



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, Marcia Geike, at 815-788-7843 or Rob Cunningham at 815-788-7853.

HOME STATE BANK, N.A.'s
HOURS OF SERVICE
Branch Addresses and Hours
As of April 1, 2024

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

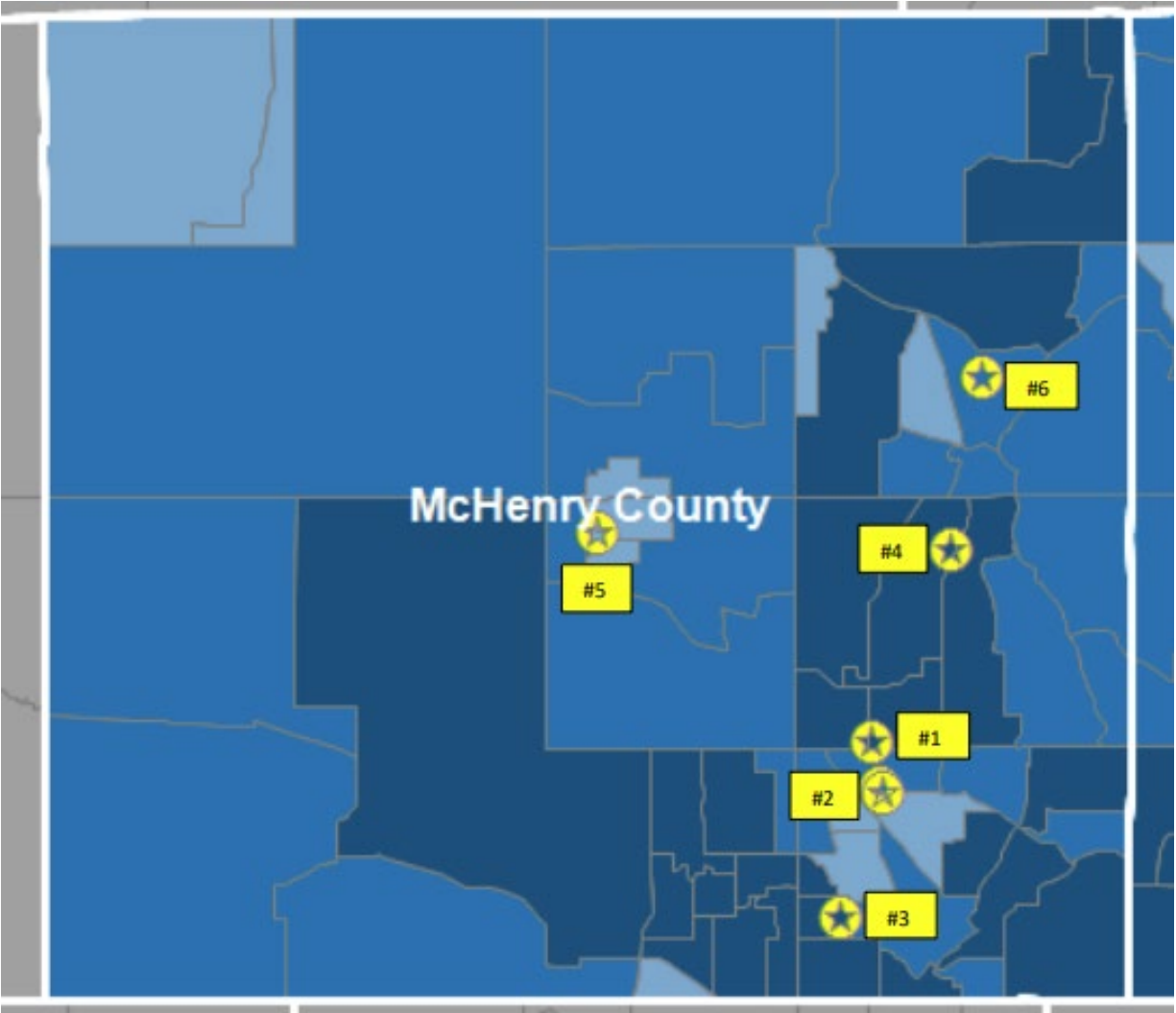
**RECORD OF BRANCH OPENINGS
2020 – 2023**

None

**RECORD OF BRANCH CLOSINGS
2020 – 2023**

None

Home State Bank Branch Location Map



HOME STATE BANK, N.A.'s
PRODUCTS AND SERVICES
AS OF APRIL 1, 2024

ACH Origination and Receiving	ATM cards
Bill Pay	Card Controls
Cash secured loans	Cashier's checks
Certificates of deposit	Check Collections
Checking accounts	Christmas club accounts
Commercial construction loans	Commercial inventory loans
Commercial leasing	Commercial working capital loans
Community development loans	Construction/Permanent Mortgages
Corporate sweep accounts	Debit cards
Digital Wallet	Direct deposits
Discount brokerage services	Electronic Statements
Farm loans	Home equity loans and lines
Home mortgages	Individual retirement accounts
Internet banking	Letters of credit
Lines of credit	Lockbox Services
Merchant bankcard services	Minuteman Overdraft Protection Line of Credit
Mobile banking	Mobile Check Deposit
Money market accounts	Money orders
Motor vehicle loans	N.O.W. accounts
Online Loan Payment (Bill Matrix)	Overdraft Privilege
Person to Person Payments	Positive Pay Program
Recreational vehicle loans	Remote ATMs
Remote Deposit Capture	Safe deposit boxes
Savings accounts	Senior Class Club accounts
Small business loans	Touch tone banking
Trust Department services	Unsecured loans
Wire transfers	

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

Consumer loan applications 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.

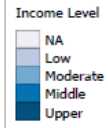
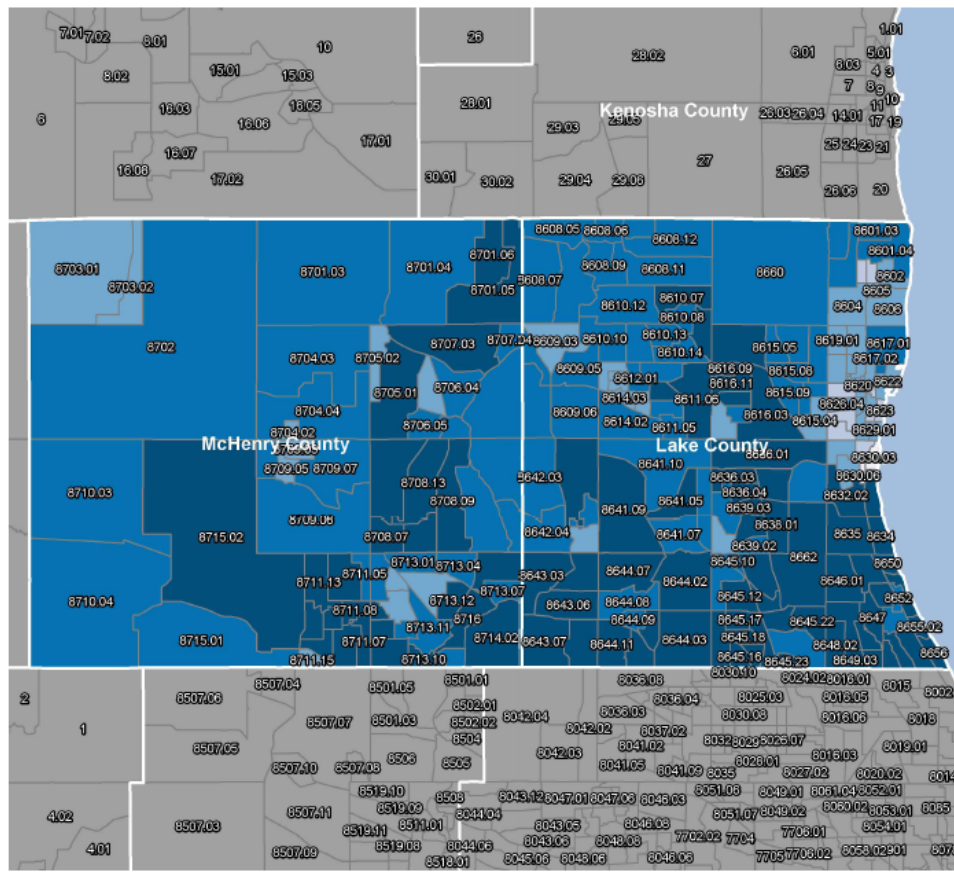
**CENSUS TRACTS INCLUDED IN HOME STATE BANK, N.A.'S
ASSESSMENT AREA AS OF APRIL 1, 2024**

