8616.07 | 8632.02 | 8644.07 | 8655.01 |
| 8708.09 | 8713.05 | 8609.07 | 8616.08 | 8633.00 | 8644.08 | 8655.02 |
| 8708.10 | 8713.07 | 8609.08 | 8616.09 | 8634.00 | 8644.09 | 8656.00 |
| 8708.11 | 8713.10 | 8610.07 | 8616.10 | 8635.00 | 8644.10 | 8657.00 |
| 8708.12 | 8713.11 | 8610.08 | 8616.11 | 8636.01 | 8644.11 | 8658.01 |
| 8708.13 | 8713.12 | 8610.09 | 8617.01 | 8636.03 | 8644.12 | 8658.02 |
| 8708.14 | 8713.13 | 8610.10 | 8617.02 | 8636.04 | 8645.10 | 8660.00 |
| 8709.03 | 8714.02 | 8610.11 | 8618.03 | 8637.01 | 8645.11 | 8661.00 |
| 8709.04 | 8714.04 | 8610.12 | 8618.04 | 8637.02 | 8645.12 | 8662.00 |
| 8709.05 | 8715.01 | 8610.13 | 8619.01 | 8638.01 | 8645.13 | 9900.00 |
| 8709.06 | 8715.02 | 8610.14 | 8619.02 | 8639.02 | 8645.14 | |
| 8709.07 | 8716.00 | 8611.05 | 8620.00 | 8639.03 | 8645.15 | |
| | | | | 8639.04 | 8645.16 | |

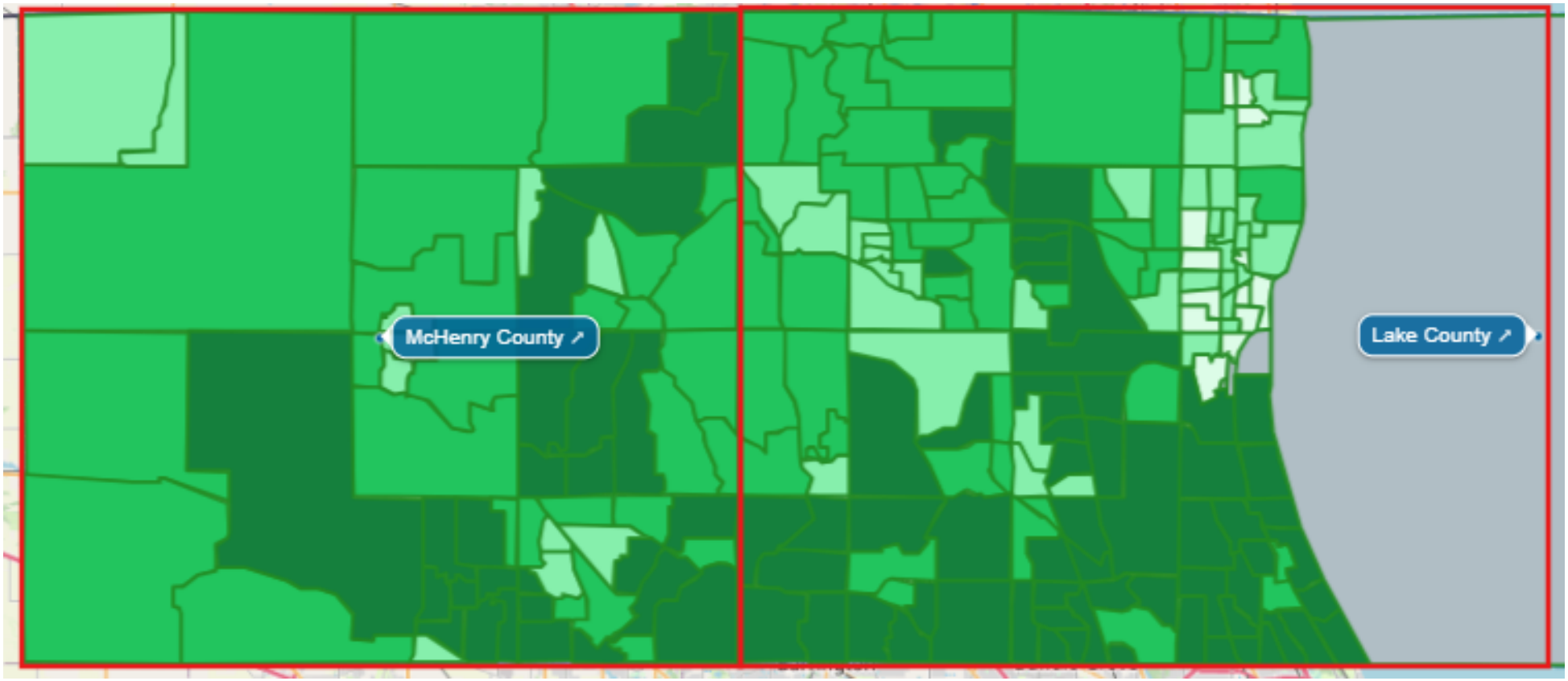
McHenry County tracts are in MSA 16984. Lake County Tracts are in MSA 29404.
Information sourced from FFIEC - https://www.ffiec.gov/data/census/census-online

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# Assessment Area Census Tract Income Map – McHenry and Lake Counties, Illinois




TRACT SHADING: Income Level Classification | Unknown | Low | Moderate | Middle | Upper

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## Home Mortgage Disclosure Act Notice

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.

# Loan To Deposit Ratio

**Dollar Figures in Thousands (USD)**

| Period | Net Loans | Deposits | Ratio |
|---|---|---|---|
| **2025** | | | |
| First Quarter | $ 479,018 | $ 664,954 | 72.04% |
| Second Quarter | $ 488,311 | $ 678,898 | 71.93% |
| Third Quarter | $ 497,015 | $ 673,514 | 73.79% |
| Fourth Quarter | $ 491,500 | $ 677,370 | 72.56% |
| **2024** | | | |
| First Quarter | $ 461,674 | $ 656,434 | 70.33% |
| Second Quarter | $ 480,465 | $ 642,119 | 74.82% |
| Third Quarter | $ 481,805 | $ 635,359 | 75.83% |
| Fourth Quarter | $ 479,707 | $ 647,506 | 74.09% |

HOME STATE BANK

TRUST & WEALTH MANAGEMENT GROUP

HS BANK TRUST & WEALTH MANAGEMENT

# Private Client Services

815.459.2000 | www.homestateonline.com

For over 60 years, the Home State Bank, N.A. Trust & Wealth Management Group has been a local provider of wealth management and fiduciary services for individuals, families and small businesses throughout McHenry County.

Building on the foundations of integrity, experience, and local service, Home State Bank is committed to providing outstanding personal service and quality products to meet your needs today and for generations to come.



**We are pleased to offer the following services:**

- Trust Administration
- Probate Estate Administration
- Investment Management
- Land Trust Administration
- Other Fiduciary Services

## Trust Administration

A revocable living trust works much like a will. With a living trust, you, with the assistance of your attorney, set explicit instructions for the ongoing management and ultimate distribution of your trust assets, during your lifetime and after your death.

During your lifetime, you can elect to serve as your own trustee and you can change or amend the trust as you deem appropriate. However, upon your incapacitation or death, your living trust becomes irrevocable, and cannot be changed by anyone.

By selecting Home State Bank to serve as your trustee, or successor trustee, the continuous administration of your trust can be assured in the event of your incapacitation or disability. This can help to eliminate the need for a court-supervised guardianship over your assets. In addition, revocable living trusts can provide an effective alternative for the disposition of your assets upon your death, without the necessity of probate. A properly funded living trust will not only avoid probate, but it can also help to expedite the transfer of assets to your beneficiaries after your death.

While family members or friends can be named as a trustee of your trust, you may not want to burden them with all of the responsibilities of administering your trust.

Also, by having an impartial, professional, and experienced trustee, you will be assured that you will have a trustee that makes sure that the best interests of all of your beneficiaries are represented.

You can also indicate in your trust if assets are to be held until a child or grandchild reaches a certain age, or even allow for periodic distributions as your beneficiaries attain certain ages as specified by you. During this time, we will work diligently to ensure that your trust assets are managed, invested, and distributed objectively, without bias or preference, and in accordance with the terms set forth in your trust agreement.

**Our trust administration services are available for the following types of trusts:**

- Revocable Living Trusts
- Irrevocable Trusts
- Testamentary Trusts
- Family and Marital Trusts
- Special Needs Trusts




By naming Home State Bank as your trustee, you will be able to enjoy your most valuable asset…peace of mind.

## Probate Estate Administration

The administration of your Last Will and Testament through probate involves a demanding, complex set of tasks. Your executor is responsible for filing your will, collecting and safeguarding your assets, the disposition of personal property and real estate, payment of debts and final expenses, collection of income, settlement of tax liabilities, and making timely and accurate distributions to your heirs or beneficiaries. We have years of experience, and can provide solutions to any issues that may arise during a very difficult time for your family.

## Investment Management*

Whether you are an experienced investor or just starting out, a plan is required before an investment portfolio can be constructed and managed. Think of it like a road map. It is hard to reach your destination without knowing what direction to start. By meeting with one of our experienced trust professionals, we can help design a customized plan for your financial future that is right for you.

A fundamental part of developing a successful financial plan is helping you to identify your financial goals and objectives. Once these have been clearly defined, we can develop a plan for your investment portfolio that takes into consideration your need for income, tax sensitivity, risk tolerance, potential investment returns, planned withdrawals, and any other limiting factors.



We believe that asset allocation and discipline are the two most important factors in achieving consistent, long-term investment results. Asset allocation involves dividing an investment portfolio among several different asset classes, such as stocks, bonds, and cash. Other asset classes, including real estate, precious metals, and other commodities also exist, and may be appropriate for some investors. Historically, the returns of these different asset classes have not moved up and down at the same time. Market conditions that may cause one asset class to do well often cause another to have average or poor returns. Over the long term, investing in multiple asset classes can help reduce the overall risk in your investment portfolio.

The overall concept of asset allocation is fairly straightforward. However, determining precisely how your assets are to be allocated can be much more complicated and confusing. By working with Home State Bank, you can feel secure knowing that your financial assets will be managed by experienced professionals who are here to put your interests first.

***Investment Products and Services are:**

| | | |
|---|---|---|
| Not FDIC insured | May lose value | No bank guarantee |

## Land Trust Administration

A land trust is a simple, inexpensive method for handling the ownership of real estate in Illinois.

It is an arrangement by which legal title to real estate is transferred from you to a land trust with Home State Bank as trustee. However, unlike a revocable living trust, all of the rights and conveniences of ownership are exercised by the holder of the beneficial interest, not the trustee. The trustee will execute deeds and mortgages and otherwise deal with the property only as directed in writing by the beneficiary.

Under a land trust agreement, the party creating the trust can retain sole control over the property during their lifetime, with any desired succession in ownership becoming effective upon death without the need for probate or giving an immediate ownership interest in the property.

## Other Fiduciary and Financial Services

**Our full line of fiduciary and financial services also includes:**

- Guardianship Administration
- Self-Directed Investment Accounts, including IRAs
- Escrow Services
- Consulting Services

DEPOSIT ACCOUNTS

# Disclosures

HOME STATE BANK N.A.
We're on your side
815.459.2000 | www.homestateonline.com
Member FDIC

- **Free Checking** (1) (4)
- **Express Checking** (1) (4) (11) (12)
- **Student Checking** (1) (4) (12 ) (12)
- **Senior Class Checking** (1) (4)
- **Premium Personal Checking Plus (Now)** (1) (2) (3) (4) (5) (6) (7)
- **Personal Money Market** (1) (2) (3) (4) (5) (6) (7) (8)
- **Preferred Money Market** (1) (2) (3) (4) (5) (6) (7) (8)
- **Statement Savings** (1) (2) (3) (5) (6) (7) (8)
- **Minor Statement Savings** (1) (2) (3) (5) (6) (7) (8)
- **Christmas Club** (1) (2) (3) (5) (6) (7) (9)
- **Certificate of Deposits** (1) (2) (3) (10)

(1) Other fees may apply. See Service Fee Schedule.

(2) The daily balance method is used to calculate interest. This method applies a daily periodic rate to the principal in the account each day.

(3) Interest begins to accrue on the business day non-cash items (checks for example) are deposited.

(4) Images of recently paid checks are available through our Netteller Internet Banking module at no charge. A fee of $1.00 per check will be charged for each additional requested copy.

(5) We may require not less than 7 days notice in writing before each withdrawal from an interest bearing account other than a time deposit or from any other savings account as defined by Regulation D.

(6) If the account is closed before interest is credited, accrued interest will not be paid.

(7) The interest rate and annual percentage yield may change at any time at our discretion.

(8) Transfers to another account or to third parties by preauthorized, automatic, or telephone transfers are limited to six per statement cycle. A $2.50 fee will apply per withdrawal after six withdrawals. If a Money Market account, no more than six of the transfers can be by check, draft, or similar order to third parties. If a Savings account, no transfers can be made by check, draft, or similar order to third parties.

(9) No transfers to another account or to third parties may be made by preauthorized, automatic, or telephone transfers.

(10) If any principal is withdrawn before maturity, a penalty as outlined in the Fee Schedule may be charged on that portion.

(11) Electronic statements required; if you choose to receive a paper statement a $5.27 monthly charge will apply.

(12) A fee of $1.75 will apply if you exceed your five free non Home State Bank ATM withdrawals.

## LEGAL PROCEEDINGS

In the event your account becomes involved in legal proceedings, we may restrict your use of it. If we are required to hire an attorney to represent us in any legal proceedings involving you and a third party, you will be required to reimburse us for all costs, charges, and expenses, including reasonable attorneys' fees incurred by us as a result of such proceedings. In the event of your death, we will not release funds on deposit until all legal documents we require are delivered to us.

## CERTIFICATE RENEWALS

Certificate of Deposit Accounts will be automatically renewed at maturity at the current interest rate and Annual Percentage Yield for the same term unless it specifically states that the Certificate of Deposit is Non-Renewable. You have a grace period of 10 calendar days after the maturity date to withdraw or add to the funds without penalty.

## CERTIFICATE OF DEPOSIT EARLY WITHDRAWAL PENALTIES

**Terms less than 12 months**
The penalty we will impose is equal to three (3) months' interest on the amount withdrawn subject to penalty.

**Terms between 12 months and less than 36 months**
The penalty we will impose is equal to six (5) months' interest on the amount withdrawn subject to penalty.

**Terms of 36 months or longer**
The penalty we will impose is equal to twelve (11) months' interest on the amount withdrawn subject to penalty.

**Higher Learning Fund**
The penalty we may impose will equal 12 months' interest on the amount withdrawn subject to penalty.

## IRA CERTIFICATE OF DEPOSIT EARLY WITHDRAWAL PENALTIES

**7 Day-one year term**
The penalty we may impose will equal three months' interest on the amount withdrawn subject to penalty.

**More than one year**
The penalty we may impose will equal six months' interest on the amount withdrawn subject to penalty.

## CHANGE IN TERMS

We may change any term of this agreement. Rules governing changes in interest rates are provided separately. For other changes we will give you reasonable notice in writing or by any other method permitted by law.

## DORMANT ACCOUNTS

- If your savings account has no customer initiated activity (deposit or withdrawal) for a period of two years or more, the account will be placed in a dormant status and charged a Dormant Fee of $5.00 per quarter.
- If your checking or money market account has no customer initiated activity (deposit or withdrawal) for a period of one year or more, the account will be placed in a dormant status and charged a Dormant Fee of $5.00 per statement cycle.

## WITHDRAWALS

We may refuse any withdrawal or transfer request which you attempt on forms not approved by us, by any method we do not specifically permit, which is greater in number than the frequency permitted, or which is for an amount greater or less than any withdrawal limitations. Even if we honor a nonconforming request, we may treat continued abuse of the stated limitations (if any) as your act of closing the account or your consent to reclassify the account to one without withdrawal restrictions. We will use the date the transaction is completed by us (as opposed to the date you initiate it) to apply the frequency limitations. You agree that the bank may decline payment of a check or other item drawn against your account that is presented for payment over the counter at the bank, by non-account holders, rather than being deposited in an account at another institution and presented for payment through the check collection system.

## STOP PAYMENT

You must make any stop payment order in the manner required by law and we must receive it in time to give us a reasonable opportunity to act on it before our stop payment cut-off time. To be effective, your stop payment order must precisely identify the number, date, and amount of the item and the payee. You may stop payment on any item drawn on your account whether you sign the item or not, if you have an equal or greater right to withdraw from this account than the person who signed the item. A release of the stop payment request may be made only by the person who initiated the stop payment order. Our stop payment cut-off time is one hour after the opening of the next banking day after the banking day on which we receive the item. Your order will be effective for 6 months. If your stop payment is by phone, we ask that you confirm it in writing. An Online Stop Payment fee of $17.00 or an Over the Counter Stop Payment fee of $34.00 does apply for each stop payment.

## COMPLIANCE

This agreement is subject to applicable federal laws and laws of the State of Illinois and applies to accounts established primarily for personal, family, household purposes, or commercial deposit accounts.

## NONSUFFICIENT FUND/OVERDRAFT POLICY

An insufficient balance could result in several ways, such as (1) the payment of checks, electronic funds transfers, or other withdrawal requests; (2) payments authorized by you; (3) the return of unpaid items deposited by you; (4) the imposition of bank service charges; or (4) the deposits of items which, according to the bank's Funds Availability Policy, are treated as not yet available or finally paid.

We are not obligated to pay any item presented for payment if your account does not contain sufficient funds.

Nonsufficient funds fees of $33.74 will be imposed if your account either becomes overdrawn or we return a check or other debit item due to a nonsufficient balance or uncollected funds. Please be aware that the order of item payments may create multiple overdrafts during a single banking day for which you will be charged our standard NSF fee of $33.74 for each overdraft item whether paid or returned. Keep track of your account balance and your transactions to avoid this result.

Although subject to change without notice, it is our current practice to process items each evening for those received prior to the daily cut off time, as follows. We sort items for processing first by transaction type in the following order and then within transaction types items are processed by the lowest check or draft number for paper-based items and from lowest to highest dollar amount for everything else.