All tracts are located within McHenry and Lake Counties, Illinois

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

McHenry County tracts are in MSA 16984. Lake County Tracts are in MSA 29404.
Information sourced from FFIEC - last Modified: 08/30/2023 12:00 PM

HOME STATE BANK, N.A. - 2023 CRA - ASSESSMENT AREA INCOME MAP
Lake and McHenry Counties*



Prepared using Mapping Module by QuestSoft - v1.13 - 3/15/2024 1:39pm

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
2023			
First Quarter	\$402,677	\$693,136	58.09%
Second Quarter	\$418,730	\$681,795	61.42%
Third Quarter	\$440,791	\$653,563	67.44%
Fourth Quarter	\$452,122	\$644,868	70.11%
2022			
First Quarter	\$363,707	\$719,699	50.54%
Second Quarter	\$375,625	\$708,367	53.03%
Third Quarter	\$377,714	\$673,914	56.05%
Fourth Quarter	\$397,625	\$692,070	57.45%

Private Client Services

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
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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

Disclosures

- **Free Checking** (1) (4) (5)
- **Express Checking** (1) (4) (5) (12) (13)
- **Student Checking** (1) (4) (5) (12) (13)
- **Senior Class Checking** (1) (4) (5)
- **Premium Personal Checking Plus (Now)** (1) (2) (3) (4) (5) (6) (7) (8)
- **Personal Money Market** (1) (2) (3) (4) (5) (6) (7) (8) (9)
- **Preferred Money Market** (1) (2) (3) (4) (5) (6) (7) (8) (9)
- **Statement Savings** (1) (2) (3) (4) (6) (7) (8) (9)
- **Minor Statement Savings** (1) (2) (3) (4) (6) (7) (8) (9)
- **Christmas Club** (1) (2) (3) (6) (7) (8) (10)
- **Certificate of Deposits** (1) (2) (3) (11)

(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) ATM Cards or Master Money™ Debit Cards are issued upon Bank approval.

(5) 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.

(6) 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.

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

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

(9) 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.

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

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

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

(13) 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 (6) months' interest on the amount withdrawn subject to penalty.

Terms of 36 months or longer

The penalty we will impose is equal to twelve (12) 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 (5) 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 Overdraft Privilege 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:

- Account holders 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 \$6,000 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 \$6,000 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 \$6,000 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 \$6,000 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 January 31, 2023

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
Expedited Payment	\$14.95/each
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 (<i>Non-customer</i>)	
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	\$5.00/each
Out-of-network ATM Usage	\$1.75/each
Dormancy	
Checking/Money Market (<i>after one year</i>)	\$5.00/month
Savings (<i>after two years</i>)	\$5.00/statement
Duplicate Statements	\$6.00/each
Foreign Deposit Check Processing	\$20.00/each
Levy	\$150.00
Loan Payment	
Online Portal One-Time or Recurring Payments	No Fee
Real Estate Loan Telephone Payment	\$5.00/each
Loan Payoff Letter	\$20.00
Notary	
Customer	No Fee
Non-Customer	\$5.00

Product/Service	Fee
Online Banking	
No charge for online banking; check balances, view account activity, view paperless statements, transfer funds between accounts, view images of paid checks online and more. Set up alerts through online or mobile banking to monitor account activity, make transfers, or sign up for low balance alerts (<i>mobile messaging and data rates may apply</i>).	
Overdraft Fee	
<i>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.</i>	
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	\$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	\$5.00/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	\$5.00/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

Accounts

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

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

SENIOR CLASS CLUB ENROLLMENT



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 <i>and</i> maintain one of the following: <ul style="list-style-type: none"> a combined balance of \$5,000 in any Savings, Money Market, or Checking Account \$10,000 in CDs an active Trust Asset Management Account a Wealth Management Account 	50 or better <i>and</i> maintain a combined balance of \$100,000+ in any Savings, Money Market, or Checking Account	50 or better <i>and</i> maintain a combined balance of \$200,000+ in any Savings, Money Market, or Checking Account
Benefits			
Free Checking Account with ATM/Debit Card Free Online Banking / Bill Pay 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 _____

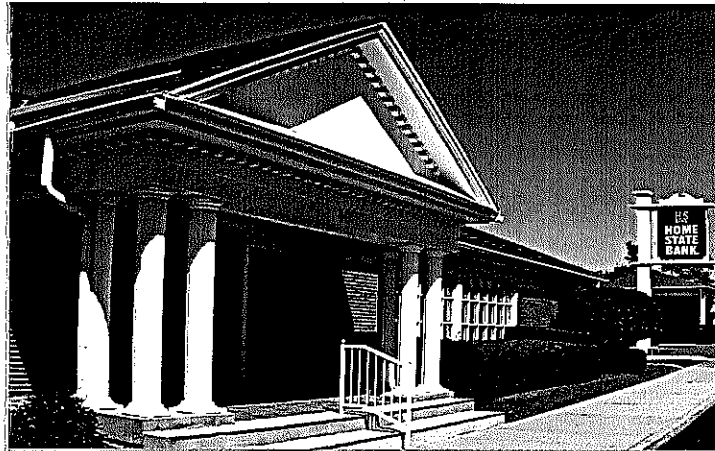
For Bank Use Only: Checking CDs Investments Savings Trust

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.



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

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

Home State Bank

RESIDENTIAL LOANS

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



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

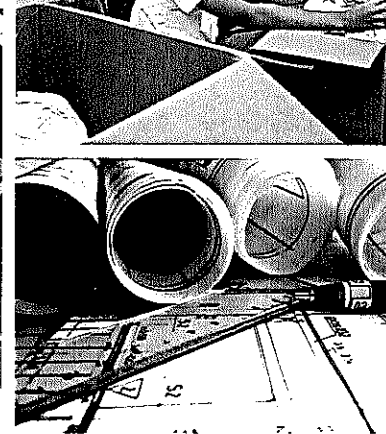
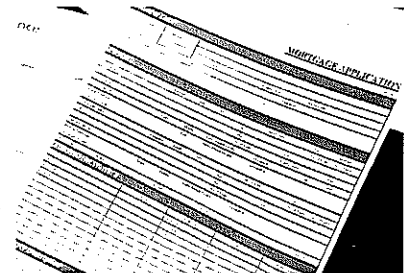
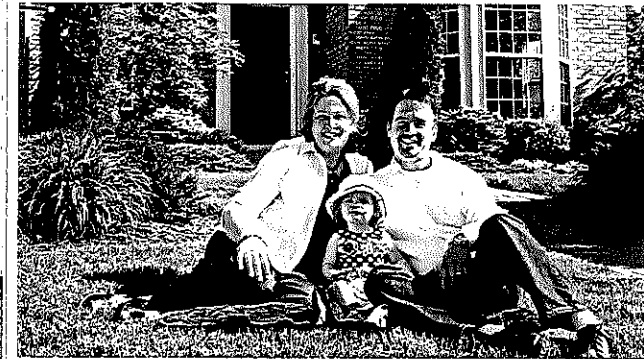
- Low cash requirement
- Down payment assistance programs (based on availability)
- 100% gift allowed for down payment

Lot Financing and Construction Loans

VA and FHA Loans

Jumbo Loans

Reverse Mortgages



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!

Loans by County

Respondent ID: 0000018763

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME STATE BANK, N.A.

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	2	2,000	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	2,000	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	2	2,000	0	0	0	0
STATE TOTAL	0	0	0	0	2	2,000	0	0	0	0

Loans by County

Respondent ID: 0000018763

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME STATE BANK, N.A.

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	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	2	750	0	0	0	0
Median Family Income 60-70%	0	0	1	112	0	0	1	112	0	0
Median Family Income 70-80%	0	0	0	0	1	300	1	300	0	0
Median Family Income 80-90%	0	0	1	160	1	755	1	160	0	0
Median Family Income 90-100%	0	0	0	0	1	700	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	598	1	598	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	102	5	940	2	1,300	5	1,719	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	102	7	1,212	8	4,403	9	2,889	0	0

Loans by County

Respondent ID: 0000018763

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME STATE BANK, N.A.

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	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	400	1	400	0	0
Median Family Income >= 120%	0	0	0	0	3	2,630	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	5	4,030	1	400	0	0

Loans by County

Respondent ID: 0000018763

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME STATE BANK, N.A.

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	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	14	1	225	0	0	2	239	0	0
Median Family Income 90-100%	0	0	0	0	2	1,103	2	1,103	0	0
Median Family Income 100-110%	0	0	1	118	1	1,000	2	1,118	0	0
Median Family Income 110-120%	1	25	0	0	0	0	1	25	0	0
Median Family Income >= 120%	7	404	1	250	1	514	8	1,106	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	443	3	593	4	2,617	15	3,591	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	150	0	0	1	150	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	1	150	0	0

Loans by County

Respondent ID: 0000018763

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME STATE BANK, N.A.

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%	1	15	0	0	3	1,610	4	1,625	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	2	302	0	0	2	302	0	0
Median Family Income 100-110%	1	100	1	200	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	300	1	300	0	0
Median Family Income >= 120%	2	150	4	658	2	709	6	974	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	265	7	1,160	6	2,619	13	3,201	0	0
LIVINGSTON COUNTY (105), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	83	0	0	0	0	1	83	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	83	0	0	0	0	1	83	0	0

Loans by County

Respondent ID: 0000018763

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME STATE BANK, N.A.

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)
MCHEMRY COUNTY (111), IL										
MSA 16984										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	20	855	14	2,648	15	10,091	25	7,164	0	0
Middle Income	42	1,270	10	1,936	11	6,189	48	4,452	0	0
Upper Income	28	1,360	13	2,146	32	17,803	46	11,240	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	90	3,485	37	6,730	58	34,083	119	22,856	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	1	36	0	0	0	0	1	36	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	36	0	0	0	0	1	36	0	0
TOTAL INSIDE AA IN STATE	94	3,750	44	7,890	64	36,702	132	26,057	0	0
TOTAL OUTSIDE AA IN STATE	13	664	11	1,955	17	11,050	28	7,149	0	0
STATE TOTAL	107	4,414	55	9,845	81	47,752	160	33,206	0	0

Loans by County

Respondent ID: 0000018763

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME STATE BANK, N.A.

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)
EMMET COUNTY (047), 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	1	30	0	0	0	0	1	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	1	30	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	30	0	0	0	0	1	30	0	0
STATE TOTAL	1	30	0	0	0	0	1	30	0	0

Loans by County

Respondent ID: 0000018763

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME STATE BANK, N.A.

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HAMILTON COUNTY (065), TN										
MSA 16860										
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	610	1	610	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	610	1	610	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	610	1	610	0	0
STATE TOTAL	0	0	0	0	1	610	1	610	0	0

Loans by County

Respondent ID: 0000018763

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME STATE BANK, N.A.

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DANE COUNTY (025), WI										
MSA 31540										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	413	1	413	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	413	1	413	0	0
KENOSHA COUNTY (059), WI										
MSA 29404										
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	644	1	644	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	644	1	644	0	0

Loans by County

Respondent ID: 0000018763

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME STATE BANK, N.A.

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	1	100	1	250	0	0	1	100	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	185	1	250	0	0	2	185	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	185	1	250	2	1,057	4	1,242	0	0
STATE TOTAL	2	185	1	250	2	1,057	4	1,242	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	94	3,750	44	7,890	64	36,702	132	26,057	0	0
TOTAL OUTSIDE AA	16	879	12	2,205	22	14,717	34	9,031	0	0
TOTAL INSIDE & OUTSIDE	110	4,629	56	10,095	86	51,419	166	35,088	0	0

Loans by County

Small Business Loans - Purchases

Institution: HOME STATE BANK, N.A.

Respondent ID: 0000018763

Agency: OCC - 1

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ST. MARY'S COUNTY (037), MD										
MSA 15680										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	97	0	0	0	0	1	97	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	97	0	0	0	0	1	97	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	97	0	0	0	0	1	97	0	0
STATE TOTAL	1	97	0	0	0	0	1	97	0	0

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)
ONONDAGA COUNTY (067), NY										
MSA 45060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	144	0	0	1	144	0	0
Income Not Known	0	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	144	0	0	1	144	0	0
SUFFOLK COUNTY (103), NY										
MSA 35004										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	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%	1	84	0	0	0	0	1	84	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	84	0	0	0	0	1	84	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	84	1	144	0	0	2	228	0	0
STATE TOTAL	1	84	1	144	0	0	2	228	0	0

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)
HAYS COUNTY (209), TX										
MSA 12420										
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	373	1	373	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	373	1	373	0	0
SMITH COUNTY (423), TX										
MSA 46340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	171	0	0	1	171	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	171	0	0	1	171	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	171	1	373	2	544	0	0
STATE TOTAL	0	0	1	171	1	373	2	544	0	0

Loans by County

Small Business Loans - Purchases

Institution: HOME STATE BANK, N.A.

Respondent ID: 0000018763

Agency: OCC - 1

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SALT LAKE COUNTY (035), UT										
MSA 41620										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	207	0	0	1	207	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	207	0	0	1	207	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	207	0	0	1	207	0	0
STATE TOTAL	0	0	1	207	0	0	1	207	0	0

Loans by County

Small Business Loans - Purchases

Institution: HOME STATE BANK, N.A.

Respondent ID: 0000018763

Agency: OCC - 1

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WHATCOM COUNTY (073), WA										
MSA 13380										
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	141	0	0	1	141	0	0
Income Not Known	0	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	141	0	0	1	141	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	141	0	0	1	141	0	0
STATE TOTAL	0	0	1	141	0	0	1	141	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA	2	181	4	663	1	373	7	1,217	0	0
TOTAL INSIDE & OUTSIDE	2	181	4	663	1	373	7	1,217	0	0

Loans by County

Respondent ID: 0000018763

Small Farm Loans - Originations

Agency: OCC - 1

Institution: HOME STATE BANK, N.A.

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MCHENRY COUNTY (111), IL										
MSA 16984										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	214	0	0	1	214	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	214	0	0	1	214	0	0
TOTAL INSIDE AA IN STATE	0	0	1	214	0	0	1	214	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
STATE TOTAL	0	0	1	214	0	0	1	214	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	0	0	1	214	0	0	1	214	0	0
TOTAL OUTSIDE AA	0	0	0	0	0	0	0	0	0	0
TOTAL INSIDE & OUTSIDE	0	0	1	214	0	0	1	214	0	0

2022 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	17	4,044	13	3,201	0	0
IL - MCHENRY COUNTY (111) - MSA 16984	185	44,298	119	22,856	0	0

2022 Institution Disclosure Statement - Table 4
Assessment Area/Non-Assessment Area Activity
Small Farm Loans
Institution: HOME STATE BANK, N.A.

Respondent ID: 0000018763
Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
IL - MCHENRY COUNTY (111) - MSA 16984	1	214	1	214	0	0

2022 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: HOME STATE BANK, N.A.

PAGE: 1 OF 1

Respondent ID: 0000018763
Agency: OCC - 1

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	3	933	0	0
Purchased	0	0	0	0
Total	3	933	0	0
Consortium/Third Party Loans (optional)				

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000018763

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME STATE BANK, N.A.

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%

8631.00*

Median Family Income 40-50%

8603.01* 8603.02* 8624.01* 8626.03* 8627.00* 8628.00*

Median Family Income 50-60%

8602.00* 8605.00* 8606.00* 8614.03* 8618.04* 8619.02* 8620.00* 8621.00* 8624.02* 8626.04* 8629.01*
8630.04* 8661.00*

Median Family Income 60-70%

8604.00* 8609.03 8613.01* 8613.03* 8613.04* 8614.04* 8618.03 8619.01* 8625.01* 8629.02* 8640.02*
8642.06*

Median Family Income 70-80%

8615.04* 8616.07* 8622.00* 8625.02* 8632.01*

Median Family Income 80-90%

8608.06* 8608.07* 8609.05* 8611.05* 8612.01* 8614.02* 8615.06* 8615.07* 8617.01* 8617.02* 8639.02*
8640.01* 8641.10*

Median Family Income 90-100%

8601.03* 8601.04* 8601.06* 8608.05* 8608.08* 8609.08 8610.10* 8610.11* 8610.12* 8610.14* 8612.02*
8615.08* 8616.08* 8641.08* 8642.04* 8642.08* 8644.09* 8645.10* 8645.24* 8652.00* 8660.00*

Median Family Income 100-110%

8601.05* 8608.09* 8608.13* 8609.06* 8609.07* 8610.08* 8610.13* 8615.05* 8615.10* 8637.02* 8641.06*
8642.03* 8644.08 8645.11*

Median Family Income 110-120%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000018763

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME STATE BANK, N.A.