For example, if we receive two of your checks for payment and you make a debit card transaction in the same day, the debit card transaction will be processed first because it is within the first transaction group and the check items will be processed next against your account balance by serial number, lowest to highest. Your account balance is adjusted downward as each item is processed for the amount of the item, if the item is paid, and/or any applicable nonsufficient fund/overdraft fee that is charged. A nonsufficient fund/overdraft fee will be charged for each item if the amount of the item is greater than the adjusted account balance at the time it is processed. Although we generally post items in this manner, we ultimately reserve the right to decide the order of the items for which we will complete the request and which items will be refused (if any). This means we

**Table 1: Order of Withdrawals, Transactions or Payment Requests**

| TRANSACTION TYPE | GROUP | GROUP PROCESSING ORDER | ORDER CRITERIA WITHIN THE GROUP | ORDER CRITERIA DETAILS | ORDER |
|---|---|---|---|---|---|
| **Debit Card Transaction with PIN** | EFT | 1 | Date/Time | Transaction Amount of Electronic Payment | Lowest to Highest |
| **ATM Withdrawal** | | | | | |
| **Debit Card Purchase** | | | | | |
| **Pre-Authorized Automatic Debit** | | | | | |
| **Telephone-initiated Debit Transaction** | | | | | |
| **On-line Banking Debit Transaction** | | | | | |
| **Electronic Bill Pay** | | | | | |
| **Over the Counter Items** | OTC | 2 | Debit Amount | Transaction Amount on Item | Lowest to Highest |
| **ACH Debit Transaction** | ACH | 3 | Debit Amount | Transaction Amount on ACH Entry | Lowest to Highest |
| **Paper-Based Check** | CHK | 4 | Serial #, then Debit Amount | Serial # as Designated on Item, then Amount on Item | Lowest to Highest Item #, then Lowest to Highest Amount |
| **Paper-Based Draft** | | | | | |
| **Remotely Created Checks** | | | | | |
| **Remotely Created Drafts** | | | | | |

can complete the request for the largest item, if we choose, and reject all smaller items, or any other order we elect including, for example, random order. You have NO right to choose the order of the item(s) for which we will complete your withdrawal, transfer or payment request(s). Additionally, we also reserve the right to change the order of payment without notice to you if we suspect fraud or possible illegal activity affecting your account.

If your account includes Overdraft Privilege, which is a non-contractual courtesy, and your account is in good standing, we may approve your overdrafts.

## OCCASIONAL OVERDRAFT PRIVILEGE SERVICE (OOPS) DISCLOSURE

You do not have the right to withdraw or transfer funds or authorize payments from your account that are not available or uncollected.

If you or any authorized party submits a withdrawal, transfer or payment request by any means with which a withdrawal, transfer or payment request can be made from your account and the available or collected funds in that account are "nonsufficient," we have the right to refuse that request and charge you the nonsufficient funds (NSF) fee of $33.74 for each item. An "item" is any authorized method of access to funds in your account, including, but not limited to, a paper check, a draft, an ATM withdrawal, a debit card transaction, an ACH transaction, a preauthorized automatic debit, a telephone-initiated transfer, an online banking transaction or any other electronic transaction. Fees imposed by us are not considered "items."

If, however, we complete a withdrawal, transfer or payment request for an item even though there are nonsufficient funds in your account, this will create an "overdraft" and you will be charged the overdraft fee of $33.74. An overdraft fee is charged for each item that exceeds the account balance. This may result in multiple fees for successive overdrafts. For example, if you have exceeded your account balance and a check is presented for payment, you use your debit card and you make an ATM withdrawal then this would result in three separate overdraft fees. Our payment of any overdraft does not mean you have a line of credit as Occasional Overdraft Privilege Service is not a right or obligation guaranteed to you. This is a discretionary program that can be changed or withdrawn at any time without notice. If your account is overdrawn for any reason, you agree to immediately deposit sufficient funds to bring your account to a positive balance.

Our standard overdraft practice is to strive to pay your overdrafts when your account meets certain discretionary criteria. The criteria may include, but is not limited to, any or all of the following and is subject to change without notice:

- Accountholders are 18 years of age or older
- Deposit behavior in your account or related accounts
- Overdraft behavior in your account or related accounts
- Excessive fraud activity in your account or related accounts
- The status of any loan or obligation to us
- The status of any legal or administrative order or levy

We have adopted this discretionary overdraft policy to provide you the highest level of service and for the highest efficiency in managing customer overdrafts consistently and fairly. At our discretion, we may pay and permit transactions for items, including paper based debits (i.e. checks and drafts), ATM withdrawals, debit card transactions, preauthorized automatic debits, telephone-initiated transfers or other electronic transfers, when you do not have sufficient available funds, although special arrangements or circumstances may change this amount. ***A nonsufficient fund/overdraft fee of $33.74 will be assessed for each item that is submitted in which you do not have sufficient available funds in the account to cover the item amount when it is processed. However, if a consumer account, you will not be charged more than four overdraft/nonsufficient fund fees in a single business day.***

For consumer accounts, we attempt to NOT pay overdrafts for ATM or everyday Debit Card transactions when there are insufficient funds in your account **unless** you ask us to by completing the notice required by Regulation E and you have opted into the payment of these overdrafts. In the event we authorize and pay an overdraft for an ATM or everyday Debit Card transaction when you have not asked us to, you agree to immediately deposit sufficient funds to bring your account to a positive balance.

We are not obligated to pay any item presented for payment if your account does not contain sufficient collected (available) funds, and any discretionary payment of any nonsufficient fund item does not obligate us to pay any additional nonsufficient fund item or to provide prior written notice of our decision to refuse to pay any additional nonsufficient fund item.

Under no circumstance shall you have the right to rely upon us to complete your withdrawal, transfer or payment requests if your account does not have sufficient funds even if we have previously completed such requests on one or more occasions. (Any practice that is more beneficial to you than our written obligation will NOT supersede these written rules.)

In the event of any oral or implied agreement to complete your withdrawal, transfer or payment requests when your account has nonsufficient funds, this Agreement shall prevail and no oral or implied agreement shall be enforceable. If an item is processed for payment and we create an overdraft, pursuant to the Depositor's Account Agreement, you agree to pay us the amount of any overdraft and applicable fees, as published, immediately, without notice or demand from us, unless you otherwise specify that you wish all NSF's returned, upon which you agree to pay us the amount of any applicable fee.

Each account holder is jointly and severally responsible under the Depositor's Account Agreement for paying any overdraft amounts if such overdraft was caused by any authorized withdrawal, transfer or payment request, regardless of whether such owner participated in the transaction or benefited from it.

It is our policy to operate in accordance with all applicable safety and soundness standards. Federal and State laws, particularly the Uniform Commercial Code, unless modified or amended by the Depositor's Account Agreement, controls the duties, obligations and rights of the Depositor, the Authorized Signatories and the Financial Institution with regard to your checking account. The Depositor's Account Agreement terms shall control any possible conflict, if any, between any provision of this overdraft policy, addendum, and the Depositor's Account Agreement.

Account holders should not become dependent on this service to meet short-term cash needs. Abuse of this service may result in removal from the program. There are other more prudent options to cover overdrafts such as our Minuteman Reserve which is a personal line of credit.

If you do not wish to be included under this program and would prefer to have your nonsufficient fund items returned and/or denied, please call (815) 459-2000. Keep in mind a nonsufficient fund fee will still be assessed when your item is returned.

## FUNDS AVAILABILITY

The information here describes our policy of holding deposited items in a transaction account before funds are made available to you for withdrawal. For purposes of this disclosure, the terms "you" / "your" refer to the customer and the terms "our" / "we" / "us" refer to Home State Bank. Generally, transaction accounts are accounts which would permit an unlimited number of payments by check to third persons, and also an unlimited number of telephonic and preauthorized transfers to third persons or other accounts you may have with us. Checking accounts are the most common transaction accounts. Feel free to ask us whether any of your other accounts might also be under this policy.

Our policy is to make funds from your deposits of cash, in person or by mail, available to you on the same business day we receive your deposit. Checks deposited will be available to you on the first business day after the day of your deposit. Deposits by ATM or Mobile Check Deposit of cash and checks will be available to you on the first business day after the day of your deposit. Funds from electronic direct deposits and wire transfer will be available on the day we receive the deposit.

Delays may occur depending on the type of deposit. When we delay your ability to withdraw funds from a deposit, you may not withdraw the funds in cash, and we may not pay checks you have written on your account by using these funds. Even after we have made funds available to you and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

The length of the delay is counted in Business Days from the day of your deposit. The term "Business Day" means any day other than a Saturday, Sunday or federally declared legal holiday.

If you make a deposit at an ATM before 6:00 p.m. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit at an ATM after 6:00 p.m. or on a day we are not open, we will consider that the deposit was made on the next business day we are open. If you make a deposit utilizing mobile check deposit before 5:00 p.m. on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit utilizing mobile check deposit after 5:00 p.m. or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

If we cash a check for you that is drawn on another financial institution, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it and we decided to delay availability on the deposit.

If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately, but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited if we decided to delay availability on the deposit.

## LONGER DELAYS MAY APPLY

In some cases, we will not make all of the funds that you deposit by check available to you according to the previously stated availability schedule. Depending on the type of check that you deposit, funds may not be available until the second Business Day after the day of your deposit. However, the first $300.00 of your deposit will be available on the first business day after we receive your deposit. If we are not going to make all of the funds from your deposit available to you according to the previously stated availability schedule, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will mail you the notice by the first business day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available.

Funds you deposit by check may be delayed for a longer period under the following circumstances: (a) if we believe a check you deposit will not be paid; (b) if you deposit checks totaling more than $7,000 on any one day; (c) if you redeposit a check that has been returned unpaid; (d) if you have overdrawn your account repeatedly in the last six months; or (e) if an emergency condition arises that would not enable us to make the funds available to you, such as the failure of computer or communications equipment.

We will notify you if we delay your availability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

## SPECIAL RULES FOR NEW ACCOUNTS

If you are a new customer, the following special rules may apply during the first 30 days your account is open. Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash and wire transfers will be available to you on the same business day we receive your deposit. Funds from deposits of the first $7,000 of a day's total deposits of cashiers, certified, teller's, traveler's, and federal, state and local government checks will be available to you on the same business day we receive your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over $7,000 will be available on the ninth Business Day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first $7,000 will not be available until the second business day after the day of deposit. Funds from all other check deposits will be available on the fourth business day after the day of your deposit.

## FOREIGN CHECKS

Checks drawn on financial institutions outside of the U.S. (foreign checks) cannot be processed the same as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this disclosure. Generally, the availability of funds from deposits of foreign checks will be delayed for the time it takes us to collect the funds from the financial institutions upon which they are drawn.

# Fee Schedule

Effective October 28, 2026

| Product/Service | Fee |
|---|---|
| Account Balancing Assistance ($30.00 minimum) | $30.00/hour |
| **Account Closing** | |
| Initiated by Customer, within 90 days of opening | $25.00 |
| ATM Card out-of-network ATM Usage | $1.75/each |
| **Bill Pay** | |
| Consumer and Commercial Bill Pay Service | No Fee |
| **Cashier's Check** | |
| Customers Only | $5.25/each |
| Senior Class | $1.57/each |
| **Checks** | |
| Counter/Temporary Checks | $1.00/page |
| Copy of Check | $1.00/each |
| **Check Cashing** *(Non-customer)* | |
| Checks less than $1,000 | $10.00 |
| Checks $1,000 or more | $15.00 |
| **Coin Counting** | |
| Customer | No Fee |
| Non-Customer | 10% |
| Citation, Garnishment, Lien, Attachment | $195.00* |
| *plus attorney fees | |
| **Collection Items** | |
| Delinquent Account | $25.00 |
| Incoming | $30.00 |
| Outgoing **plus correspondent bank fees* | $30.00* |
| **Debit Cards** | |
| Additional or Replacement Card | $10.00/each |
| Out-of-network ATM Usage | $1.75/each |
| **Dormancy** | |
| Checking/Money Market *(after one year)* | $5.00/month |
| Savings *(after two years)* | $5.00/cycle |
| Duplicate Statements | $6.00/each |
| Excess Transactions – Money Market and Savings | $2.50/item |
| Foreign Deposit Check Processing | $20.00/each |
| Levy | $150.00 |
| **Loan Payment** | |
| Customer Initiated Online Portal One-Time or Recurring Payments | No Fee |
| Agent Assisted Loan Telephone Payment | $5.00/each |
| Loan Payoff Letter | $50.00 |
| **Notary** | |
| Customer | No Fee |
| Non-Customer | $5.00 |

| Product/Service | Fee |
|---|---|
| **Online Banking** | |
| No charge for online banking. Use your online banking to check balances, view account activity, view paperless statements, transfer funds between accounts, view images of paid checks online and more. Create custom alerts (e.g. low balance, debit transaction posted, etc.) at no charge to monitor account activity *(mobile messaging and data rates may apply).* | |
| **Overdraft Fee** | |
| *Per item created by check, in-person withdrawal, ATM withdrawal, returned deposit items, or other electronic means; including savings accounts. An item or transaction that is returned and later represented to us may result in you incurring additional fees, such as multiple nonsufficient fund (NSF) fees each time that item or transaction is presented. Our checking reserve line may be a less expensive overdraft protection option. Contact us at 815-459-2000 for information.* | |
| Consumer accounts only: Maximum of $134.96 per day. There will be no overdraft or nonsufficient fund (NSF) fees charged on the following: daily account balances overdrawn by $5.00 or less; or transactions in the amount of $5.00 or less. | |
| Overdraft Fee | $33.74/item |
| Nonsufficient Fund (NSF) Fee – Returned Item Fee | $33.74/item |
| **Personal Money Order** | |
| Customer and/or Non-Customer | $5.25/each |
| Senior Class | $1.57/each |
| Research ($30.00 minimum) | $30.00/hour |
| **Returned Deposit Items** | |
| Business Accounts | $4.50/each |
| Rolled Coin | $0.10/roll |
| **Statements** | |
| Statement Copy | $3.00/statement |
| Special Cutoff Request | $5.00/occurrence |
| **Stop Payment** | |
| Agent Assisted | $34.00 |
| Customer Initiated via Online Banking | $17.00 |
| **Transfers** | |
| Agent Assisted Telephone Transfer | $7.50/occurrence |
| Customer Initiated Via Online Banking | No Fee |
| 24-hour automated Telebanking at 1-815-261-9149 | No Fee |
| Unknown Address/Return Mail | $15.00 |
| **Wire Transfers - Domestic** | |
| Outgoing | $28.00 |
| Outgoing Via Online Cash Management | $14.00 |
| **Wire Transfers - Foreign** | |
| Outgoing | $49.00 |
| Outgoing Via Online Cash Management | $24.50 |
| Payable in U.S. Dollars | $57.85 |

CONSUMER DEPOSIT

# Accounts

HOME STATE BANK N.A.
We're on your side
815.459.2000 | www.homestateonline.com
Member FDIC

## Checking Accounts

### EXPRESS CHECKING

- $25 Minimum Initial Deposit
- No Minimum Balance or Service Fees
- Unlimited Check Writing
- Five Free ATM Withdrawals per Month
- Free Instant Issue Debit Card Required
- Monthly E-Statements Required
- Free Internet Banking / Bill Pay
- Mobile Banking with Mobile Check Deposit
- Check Images Available

### STUDENT CHECKING

- $25 Minimum Initial Deposit
- No Minimum Balance or Service Fees
- Unlimited Check Writing
- Five Free ATM Withdrawals per Month
- Free Instant Issue Debit Card Required
- Monthly E-Statements Required
- Free Internet Banking / Bill Pay
- Mobile Banking with Mobile Check Deposit
- Check Images Available

### FREE CHECKING

- $25 Minimum Initial Deposit
- Unlimited Check Writing
- Monthly Statements
- Free Instant Issue Debit Card
- Free Internet Banking / Bill Pay
- Mobile Banking with Mobile Check Deposit
- E-Statements Available
- Check Images Available

### SENIOR CLASS CHECKING*

- $25 Minimum Initial Deposit
- Unlimited Check Writing
- No Minimum Balance or Service Fee
- Monthly Statements
- Direct Deposit Available
- Free Instant Issue Debit Card
- Free Internet Banking / Bill Pay
- Mobile Banking with Mobile Check Deposit
- E-Statements Available
- Check Images Available

### PREMIUM PERSONAL CHECKING PLUS (NOW)

- $500 Minimum Initial Deposit
- $500 Daily Balance Required
- $10.00 Fee for Not Maintaining Minimum Balance
- Unlimited Check Writing
- Free Instant Issue Debit Card
- Monthly Statements
- E-Statements Available
- Check Images Available
- Free Internet Banking / Bill Pay
- Mobile Banking with Mobile Check Deposit
- Interest Compounded & Credited Monthly

## Money Market Accounts

### PERSONAL MONEY MARKET

- $1,000 Minimum Initial Deposit
- $1,000 Daily Balance Required
- $10.00 Fee for Not Maintaining Balance
- 6 Withdrawals per Statement Cycle
- Fee Applies for Each Withdrawal Over 6**
- Monthly Statements
- Interest Compounded & Credited Monthly
- Direct Deposit Available
- Free ATM / Debit Card
- Free Internet Banking
- E-Statements Available

### PREFERRED MONEY MARKET

- $25,000 Minimum Initial Deposit
- $25,000 Daily Minimum Balance Required
- $15.00 Fee for Not Maintaining Balance
- 6 Withdrawals per Statement Cycle
- Fee Applies for Each Withdrawal Over 6**
- Monthly Statements
- Interest Compounded & Credited Monthly
- Direct Deposit Available
- Free ATM / Debit Card
- Free Internet Banking
- Free E-Statements Available

*To become a member, please request our Senior Class Club Brochure.
**Reference Service Fee Schedule

EFFECTIVE NOVEMBER 2025

# Savings Accounts

### STATEMENT SAVINGS

- $100 Minimum Initial Deposit
- $100 Daily Balance Required
- $5.00 Fee per Quarter for Not Maintaining Balance
- 6 Withdrawals per Quarter
- Fee Applies for Each Withdrawal Over 6**
- Monthly Statements if Linked to a Checking Account or has Electronic or ATM Transactions, Otherwise Quarterly
- Interest Compounded & Credited Quarterly
- Free Internet Banking
- E-Statements Available