8608.11* 8608.12 8611.08* 8615.09* 8641.07* 8654.00*

Median Family Income >= 120%

8610.07* 8610.09* 8611.06 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*

8642.07 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

LEE COUNTY (071), FL

MSA: 15980

Median Family Income 70-80%

0017.08

COOK COUNTY (031), IL

MSA: 16984

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000018763

*** denotes no loans made in specified tracts**

Agency: OCC - 1

Institution: HOME STATE BANK, N.A.

Median Family Income 50-60%

8259.00

Median Family Income 60-70%

8025.05

Median Family Income 70-80%

8026.09

Median Family Income 80-90%

8221.02 8245.08

Median Family Income 90-100%

8046.03

Median Family Income 100-110%

7704.00

Median Family Income >= 120%

0629.00 1611.00 8030.05 8037.01 8042.04 8391.00

DUPAGE COUNTY (043), IL

MSA: 16984

Median Family Income 80-90%

8467.02

Median Family Income 110-120%

8411.11

Median Family Income >= 120%

8427.06 8462.03

KANE COUNTY (089), IL

MSA: 20994

Median Family Income 80-90%

8501.01 8515.00

Median Family Income 90-100%

8504.00 8522.03

Median Family Income 100-110%

2022 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

8505.00 8519.04

Median Family Income 110-120%

8507.07

Median Family Income >= 120%

8501.05 8501.06 8506.00 8521.01

KENDALL COUNTY (093), IL

MSA: 20994

Middle Income

8904.03

LIVINGSTON COUNTY (105), IL

MSA: NA

Middle Income

9603.00

WINNEBAGO COUNTY (201), IL

MSA: 40420

Income Not Known

0029.00

ST. MARY'S COUNTY (037), MD

MSA: 15680

Middle Income

8758.03

EMMET COUNTY (047), MI

MSA: NA

Middle Income

9701.00

ONONDAGA COUNTY (067), NY

MSA: 45060

Upper Income

2022 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

0157.02

SUFFOLK COUNTY (103), NY

MSA: 35004

Median Family Income 100-110%

1226.04

HAMILTON COUNTY (065), TN

MSA: 16860

Middle Income

0103.03

HAYS COUNTY (209), TX

MSA: 12420

Middle Income

0106.03

SMITH COUNTY (423), TX

MSA: 46340

Middle Income

0022.00

SALT LAKE COUNTY (035), UT

MSA: 41620

Median Family Income 100-110%

1152.11

WHATCOM COUNTY (073), WA

MSA: 13380

Upper Income

0106.00

DANE COUNTY (025), WI

MSA: 31540

Median Family Income 80-90%

2022 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

0122.02

KENOSHA COUNTY (059), WI

MSA: 29404

Middle Income

0030.01

WALWORTH COUNTY (127), WI

MSA: NA

Middle Income

0006.00

Upper Income

0016.05 0016.07

2022 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 Validity¹⁰ Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	102	102	0	0.00%
Small Farm Loans	1	1	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	107	107	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, contact the CRA Assistance Line at **(202) 872-7584** or send an e-mail to **crahelp@frb.gov**.

COMMUNITY REINVESTMENT ACT

N1-EXPLANATION OF NOTES

1. Most counties are entirely within one MSA or non-MSA area; however, there are 33 counties in New England that are split either between MSAs or between MSA and non-MSA areas. These counties are split into as many as four MSA/non-MSA areas. Data for these counties are grouped by county/MSA as well as county.
2. County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.
3. On the Aggregate reports, income groups (i.e., Low Income, Median Family Income 70-80%) are not listed when there are no census tract in the grouping for the listed county.
4. On the Disclosure reports, all loans made are shown, however, some portions of counties may not be shown if no loans were made there. For example, if a portion of a county is inside the institution's assessment area and a portion is outside, the portion inside would not be shown if no loans were made there. Also, if a county is split by MSA boundaries, some MSA portions would not be shown if they contained no loans.
5. All geographies listed on the Disclosure Statements and MSA Aggregate tables represent state, county, and census tract codes that conform to the 2010 census definitions. These geographies are also based on the Office of Management & Budget (OMB) MSA designations for the year the data were collected.
6. A county with a population of 500,000 or less will display county totals by low-, moderate-, middle-, and upper-income geographies.
7. 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 2010 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.
8. A county with a population greater than 500,000 will display county totals by median income relative to the area median income in incremental percentages.
9. Only error-free data are included on the Disclosure Statements and MSA Aggregate tables.
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.

12. 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 Part I of the Consolidated Reports of Condition and Income (Schedule RC-C, Part II).

13. 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 Part I of the Consolidated Reports of Condition and Income (Schedule RC-C, Part II).

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

15. "Income Not Known" includes census tracts with no reported income.

16. 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.

17. "Tract Not Known" includes 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 one of the institutions 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.

Loans by County

Respondent ID: 0000018763

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME STATE BANK NA

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)
COLLIER COUNTY (021), FL										
MSA 34940										
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	374	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	374	0	0	0	0
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%	0	0	0	0	2	1,494	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	2	1,494	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	3	1,868	0	0	0	0
STATE TOTAL	0	0	0	0	3	1,868	0	0	0	0

Loans by County

Respondent ID: 0000018763

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME STATE BANK NA

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	1	305	1	305	0	0
Middle Income	1	9	0	0	0	0	1	9	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	9	0	0	1	305	2	314	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%	1	28	0	0	0	0	1	28	0	0
Median Family Income 50-60%	0	0	1	216	2	917	0	0	0	0
Median Family Income 60-70%	1	83	0	0	1	300	1	83	0	0
Median Family Income 70-80%	1	16	3	616	4	1,583	3	521	0	0
Median Family Income 80-90%	2	42	3	520	2	825	5	562	0	0
Median Family Income 90-100%	1	2	0	0	2	775	3	777	0	0
Median Family Income 100-110%	0	0	0	0	1	928	0	0	0	0
Median Family Income 110-120%	1	6	1	166	1	300	2	172	0	0
Median Family Income >= 120%	1	17	5	1,019	3	799	6	1,312	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	194	13	2,537	16	6,427	21	3,455	0	0

Loans by County

Respondent ID: 0000018763

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME STATE BANK NA

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DEKALB COUNTY (037), IL										
MSA 20994										
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	150	0	0	1	150	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	1	150	0	0
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%	1	16	1	209	1	1,000	2	225	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%	4	79	1	244	0	0	4	79	0	0
Median Family Income >= 120%	1	21	0	0	0	0	1	21	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	116	2	453	1	1,000	7	325	0	0

Loans by County

Respondent ID: 0000018763

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME STATE BANK NA

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%	1	13	0	0	2	1,369	3	1,382	0	0
Median Family Income 60-70%	1	37	0	0	1	725	1	37	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	3	80	1	149	0	0	4	229	0	0
Median Family Income 90-100%	2	142	0	0	2	854	4	996	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	4	198	2	359	0	0	6	557	0	0
Median Family Income >= 120%	1	28	2	347	2	739	5	1,114	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	498	5	855	7	3,687	23	4,315	0	0

Loans by County

Respondent ID: 0000018763

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME STATE BANK NA

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	167	0	0	1	167	0	0
Median Family Income 70-80%	0	0	1	199	0	0	1	199	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	8	2	343	0	0	3	351	0	0
Median Family Income 100-110%	1	16	1	155	0	0	2	171	0	0
Median Family Income 110-120%	2	124	2	251	2	924	6	1,299	0	0
Median Family Income >= 120%	7	387	10	1,745	4	1,521	11	1,959	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	11	535	17	2,860	6	2,445	24	4,146	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	2	92	1	183	0	0	3	275	0	0
Middle Income	127	3,238	30	4,958	25	13,140	148	10,859	0	0
Upper Income	161	5,949	45	7,820	51	25,978	199	19,693	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	290	9,279	76	12,961	76	39,118	350	30,827	0	0

Loans by County

Respondent ID: 0000018763

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME STATE BANK NA

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)
TAZEWELL COUNTY (179), IL										
MSA 37900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	13	0	0	0	0	1	13	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	13	0	0	0	0	1	13	0	0
WILL COUNTY (197), IL										
MSA 16984										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	14	0	0	0	0	1	14	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	14	0	0	0	0	1	14	0	0

Loans by County

Respondent ID: 0000018763

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME STATE BANK NA

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WINNEBAGO COUNTY (201), IL										
MSA 40420										
Outside Assessment Area										
Low Income	0	0	0	0	1	326	1	326	0	0
Moderate Income	0	0	0	0	1	300	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	626	1	326	0	0
TOTAL INSIDE AA IN STATE	301	9,814	93	15,821	82	41,563	374	34,973	0	0
TOTAL OUTSIDE AA IN STATE	29	844	21	3,995	27	12,045	57	8,912	0	0
STATE TOTAL	330	10,658	114	19,816	109	53,608	431	43,885	0	0

Loans by County

Respondent ID: 0000018763

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME STATE BANK NA

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)
EMMET COUNTY (047), 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	1	30	0	0	0	0	1	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	1	30	0	0
VAN BUREN COUNTY (159), 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	1	94	0	0	0	0	1	94	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	94	0	0	0	0	1	94	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	124	0	0	0	0	2	124	0	0
STATE TOTAL	2	124	0	0	0	0	2	124	0	0

Loans by County

Respondent ID: 0000018763

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME STATE BANK NA

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DAVIDSON COUNTY (037), TN										
MSA 34980										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	10	0	0	0	0	1	10	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
ROBERTSON COUNTY (147), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	148	0	0	1	148	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	148	0	0	1	148	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	10	1	148	0	0	2	158	0	0
STATE TOTAL	1	10	1	148	0	0	2	158	0	0

Loans by County

Respondent ID: 0000018763

Small Business Loans - Originations

Agency: OCC - 1

Institution: HOME STATE BANK NA

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)
KENOSHA COUNTY (059), WI										
MSA 29404										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	1,451	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,451	0	0	0	0
WALWORTH COUNTY (127), WI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	219	1	250	0	0	5	219	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	219	1	250	0	0	5	219	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	5	219	1	250	2	1,451	5	219	0	0
STATE TOTAL	5	219	1	250	2	1,451	5	219	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	301	9,814	93	15,821	82	41,563	374	34,973	0	0
TOTAL OUTSIDE AA	37	1,197	23	4,393	32	15,364	66	9,413	0	0
TOTAL INSIDE & OUTSIDE	338	11,011	116	20,214	114	56,927	440	44,386	0	0

2021 Institution Disclosure Statement - Table 3
 Assessment Area/Non-Assessment Area Activity
 Small Business Loans
 Institution: HOME STATE BANK NA

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	34	5,840	24	4,146	0	0
IL - MCHENRY COUNTY (111) - MSA 16984	442	61,358	350	30,827	0	0

2021 Institution Disclosure Statement - Table 5
Community Development/Consortium-Third Party Activity
Institution: HOME STATE BANK NA

Respondent ID: 0000018763
Agency: OCC - 1

Memo Item: Loans by Affiliates

	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	12	4,469	0	0
Purchased	0	0	0	0
Total	12	4,469	0	0
Consortium/Third Party Loans (optional)				

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000018763

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: HOME STATE BANK NA

ASSESSMENT AREA - 0001

LAKE COUNTY (097), IL

MSA: 29404

Median Family Income 20-30%

8626.05* 8628.00*

Median Family Income 30-40%

8623.00* 8627.00* 8629.01*

Median Family Income 40-50%

8618.04* 8620.00* 8621.00* 8624.01* 8624.02* 8631.00* 8661.00*

Median Family Income 50-60%

8603.01* 8603.02* 8605.00* 8613.03* 8613.04* 8614.03* 8619.02* 8622.00* 8625.01* 8625.02* 8626.04*
8629.02*

Median Family Income 60-70%

8608.05* 8612.01* 8613.01* 8614.04* 8618.03* 8626.03* 8630.03* 8630.04* 8632.01* 8640.02

Median Family Income 70-80%

8601.04* 8602.00* 8604.00* 8609.03* 8614.02* 8619.01* 8642.06 8652.00*

Median Family Income 80-90%

8606.00* 8608.07* 8609.05* 8612.02* 8615.04* 8615.08* 8616.07* 8617.01* 8617.02* 8640.01* 8645.10*

Median Family Income 90-100%

8601.01* 8608.06* 8608.08* 8608.10* 8610.08* 8610.10* 8610.14* 8611.05* 8615.06 8615.07* 8615.09
8639.02* 8641.08* 8642.03 8642.04*

Median Family Income 100-110%

8609.04* 8609.06* 8610.12 8610.13* 8615.10* 8616.09* 8641.01*

Median Family Income 110-120%

8601.03* 8608.09* 8610.11* 8616.04 8616.08* 8641.06* 8641.07* 8642.05 8644.09* 8645.05* 8645.21*
8654.00* 8660.00*

Median Family Income >= 120%

8608.11 8610.07* 8610.09* 8611.06* 8611.07* 8611.08 8615.05 8616.03 8616.10* 8616.11* 8632.02*
8633.00* 8634.00* 8635.00* 8636.01* 8636.03 8636.04* 8637.01* 8637.02* 8638.01 8639.03* 8639.04*

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000018763

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: HOME STATE BANK NA

8641.05* 8643.03 8643.05* 8643.06* 8643.07* 8643.08* 8644.02 8644.03* 8644.07 8644.08 8644.10*
8644.11* 8644.12* 8645.11* 8645.12* 8645.13* 8645.14* 8645.15* 8645.16* 8645.17* 8645.18* 8645.19*
8645.20* 8645.22* 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

8630.05* 8630.06* 9900.00*

MCHENRY COUNTY (111), IL

MSA: 16984

Moderate Income

8703.01* 8703.02 8709.03

Middle Income

8701.01 8702.00 8704.02 8705.00 8706.03 8706.04 8706.05 8706.06 8707.02 8707.04* 8708.07
8708.11 8708.12* 8709.02 8709.04 8709.05 8710.03 8710.04 8712.02 8712.05* 8712.07 8712.09
8713.11 8715.00

Upper Income

8701.02 8704.01 8707.03 8708.03 8708.08 8708.09 8708.10 8711.04 8711.05 8711.06 8711.07
8711.08 8711.09* 8712.01 8712.06 8712.08 8713.01 8713.04 8713.05 8713.06 8713.07 8713.10
8714.02 8714.04 8716.00