### MINOR STATEMENT SAVINGS

- $25 Minimum Initial Deposit
- $25 Daily Balance Required
- $5.00 Fee per Quarter for Not Maintaining Balance
- 6 Withdrawals per Quarter
- Fee Applies for Each Withdrawal Over 6**
- Quarterly Statements
- Interest Compounded & Credited Quarterly
- Free Internet Banking
- Must be Under 18
- E-Statements Available

### CHRISTMAS CLUB

- $25 Minimum Initial Deposit
- No Partial Withdrawal Allowed
- $5.00 Fee for Early Closure
- Interest Compounded & Credited Annually
- Free Internet Banking
- Payout by Check or Direct Deposit in October
- E-Statements Available

# Certificate of Deposits

### CERTIFICATE OF DEPOSIT

- $1,000 Minimum Initial Deposit
- No Statements Unless Linked to a Deposit Statement Account
- Interest Bearing Account
- Free Internet Banking
- Terms are 30 Days to 5 Years
- For Terms Less than 31 Days, Interest is Credited at Maturity. For All Other Terms, Interest is Compounded & Credited Monthly

### HIGHER LEARNING FUND CD

- $50 Minimum Initial Deposit
- Quarterly Statements
- Interest Bearing Account
- Internet Banking
- Interest Compounded & Credited Quarterly
- Additional Deposits Permitted Through Term of CD

# Other Services

- Safe Deposit Boxes
- Personal Money Orders
- Cashiers Checks
- Wire Transfers

***Reference Service Fee Schedule*

DEPÓSITO DEL CONSUMIDOR

# Cuentas

HOME STATE BANK N.A.
We're on your side
815.459.2000 | www.homestateonline.com
Member FDIC

## Cuentas de Cheques

### EXPRESS CHECKING / Cuenta de Cheques Express

- $25 depósito mínimo inicial
- No se requiere saldo mínimo o tarifas de servicio
- Escritura ilimitada de cheques
- Cinco (5) retiros de cajero automático gratis
- Se requiere tarjeta de debito instantánea
- Se requiere estados de cuenta electrónicos
- Banca por internet gratis/ Pago de cuentas Bill Pay
- Aplicación Bancaria móvil con depósito de cheques móvil
- Imágenes de cheques disponibles

### STUDENT CHECKING / Cuenta de Cheques Estudiantil

- $25 depósito mínimo inicial
- No se requiere saldo mínimo o tarifas de servicio
- Escritura ilimitada de cheques
- Cinco (5) retiros de cajero automático gratis
- Se requiere tarjeta de debito instantánea
- Se requiere estados de cuentas electrónicos
- Banca por internet gratis/ Pago de cuentas Bill Pay
- Aplicación Bancaria móvil con depósito de cheques móvil
- Imágenes de cheques disponibles

### FREE CHECKING / Cuenta de Cheques Gratis

- $25 depósito mínimo inicial
- Escritura ilimitada de cheques
- Estados de cuenta mensuales
- Tarjeta de debito instantánea gratis
- Banca por internet gratis/ Pago de cuentas Bill Pay
- Aplicación Bancaria móvil con depósito de cheques móvil
- Estados de cuenta electrónicos disponible
- Imágenes de cheques disponibles

### SENIOR CLASS CHECKING* / Cuenta de Cheques del Club de la Clase Edad Mayor

- $25 depósito mínimo inicial
- Escritura ilimitada de cheques
- No se requiere saldo mínimo o tarifas de servicio
- Estados de cuenta mensuales
- Depósito directo disponible
- Tarjeta de débito instantánea gratis
- Banca por internet gratis/ Pago de cuentas Bill Pay
- Aplicación Bancaria móvil con depósito de cheques móvil
- Estados de cuenta electrónicos disponible
- Imágenes de cheques disponibles

### PREMIUM PERSONAL CHECKING PLUS (NOW) / Cuenta de Cheques Personal Prima Mas (AHORA)

- $500 depósito mínimo inicial
- $500 saldo diario requerido
- $10.00 tarifa por no mantener el saldo mínimo diario
- Escritura ilimitada de cheques
- Tarjeta de debito instantánea gratis
- Estados de cuenta mensuales
- Estados de cuenta electrónicos disponible
- Imágenes de cheques disponibles
- Banca por internet gratis/ Pago de cuentas Bill Pay
- Aplicación Bancaria móvil con depósito de cheques móvil
- Interés compuesto y acreditado mensualmente

## Cuentas del Mercado Monetario

### PERSONAL MONEY MARKET / Mercado Monetario Personal

- $1,000 depósito mínimo inicial
- $1,000 saldo diario requerido
- $10.00 tarifa por no mantener el saldo mínimo diario
- 6 retiros por cada ciclo de estado de cuenta
- Se aplica tarifa por cada retiro después de 6**
- Estados de cuenta mensuales
- Interés compuesto y acreditado mensualmente
- Depósito directo disponible
- Tarjeta de cajero automático/debito gratis
- Banca por internet gratis
- Estados de cuenta electrónicos disponible

### PREFERRED MONEY MARKET / Mercado Monetario Preferido

- $25,000 depósito mínimo inicial
- $25,000 saldo diario requerido
- $15.00 tarifa por no mantener el saldo mínimo diario
- 6 retiros por cada ciclo de estado de cuenta
- Se aplica tarifa por cada retiro después de 6**
- Estados de cuenta mensuales
- Interés compuesto y acreditado mensualmente
- Depósito directo disponible

*Para convertirse en miembro, porfavor solicite nuestro folleto del Club de la Clase Edad Mayor*
***Referirse a la lista de Tarifas de Servicio*

Effectivo a partir de Diciembre de 2024

- Tarjeta de cajero automático/debito gratis
- Banca por internet gratis
- Estados de cuenta electrónicos disponible

# Cuentas de Ahorros

### STATEMENT SAVINGS / Cuenta de Ahorros

- $100 depósito mínimo inicial
- $100 saldo diario requerido
- $5.00 tarifa por trimestre por no mantener el saldo mínimo diario
- 6 retiros por trimestre
- Estado de cuenta trimestral
- Interés compuesto y acreditado cada trimestre
- Banca por internet gratis
- Estados de cuenta electrónicos disponible

### MINOR STATEMENT SAVINGS / Cuenta de Ahorros para Menores

- $25 depósito mínimo inicial
- $25 saldo diario requerido
- $5.00 tarifa por trimestre por no mantener el saldo mínimo diario
- 6 retiros por trimestre
- Se aplica tarifa por cada retiro después de 6**
- Estado de cuenta trimestral
- Interés compuesto y acreditado cada trimestre
- Banca por internet gratis
- Debe ser menor de 18 años
- Estados de cuenta electrónicos disponible

### CHRISTMAS CLUB / Club Navideño

- $25 depósito mínimo inicial
- Retiro parcial no se permite
- $5.00 tarifa por cierre anticipado
- Interés compuesto y acreditado anualmente
- Banca por internet gratis
- Pago por cheque o depósito directo en Octubre
- Estados de cuenta electrónicos disponible

# Certiticados de Depósito

### CERTIFICATE OF DEPOSIT / Certiticado de Depósito

- $1,000 depósito mínimo inicial
- Estado de cuenta solo que esté vinculado a una cuenta de depósito
- Cuenta que devenga interés
- Banca por internet gratis
- Términos son 30 días a 5 años
- Para términos menos de 31 días, los intereses se acreditan al vencimiento. Para todos los demás términos, el interés es compuesto y acreditado mensualmente

### HIGHER LEARNING FUND CD / CD del Fondo de Educación Superior

- $50 depósito mínimo inicial
- Estado de cuenta trimestral
- Cuenta que devenga interés
- Banca por internet gratis
- Interés compuesto y acreditado trimestral
- Depósitos adicionales permitidos durante el plazo del CD

# Otros Servicios

- Caja de seguridad
- Giros postales personales
- Cheques de caja
- Giros bancarios

***Calendario de tarifas de servicio de referencia*

SENIOR CLASS CLUB ENROLLMENT

HOME STATE BANK N.A.
We're on your side

Senior Class CLUB
HOME STATE BANK N.A.

# Join the Senior Class Club!

*Receive additional benefits by becoming a Premier or President's Circle Member.*

| TIER | BASIC | PREMIER | PRESIDENT'S CIRCLE |
|---|---|---|---|
| **Qualifications** | 50 or better *and* maintain one of the following:<br>• a combined balance of $5,000 in any Savings, Money Market, or Checking Account<br>• $10,000 in CDs<br>• an active Trust Asset Management Account<br>• a Wealth Management Account | 50 or better *and* maintain a combined balance of $100,000+ in any Savings, Money Market, or Checking Account | 50 or better *and* maintain a combined balance of $200,000+ in any Savings, Money Market, or Checking Account |
| **Benefits** | | | |
| Free Checking Account with<br>*ATM/Debit Card*<br>*Free Online Banking / Bill Pay*<br>*Touchtone Telephone Banking* | ■ | ■ | ■ |
| 1 Free Box of Senior Class Club Checks per Household per Year | ■ | ■ | ■ |
| Money Orders and Cashiers Checks at a discounted fee ($1.57/item) | ■ | ■ | ■ |
| $25 discount on first year of Safe Deposit Box Rental* | ■ | ■ | ■ |
| Group Discounted Tickets to Special Events | ■ | ■ | ■ |
| Free Bi-Monthly Movie | ■ | ■ | ■ |
| Picnics, Seminars, Quarterly Newsletter, and Travel Opportunities | ■ | ■ | ■ |
| Invitation to Annual Premier Cocktail Party | | ■ | ■ |
| Invitation to the Annual President's Circle Day Trip | | | ■ |

**For information call 815-459-2002, email SeniorClass@HomeStateOnline.com or visit HomeStateOnline.com**

**New members only; box must be opened in first year of membership*

---

First Name _____ Last Name _____

Name of Co-Applicant _____

Address _____ City/State _____ Zip _____

Phone # _____ Email address _____ Referred by _____

For Bank Use Only: ❑ Checking ❑ CDs ❑ Investments ❑ Savings ❑ Trust

Member FDIC | Equal Housing Lender

EFFECTIVE AUGUST 2023

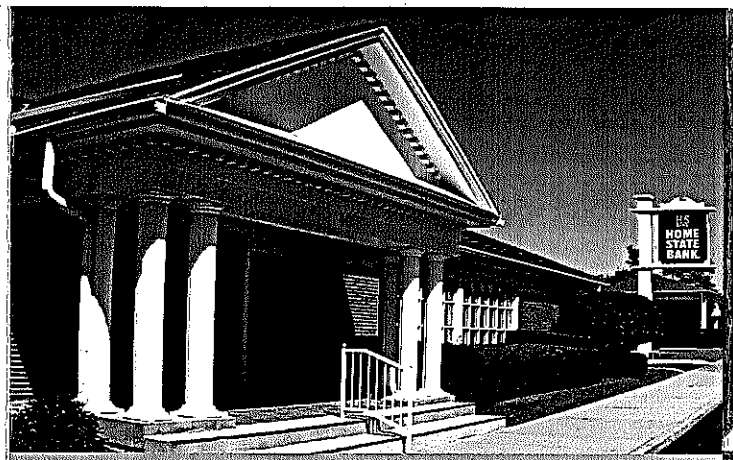
Since 1915, Home State Bank has been making the dreams of home ownership a reality. With Home State, you have a team of mortgage professionals at your service.

Over the years, the mortgage products and services have changed, but our commitment to you is the same: to provide you with a full range of mortgage products, competitive rates, and the expertise to help you determine and find the best option. Rising rates...falling rates...it doesn't matter. We will discuss the options available to meet the unique needs of each individual.

When you are thinking about a mortgage, think of Home State—we'll help make it happen!

Make an appointment today with your Loan Officer to discuss your goals, or log onto our website at **www.hsbmortgage.com** to apply online.






## The Home State Advantage

- Local decision-making
- Local processing
- Lending in all 50 states
- Offering national scope within local community

Home State Bank offers an in-house team of lending professionals to process, underwrite and close your loan. This means that you can count on us to provide the highest quality level of service that you have come to expect from the Home State name.

Thank you for considering us for your mortgage loan needs. Whether purchasing a new home or refinancing your existing home, you can count on us to provide the right product with the service you deserve.

HS BANK Member FDIC Equal Housing Lender
**HOME STATE BANK** N.A.
*We're on your side*

**Crystal Lake Main Bank**
40 Grant Street
866-314-2265

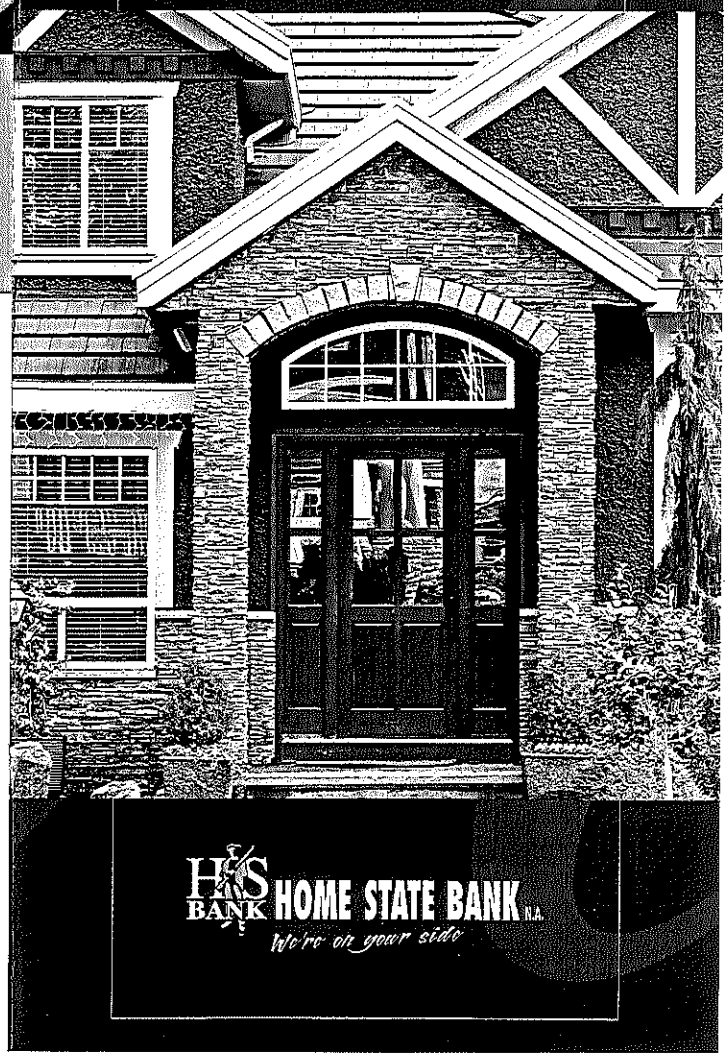
*Apply 24 hours a day online at www.hsbmortgage.com*

*May 1, 2015*

# *Home State Bank*

## Residential Loans

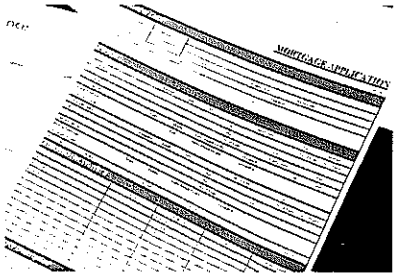
- Mortgages
- Lot and Construction Financing
- VA and FHA Loans
- Jumbo Loans

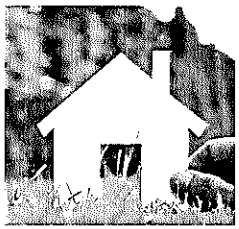


HS BANK **HOME STATE BANK** N.A.
*We're on your side*

Whether you're buying a starter home, building your dream home, or refinancing an existing mortgage, our experienced lending staff can help you achieve your goals. From starter homes to vacation getaways, we offer a wealth of opportunities to make your dreams come true.





# Residential Loans

### Fixed Rate Mortgages

- For purchase or refinance
- Various terms available
- Stable monthly payments
- Low down payment

### Adjustable Rate Mortgages

- Lower rate than fixed-rate mortgages
- Stable monthly payments for a set period of time

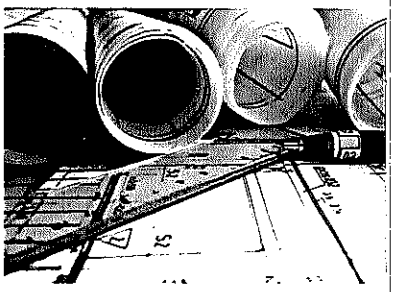
### Second Homes and Investment Properties

- Vacation homes
- Rental properties
- Out-of-State locations









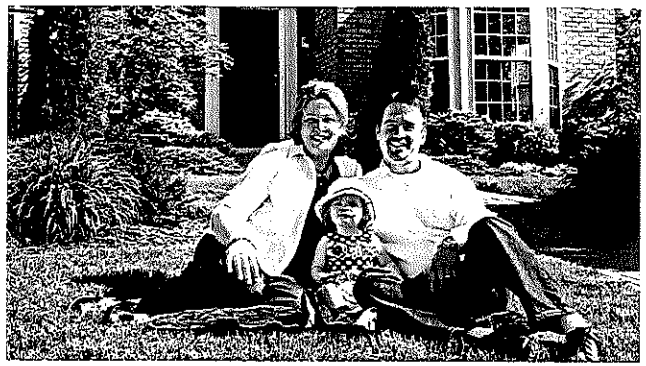
### Affordable Housing Mortgages

- Low cash requirement
- Down payment assistance programs (based on availability)
- 100% gift allowed for down payment

**Lot Financing and Construction Loans**

**VA and FHA Loans**

**Jumbo Loans**



## Get a Mortgage From Home!

**Visit us online:**

**www.hsbmortgage.com**

**On our Home State website you can:**

- Apply for a mortgage or refinance online
- Use cost calculator tools
- Contact a loan officer

**Contact your Loan Officer today!**

ONLINE PAYMENT SYSTEM

HOME STATE BANK N.A.
*We're on your side*

815.459.2000 | www.HomeStBk.com

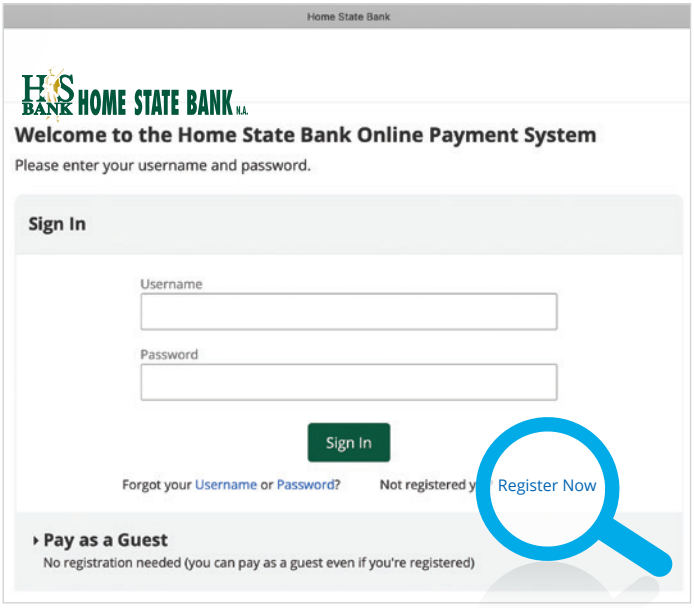
# Can I pay my mortgage online?