OUTSIDE ASSESSMENT AREA

COLLIER COUNTY (021), FL

MSA: 34940

Upper Income

0004.01

LEE COUNTY (071), FL

MSA: 15980

Median Family Income >= 120%

0017.03

BOONE COUNTY (007), IL

MSA: 40420

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000018763

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: HOME STATE BANK NA

Moderate Income

0101.00

Middle Income

0106.02

COOK COUNTY (031), IL

MSA: 16984

Median Family Income 40-50%

8421.00

Median Family Income 50-60%

8259.00

Median Family Income 60-70%

8026.09

Median Family Income 70-80%

8046.03 8191.00 8311.00

Median Family Income 80-90%

7704.00 8069.00 8117.01

Median Family Income 90-100%

8043.06 8147.00 8247.02

Median Family Income 100-110%

8221.02

Median Family Income 110-120%

8030.05 8047.10 8063.00

Median Family Income >= 120%

0813.00 1611.00 3201.00 8042.01 8042.02 8047.14 8122.00

DEKALB COUNTY (037), IL

MSA: 20994

Income Not Known

0022.00

DUPAGE COUNTY (043), IL

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000018763

* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: HOME STATE BANK NA

MSA: 16984

Median Family Income 80-90%

8417.03 8467.02

Median Family Income 110-120%

8411.11

Median Family Income >= 120%

8446.02

KANE COUNTY (089), IL

MSA: 20994

Median Family Income 50-60%

8502.02 8513.01

Median Family Income 60-70%

8503.02 8529.05

Median Family Income 80-90%

8504.00 8507.02

Median Family Income 90-100%

8505.00 8519.09 8519.10

Median Family Income 110-120%

8501.06 8507.01 8520.02

Median Family Income >= 120%

8501.05 8506.00 8520.03

TAZEWELL COUNTY (179), IL

MSA: 37900

Middle Income

0203.01

WILL COUNTY (197), IL

MSA: 16984

Median Family Income 100-110%

8839.02

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: HOME STATE BANK NA

Respondent ID: 0000018763

Agency: OCC - 1

WINNEBAGO COUNTY (201), IL

MSA: 40420

Low Income

0029.00

Moderate Income

0036.06

EMMET COUNTY (047), MI

MSA: NA

Middle Income

9701.00

VAN BUREN COUNTY (159), MI

MSA: NA

Middle Income

0115.00

DAVIDSON COUNTY (037), TN

MSA: 34980

Median Family Income >= 120%

0195.00

ROBERTSON COUNTY (147), TN

MSA: 34980

Middle Income

0801.01

KENOSHA COUNTY (059), WI

MSA: 29404

Middle Income

0030.02

WALWORTH COUNTY (127), WI

MSA: NA

2021 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

* denotes no loans made in specified tracts

Institution: HOME STATE BANK NA

Respondent ID: 0000018763

Agency: OCC - 1

Middle Income

0006.00 0016.02 0016.04 0017.02

2021 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000018763

Institution: HOME STATE BANK NA

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	126	126	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	130	130	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, contact the CRA Assistance Line at **(202) 872-7584** or send an e-mail to **crahelp@frb.gov**.

COMMUNITY REINVESTMENT ACT

N1-EXPLANATION OF NOTES

1. Most counties are entirely within one MSA or non-MSA area; however, there are 33 counties in New England that are split either between MSAs or between MSA and non-MSA areas. These counties are split into as many as four MSA/non-MSA areas. Data for these counties are grouped by county/MSA as well as county.
2. County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.
3. On the Aggregate reports, income groups (i.e., Low Income, Median Family Income 70-80%) are not listed when there are no census tract in the grouping for the listed county.
4. On the Disclosure reports, all loans made are shown, however, some portions of counties may not be shown if no loans were made there. For example, if a portion of a county is inside the institution's assessment area and a portion is outside, the portion inside would not be shown if no loans were made there. Also, if a county is split by MSA boundaries, some MSA portions would not be shown if they contained no loans.
5. All geographies listed on the Disclosure Statements and MSA Aggregate tables represent state, county, and census tract codes that conform to the 2010 census definitions. These geographies are also based on the Office of Management & Budget (OMB) MSA designations for the year the data were collected.
6. A county with a population of 500,000 or less will display county totals by low-, moderate-, middle-, and upper-income geographies.
7. 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 2010 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.
8. A county with a population greater than 500,000 will display county totals by median income relative to the area median income in incremental percentages.
9. Only error-free data are included on the Disclosure Statements and MSA Aggregate tables.
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.

12. 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 Part I of the Consolidated Reports of Condition and Income (Schedule RC-C, Part II).

13. 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 Part I of the Consolidated Reports of Condition and Income (Schedule RC-C, Part II).

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

15. "Income Not Known" includes census tracts with no reported income.

16. 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.

17. "Tract Not Known" includes 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 one of the institutions 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.



PUBLIC DISCLOSURE

October 4, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Home State Bank, N.A.
Charter Number 18763
40 Grant Street
Crystal Lake, IL 60014

Office of the Comptroller of the Currency
Downers Grove Field Office
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.

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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: Satisfactory.

The major factors that support Home State Bank, N.A.'s (HSB or bank) rating include:

- The bank's average quarterly loan-to-deposit (LTD) ratio since its prior evaluation is reasonable.
- The bank has originated or purchased a majority of its loans inside its assessment area (AA).
- The bank's distribution of loans to individuals of different income levels and businesses of different sizes within its AA is reasonable.
- The bank's community development (CD) lending, investments, and services reflect adequate responsiveness to the CD needs of its AA.

Loan-to-Deposit Ratio

HSB's LTD ratio is reasonable given the bank's size and financial condition, the credit needs of its AA, and other demographic and economic factors. The bank's quarterly average LTD ratio for the period from January 1, 2018, to December 31, 2020, was 76.22 percent, placing HSB 10th highest out of 15 banks within the AA that have total assets ranging between \$156.2 million and \$6.0 billion. The quarterly average LTD ratio for the peer group during the evaluation period ranged from 54.62 percent to 113.19 percent, with the average being 83.40 percent. HSB's highest quarterly LTD ratio was 80.76 for the quarter ended June 30, 2019, and its lowest was 68.90 for the quarter ended December 31, 2020.

Lending in Assessment Area

HSB originated or purchased a majority of its loans inside of its AA.

While HSB only originated or purchased 42.5 percent of its total dollar volume loans inside of its AA during the evaluation period, it originated or purchased a majority (52.9 percent) of its total number of loans inside its AA. The bank's in/out ratio was adversely impacted in 2019 and 2020 due to a new sales team from outside the AA that originated a large volume of home mortgage loans outside the AA. However, that sales team left the bank in 2020, and management expects the number and dollar amount of home mortgage loans originated or purchased inside the AA to return to normalized levels. The proportion of lending inside versus outside the bank's AA is calculated on a bank-wide basis. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Lending Inside and Outside of the Assessment Area										2018-2020
Loan Category	Number of Loans					Dollar Amount of Loans \$(000s)				
	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%	#	\$	%	\$	%	\$(000s)
Home Mortgage										
2018	272	57.1	204	42.9	476	49,588	50.3	49,038	49.7	98,625
2019	300	33.6	592	66.4	892	66,779	29.1	163,068	70.9	229,847
2020	619	35.9	1,103	64.1	1,722	131,546	30.3	302,525	69.7	434,070
Subtotal	1,191	38.5	1,899	61.5	3,090	247,912	32.5	514,630	67.5	762,542
Small Business										
2018	243	87.7	34	12.3	277	36,464	77.8	10,402	22.2	46,866
2019	233	84.7	42	15.3	275	42,760	79.1	11,271	20.9	54,031
2020	699	84.0	133	16.0	832	83,688	80.6	20,138	19.4	103,826
Subtotal	1,175	84.9	209	15.1	1,384	162,912	79.6	41,811	20.4	204,723
Total	2,366	52.9	2,108	47.1	4,474	410,824	42.5	556,441	57.5	967,265
<i>Source: Bank Data</i> <i>Due to rounding, totals may not equal 100.0%</i>										

Description of Institution

HSB is headquartered in Crystal Lake, Illinois, and has seven branches and 10 automated teller machines (ATMs) that accept deposits and dispense cash. All branches and deposit-taking ATMs are in McHenry County, Illinois. The bank also has two loan production offices (LPOs). One is in Orland Park, Illinois, within the AA, and one in Waterford, Wisconsin, which is outside the AA. The bank offers telephone banking, bank by mail, internet banking, mobile banking, and 24-hour automated banking by computer services. Mobile check deposit and online mortgage applications are also available.

HSB is a wholly owned subsidiary of Home State Bancorp, Inc., a one-bank holding company headquartered in Crystal Lake, Illinois, and there are no other affiliates of the bank. There were no branch closures, branch openings, mergers, or acquisitions during the evaluation period.

As of December 31, 2020, HSB had \$696.4 million in total assets, \$418.8 million in gross loans, \$598.5 million in total deposits, and \$78.2 million in tier 1 capital. Gross loans represented 60 percent of total assets, and 43 percent of the loan portfolio was commercial real estate loans, 32 percent was residential real estate loans, 16 percent was commercial and industrial loans, 8 percent was construction and land development loans, and 1 percent was loans to individuals.

HSB is primarily a commercial lending bank, but it also originates a moderate volume of residential loans. There were no significant changes in the bank's business strategies since its last performance evaluation, and management intends to keep the bank's current product mix but increase its efforts to attract small businesses and consumers. The bank participates in several home buyer programs in Illinois and Wisconsin.