Home State Bank offers a **Payment Portal** on our website enabling loan customers to make electronic payments at no cost using any bank's checking or savings account information. This service empowers you to manage your payments with ease. You can access **payment history**, set up **recurring payments**, and **make changes** or **additional payments** anytime, anywhere.

## Registering is as easy as a click of a button.

To register, go to **www.HomeStBk.com** and click on the **"Make a Loan Payment"** icon depicted by blue hands exchanging money and located in the lower right-hand corner. Alternatively, you can hover over "Loan Payment" and select "Make a Loan Payment" from the tabs along the top. For first-time users, select **"Register Now"** and enter your information.




## Don't want to register?

You can **make a one-time payment as a guest** without registering. Please note that guest payments do not offer the same benefits as registered user payments, such as viewing your payment history or setting up automatic payments. After completing a payment, you will receive a confirmation via email and/or text message.

COMMERCIAL ACCOUNTS & SERVICES

# Business Banking

HOME STATE BANK N.A.
We're on your side

815.459.2000 | www.homestateonline.com
Member FDIC

## Checking Accounts

### SMALL BUSINESS CHECKING

- $100 minimum to open
- 200 transactions at no charge per statement cycle:
  125 debits *(checks written or electronic debit)*
  75 checks deposited *(from other financial institutions)*
- Transactions exceeding the transaction limits above will be charged $0.33 per excess item
- Unlimited credits
  *(electronic credits, deposits, HSB checks deposited)*
- Electronic statement requirement
  *($5.27 paper statement fee per month)*
- Online Banking w/Bill Pay
- Business Debit Card
- Unlimited signature based Business Debit Card purchases
- $10.34 Non-Activity Fee *(no transactions within 90 days)*
- No minimum balance requirement
- No monthly maintenance fee

### COMMERCIAL CHECKING PLUS / PREMIUM COMMERCIAL CHECKING PLUS

- Available only to Sole Proprietors or NFP corporations/ organizations
- $1,000 to open and maintain the monthly minimum balance requirement for Commercial Checking Plus
- $25,000 to open and maintain the monthly minimum balance requirement for Premium Commercial Checking Plus
  *(pays a higher rate of interest than Commercial Checking Plus)*
- $10 monthly fee assessed if account falls below minimum balance during the statement cycle
- $0.15 per check/debit *(first 15 checks/debits per month at no charge)*
- $0.12 per check deposited
- $15.25 monthly dormancy fee *(after no transactions* within 1 year)*
- Current interest rates apply and are subject to change without notice

### COMMERCIAL MONEY MARKET / COMMERCIAL PREFERRED MONEY MARKET

- $1,500 to open and maintain the monthly minimum balance requirement for a Commercial Money Market
- $10 monthly fee assessed for Commercial Money Market Accounts if account falls below the minimum balance requirement during the statement cycle
- $25,000 to open and maintain the monthly minimum balance requirement for a Commercial Preferred Money Market
  *(pays a higher rate of interest than a Commercial Money Market)*
- $15 monthly fee assessed for Commercial Preferred Money Market Accounts if account falls below the minimum balance requirement during the statement cycle
- 6 withdrawals per month
- $6.27 per item excessive withdrawal fee applies
  *(if account exceeds withdrawal limit for 3 consecutive cycles, the account will be converted to non-interest bearing)*
- $15.25 monthly dormancy fee *(after no transactions* within 1 year)*
- Interest is paid on a tiered scale according to balance and will automatically adjust
- Current interest rates apply and are subject to change without notice

## Business Banking and Commercial Services

- Commercial Relationship Management
- Commercial Sweep Accounts
- Remote Deposit Capture
- Merchant Credit Card Processing
- Lawyer's Trust Fund Accounts
- Business Debit Cards
- Mobile Banking App

## Commercial Cash Management

- Token Secured
- Domestic & International Wire Transfers
- ACH Services
- Positive Pay
- Tax Payments (Federal, Illinois, Wisconsin)
- Download/Upload features
- Add multiple users and assign privileges
- Direct Deposit

## Internet Banking

- View transactions
- Transfer between accounts
- Bill Pay
- E-Statements
- Alerts
- Stop Payments

## Additional Services

- Full Trust Services
- Investment Services
- 401K Plan Administration
- Commercial Leasing
- 24 Hour Touch Tone Banking
- Commercial Savings Accounts

**electronic transactions and posting of interest are not considered transactions*

EFFECTIVE MAY 2025

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Home State Bank National Assoc

Respondent ID: 0000018763

Agency: OCC - 1

State: FLORIDA (12)

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| LEE COUNTY (071), FL | | | | | | | | | | |
| MSA 15980 | | | | | | | | | | |
| Outside Assessment Area | | | | | | | | | | |
| Median Family Income < 10% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 10-20% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 20-30% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 30-40% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 40-50% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 50-60% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 60-70% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 70-80% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 80-90% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 90-100% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 100-110% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 110-120% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income >= 120% | 1 | 90 | 0 | 0 | 0 | 0 | 1 | 90 | 0 | 0 |
| Median Family Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 1 | 90 | 0 | 0 | 0 | 0 | 1 | 90 | 0 | 0 |

Loans by County
Small Business Loans - Originations
Institution: Home State Bank National Assoc

Respondent ID: 0000018763
Agency: OCC - 1
State: FLORIDA (12)

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| PALM BEACH COUNTY (099), FL | | | | | | | | | | |
| MSA 48424 | | | | | | | | | | |
| Outside Assessment Area | | | | | | | | | | |
| Median Family Income < 10% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 10-20% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 20-30% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 30-40% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 40-50% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 50-60% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 60-70% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 70-80% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 80-90% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 90-100% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 100-110% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 110-120% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income >= 120% | 0 | 0 | 0 | 0 | 1 | 750 | 0 | 0 | 0 | 0 |
| Median Family Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 0 | 0 | 0 | 0 | 1 | 750 | 0 | 0 | 0 | 0 |
| TOTAL INSIDE AA IN STATE | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL OUTSIDE AA IN STATE | 1 | 90 | 0 | 0 | 1 | 750 | 1 | 90 | 0 | 0 |
| STATE TOTAL | 1 | 90 | 0 | 0 | 1 | 750 | 1 | 90 | 0 | 0 |

2025 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: Home State Bank National Assoc

Respondent ID: 0000018763
Agency: OCC - 1
State: ILLINOIS (17)

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| COOK COUNTY (031), IL | | | | | | | | | | |
| MSA 16984 | | | | | | | | | | |
| Outside Assessment Area | | | | | | | | | | |
| Median Family Income < 10% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 10-20% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 20-30% | 0 | 0 | 1 | 225 | 1 | 575 | 2 | 800 | 0 | 0 |
| Median Family Income 30-40% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 40-50% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 50-60% | 1 | 53 | 1 | 250 | 2 | 900 | 0 | 0 | 0 | 0 |
| Median Family Income 60-70% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 70-80% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 80-90% | 1 | 50 | 1 | 250 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 90-100% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 100-110% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 110-120% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income >= 120% | 0 | 0 | 2 | 265 | 6 | 3,126 | 3 | 1,806 | 0 | 0 |
| Median Family Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 2 | 103 | 5 | 990 | 9 | 4,601 | 5 | 2,606 | 0 | 0 |
| DEKALB COUNTY (037), IL | | | | | | | | | | |
| MSA 20994 | | | | | | | | | | |
| Outside Assessment Area | | | | | | | | | | |
| Low Income | 0 | 0 | 1 | 187 | 0 | 0 | 1 | 187 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 0 | 0 | 1 | 200 | 0 | 0 | 0 | 0 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 0 | 0 | 2 | 387 | 0 | 0 | 1 | 187 | 0 | 0 |

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Home State Bank National Assoc

Respondent ID: 0000018763

Agency: OCC - 1

State: ILLINOIS (17)

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| DUPAGE COUNTY (043), IL | | | | | | | | | | |
| MSA 16984 | | | | | | | | | | |
| Outside Assessment Area | | | | | | | | | | |
| Median Family Income < 10% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 10-20% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 20-30% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 30-40% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 40-50% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 50-60% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 60-70% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 70-80% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 80-90% | 0 | 0 | 0 | 0 | 1 | 500 | 0 | 0 | 0 | 0 |
| Median Family Income 90-100% | 0 | 0 | 1 | 250 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 100-110% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 110-120% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income >= 120% | 0 | 0 | 0 | 0 | 2 | 1,192 | 2 | 1,192 | 0 | 0 |
| Median Family Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 0 | 0 | 1 | 250 | 3 | 1,692 | 2 | 1,192 | 0 | 0 |

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Home State Bank National Assoc

Respondent ID: 0000018763

Agency: OCC - 1

State: ILLINOIS (17)

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| KANE COUNTY (089), IL | | | | | | | | | | |
| MSA 20994 | | | | | | | | | | |
| Outside Assessment Area | | | | | | | | | | |
| Median Family Income < 10% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 10-20% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 20-30% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 30-40% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 40-50% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 50-60% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 60-70% | 1 | 100 | 0 | 0 | 1 | 350 | 0 | 0 | 0 | 0 |
| Median Family Income 70-80% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 80-90% | 1 | 55 | 0 | 0 | 0 | 0 | 1 | 55 | 0 | 0 |
| Median Family Income 90-100% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 100-110% | 2 | 120 | 0 | 0 | 1 | 728 | 2 | 748 | 0 | 0 |
| Median Family Income 110-120% | 2 | 93 | 0 | 0 | 0 | 0 | 2 | 93 | 0 | 0 |
| Median Family Income >= 120% | 2 | 150 | 3 | 550 | 3 | 1,753 | 6 | 2,203 | 0 | 0 |
| Median Family Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 8 | 518 | 3 | 550 | 5 | 2,831 | 11 | 3,099 | 0 | 0 |
| KENDALL COUNTY (093), IL | | | | | | | | | | |
| MSA 20994 | | | | | | | | | | |
| Outside Assessment Area | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 1 | 604 | 1 | 604 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 0 | 0 | 0 | 0 | 1 | 604 | 1 | 604 | 0 | 0 |

2025 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: Home State Bank National Assoc

Respondent ID: 0000018763
Agency: OCC - 1
State: ILLINOIS (17)

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| LAKE COUNTY (097), IL | | | | | | | | | | |
| MSA 29404 | | | | | | | | | | |
| Inside AA 0001 | | | | | | | | | | |
| Median Family Income < 10% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 10-20% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 20-30% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 30-40% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 40-50% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 50-60% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 60-70% | 0 | 0 | 2 | 292 | 2 | 901 | 4 | 1,193 | 0 | 0 |
| Median Family Income 70-80% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 80-90% | 0 | 0 | 1 | 200 | 0 | 0 | 1 | 200 | 0 | 0 |
| Median Family Income 90-100% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 100-110% | 2 | 150 | 1 | 225 | 1 | 1,000 | 2 | 275 | 0 | 0 |
| Median Family Income 110-120% | 2 | 120 | 1 | 200 | 1 | 450 | 2 | 500 | 0 | 0 |
| Median Family Income >= 120% | 2 | 128 | 0 | 0 | 2 | 1,420 | 3 | 848 | 0 | 0 |
| Median Family Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 6 | 398 | 5 | 917 | 6 | 3,771 | 12 | 3,016 | 0 | 0 |
| MCHENRY COUNTY (111), IL | | | | | | | | | | |
| MSA 16984 | | | | | | | | | | |
| Inside AA 0001 | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 8 | 480 | 5 | 1,054 | 19 | 8,741 | 17 | 4,596 | 0 | 0 |
| Middle Income | 15 | 938 | 13 | 2,373 | 16 | 9,312 | 25 | 6,196 | 0 | 0 |
| Upper Income | 18 | 1,091 | 19 | 3,085 | 34 | 19,909 | 37 | 11,610 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 41 | 2,509 | 37 | 6,512 | 69 | 37,962 | 79 | 22,402 | 0 | 0 |

2025 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: Home State Bank National Assoc

Respondent ID: 0000018763
Agency: OCC - 1
State: ILLINOIS (17)

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| OGLE COUNTY (141), IL | | | | | | | | | | |
| MSA NA | | | | | | | | | | |
| Outside Assessment Area | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Upper Income | 1 | 3 | 0 | 0 | 0 | 0 | 1 | 3 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 1 | 3 | 0 | 0 | 0 | 0 | 1 | 3 | 0 | 0 |
| WINNEBAGO COUNTY (201), IL | | | | | | | | | | |
| MSA 40420 | | | | | | | | | | |
| Outside Assessment Area | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 1 | 186 | 0 | 0 | 1 | 186 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 0 | 0 | 1 | 186 | 0 | 0 | 1 | 186 | 0 | 0 |
| TOTAL INSIDE AA IN STATE | 47 | 2,907 | 42 | 7,429 | 75 | 41,733 | 91 | 25,418 | 0 | 0 |
| TOTAL OUTSIDE AA IN STATE | 11 | 624 | 12 | 2,363 | 18 | 9,728 | 22 | 7,877 | 0 | 0 |
| STATE TOTAL | 58 | 3,531 | 54 | 9,792 | 93 | 51,461 | 113 | 33,295 | 0 | 0 |

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Home State Bank National Assoc

Respondent ID: 0000018763

Agency: OCC - 1

State: INDIANA (18)

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| LAKE COUNTY (089), IN | | | | | | | | | | |
| MSA 29414 | | | | | | | | | | |
| Outside Assessment Area | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Upper Income | 0 | 0 | 1 | 225 | 0 | 0 | 1 | 225 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 0 | 0 | 1 | 225 | 0 | 0 | 1 | 225 | 0 | 0 |
| TOTAL INSIDE AA IN STATE | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL OUTSIDE AA IN STATE | 0 | 0 | 1 | 225 | 0 | 0 | 1 | 225 | 0 | 0 |
| STATE TOTAL | 0 | 0 | 1 | 225 | 0 | 0 | 1 | 225 | 0 | 0 |

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Home State Bank National Assoc

Respondent ID: 0000018763

Agency: OCC - 1

State: MICHIGAN (26)

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| MECOSTA COUNTY (107), MI | | | | | | | | | | |
| MSA NA | | | | | | | | | | |
| Outside Assessment Area | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 0 | 0 | 0 | 0 | 1 | 473 | 1 | 473 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 0 | 0 | 0 | 0 | 1 | 473 | 1 | 473 | 0 | 0 |
| SCHOOLCRAFT COUNTY (153), MI | | | | | | | | | | |
| MSA NA | | | | | | | | | | |
| Outside Assessment Area | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 0 | 0 | 0 | 0 | 1 | 635 | 1 | 635 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 0 | 0 | 0 | 0 | 1 | 635 | 1 | 635 | 0 | 0 |
| TOTAL INSIDE AA IN STATE | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL OUTSIDE AA IN STATE | 0 | 0 | 0 | 0 | 2 | 1,108 | 2 | 1,108 | 0 | 0 |
| STATE TOTAL | 0 | 0 | 0 | 0 | 2 | 1,108 | 2 | 1,108 | 0 | 0 |

2025 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: Home State Bank National Assoc

Respondent ID: 0000018763

Agency: OCC - 1

State: WISCONSIN (55)

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| WALWORTH COUNTY (127), WI | | | | | | | | | | |
| MSA NA | | | | | | | | | | |
| Outside Assessment Area | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 1 | 95 | 1 | 212 | 0 | 0 | 2 | 307 | 0 | 0 |
| Upper Income | 0 | 0 | 1 | 150 | 1 | 1,000 | 1 | 150 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 1 | 95 | 2 | 362 | 1 | 1,000 | 3 | 457 | 0 | 0 |
| TOTAL INSIDE AA IN STATE | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL OUTSIDE AA IN STATE | 1 | 95 | 2 | 362 | 1 | 1,000 | 3 | 457 | 0 | 0 |
| STATE TOTAL | 1 | 95 | 2 | 362 | 1 | 1,000 | 3 | 457 | 0 | 0 |
| TOTAL ACROSS ALL STATES | | | | | | | | | | |
| TOTAL INSIDE AA | 47 | 2,907 | 42 | 7,429 | 75 | 41,733 | 91 | 25,418 | 0 | 0 |
| TOTAL OUTSIDE AA | 13 | 809 | 15 | 2,950 | 22 | 12,586 | 29 | 9,757 | 0 | 0 |
| TOTAL INSIDE & OUTSIDE | 60 | 3,716 | 57 | 10,379 | 97 | 54,319 | 120 | 35,175 | 0 | 0 |

2025 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: Home State Bank National Assoc

Respondent ID: 0000018763
Agency: OCC - 1

| ASSESSMENT AREA LOANS | Originations | | Originations to Businesses with <= $1 million revenue | | Purchases | |
|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| IL - LAKE COUNTY (097) - MSA 29404 | 17 | 5,086 | 12 | 3,016 | 0 | 0 |
| IL - MCHENRY COUNTY (111) - MSA 16984 | 147 | 46,983 | 79 | 22,402 | 0 | 0 |

2025 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Respondent ID: 0000018763