There are no legal, financial, or other factors impeding HSB’s ability to help meet the community’s credit needs. The bank received a “Satisfactory” rating under Intermediate Small Bank Community Reinvestment Act (CRA) examination procedures during its last performance evaluation dated August 6, 2018.

Scope of the Evaluation

Evaluation Period/Products Evaluated

HSB was evaluated during this review under the Intermediate Small Bank CRA examination procedures, which includes a Lending Test and a CD Test to assess compliance with the CRA. The Lending Test evaluates the bank’s recent performance of meeting the credit needs of its AA through lending activity. The Lending Test included an evaluation of the bank’s primary products, which are home mortgage (residential) and small business (commercial) loans. The CD Test evaluates the bank’s responsiveness to CD needs in its AA through qualified lending, investments, and services. We considered the bank’s lending and CD activities from January 1, 2018, through December 31, 2020, and used the bank’s Home Mortgage Disclosure Act (HMDA) and CRA Loan Application Registers (LARs) to analyze home mortgage and small business loans originated or purchased during the evaluation period.

We completed this performance evaluation by performing a full-scope review of the bank’s one AA, which comprises all of McHenry and Lake Counties (McHenry/Lake Counties AA) in the state of Illinois. The AA is split between two metropolitan divisions (MDs) within the Chicago-Naperville-Elgin, IL-IN-WI Metropolitan Statistical Area (MSA). McHenry County is in the Chicago-Naperville-Evanston, IL MD (16984), and Lake County is in the Lake County-Kenosha County, IL-WI MD (29404). The AA meets regulatory requirements, contains whole geographies, and does not arbitrarily exclude low- or moderate-income CTs or reflect illegal discrimination. We analyzed home mortgage loans using 2015 American Community Survey (ACS) data, and small business loans by comparing bank performance to 2019 small business peer lending aggregate data (the most recent data available for our analysis). We also used Federal Deposit Insurance Corporation (FDIC) annual deposit information to determine the bank’s deposit market share and ranking within its AA. The most recent deposit market share information is as of June 30, 2020.

To evaluate HSB’s lending performance and ensure that data reported by the bank is accurate, we performed a data integrity examination prior to this performance evaluation by comparing information from a sample of applications for loans that were originated or purchased during 2018, 2019, and 2020 (evaluation period) to the data reported and collected on the bank’s LARs and internal management information systems reports. Based on the number of loans reported on the LARs, we reviewed a sample of 237 home mortgage and 197 small business loans originated or purchased during evaluation period. We also reviewed an additional sample of 50 small business loans for 2019 and 2020 to verify corrected data.

Selection of Areas for Full-Scope Review

We performed a full-scope review of the McHenry/Lake Counties AA, which contained 206 CTs in 2018, 2019, and 2020. Refer to the “Scope” section under the State Rating and Appendix A sections for more information.

Ratings

HSB's overall CRA rating is based solely on its performance in the state of Illinois, and the state of Illinois rating is based on the bank's performance under the CRA Intermediate Small Bank Lending Test as well as related performance context information from the AA. Except for the bank's LTD ratio, which is based on its entire loan portfolio, performance under the CRA Intermediate Small Bank Lending Test was based on the bank's lending performance in relation to its primary loan products (home mortgage and small business loans) within its AA and during the evaluation period.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the Office of the Comptroller of the Currency (OCC) considers evidence of discriminatory or other illegal credit practices in any geography by HSB, 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, U.S. Department of Housing and Urban Development, and Bureau of Consumer Financial Protection, as applicable.

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

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

State Rating

State of Illinois

CRA rating for the State of Illinois: Satisfactory.

The Lending Test is rated: Satisfactory.

The Community Development Test is rated: Satisfactory.

The major factors that support this rating include:

- The bank's average quarterly loan-to-deposit (LTD) ratio since its prior evaluation is reasonable.
- The bank has originated or purchased a majority of its loans inside its assessment area (AA).
- The bank's distribution of loans to individuals of different income levels and businesses of different sizes within its AA is reasonable.
- The bank's community development (CD) lending, investments, and services reflect adequate responsiveness to the CD needs of its AA.

Description of Institution's Operations in Illinois

HSB's operations in the state of Illinois are located within the Chicago-Naperville-Elgin, IL-IN-WI MSA. The bank's main branch is located in Crystal Lake, Illinois, while the other six branches are located in Crystal Lake, McHenry, Lake in the Hills, and Woodstock, Illinois. Although none of the branches are in low- or moderate-income CTs, all seven branches provide reasonable accessibility in the McHenry/Lake Counties AA. The bank also has two loan production offices, which are located in Orland Park, Illinois and Waterford, Wisconsin.

According to FDIC market share information, as of June 30, 2020, HSB had \$581.6 million in deposits in McHenry and Lake Counties, which represented 100 percent of the bank's total deposits. HSB ranked 17th out of 45 FDIC-insured banks with a 1.65 percent market share for deposits in the AA. There is significant competition for deposits in the bank's AA, led by larger banks including as JP Morgan Chase Bank, NA, Lake Forest Bank & Trust Company, NA, BMO Harris Bank NA, First Midwest Bank, and Barrington Bank & Trust Company, NA, which have market shares of 18.02 percent, 11.28 percent, 7.94 percent, 7.07 percent, and 5.63 percent, respectively.

Geographic Distribution by Income Level

According to 2015 ACS Census data, the AA has a population of 1.0 billion individuals. Of those, 44,451 (4.4 percent) reside in low-income CTs, 156,589 (15.5 percent) reside in moderate-income CTs, 381,876 (37.8 percent) reside in middle-income CTs, 426,327 (42.2 percent) reside in upper-income CTs, and 1,010 reside in CTs that have not been assigned an income classification.

Family Distribution by Income Level

According to 2015 ACS Census data, the AA has 261,686 families. Of those, 48,411 families (18.5 percent) are classified as low-income, 41,869 (16.0 percent) are moderate-income, 50,243 (19.2 percent) are middle-income, and 121,160 (46.3 percent) are upper-income. Median family income in the Chicago-Naperville-Evanston, IL and Lake County-Kenosha County, IL-WI MDs is \$75,024 and \$87,137, respectively, and 6.8 percent of families live below the poverty level.

Business Demographics

According to 2015 ACS Census data, 69,666 (90.3 percent) businesses in the AA operate out of a single location, and 69,165 (89.65 percent) businesses own the property from which they operate. The Services industry has the largest representation in the AA, with 29,817 businesses (38.6 percent). Non-Classifiable establishments have the second largest representation with 14,234 businesses (18.45 percent), followed by the Retail Trade industry with 8,764 businesses (11.36 percent).

Table A – Demographic Information of the Assessment Area						
Assessment Area: McHenry/Lake Counties						
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	74,974	1.8	8.9	34.3	54.9	0.0
Farms by Geography	2,180	2.1	14.2	44.6	39.1	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 - 16984 Chicago-Naperville- Evanston, IL		\$75,024	Median Housing Value			\$256,731
Median Family Income MSA - 29404 Lake County-Kenosha County, IL-WI		\$87,137	Median Gross Rent			\$1,121
			Families Below Poverty Level			6.8%

Source: 2015 ACS and 2020 D&B Data
 Due to rounding, totals may not equal 100.0%
 (*) The NA category consists of geographies that have not been assigned an income classification.

Economic Conditions

According to the U.S. Bureau of Labor Statistics (BLS) data, the AA's annual unemployment rate ranged from a high of 8.3 percent in 2020 to a low of 3.5 percent in 2019 for McHenry County, and a high of 8.1 percent in 2020 to a low of 3.9 percent in 2019 for Lake County. The annual unemployment rate for the state of Illinois ranged from a high of 9.5 percent in 2020 to a low of 4.0 percent in 2019. The rate in 2020 was higher than the national unemployment rate. Unemployment rates spiked in April 2020 due to the COVID-19 pandemic national emergency.