Institution: Home State Bank National Assoc

Agency: OCC - 1

| | | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| Community Development Loans | | | | |
| Originated | 8 | 2,998 | 0 | 0 |
| Purchased | 0 | 0 | 0 | 0 |
| Total | 8 | 2,998 | 0 | 0 |
| Consortium/Third Party Loans (optional) | | | | |

2025 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
* denotes no loans made in specified tracts
Institution: Home State Bank National Assoc

Respondent ID: 0000018763
Agency: OCC - 1

ASSESSMENT AREA - 0001

LAKE COUNTY (097), IL

MSA: 29404

Median Family Income 10-20%

8623.00*

Median Family Income 20-30%

8626.05*

Median Family Income 30-40%

8627.00* 8631.00*

Median Family Income 40-50%

8603.01* 8603.02* 8605.00* 8619.02* 8624.01* 8626.03* 8628.00* 8629.01* 8630.04*

Median Family Income 50-60%

8602.00* 8606.00* 8614.03* 8618.04* 8620.00* 8621.00* 8624.02* 8625.01* 8626.04* 8661.00*

Median Family Income 60-70%

8604.00* 8609.03* 8613.01* 8613.03* 8613.04* 8614.04 8618.03* 8619.01* 8629.02* 8640.02* 8642.06

Median Family Income 70-80%

8641.10*

8609.05* 8614.02* 8615.04* 8615.06* 8616.07* 8617.02* 8622.00* 8625.02* 8632.01* 8639.02* 8640.01*

Median Family Income 80-90%

8612.02* 8615.07* 8616.08* 8617.01* 8641.08* 8645.10* 8652.00* 8660.00*

8601.03* 8601.04* 8601.06* 8608.05* 8608.06* 8608.07* 8608.08* 8609.08* 8610.12* 8611.05 8612.01*

Median Family Income 90-100%

8601.05* 8608.13* 8609.06* 8610.10* 8610.11* 8610.14* 8615.08* 8615.10* 8637.02* 8642.04* 8642.08*

8644.09* 8645.11* 8645.24*

Median Family Income 100-110%

8654.00*

8608.09* 8608.12* 8609.07* 8610.08* 8610.13* 8611.08* 8615.05* 8615.09* 8641.06* 8642.03* 8644.08

Median Family Income 110-120%

8608.11* 8611.06* 8641.07* 8642.07

Median Family Income >= 120%

8643.05* 8643.06* 8643.07* 8643.08* 8644.02 8644.03* 8644.07* 8644.10* 8644.11* 8644.12* 8645.12*
8635.00* 8636.01* 8636.03 8636.04* 8637.01* 8638.01* 8639.03* 8639.04* 8641.05* 8641.09* 8643.03
8646.01* 8646.02* 8647.00* 8648.01* 8648.02* 8649.01* 8649.03* 8649.04* 8650.00* 8653.00* 8655.01*
8645.13* 8645.14* 8645.15* 8645.16* 8645.17* 8645.18* 8645.19* 8645.20* 8645.21* 8645.22* 8645.23*
8655.02* 8656.00* 8657.00* 8658.01* 8658.02* 8662.00*
8610.07* 8610.09* 8611.07* 8616.03* 8616.04* 8616.09* 8616.10* 8616.11* 8632.02* 8633.00* 8634.00*

Median Family Income Not Known

8630.03* 8630.05* 8630.06* 9900.00*

MCHENRY COUNTY (111), IL

MSA: 16984

Moderate Income

8703.01* 8703.02* 8704.02* 8705.02* 8706.03 8709.03* 8709.05 8711.15 8712.02 8712.09 8713.13

Middle Income

8701.03* 8701.04* 8702.00 8704.03* 8704.04 8706.04 8706.05 8706.06 8707.02 8707.04* 8708.10
8713.04 8713.07 8713.11* 8714.04* 8715.01
8708.11 8708.12* 8709.04 8709.06 8709.07 8710.03* 8710.04* 8711.05 8712.01 8712.05* 8713.01

Upper Income

8711.09* 8711.10* 8711.11 8711.12 8711.13* 8711.14 8712.06 8712.07* 8712.08* 8713.05 8713.10*
8701.05 8701.06* 8705.01 8707.03 8708.07 8708.08 8708.09 8708.13 8708.14* 8711.07 8711.08
8713.12 8714.02* 8715.02* 8716.00

OUTSIDE ASSESSMENT AREA

LEE COUNTY (071), FL

MSA: 15980

Median Family Income >= 120%

0506.01

PALM BEACH COUNTY (099), FL

MSA: 48424

Median Family Income >= 120%

0076.24

COOK COUNTY (031), IL

MSA: 16984

Median Family Income 20-30%

3008.00

Median Family Income 50-60%

5003.00 8259.00

Median Family Income 80-90%

7608.01 8048.03

Median Family Income >= 120%

0818.00 8027.02 8030.05 8034.00 8042.02 8042.04 8300.04 8330.00

DEKALB COUNTY (037), IL

MSA: 20994

Low Income

0010.02

Middle Income

0006.00

DUPAGE COUNTY (043), IL

MSA: 16984

Median Family Income 80-90%

8467.02

Median Family Income 90-100%

8410.03

Median Family Income >= 120%

8460.03 8465.19

KANE COUNTY (089), IL

MSA: 20994

Median Family Income 60-70%

8507.04 8510.00

Median Family Income 80-90%

8515.00
Median Family Income 100-110%

8505.00 8519.10
Median Family Income 110-120%

8507.07
Median Family Income >= 120%

8501.05 8501.06 8506.00
KENDALL COUNTY (093), IL

MSA: 20994
Upper Income

8904.02
OGLE COUNTY (141), IL

MSA: NA
Upper Income

9617.00
WINNEBAGO COUNTY (201), IL

MSA: 40420
Income Not Known

0029.00
LAKE COUNTY (089), IN

MSA: 29414
Upper Income

0433.02
MECOSTA COUNTY (107), MI

MSA: NA
Middle Income

9607.02
SCHOOLCRAFT COUNTY (153), MI

MSA: NA

Middle Income

0001.00

WALWORTH COUNTY (127), WI

MSA: NA

Middle Income

0006.00 0017.02

Upper Income

0016.03 0016.05

2025 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000018763

Institution: Home State Bank National Assoc

Agency: OCC - 1

| Record Identifier: [11] | Total Composite Records on File | Total Composite Records Without Errors | Total Validity[10] Errors | Percentage of Validity Errors |
|---|---|---|---|---|
| Transmittal Sheet | 1 | 1 | 0 | 0.00% |
| Small Business Loans | 87 | 87 | 0 | 0.00% |
| Small Farm Loans | 0 | 0 | 0 | 0.00% |
| Community Development Loans | 1 | 1 | 0 | 0.00% |
| Consortium/Third Party Loans (Optional) | 0 | 0 | 0 | 0.00% |
| Assessment Area | 2 | 2 | 0 | 0.00% |
| Total | 91 | 91 | 0 | 0.00% |

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: HOME STATE BANK, N.A.

Respondent ID: 0000018763

Agency: OCC - 1

State: ARIZONA (04)

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| MARICOPA COUNTY (013), AZ | | | | | | | | | | |
| MSA 38060 | | | | | | | | | | |
| Outside Assessment Area | | | | | | | | | | |
| Median Family Income < 10% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 10-20% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 20-30% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 30-40% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 40-50% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 50-60% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 60-70% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 70-80% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 80-90% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 90-100% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 100-110% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 110-120% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income >= 120% | 0 | 0 | 1 | 250 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 0 | 0 | 1 | 250 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL INSIDE AA IN STATE | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL OUTSIDE AA IN STATE | 0 | 0 | 1 | 250 | 0 | 0 | 0 | 0 | 0 | 0 |
| STATE TOTAL | 0 | 0 | 1 | 250 | 0 | 0 | 0 | 0 | 0 | 0 |

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: HOME STATE BANK, N.A.

Respondent ID: 0000018763
Agency: OCC - 1
State: FLORIDA (12)

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| PALM BEACH COUNTY (099), FL | | | | | | | | | | |
| MSA 48424 | | | | | | | | | | |
| Outside Assessment Area | | | | | | | | | | |
| Median Family Income < 10% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 10-20% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 20-30% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 30-40% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 40-50% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 50-60% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 60-70% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 70-80% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 80-90% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 90-100% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 100-110% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 110-120% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income >= 120% | 0 | 0 | 0 | 0 | 1 | 750 | 0 | 0 | 0 | 0 |
| Median Family Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 0 | 0 | 0 | 0 | 1 | 750 | 0 | 0 | 0 | 0 |
| TOTAL INSIDE AA IN STATE | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL OUTSIDE AA IN STATE | 0 | 0 | 0 | 0 | 1 | 750 | 0 | 0 | 0 | 0 |
| STATE TOTAL | 0 | 0 | 0 | 0 | 1 | 750 | 0 | 0 | 0 | 0 |

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: HOME STATE BANK, N.A.

Respondent ID: 0000018763

Agency: OCC - 1

State: ILLINOIS (17)

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| BOONE COUNTY (007), IL | | | | | | | | | | |
| MSA 40420 | | | | | | | | | | |
| Outside Assessment Area | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 0 | 0 | 0 | 0 | 1 | 259 | 1 | 259 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 0 | 0 | 0 | 0 | 1 | 259 | 1 | 259 | 0 | 0 |
| COOK COUNTY (031), IL | | | | | | | | | | |
| MSA 16984 | | | | | | | | | | |
| Outside Assessment Area | | | | | | | | | | |
| Median Family Income < 10% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 10-20% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 20-30% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 30-40% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 40-50% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 50-60% | 2 | 168 | 1 | 129 | 1 | 450 | 1 | 129 | 0 | 0 |
| Median Family Income 60-70% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 70-80% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 80-90% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 90-100% | 1 | 40 | 0 | 0 | 0 | 0 | 1 | 40 | 0 | 0 |
| Median Family Income 100-110% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 110-120% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income >= 120% | 1 | 16 | 1 | 125 | 4 | 1,750 | 2 | 579 | 0 | 0 |
| Median Family Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 4 | 224 | 2 | 254 | 5 | 2,200 | 4 | 748 | 0 | 0 |

2024 Institution Disclosure Statement - Table 1-1

Loans by County

Small Business Loans - Originations

Institution: HOME STATE BANK, N.A.

Respondent ID: 0000018763

Agency: OCC - 1

State: ILLINOIS (17)

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| DUPAGE COUNTY (043), IL | | | | | | | | | | |
| MSA 16984 | | | | | | | | | | |
| Outside Assessment Area | | | | | | | | | | |
| Median Family Income < 10% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 10-20% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 20-30% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 30-40% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 40-50% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 50-60% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 60-70% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 70-80% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 80-90% | 0 | 0 | 0 | 0 | 1 | 1,000 | 0 | 0 | 0 | 0 |
| Median Family Income 90-100% | 0 | 0 | 1 | 250 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 100-110% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 110-120% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income >= 120% | 0 | 0 | 0 | 0 | 2 | 998 | 0 | 0 | 0 | 0 |
| Median Family Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 0 | 0 | 1 | 250 | 3 | 1,998 | 0 | 0 | 0 | 0 |

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: HOME STATE BANK, N.A.

Respondent ID: 0000018763
Agency: OCC - 1
State: ILLINOIS (17)

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| KANE COUNTY (089), IL | | | | | | | | | | |
| MSA 20994 | | | | | | | | | | |
| Outside Assessment Area | | | | | | | | | | |
| Median Family Income < 10% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 10-20% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 20-30% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 30-40% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 40-50% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 50-60% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 60-70% | 0 | 0 | 0 | 0 | 1 | 350 | 0 | 0 | 0 | 0 |
| Median Family Income 70-80% | 0 | 0 | 1 | 150 | 0 | 0 | 1 | 150 | 0 | 0 |
| Median Family Income 80-90% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 90-100% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 100-110% | 0 | 0 | 0 | 0 | 1 | 1,000 | 1 | 1,000 | 0 | 0 |
| Median Family Income 110-120% | 1 | 25 | 0 | 0 | 0 | 0 | 1 | 25 | 0 | 0 |
| Median Family Income >= 120% | 1 | 100 | 2 | 400 | 0 | 0 | 3 | 500 | 0 | 0 |
| Median Family Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 2 | 125 | 3 | 550 | 2 | 1,350 | 6 | 1,675 | 0 | 0 |
| KENDALL COUNTY (093), IL | | | | | | | | | | |
| MSA 20994 | | | | | | | | | | |
| Outside Assessment Area | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 0 | 0 | 1 | 136 | 0 | 0 | 0 | 0 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 0 | 0 | 1 | 136 | 0 | 0 | 0 | 0 | 0 | 0 |

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: HOME STATE BANK, N.A.

Respondent ID: 0000018763
Agency: OCC - 1
State: ILLINOIS (17)

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| LAKE COUNTY (097), IL | | | | | | | | | | |
| MSA 29404 | | | | | | | | | | |
| Inside AA 0001 | | | | | | | | | | |
| Median Family Income < 10% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 10-20% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 20-30% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 30-40% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 40-50% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 50-60% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 60-70% | 0 | 0 | 1 | 179 | 0 | 0 | 1 | 179 | 0 | 0 |
| Median Family Income 70-80% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 80-90% | 0 | 0 | 1 | 109 | 0 | 0 | 1 | 109 | 0 | 0 |
| Median Family Income 90-100% | 0 | 0 | 1 | 224 | 0 | 0 | 1 | 224 | 0 | 0 |
| Median Family Income 100-110% | 3 | 200 | 0 | 0 | 2 | 928 | 2 | 378 | 0 | 0 |
| Median Family Income 110-120% | 2 | 99 | 3 | 560 | 0 | 0 | 4 | 459 | 0 | 0 |
| Median Family Income >= 120% | 3 | 187 | 0 | 0 | 3 | 1,502 | 5 | 989 | 0 | 0 |
| Median Family Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 8 | 486 | 6 | 1,072 | 5 | 2,430 | 14 | 2,338 | 0 | 0 |
| MCHENRY COUNTY (111), IL | | | | | | | | | | |
| MSA 16984 | | | | | | | | | | |
| Inside AA 0001 | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 13 | 734 | 2 | 347 | 16 | 8,569 | 17 | 4,733 | 0 | 0 |
| Middle Income | 14 | 916 | 10 | 2,005 | 9 | 4,921 | 17 | 3,360 | 0 | 0 |
| Upper Income | 23 | 1,378 | 12 | 2,276 | 18 | 10,136 | 29 | 5,359 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 50 | 3,028 | 24 | 4,628 | 43 | 23,626 | 63 | 13,452 | 0 | 0 |
| TOTAL INSIDE AA IN STATE | 58 | 3,514 | 30 | 5,700 | 48 | 26,056 | 77 | 15,790 | 0 | 0 |
| TOTAL OUTSIDE AA IN STATE | 6 | 349 | 7 | 1,190 | 11 | 5,807 | 11 | 2,682 | 0 | 0 |
| STATE TOTAL | 64 | 3,863 | 37 | 6,890 | 59 | 31,863 | 88 | 18,472 | 0 | 0 |

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: HOME STATE BANK, N.A.

Respondent ID: 0000018763
Agency: OCC - 1
State: INDIANA (18)

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| LAKE COUNTY (089), IN | | | | | | | | | | |
| MSA 29414 | | | | | | | | | | |
| Outside Assessment Area | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Upper Income | 0 | 0 | 2 | 425 | 1 | 275 | 3 | 700 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 0 | 0 | 2 | 425 | 1 | 275 | 3 | 700 | 0 | 0 |
| TOTAL INSIDE AA IN STATE | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL OUTSIDE AA IN STATE | 0 | 0 | 2 | 425 | 1 | 275 | 3 | 700 | 0 | 0 |
| STATE TOTAL | 0 | 0 | 2 | 425 | 1 | 275 | 3 | 700 | 0 | 0 |

2024 Institution Disclosure Statement - Table 1-1
Loans by County
Small Business Loans - Originations
Institution: HOME STATE BANK, N.A.

Respondent ID: 0000018763
Agency: OCC - 1
State: WISCONSIN (55)

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| WALWORTH COUNTY (127), WI | | | | | | | | | | |
| MSA NA | | | | | | | | | | |
| Outside Assessment Area | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 1 | 85 | 0 | 0 | 0 | 0 | 1 | 85 | 0 | 0 |
| Upper Income | 0 | 0 | 1 | 240 | 1 | 1,000 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 1 | 85 | 1 | 240 | 1 | 1,000 | 1 | 85 | 0 | 0 |
| TOTAL INSIDE AA IN STATE | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL OUTSIDE AA IN STATE | 1 | 85 | 1 | 240 | 1 | 1,000 | 1 | 85 | 0 | 0 |
| STATE TOTAL | 1 | 85 | 1 | 240 | 1 | 1,000 | 1 | 85 | 0 | 0 |
| TOTAL ACROSS ALL STATES | | | | | | | | | | |
| TOTAL INSIDE AA | 58 | 3,514 | 30 | 5,700 | 48 | 26,056 | 77 | 15,790 | 0 | 0 |
| TOTAL OUTSIDE AA | 7 | 434 | 11 | 2,105 | 14 | 7,832 | 15 | 3,467 | 0 | 0 |
| TOTAL INSIDE & OUTSIDE | 65 | 3,948 | 41 | 7,805 | 62 | 33,888 | 92 | 19,257 | 0 | 0 |

2024 Institution Disclosure Statement - Table 1-2
Loans by County
Small Business Loans - Purchases
Institution: HOME STATE BANK, N.A.

Respondent ID: 0000018763
Agency: OCC - 1
State: CALIFORNIA (06)

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

2024 Institution Disclosure Statement - Table 1-2
Loans by County
Small Business Loans - Purchases
Institution: HOME STATE BANK, N.A.

Respondent ID: 0000018763
Agency: OCC - 1
State: NEW HAMPSHIRE (33)

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| STRAFFORD COUNTY (017), NH | | | | | | | | | | |
| MSA 40484 | | | | | | | | | | |
| Outside Assessment Area | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 1 | 25 | 0 | 0 | 0 | 0 | 1 | 25 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 1 | 25 | 0 | 0 | 0 | 0 | 1 | 25 | 0 | 0 |
| TOTAL INSIDE AA IN STATE | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL OUTSIDE AA IN STATE | 1 | 25 | 0 | 0 | 0 | 0 | 1 | 25 | 0 | 0 |
| STATE TOTAL | 1 | 25 | 0 | 0 | 0 | 0 | 1 | 25 | 0 | 0 |

2024 Institution Disclosure Statement - Table 1-2
Loans by County
Small Business Loans - Purchases
Institution: HOME STATE BANK, N.A.

Respondent ID: 0000018763
Agency: OCC - 1
State: NEW YORK (36)

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| ORANGE COUNTY (071), NY | | | | | | | | | | |
| MSA 28880 | | | | | | | | | | |
| Outside Assessment Area | | | | | | | | | | |
| Low Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moderate Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Middle Income | 1 | 63 | 0 | 0 | 0 | 0 | 1 | 63 | 0 | 0 |
| Upper Income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 1 | 63 | 0 | 0 | 0 | 0 | 1 | 63 | 0 | 0 |
| TOTAL INSIDE AA IN STATE | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL OUTSIDE AA IN STATE | 1 | 63 | 0 | 0 | 0 | 0 | 1 | 63 | 0 | 0 |
| STATE TOTAL | 1 | 63 | 0 | 0 | 0 | 0 | 1 | 63 | 0 | 0 |

2024 Institution Disclosure Statement - Table 1-2
Loans by County
Small Business Loans - Purchases
Institution: HOME STATE BANK, N.A.

Respondent ID: 0000018763
Agency: OCC - 1
State: TEXAS (48)

| Area Income Characteristics | Loan Amount at Origination <=$100,000 | | Loan Amount at Origination >$100,000 But <=$250,000 | | Loan Amount at Origination >$250,000 | | Loans to Businesses with Gross Annual Revenues <= $1 Million | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| BEXAR COUNTY (029), TX | | | | | | | | | | |
| MSA 41700 | | | | | | | | | | |
| Outside Assessment Area | | | | | | | | | | |
| Median Family Income < 10% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 10-20% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 20-30% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 30-40% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 40-50% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 50-60% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 60-70% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 70-80% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 80-90% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 90-100% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 100-110% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income 110-120% | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Median Family Income >= 120% | 1 | 91 | 0 | 0 | 0 | 0 | 1 | 91 | 0 | 0 |
| Median Family Income Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Tract Not Known | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| County Total | 1 | 91 | 0 | 0 | 0 | 0 | 1 | 91 | 0 | 0 |
| TOTAL INSIDE AA IN STATE | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL OUTSIDE AA IN STATE | 1 | 91 | 0 | 0 | 0 | 0 | 1 | 91 | 0 | 0 |
| STATE TOTAL | 1 | 91 | 0 | 0 | 0 | 0 | 1 | 91 | 0 | 0 |
| TOTAL ACROSS ALL STATES | | | | | | | | | | |
| TOTAL INSIDE AA | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL OUTSIDE AA | 4 | 269 | 0 | 0 | 0 | 0 | 4 | 269 | 0 | 0 |
| TOTAL INSIDE & OUTSIDE | 4 | 269 | 0 | 0 | 0 | 0 | 4 | 269 | 0 | 0 |

2024 Institution Disclosure Statement - Table 3
Assessment Area/Non-Assessment Area Activity
Small Business Loans
Institution: HOME STATE BANK, N.A.

Respondent ID: 0000018763
Agency: OCC - 1

| ASSESSMENT AREA LOANS | Originations | | Originations to Businesses with <= $1 million revenue | | Purchases | |
|---|---|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| IL - LAKE COUNTY (097) - MSA 29404 | 19 | 3,988 | 14 | 2,338 | 0 | 0 |
| IL - MCHENRY COUNTY (111) - MSA 16984 | 117 | 31,282 | 63 | 13,452 | 0 | 0 |

2024 Institution Disclosure Statement - Table 5

Community Development/Consortium-Third Party Activity

Respondent ID: 0000018763

Institution: HOME STATE BANK, N.A.

Agency: OCC - 1

| | | | Memo Item: Loans by Affiliates | |
|---|---|---|---|---|
| | Num of Loans | Amount (000s) | Num of Loans | Amount (000s) |
| Community Development Loans | | | | |
| Originated | 5 | 4,526 | 0 | 0 |
| Purchased | 0 | 0 | 0 | 0 |
| Total | 5 | 4,526 | 0 | 0 |
| Consortium/Third Party Loans (optional) | | | | |

2024 Institution Disclosure Statement - Table 6
Assessment Area(s) by Tract
* denotes no loans made in specified tracts
Institution: HOME STATE BANK, N.A.

Respondent ID: 0000018763
Agency: OCC - 1

ASSESSMENT AREA - 0001

LAKE COUNTY (097), IL

MSA: 29404

Median Family Income 10-20%

8623.00*

Median Family Income 20-30%

8626.05*

Median Family Income 30-40%

8627.00* 8631.00*

Median Family Income 40-50%

8603.01* 8603.02* 8605.00* 8619.02* 8624.01* 8626.03* 8628.00* 8629.01* 8630.04*

Median Family Income 50-60%

8602.00* 8606.00* 8614.03* 8618.04* 8620.00* 8621.00* 8624.02* 8625.01* 8626.04* 8661.00*

Median Family Income 60-70%

8604.00* 8609.03* 8613.01* 8613.03* 8613.04* 8614.04* 8618.03* 8619.01* 8629.02* 8640.02* 8642.06

Median Family Income 70-80%

8609.05* 8614.02* 8615.04* 8615.06* 8616.07* 8617.02* 8622.00* 8625.02* 8632.01* 8639.02* 8640.01*
8641.10*

Median Family Income 80-90%

8601.03* 8601.04* 8601.06* 8608.05* 8608.06* 8608.07* 8608.08* 8609.08* 8610.12 8611.05* 8612.01*
8612.02* 8615.07* 8616.08* 8617.01* 8641.08* 8645.10* 8652.00* 8660.00*

Median Family Income 90-100%

8601.05* 8608.13* 8609.06* 8610.10* 8610.11* 8610.14* 8615.08* 8615.10* 8637.02* 8642.04* 8642.08
8644.09* 8645.11* 8645.24*

Median Family Income 100-110%

8608.09* 8608.12* 8609.07* 8610.08* 8610.13* 8611.08* 8615.05* 8615.09* 8641.06* 8642.03* 8644.08
8654.00*

Median Family Income 110-120%

8608.11* 8611.06* 8641.07* 8642.07

Median Family Income >= 120%

8610.07* 8610.09* 8611.07* 8616.03* 8616.04 8616.09* 8616.10* 8616.11* 8632.02* 8633.00* 8634.00*
8635.00* 8636.01* 8636.03 8636.04* 8637.01* 8638.01 8639.03* 8639.04* 8641.05* 8641.09* 8643.03
8643.05* 8643.06* 8643.07 8643.08* 8644.02* 8644.03* 8644.07* 8644.10* 8644.11* 8644.12* 8645.12*
8645.13* 8645.14* 8645.15* 8645.16* 8645.17* 8645.18* 8645.19* 8645.20* 8645.21* 8645.22* 8645.23*
8646.01* 8646.02* 8647.00* 8648.01* 8648.02* 8649.01* 8649.03* 8649.04* 8650.00* 8653.00* 8655.01*
8655.02* 8656.00* 8657.00* 8658.01* 8658.02* 8662.00*

Median Family Income Not Known

8630.03* 8630.05* 8630.06* 9900.00*

MCHENRY COUNTY (111), IL

MSA: 16984

Moderate Income

8703.01* 8703.02* 8704.02* 8705.02* 8706.03 8709.03* 8709.05 8711.15 8712.02 8712.09 8713.13

Middle Income

8701.03* 8701.04 8702.00 8704.03* 8704.04 8706.04* 8706.05 8706.06 8707.02 8707.04* 8708.10
8708.11 8708.12* 8709.04 8709.06* 8709.07 8710.03* 8710.04* 8711.05 8712.01 8712.05* 8713.01
8713.04 8713.07 8713.11 8714.04* 8715.01

Upper Income

8701.05* 8701.06 8705.01 8707.03 8708.07 8708.08 8708.09 8708.13 8708.14 8711.07 8711.08
8711.09* 8711.10* 8711.11 8711.12 8711.13* 8711.14 8712.06 8712.07* 8712.08* 8713.05* 8713.10*
8713.12 8714.02* 8715.02* 8716.00

OUTSIDE ASSESSMENT AREA

MARICOPA COUNTY (013), AZ

MSA: 38060

Median Family Income >= 120%

0304.02

SAN BERNARDINO COUNTY (071), CA

MSA: 40140

Median Family Income 70-80%

0029.01

PALM BEACH COUNTY (099), FL

MSA: 48424

Median Family Income >= 120%

0076.24

BOONE COUNTY (007), IL

MSA: 40420

Middle Income

0101.02

COOK COUNTY (031), IL

MSA: 16984

Median Family Income 50-60%

5003.00 8259.00

Median Family Income 90-100%

8311.00

Median Family Income >= 120%

0818.00 3206.00 8018.00 8030.05 8042.04 8330.00

DUPAGE COUNTY (043), IL

MSA: 16984

Median Family Income 80-90%

8467.02

Median Family Income 90-100%

8410.03

Median Family Income >= 120%

8427.06

KANE COUNTY (089), IL

MSA: 20994

Median Family Income 60-70%

8510.00

Median Family Income 70-80%

8516.00
Median Family Income 100-110%

8505.00
Median Family Income 110-120%

8507.07
Median Family Income >= 120%

8501.06 8506.00
KENDALL COUNTY (093), IL

MSA: 20994
Middle Income

8904.03
LAKE COUNTY (089), IN

MSA: 29414
Upper Income

0404.02 0431.03
STRAFFORD COUNTY (017), NH

MSA: 40484
Middle Income

0850.02
ORANGE COUNTY (071), NY

MSA: 28880
Middle Income

0101.01
BEXAR COUNTY (029), TX

MSA: 41700
Median Family Income >= 120%

1207.02
WALWORTH COUNTY (127), WI

MSA: NA

Middle Income

0006.00

Upper Income

0016.05

2024 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000018763

Institution: HOME STATE BANK, N.A.

Agency: OCC - 1

| Record Identifier: [11] | Total Composite Records on File | Total Composite Records Without Errors | Total Validity[10] Errors | Percentage of Validity Errors |
|---|---|---|---|---|
| Transmittal Sheet | 1 | 1 | 0 | 0.00% |
| Small Business Loans | 79 | 79 | 0 | 0.00% |
| Small Farm Loans | 0 | 0 | 0 | 0.00% |
| Community Development Loans | 1 | 1 | 0 | 0.00% |
| Consortium/Third Party Loans (Optional) | 0 | 0 | 0 | 0.00% |
| Assessment Area | 2 | 2 | 0 | 0.00% |
| Total | 83 | 83 | 0 | 0.00% |

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

# COMMUNITY REINVESTMENT ACT INFORMATION SHEET

## **DISCLOSURE STATEMENT**

The Community Reinvestment Act (CRA) requires certain lending institutions to make annual public disclosures of their small business, small farm and community development lending activity. The CRA Aggregate and Disclosure Retrieval system provides access to each lending institution's individual Disclosure Statement as well as the Aggregate Tables covering the lending activity of all institutions subject to CRA for each MSA and non-MSA portion of each state.

### *Content of CRA Disclosure Statements*

The Disclosure Statement may contain up to eight tables as follows:

TABLE 1-1 Small Business Loans by County - Originations
TABLE 1-2 Small Business Loans by County - Purchases
TABLE 2-1 Small Farm Loans by County - Originations
TABLE 2-2 Small Farm Loans by County - Purchases
TABLE 3 Assessment Area/Non-Assessment Area Activity - Small Business Loans
TABLE 4 Assessment Area/Non-Assessment Area Activity - Small Farm Loans
TABLE 5 Community Development/Consortium Third-Party Activity
TABLE 6 Assessment Area(s) by Tract

In addition, the Disclosure Statement will contain a Notes Table (N-1) and an Error Status Information table (E-1). An institution's disclosure statement will only contain records that are free of validity errors. The Federal Reserve Board provides an error report to institutions whose data contains validity errors. These institutions are expected to return an error-free submission of their data prior to the release of the data to the public. Errors that remain at the time the data are released will be displayed on the Error Status table.

### *Public Availability*

The Community Reinvestment Act requires that the CRA Disclosure Statement be made available to the public as part of an institution's CRA public file. The entire disclosure statement must be available at the main office and, if an interstate institution, at one branch office in each state within three business days of its receipt from the Federal Reserve Board. In addition, a report must be made available at a branch office within five calendar days of a request being made at that branch.

### *Notice of Availability*

Lending institutions are required to post a notice in the public lobby of their offices informing the public of the availability of the CRA public file. Suggested text for the poster is provided in the appendix to the regulation.

### *Question*

If you have any questions about the Disclosure Statements or MSA Aggregate tables, send an email to **crahelp@frb.gov**.

# COMMUNITY REINVESTMENT ACT
## N1-EXPLANATION OF NOTES

1. A record represents one row of data reported by an institution at the census tract level to the Federal Reserve Board.

2. An institution delineates one or more assessment areas within which its supervisory agency evaluates the institution's record of helping to meet the credit needs of its community.

3. Small business loans are defined as those whose original amounts are $1 million or less AND were reported as either
“Loans secured by nonfarm or nonresidential real estate” or
“Commercial and industrial loans” in the Consolidated Reports of Condition and Income Schedule RC-C, Part I.

4. Small farm loans are defined as those whose original amounts are $500,000 or less AND were reported as either “Loans to finance agricultural production and other loans to farmers” or
“Loans secured by farmland” in the Consolidated Reports of Condition and Income Schedule RC-C, Part I.

5. The National Aggregate Report tables were designed to give economists and policy makers an overview of the CRA data nationwide. They are presented for information purposes only and do not necessarily reflect the types of analysis completed during a CRA examination. Some of these tables, possibly with modifications, were released as part of the Press Releases announcing the availability of CRA data.

6. A partial county refers to a county in which at least one census tract in the county is not included in the institution's assessment area definition.

7. On the Aggregate reports and Disclosure reports, income groups (e.g., Low Income, Median Family Income 70-80%) are not listed when there are no census tracts in the grouping for the listed county.

8. All geographies listed on the Disclosure Statements and MSA Aggregate tables represent state, county, and census tract codes that conform to the 2020 census definitions. Note that any MSA

boundary changes announced by OMB are usually not applicable for CRA data collection and reporting until January 1 of the following calendar year.

9. A county with a population greater than 500,000 will display county totals by census tract median income relative to the area median income in incremental percentages. A county with a population of 500,000 or less will only display county totals by low-, moderate-, middle-, and upper-income census tracts.

10. The low-income category consists of census tracts where the median family income of the census tract is less than 50% of the decennial MSA median family income, based on the 2020 census of population and housing. The moderate-income category consists of census tracts where the median family income of the census tract is at least 50% and less than 80% of the decennial MSA median family income. The middle-income category consists of census tracts where the median family income of the census tract is at least 80% and less than 120% of the decennial MSA median family income. The upper-income category consists of census tracts where the median family income of the census tract is at least 120% of the decennial MSA median family income.

11. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process. Only data that passed all validity edits are included on the Disclosure Statements and MSA Aggregate tables.

12. "Income Not Known" refers to census tracts with no reported median family income in the Census American Community Survey.

13. "Tract Not Known" refers to loans for which the institution did not provide a census tract. As required, the institution did provide an MSA (if applicable), state, and county information. If these loans are in a county that is included, in its entirety, in an institution’s assessment area(s), these loans will be identified as being inside the assessment area. If the county is only partially, or not at all, inside an assessment area the loans will be designated as "outside" the assessment area. Likewise, if the county is split into more than one assessment area, these loans will also be counted as outside the assessment area.

Office of the
Comptroller of the Currency
Washington, DC 20219

INTERMEDIATE SMALL BANK

# PUBLIC DISCLOSURE

November 5, 2024

# COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Home State Bank, National Association
Charter Number 18763
40 Grant Street
Crystal Lake, IL 60014

Office of the Comptroller of the Currency
2001 Butterfield Road, Suite 400
Downers Grove, IL 60515

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

# Table of Contents

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# Overall CRA Rating

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

**The lending test is rated: Satisfactory**
**The community development test is rated: Outstanding.**

The Lending Test and Community Development Test ratings are based on Home State Bank, National Association's (HSB or bank) lending performance in the state of Illinois. The major factors that support this rating include:

- HSB's distribution of loans to individuals of different income levels and businesses of different sizes within it is assessment area (AA) is reasonable.
- HSB's distribution of loans among geographies of different income levels within its AA is reasonable.
- HSB's average loan-to-deposit (LTD) ratio is reasonable.
- HSB's combined community development (CD) loans, investments, and services exhibit excellent responsiveness to the CD needs of its AA.
- HSB did not receive any complaints regarding its Community Reinvestment Act (CRA) performance during the evaluation period.

## Loan-to-Deposit Ratio

Considering HSB's size, its financial condition, and the credit needs of its AA, the bank's LTD ratio is reasonable. The bank's average LTD ratio was 59.0 percent for the 12 quarters from January 1, 2021, through December 31, 2023. During this period, the bank's quarterly LTD ratio ranged from a low of 50.5 percent to a high of 70.1 percent.

We compared HSB's average quarterly LTD ratio to the ratios of six similarly situated federal- and state-chartered bank's headquartered in the AA, based on size, location, and lending opportunities. The similarly situated banks ranged in asset size from $167.2 million to $1.0 billion and had a combined average quarterly LTD ratio of 60.1 percent for the same time period. HSB's LTD ratio was the third highest in this group.

## Lending in Assessment Area

A majority of HSB's home mortgage loans were originated or purchased from outside its AA, while a majority of its small loans to businesses were originated or purchased from inside its AA.

During the evaluation period, HSB originated or purchased 48.0 percent of its home mortgage loans from inside the bank's AA. A majority of the home mortgage loans that the bank originated or purchased were from outside the AA due in part to the bank having two loan production offices (LPOs) located outside of its AA in Orland Park, Illinois (Cook County) and Waterford, Wisconsin. The Orland Park LPO closed in January 2023. The bank also used a rental desk program through which it rented desk space in various real estate broker offices to originate home mortgage loans. A majority of the rental desks (9 out of 16) were located outside the AA in adjacent counties. Two of the rental desks inside the AA were closed during the evaluation period (one in November 2021 and the other in March 2023), and the other 14 rental desks were closed in February 2024.

Based on our sample, a majority of HSB's small loans to businesses were originated within the AA, and business loans represented 40.0 percent of the total number of loans originated during the evaluation period. This analysis is performed at the bank rather than the AA level and does not include extensions of credit by affiliates that may be considered under the other performance criteria.

**Table D - Lending Inside and Outside of the Assessment Area**

| Loan Category | Number of Loans | | | | Total | Dollar Amount of Loans (000s) | | | | Total |
|---|---|---|---|---|---|---|---|---|---|---|
| | Inside | | Outside | | | Inside | | Outside | | |
| | # | % | # | % | # | $ | % | $ | % | $(000s) |
| Home Mortgage 2021-2023 | 929 | 48.0 | 1007 | 52.0 | 1936 | 204,176 | 45.2 | 247,258 | 54.8 | 451,434 |
| Small Business 2021-2023 | 28 | 70.0 | 12 | 30.0 | 40 | 6,640 | 28.7 | 16,464 | 71.3 | 23,104 |

*Source: 2021 - 2023 Home Mortgage Disclosure Act data and sample of 40 business loans originated between 1/1/2021 and 12/31/2023.*
*Note: Due to rounding, totals may not equal 100.0%.*

# Description of Institution

HSB is $724.5 million intrastate financial institution headquartered in Crystal Lake, Illinois, a northwest suburb of Chicago. The bank is a wholly owned subsidiary of Home State Bancorp, Inc, a one bank holding company, and the bank does not have any other affiliates or related organizations. The bank's designated AA includes all of McHenry and Lake Counties. The bank has seven branches and nine non-deposit taking automated teller machines (ATMs) that are all located within McHenry County. Branch locations include Crystal Lake (3), McHenry (2), Lake in the Hills (1), and Woodstock (1). One branch in Crystal Lake (Main Street) was temporarily closed for remodeling between June 2022 and July 2023, and one branch in McHenry (Prime Parkway) has been temporarily closed since 2020 and used as a bank operations center. The bank offers conventional deposit and loan products, as well as telephone banking, bank-by-mail, 24-hour internet banking, mobile check deposit, and online mortgage applications. There were no permanent branch closures, branch openings, mergers, or acquisitions affecting the scope of the bank's operations during the evaluation period.

As of December 31, 2023, HSB had $457.3 million in gross loans and $88.3 million in tier 1 capital. The bank's loan mix was 57.3 percent business loans, 41.5 percent residential real estate loans, and less than 1.0 percent consumer and farm loans.

In response to the COVID-19 pandemic, HSB offered Paycheck Protection Plan (PPP) loans to commercial borrowers to provide relief from hardships cause by the pandemic. During the evaluation period, the bank originated 310 PPP loans totaling $32.1 million. These loans were small loans to businesses and part of one of the primary products we reviewed.

HSB's business strategy is to focus primarily on business lending, but to also originate home mortgage loans for sale on the secondary market. There are no known legal, financial, or other impediments limiting the bank's ability to help meet the credit needs of its local community, including low- and moderate-income families and neighborhoods. The bank received a "Satisfactory" rating as a result of its last performance evaluation, dated October 4, 2021

# Scope of the Evaluation

### Evaluation Period/Products Evaluated

We evaluated HSB's CRA performance using 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 AA through its lending activities. The CD test evaluated the bank's responsiveness to CD needs in its AA through qualified lending, investments, and services.

The evaluation period for this review was January 1, 2021, through December 31, 2023. Based on our review of the number and dollar volume of loans originated or purchased by HSB during the evaluation period, the bank's primary lending products are business loans and home mortgage loans. Our conclusions regarding the bank's lending performance are based on the bank's home mortgage lending, as reported on the bank's Home Mortgage Disclosure Act (HMDA) Loan Application Register (LAR) and a random sample of 40 business loans within the AA for the geographic and income distribution tests. We validated the reliability of the 2021, 2022, and 2023 HMDA data during a prior examination.

Due to changes between the 2015 American Community Survey (ACS) and the 2020 U.S. Census, we performed two separate analyses (one for 2021 and the other for 2022-2023) to evaluate performance by geographic distribution and borrower income and business revenue distribution. Performance in Tables O, P, Q, and R in Appendix C reflect data from both analysis periods.

For analysis purposes, we compared HSB's lending performance to demographic data from the 2015 ACS, the 2020 U.S. Census, 2021 and 2023 HMDA and business aggregate peer data, 2021 and 2023 Dun and Bradstreet data, and Federal Deposit Insurance Corporation (FDIC) deposit market share data as of June 30, 2021, and June 30, 2023. No affiliate activity was included in this analysis. Refer to the table in Appendix A for additional information on the scope of our review.

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

HSB has one AA, which is in the state of Illinois, and we completed a full-scope review for that AA. A community profile for the AA is provided in the "Scope" section of the State of Illinois rating section. For purposes of this evaluation, bank-delineated AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Please refer to Appendix A for additional information on the scope of this review.

**Ratings**

HSB's overall CRA rating is based solely on its performance in the state of Illinois. If performance varied among loan products, results were weighted according to the number of loans originated. Home mortgage loans were 50 percent of total number of loans that the bank originated, so they received the slightly more weight than business loans (which were 40 percent of the total number of loans originated by the bank). Our analysis also placed slightly more weight on distribution by income level criterion, as the percentage of low- and moderate-income families (34.8 percent) in the AA is higher than the percentage of low- and moderate-income census tracts (CTs) in the AA (22.3 percent).

# Discriminatory or Other Illegal Credit Practices Review

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

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

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

# State Rating

## State of Illinois

**CRA rating for the State of Illinois:** Satisfactory

**The Lending Test is rated:** Satisfactory
**The Community Development Test is rated:** Outstanding

The major factors that support this rating include:

- HSB's distribution of loans to individuals of different income levels and businesses of different sizes within its AA is reasonable.

- HSB's distribution of loans among geographies of different income levels within its AA is reasonable.

- HSB's CD lending, investments, and services exhibit excellent responsiveness to the CD needs of its AA.

## Description of Institution's Operations in Illinois

HSB has one AA in the state of Illinois. The AA consists of all CTs in McHenry and Lake Counties. McHenry County is located in the Chicago-Naperville-Schaumburg, IL Metropolitan Division (MD), and Lake County is located in the Lake County, IL MD. Because both of these MDs are located in the Chicago-Naperville-Elgin, IL-IN MSA, our evaluation was based on the MSA1. As of December 31, 2023, the AA included 9 low-income CTs, 41 moderate-income CTs, 81 middle-income CTs, 89 upper-income CTs, and 4 CTs that have not been assigned an income classification. The AA meets the requirements of the CRA and does not arbitrarily exclude any low- or moderate-income geographies. The bank has three branches (42.8 percent) located in moderate-income CTs. Due to changes between the 2015 ACS and the 2020 U.S. Census, the income designation for the CT in which the bank's two Crystal Lake branches (Main Street and Northwest Highway) are located changed from upper-income (8713.06) to moderate-income (8713.13) in 2022. In addition, the income designation for the CT (8709.05) in which the Woodstock branch is located changed from middle-income to moderate-income in 2022.

*Competition*

Competition for deposits in the AA is strong. According to the June 30, 2023 FDIC Deposit Market Share Report, HSB's deposits from the AA totaled $682 million, or 1.7 percent of the AA's total

1 Due to the 2020 U.S. Census changes, on July 21, 2023, the Chicago-Naperville-Elgin IL-IN-WI MSA changed to the Chicago-Naperville IL-IN-WI Combined Statistical Area (CSA). The Chicago-Naperville-Elgin, IL MD changed to the Chicago-Naperville-Elgin, IL-IN MSA. The Chicago-Naperville-Evanston, IL MD changed to the Chicago-Naperville-Schaumburg, IL MD, and the Elgin, IL MD. The Lake County-Kenosha County, IL-WI MD split into the Lake County, IL MD and the Kenosha, WI MSA. In addition, between the 2015 ACS US Census data and the 2020 US Census data, there were additional CTs created in the AA effective in 2022, increasing the number of CTs in the AA from 206 to 224.

market share. HSB ranked 16 out of 44 deposit-taking institutions. The five largest institutions for deposit market share were JPMorgan Chase Bank, NA, Lake Forest Bank & Trust Company, NA, BMO Harris Bank NA, Old National Bank, and Barrington Bank & Trust Company, NA, which account for a combined 51 percent of total deposits in the AA. Market share characteristics were similar in 2021.

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

**Assessment Area: McHenry and Lake Counties 2021**

| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # | NA* % of # |
|---|---|---|---|---|---|---|
| Geographies (Census Tracts) | 206 | 5.8 | 16.0 | 34.0 | 42.7 | 1.5 |
| Population by Geography | 1,010,255 | 4.4 | 15.5 | 37.8 | 42.2 | 0.1 |
| Housing Units by Geography | 378,001 | 4.3 | 14.4 | 39.8 | 41.5 | 0.0 |
| Owner-Occupied Units by Geography | 268,042 | 2.0 | 10.6 | 39.2 | 48.2 | 0.0 |
| Occupied Rental Units by Geography | 83,875 | 10.2 | 24.3 | 42.0 | 23.5 | 0.0 |
| Vacant Units by Geography | 26,084 | 8.5 | 21.2 | 39.6 | 30.7 | 0.0 |
| Businesses by Geography | 83,534 | 2.0 | 9.2 | 34.2 | 54.6 | 0.0 |
| Farms by Geography | 2,421 | 2.1 | 13.3 | 44.8 | 39.8 | 0.0 |
| Family Distribution by Income Level | 261,686 | 18.5 | 16.0 | 19.2 | 46.3 | 0.0 |
| Household Distribution by Income Level | 351,917 | 20.1 | 14.5 | 17.3 | 48.1 | 0.0 |
| Median Family Income MSA - Chicago-Naperville-Elgin, IL- IN | | $84,079 | Median Housing Value | | | $256,731 |
| | | | Median Gross Rent | | | $1,121 |
| | | | Families Below Poverty Level | | | 6.8% |

*Source: 2015 ACS and 2021 D&B data.*
*Note: Due to rounding, totals may not equal 100.0%*
*(*) The NA category consists of geographies that have not been assigned an income classification.*

*Employment and Economic Factors*

According to the Bureau of Labor Statistics (BLS), the unemployment rate in the AA generally improved during the evaluation period. As of December 31, 2023, the unemployment rate for McHenry County (3.5 percent) was lower than both the state (4.2 percent) and national (3.7) unemployment rates, while the rate for Lake County (5.1 percent) was higher than both.

During the evaluation period, the economy in Lake and McHenry Counties was slowly improving. Industries driving the local economies included manufacturing, retail, and health care and social services. The largest employers in Lake County were Abbott Laboratories, AbbVie Inc, and Baxter Healthcare Corp. The largest employers in McHenry County were Northwestern Medicine, and the local government and school districts.

During the 2021 evaluation period there were 83,534 businesses in the AA, of which 1,657 (2.0 percent) were located in low-income CTs, 7,687 (9.2 percent) were located in moderate-income CTs, 28,595 (34.2 percent) were located in middle-income CTs, 45,585 (54.6 percent) were located in upper-income CTs, and 10 (0.0 percent) were located in CTs with no income designation.

During the 2022-2023 evaluation period there were 109,377 businesses in the AA, of which 1,824 (1.7 percent) were located in low-income CTs, 13,259 (12.2 percent) were located in moderate-income CTs, 36,925 (33.8 percent) were located in middle-income CTs, 57,185 (52.3 percent) were located in upper-income CTs, and 84 (0.1 percent) were located in CTs with no income designation. The 72,435 small businesses (those with gross annual revenue of $1 million or less) represented 97.0 percent of the total number of businesses in the AA during the 2021 evaluation period, and the 98,036 small businesses during the 2022-2023 evaluation period represented 97.1 percent of the total number of businesses. Businesses operating out of a single location and owning the property from which they operate represented 91.0 percent of the total businesses in 2021 and increased to 93.0 percent in 2023.

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

**Assessment Area: McHenry and Lake Counties 2022-2023**

| Demographic Characteristics | # | Low % of # | Moderate % of # | Middle % of # | Upper % of # | NA* % of # |
|---|---|---|---|---|---|---|
| Geographies (Census Tracts) | 224 | 4.0 | 18.3 | 36.2 | 39.7 | 1.8 |
| Population by Geography | 1,024,571 | 3.2 | 18.1 | 37.4 | 40.2 | 1.1 |
| Housing Units by Geography | 383,581 | 3.2 | 18.2 | 39.9 | 38.6 | 0.0 |
| Owner-Occupied Units by Geography | 273,671 | 1.6 | 13.7 | 39.7 | 45.1 | 0.0 |
| Occupied Rental Units by Geography | 88,282 | 7.8 | 32.0 | 39.3 | 20.9 | 0.0 |
| Vacant Units by Geography | 21,628 | 5.3 | 19.7 | 45.0 | 29.9 | 0.0 |
| Businesses by Geography | 109,377 | 1.7 | 12.2 | 33.8 | 52.3 | 0.1 |
| Farms by Geography | 3,047 | 1.6 | 18.1 | 43.4 | 36.8 | 0.0 |
| Family Distribution by Income Level | 264,890 | 18.4 | 16.4 | 21.0 | 44.1 | 0.0 |
| Household Distribution by Income Level | 361,953 | 21.0 | 14.7 | 17.6 | 46.7 | 0.0 |
| Median Family Income MSA - Chicago-Naperville-Elgin, IL-IN | | $102,089 | Median Housing Value | | | $279,520 |
| | | | Median Gross Rent | | | $1,260 |
| | | | Families Below Poverty Level | | | 5.2% |

*Source: 2020 U.S. Census and 2023 D&B data.*
*Note: Due to rounding, totals may not equal 100.0%.*
*(*) The NA category consists of geographies that have not been assigned an income classification.*

*Housing*

According to the 2020 U.S. Census, there were 383,581 housing units in the AA. Of those, 71.4 percent were owner-occupied, 23.0 percent were rentals, and 5.6 percent were vacant. The median monthly gross rent was $1,260. The median age of housing units was 42 years, and the median value was $279,520. However, the median age of housing in low- and moderate-income CTs was significantly older at 62 years and 52 years, respectively. Older homes often cost more to maintain and frequently require significant repairs to meet building code requirements, and they are typically less energy efficient. These factors add to the overall cost of homeownership and can have a negative impact on home affordability for low- and moderate-income families.

The total population of the AA was steady at 1.0 million during both evaluation periods. The percentage of families in the AA living below the poverty level was 6.8 percent in 2021 and 5.2 percent in 2023.

## Community Contacts

We considered information from three community contacts who work for organizations that provide social services and economic development in Lake and McHenry Counties. These contacts identified affordable housing (including rental housing), down payment assistance for home buyers, financial literacy education and credit repair programs, and small business development support as credit needs within their communities.

## Scope of Evaluation in Illinois

We performed a full-scope review of the AA. Refer to Appendix A for additional information.

## Lending Test

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

## Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, HSB's lending performance in the state of Illinois is reasonable. We placed more weight on the bank's distribution of loans to individuals of different income levels and businesses of different sizes, as there were more lending opportunities to low-and moderate-income borrowers and small businesses with less than $1 million in gross annual revenues.

### Distribution of Loans by Income Level of the Geography

HSB's geographic distribution of loans in the AA is reasonable, based on the bank's performance lending in moderate-income CTs during the 2022-2023 evaluation period and other performance context factors, including the limited lending opportunities in the low-income CTs during both the 2021 and 2022-2023 evaluation periods.

We reviewed summary reports and maps to analyze HSB's home mortgage and business lending activity over the evaluation period, and to identify any gaps in the bank's geographic distribution of loans within its AA. We did not identify any unexplained conspicuous gaps, taking into consideration performance context factors. Specifically, the low-income CTs within the AA are located on the eastern edge of Lake County, approximately 20 miles from the bank's nearest branches in McHenry County. Competition from larger banks for loans within the AA is very strong. HSB ranked 41$^{st}$ out of 666 reporting financial institutions, and only had a 0.62 percent market share for home mortgage loans in the AA in 2021. Performance for home mortgage loans was similar in 2022 and 2023. With regards to small loans to businesses, HSB ranked 16$^{th}$ out of 167 reporting financial institutions in 2021 and 21$^{st}$ out of 140 in 2022, with 1.54 percent and 0.71 percent market shares in those two years, respectively.

***Home Mortgage Loans***

HSB's geographic distribution of home mortgage loans in the AA is reasonable. In arriving at this conclusion, we placed more weight on the bank's lending in moderate-income CTs during the 2022-2023 evaluation period, as there were limited lending opportunities in the low-income CTs during both evaluation periods. Refer to Table O in Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

During the 2021 evaluation period, HSB's distribution of home mortgage loans among geographies of different income levels within the AA was poor. The bank did not originate any loans in low-income CTs, and the percentage of home mortgage loans that it originated in moderate-income CTs was significantly below both the percentage of the AA's owner-occupied housing units located in moderate-income CTs and the percentage of aggregate home mortgage loan lending that occurred in moderate-income CTs.

During the 2022-2023 evaluation period, HSB's distribution of home mortgage loans among geographies of different income levels within the AA was adequate. While the bank's percentage of home mortgage loans originated in low-income CTs was significantly below both the percentage of the AA's owner-occupied housing units located in low-income CTs and the percentage of aggregate home mortgage loan lending that occurred in low-income CTs, it significantly exceeded both the percentage of the AA's owner-occupied housing units located in the moderate-income CTs and the percentage of aggregate lending that occurred in moderate-income CTs.

The small number and percentage of the AA's owner-occupied housing units that are located in low-income CTs provides limited lending opportunities, as reflected in the demographic and aggregate comparator percentages and the 20-mile distance between the AA's low-income CTs and the bank's nearest branch. In addition, the percentage of vacant units and occupied rental units significantly exceeds the percentage of owner-occupied housing units in low-income CTs, indicating that there are limited affordable housing opportunities in low-income CTs within the AA. Occupied rental and vacant units in low-income CTs totaled 10.2 percent and 8.5 percent of the AA's total housing units, respectively, during the 2021 evaluation period, and 13.8 percent and 8.6 percent respectively during the 2022-2023 evaluation period. These percentages significantly exceed the 2.0 percent and 1.6 percent, respectively, of the AA's owner-occupied housing units that are located in low-income CTs. .

***Small Loans to Businesses***

HSB's geographic distribution of small business loans in the AA is reasonable, considering performance context factors including the limited percentage of low-and moderate-income CTs in the AA, the distance between the bank's branches and the AA's low-income CTs, and the greater number of opportunities in moderate-income CTs in the AA during the 2022-2023 evaluation period (compared to the period during the COVID-19 pandemic). Refer to Table Q in 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.

During the 2021 evaluation period, HSB's distribution of small loans to businesses in geographies of different income levels within the AA was poor. None of the loans in our sample of originations

were small loans to businesses in low- or moderate-income CTs. However, only 2 percent of AA's businesses were located in the low-income CTs, and the COVID-19 pandemic continued to disrupt business activity during this time.

During the 2022-2023 evaluation period, HSB's distribution of small loans to businesses in geographies of different income levels within the AA was reasonable. While the percentage of small loans to businesses in the moderate-income CTs was below the percentage of the AA's businesses located in moderate-income CTs, it was near the percentage of aggregate business lending that occurred in the moderate-income CTs. None of the loans in our sample were originated in low-income CTs. However, less than 2 percent of the AA's businesses were located in the low-income CTs during this evaluation period, while 12.2 percent of AA businesses were located in the moderate income CTs. The number of businesses located in moderate-income CTs grew 72 percent between 2021 and 2022-2023, compared to 10 percent growth in number of businesses in low-income CTs.

During both 2021 and 2022-2023 evaluation periods, the number and percentage of low- and moderate-income geographies in the AA were limited, and the number and percentage of AA businesses located in low- and moderate-income CTs provided limited lending opportunities (as reflected in the small demographic and aggregate comparator percentages). Between 2021 and 2022, the number of low-income CTs in the AA declined and the number of moderate-income CTs increased slightly.

## Distribution of Loans by Income Level of the Borrower

HSB's distribution of loans to individuals of different income levels and businesses of different sizes is reasonable.

### *Home Mortgage Loans*

HSB's distribution of home mortgage loans to individuals of different income levels within its AA is excellent. Refer to Table P in Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

During the 2021 evaluation period, HSB's distribution of home mortgage loans to individuals of different income levels within its AA was excellent. While the percentage of home mortgage loans originated to low-income borrowers was significantly below the percentage of the AA's families that were low-income, it was near the percentage of aggregate lending that occurred to low-income borrowers. The percentage of home mortgage loans originated to moderate income borrowers significantly exceeded both the percentage of the AA's families that were moderate-income and the percentage of aggregate lending that occurred to moderate-income borrowers.

During the 2022-2023 evaluation period, HSB's distribution of home mortgage loans to individuals of different income levels within its AA was excellent. While the percentage of home mortgage loans originated to low-income borrowers was below the percentage of the AA's families that were low-income, it significantly exceeded the percentage of aggregate lending that occurred to low-income borrowers. The percentage of home mortgage loans originated to moderate-income

borrowers significantly exceeded both the percentage of the AA's families that were moderate-income and the percentage of aggregate lending that occurred to moderate-income borrowers.

***Small Loans to Businesses***

HSB's distribution of loans to businesses of different sizes is reasonable, given the product lines offered by the bank. Refer to Table R in 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.

HSB's distribution of loans to businesses of different sizes in the AA during both the 2021 and 2022-2023 evaluation periods was reasonable. While the percentage of loans that the bank originated to businesses with $1 million or less in annual gross revenue was below the percentage of AA businesses with $1 million or less in annual gross revenue, it exceeded the percentage of aggregate lending that occurred to businesses with $1 million or less in annual gross revenue in both evaluation periods.

**Responses to Complaints**

HSB did not receive any complaints regarding its CRA performance during the evaluation periods.

# Community Development Test

HSB's performance under the Community Development Test in the state of Illinois is rated Outstanding**.**

## Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, HSB's responsiveness to CD needs in the state of Illinois through qualified CD loans, investments, and services, as appropriate, is excellent, considering the bank's capacity and the need and availability of such opportunities for CD in the bank's AA. The bank's CD lending, investments, donations, and volunteer service hours during the evaluation period had a positive impact on economic development, affordable housing, and overall support to low- and moderate-income individuals and families in the AA. CD loans and investments in the AA totaled $14.4 million, or 16.4 percent of tier 1 capital. CD services included providing 4,274 hours of technical assistance or serving in leadership roles at organizations providing community services or economic development to low- and moderate-income individuals and geographies in the AA.

**Number and Amount of Community Development Loans**

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate HSB's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

| Community Development Loans | | | | |
|---|---|---|---|---|
| **Assessment Area** | **Total** | | | |
| | **#** | **% of Total #** | **$(000's)** | **% of Total $** |
| **Lake and McHenry Counties** | 15 | 78.9 | 5,088 | 68.5 |
| **Outside AA** | 4 | 21.1 | 2,338 | 31.5 |
| **Total** | 19 | 100.0 | 7,426 | 100.0 |

During the evaluation period, HSB originated 15 CD loans totaling $5.1 million and representing 5.8 percent of tier one capital. Four loans provide affordable housing, and 11 loans support social services benefitting low- and moderate-income individuals and families. In addition, the bank originated four loans providing affordable housing in the region outside the AA.

**Number and Amount of Qualified Investments**

The Qualified Investment Table below sets forth the information and data used to evaluate HSB's level of qualified CD investments. This table includes all CD investments, including prior period investments that remained outstanding at the end of the evaluation period.

| Qualified Investments | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| **Assessment Area** | **Prior Period*** | | **Current Period** | | **Total** | | | | **Unfunded Commitments**** | |
| | **#** | **$(000s)** | **#** | **$(000s)** | **#** | **% of Total #** | **$(000s)** | **% of Total $** | **#** | **$(000s)** |
| Lake and McHenry Counties | 11 | 4,880 | 23 | 8,151 | 34 | 97.2 | 13,031 | 91.6 | 0 | 0 |
| State/ Regional | 0 | 0 | 5 | 1,200 | 5 | 12.8 | 1,200 | 8.4 | 0 | 0 |
| Total | 11 | 4,880 | 28 | 9,351 | 39 | 100 | 14,231 | 100 | 0 | 0 |

* Prior period investments mean investments made in a previous evaluation period that are outstanding as of the examination date.
** Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

HSB's qualified CD donations and investments, including prior period investments, in the AA totaled $13.0 million, or 14.7 percent of tier 1 capital.

- HSB purchased four bonds totaling $8.0 million from the Small Business Investment Company (SBIC) and Small Business Administration (SBA) Programs that consists of loans to promote economic development and small business growth in the AA, region, and nationwide.

- HSB made 19 donations totaling $105,600 during the evaluation period to nonprofit organizations in the AA providing economic development, social services, and affordable housing for low- and moderate-income individuals.
- HSB made five qualified deposits totaling $1.2 million in minority- or woman-owned financial institutions during the evaluation period, supporting lending to low- and moderate-income individuals and small businesses in the region and nationwide.

HSB also received credit for 11 investments made prior to the evaluation period that were still outstanding during the evaluation period. These investments provided small business economic development, affordable housing, and social services, and included: eight SBIC and SBA bonds totaling $4.3 million, two bonds totaling $470,000 for a school district in Lake County in which 50 percent or more of the students are eligible for the free or reduced lunch program, and one mortgage-backed security totaling $124,526 purchased from the Federal Home Loan Mortgage Corporation that consists of mortgages to low- and moderate-income individuals and families in the AA, region, and nation.

**Extent to Which the Bank Provides Community Development Services**

Bank personnel provided financial and technical expertise for organizations focused on economic development and supporting community services to low- and moderate-income individuals and families. Eighteen bank officers or employees provided 4,274 hours of qualified CD services to 29 different organizations during the evaluation period. Fourteen employees served in leadership roles at 19 organizations focused on promoting economic development, small business growth, and affordable housing development.

# Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation and the loan products considered. The table also reflects the MSAs that received comprehensive examination review designated by the term "full-scope".

| **Time Period Reviewed:** | 1/1/2021-12/31/2023 | |
|---|---|---|
| **Bank Products Reviewed:** | Home mortgage, 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** |
| State of Illinois | | |
| Chicago-Naperville-Elgin, IL-IN MSA | Full-Scope | All of McHenry and Lake Counties in Illinois |

# Appendix B: Summary of State Ratings

| RATINGS - **Home State N.A.** | | | |
|---|---|---|---|
| **Overall Bank:** | **Lending Test Rating*** | **CD Test Rating** | **Overall Rating** |
| Home State Bank, N.A. | Satisfactory | Outstanding | Satisfactory |
| **State:** | | | |
| Illinois | Satisfactory | Outstanding | Satisfactory |

*The Lending Test and the 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 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 (LMI) areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

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

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

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

**Geography:** A census tract delineated by the U.S. Census Bureau in the most recent decennial census.

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

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

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

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

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

**Low-Income Geography:** A census tract with a median family income that is less than 50 percent of the area's median income.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

# Appendix D: Tables of Performance Data

## Content of Standardized Tables

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

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

**Table O.** **Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.

**Table P.** **Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.

**Table Q.** **Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to $1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because arrogate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank's assessment area.

**Table R.** **Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to $1 million) originated and purchased by the bank to businesses with revenues of $1 million or less to: 1) the percentage distribution of businesses with revenues of greater than $1 million; and 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

**O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** **2021**

| Assessment Area: | Total Home Mortgage Loans | | | | Low-Income Tracts | | | Moderate-Income Tracts | | | Middle-Income Tracts | | | Upper-Income Tracts | | | Not Available-Income Tracts | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | # of Bank Loans | $ ('000) Bank Loans | % of Bank Total | Overall Market (#) | % of Owner-Occupied Housing Units | % of Bank Loans | % of Aggregate Lending | % of Owner-Occupied Housing Units | % 0f Bank Loans | % of Aggregate Lending | % of Owner-Occupied Housing Units | % of Bank Loans | % of Aggregate Lending | % of Owner-Occupied Housing Units | % of Bank Loans | % of Aggregate Lending | % of Owner-Occupied Housing Units | % of Bank Loans | % of Aggregate Lending |
| Home State 2021 | 526 | 106,267 | 100.0 | 66,730 | 2.0 | 0.0 | 1.2 | 10.6 | 4.0 | 7.6 | 39.2 | 48.1 | 37.8 | 48.2 | 47.9 | 53.4 | 0.0 | 0.0 | 0.0 |

*Source: 2015 ACS; 01/01/2021 - 12/31/2021 bank data, 2021 HMDA aggregate data, "--" data not available.*
*Note: Due to rounding, totals may not equal 100.0%.*

**Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** **2022-23**

| Assessment Area: | Total Home Mortgage Loans | | | | Low-Income Tracts | | | Moderate-Income Tracts | | | Middle-Income Tracts | | | Upper-Income Tracts | | | Not Available-Income Tracts | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | # of Bank Loans | $ ('000) Bank Loans | % of Bank Total | Overall Market (#) | % of Owner-Occupied Housing Units | % of Bank Loans | % of Aggregate Lending | % of Owner-Occupied Housing Units | % of Bank Loans | % of Aggregate Lending | % of Owner-Occupied Housing Units | % of Bank Loans | % of Aggregate Lending | % of Owner-Occupied Housing Units | % of Bank Loans | % of Aggregate Lending | % of Owner-Occupied Housing Units | % of Bank Loans | % of Aggregate Lending |
| Home State 2022-2023 | 403 | 97,908 | 100.0 | 22,105 | 1.6 | 0.2 | 2.0 | 13.7 | 19.6 | 13.3 | 39.7 | 48.1 | 41.0 | 45.1 | 32.0 | 43.7 | 0.0 | 0.0 | 0.0 |

*Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 bank data, 2023 HMDA aggregate data, "--" data not available.*
*Note: Due to rounding, totals may not equal 100.0%.*

**Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** **2021**

| | Total Home Mortgage Loans | | | | Low-Income Borrowers | | | Moderate-Income Borrowers | | | Middle-Income Borrowers | | | Upper-Income Borrowers | | | Not Available-Income Borrowers | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Assessment Area:** | **# of Bank Loans** | **$(000s) Bank Loans** | **% of Bank Total** | **Overall Market (#)** | **% of AA Families** | **% of Bank Loans** | **% of Aggregate Lending** | **% of AA Families** | **% of Bank Loans** | **% of Aggregate Lending** | **% of AA Families** | **% of Bank Loans** | **% of Aggregate Lending** | **% of AA Families** | **% of Bank Loans** | **% of Aggregate Lending** | **% of AA Families** | **% of Bank Loans** | **% of Aggregate Lending** |
| Home State 2021 | 526 | 106,267 | 100.0 | 66,730 | 18.5 | 8.0 | 8.3 | 16.0 | 24.7 | 17.1 | 19.2 | 24.7 | 20.8 | 46.3 | 39.0 | 39.1 | 0.0 | 3.6 | 14.7 |

*Source: 2015 ACS; 01/01/2021 - 12/31/2021 bank data, 2021 HMDA aggregate data, "--" data not available.*
*Note: Due to rounding, totals may not equal 100.0%.*

**Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** **2022-23**

| | Total Home Mortgage Loans | | | | Low-Income Borrowers | | | Moderate-Income Borrowers | | | Middle-Income Borrowers | | | Upper-Income Borrowers | | | Not Available-Income Borrowers | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Assessment Area:** | **# of Bank Loans** | **$(000s) Bank Loans** | **% of Bank Total** | **Overall Market (#)** | **% of AA Families** | **% of Bank Loans** | **% of Aggregate Lending** | **% of AA Families** | **% of Bank Loans** | **% of Aggregate Lending** | **% of AA Families** | **% of Bank Loans** | **% of Aggregate Lending** | **% of AA Families** | **% of Bank Loans** | **% of Aggregate Lending** | **% of AA Families** | **% of Bank Loans** | **% of Aggregate Lending** |
| Home State 2022-2023 | 403 | 97,908 | 100.0 | 22,105 | 18.4 | 14.9 | 10.5 | 16.4 | 27.5 | 23.2 | 21.0 | 20.8 | 22.2 | 44.1 | 29.8 | 30.0 | 0.0 | 6.9 | 14.2 |

*Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 bank data, 2023 HMDA aggregate data, "--" data not available.*
*Note: Due to rounding, totals may not equal 100.0%.*

**Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** **2021**

| Assessment Area: | Total Loans to Small Businesses | | | | Low-Income Tracts | | | Moderate-Income Tracts | | | Middle-Income Tracts | | | Upper-Income Tracts | | | Not Available-Income Tracts | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | # | $(000s) Bank Loans | % of Bank Total | Overall Market (#) | % of AA Businesses | % of Bank Loans | % of Aggregate Lending | % of AA Businesses | % of Bank Loans | % of Aggregate Lending | % of AA Businesses | % of Bank Loans | % of Aggregate Lending | % of AA Businesses | % of Bank Loans | % of Aggregate Lending | % of AA Businesses | % of Bank Loans | % of Aggregate Lending |
| Home State 2021 | 20 | 6,398 | 100 | 30,830 | 2.0 | 0.0 | 1.9 | 9.2 | 0.0 | 8.5 | 34.2 | 20.0 | 34.0 | 54.6 | 80.0 | 55.6 | 0.0 | 0.0 | 0.0 |

*Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 bank data; 2021 CRA aggregate data, "--" data not available.*
*Note: Due to rounding, totals may not equal 100.0%.*

**Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** **2022-23**

| Assessment Area: | Total Loans to Small Businesses | | | | Low-Income Tracts | | | Moderate-Income Tracts | | | Middle-Income Tracts | | | Upper-Income Tracts | | | Not Available-Income Tracts | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | # | $(000) Bank Loans | % of Bank Total | Overall Market (#) | % of AA Businesses | % of Bank Loans | % of Aggregate Lending | % of AA Businesses | % of Bank Loans | % of Aggregate Lending | % of AA Businesses | % of Bank Loans | % of Aggregate Lending | % of AA Businesses | % of Bank Loans | % of Aggregate Lending | % of AA Businesses | % of Bank Loans | % of Aggregate Lending |
| Home State 2022-2023 | 20 | 4,563 | 100 | 28,188 | 1.7 | 0.0 | 1.6 | 12.2 | 10.0 | 10.8 | 33.8 | 40.0 | 33.5 | 52.3 | 50.0 | 54.1 | 0.1 | 0.0 | 0.0 |

*Source: 2023 D&B Data; 01/01/2022 - 12/31/2023 bank data; 2022 CRA aggregate data, "--" data not available.*
*Note: Due to rounding, totals may not equal 100.0%.*

**Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues** **2021**

| Assessment Area: | Total Loans to Small Businesses | | | | Businesses with Revenues <= 1MM | | | Businesses with Revenues > 1MM | | Businesses with Revenues Not Available | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | # of Bank Loans | $(000s) Bank Loans | % of Bank Total | Overall Market (#) | % of AA Businesses | % of Bank Loans | % of Aggregate Lending | % of AA Businesses | % of Bank Loans | % of AA Businesses | % of Bank Loans |
| Home State 2021 | 20 | 6,398 | 100 | 30,830 | 86.7 | 60.0 | 50.7 | 5.2 | 40.0 | 8.1 | 0.0 |

*Source: 2021 D&B data; 01/01/2021 - 12/31/2021 bank data; 2021 CRA aggregate data, "--" data not available.*
*Note: Due to rounding, totals may not equal 100.0%.*

**Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues** **2022-23**

| Assessment Area: | Total Loans to Small Businesses | | | | Businesses with Revenues <= 1MM | | | Businesses with Revenues > 1MM | | Businesses with Revenues Not Available | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | # of Bank Loans | $(000s) of Bank Loans | % of Total Bank Loans | Overall Market (#) | % of AA Businesses | % of Bank Loans | % of Aggregate Lending | % of AA Businesses | % of Bank Loans | % of AA Businesses | % of Bank Loans |
| Home State AA | 20 | 4,563 | 100 | 28,188 | 89.6 | 65.0 | 54.2 | 3.9 | 35.0 | 0.0 | 0.0 |

*Source: 2023 D&B data; 01/01/2022 - 12/31/2023 bank data; 2022 CRA aggregate data, "--" data not available.*
*Note: Due to rounding, totals may not equal 100.0%.*