McHenry County, Illinois

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual
2018	5.0	4.7	3.9	3.3	3.0	3.9	3.6	3.4	3.1	3.3	3.0	3.5	3.6
2019	4.8	4.4	4.1	3.6	3.1	3.7	3.6	3.1	2.8	2.9	2.6	2.9	3.5
2020	3.8	3.7	3.7	15.1	13.3	12.7	10.3	9.5	8.6	6.3	6.5	6.9	8.3

Lake County, Illinois

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual
2018	5.2	5.2	5.1	4.1	3.8	4.4	4.3	4.4	4.0	4.1	4.2	5.2	4.5
2019	5.9	5.5	5.3	3.8	3.2	3.5	3.6	3.5	3.2	3.1	3.1	3.6	3.9
2020	4.1	3.8	4.2	14.9	13.6	12.0	10.7	8.3	7.1	5.9	5.9	7.0	8.1

State of Illinois

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual
2018	5.2	5.0	4.5	3.9	3.8	4.7	4.5	4.4	3.9	4.1	4.0	4.4	4.4
2019	5.4	4.9	4.6	3.9	3.5	4.1	4.2	3.9	3.5	3.4	3.2	3.3	4.0
2020	4.0	3.7	4.0	16.3	15.3	14.4	12.4	11.0	10.1	7.5	7.6	7.9	9.5

Community Contacts

We contacted a Consumer Protection Group in the McHenry/Lake Counties AA that helps strengthen and empower communities through counseling, educating, and serving individuals in matters of housing and personal finance, and also offers financial literacy educational seminars for the community. The contact stated that local economic conditions have shown improvement since the start of the COVID-19 pandemic, and that the agency has seen an increase in rental assistance and mortgage assistance programs for individuals around the community. However, the contact stated that there is not a lot of affordable housing available in McHenry and Lake counties.

Scope of Evaluation in Illinois

We performed a full-scope review of the McHenry/Lake Counties AA. Refer to Appendix A for more information.

LENDING TEST

HSB'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, the bank's lending performance in the state of Illinois is reasonable. We placed more weight on HSB'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 exhibits poor geographic distribution of loans in the AA. However, performance context factors reflect limited lending opportunities in the low- and moderate-income CTs.

Home Mortgage Loans

HSB exhibits reasonable geographic distribution of home mortgage loans in the AA. In drawing this conclusion, we placed more weight on the bank's lending in moderate-income CTs, as there are limited lending opportunities in low-income CTs within the AA. Refer to Table O in Appendix D for the facts and data used to evaluate HSB's geographic distribution of home mortgage loans.

HSB's geographic distribution of home mortgage loans in low-income CTs is poor. The bank originated or purchased 0.2 percent of its home mortgage loans in low-income CTs, which is significantly below both the 2.0 percent of the AA's owner-occupied housing units that are located in low-income CTs and the 0.9 percent of aggregate lending that occurred in low-income CTs. However, the small number and percentage of the AA's owner-occupied housing units that are located in low-income CTs does not provide for many lending opportunities. 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. During the evaluation period, 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, which significantly exceeds the 2.0 percent of the AA's owner-occupied housing units that are located in low-income CTs.

HSB's geographic distribution of home mortgage loans in moderate-income CTs is reasonable considering performance context factors. The bank originated or purchased 4.2 percent of its loans in moderate-income CTs, which is significantly below the 10.6 percent of the AA's owner-occupied housing units that are located in moderate-income CTs, reasonably near the 6.4 percent of aggregate lending that occurred in moderate-income CTs.

Small Loans to Businesses

HSB exhibits very poor geographic distribution of small business loans in the AA. Refer to Table Q in Appendix D for the facts and data used to evaluate the bank's geographic distribution of small loans to businesses.

HSB's geographic distribution of small loans to businesses in low-income CTs is very poor. The bank did not originate or purchase any loans in low-income CTs, while 1.8 percent of the AA's businesses are located in low-income CTs, and the 1.6 percent of aggregate lending occurred in low-income CTs. However, the small number and percentage of the AA's businesses that are located in low-income CTs does not provide for many lending opportunities.

HSB's geographic distribution of small loans to businesses in moderate-income CTs is also very poor. The bank originated or purchased 1.6 percent of its loans in moderate-income CTs, which is significantly below both the 8.9 percent of the AA's businesses that are located in moderate-income CTs and the 7.9 percent of aggregate lending that occurred in moderate-income CTs.

Distribution of Loans by Income Level of the Borrower

HSB exhibits reasonable distribution of loans to individuals of different income levels and businesses of different sizes.

Home Mortgage Loans

HSB exhibits reasonable borrower distribution of home mortgage loans in the AA. Refer to Table P in Appendix D for the facts and data used to evaluate the bank's borrower distribution of home mortgage loans.

HSB's borrower distribution of home mortgage loans to low-income borrowers is reasonable. The bank originated or purchased 8.8 percent of its loans to low-income borrowers, which is below the 18.5 percent of the AA's families that are low-income but exceeds the 6.4 percent of aggregate lending that occurred to low-income borrowers.

HSB's borrower distribution of home mortgage loans to moderate-income borrowers is excellent. The bank originated or purchased 21.7 percent of its loans to moderate-income borrowers, which exceeds both the 16.0 percent of the AA's families that are moderate-income and the 16.3 percent of aggregate lending that occurred to moderate-income borrowers.

Small Loans to Businesses

HSB exhibits reasonable borrower distribution of small loans to businesses in the AA. Refer to Table R in Appendix D for the facts and data used to evaluate the bank's borrower distribution of small loans to businesses.

HSB originated or purchased 36.4 percent of its loans to small businesses (those businesses with \$1 million or less in annual revenue), which is significantly below the 85.6 percent of the businesses in the AA that are small businesses but reasonably near the 49.6 percent of aggregate lending that occurred to small businesses.

Responses to Complaints

HSB has not received any written comments or complaints regarding its efforts to meet the credit needs of the AA during this evaluation period. The OCC has also not received any written complaints, comments, or inquiries concerning the bank and its efforts to comply with the CRA.

COMMUNITY DEVELOPMENT TEST

HSB's performance under the CD Test in the state of Illinois is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, HSB exhibits adequate responsiveness to CD needs in the state of Illinois through qualified CD loans, investments, and services, as appropriate, considering its 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 McHenry/Lake Counties 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 #	\$(000s)	% of Total \$
McHenry/Lake Counties	13	100	\$3,276	100

HSB's level of CD loans reflect adequate responsiveness to the credit needs in the bank's AA. During the evaluation period, HSB originated 13 loans totaling \$3.2 million to organizations in the McHenry/Lake Counties AA, including nine to non-profit and four to for-profit organizations. All of the bank's CD loans were made to organizations that focus on creating affordable housing, providing services to battered women, offering income-based early childhood education (e.g. Head Start), and delivering healthcare services to low- and moderate-income individuals.

Number and Amount of Qualified Investments

The Community Development Investment Table, shown below, sets forth the information and data used to evaluate HSB's level of CD investments.

Community Development Investments										
Assessment Area	Prior Period		Current Period		Total				Unfunded Commitments**	
	#	\$(000s)	#	\$(000s)	#	% of Total #	\$(000s)	% of Total \$	#	\$(000s)
McHenry/Lake Counties	11	\$6,796	4	\$4,500	15	100	\$11,296	100	0	\$0

* Prior Period Investments' means 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.

The volume of HSB's CD investments represent excellent responsiveness to the CD needs of the AA. The bank originated a majority of its qualified investments to small business development programs. Small business lending to create start-ups is an identified community need. Investment activities directly benefitting the McHenry/Lake Counties AA consisted of bonds and certificates of deposit totaling \$11.3 million, or 14 percent of the bank's tier 1 capital as of December 31, 2020.

During the evaluation period, HSBs purchased four qualified bonds and certificates of deposit totaling \$4.5 million. In addition, the bank purchased 11 qualified investments totaling \$6.8 million during the prior evaluation period that are outstanding as of this examination date. Of the total qualified investments, eight bonds totaling \$8 million were from the Small Business Investment Company (SBIC) and Small Business Administration (SBA) Programs that promote small business growth, and two bonds totaling \$470,000 were from school districts in which approximately 75 percent of the students are eligible for the free lunch program and deemed low- and moderate-income individuals. Additional qualified investments consisted of certificates of deposit and Federal National Mortgage Association investment pools.

HSB also made 21 qualified donations during the evaluation period totaling \$63,505 to organizations either within the McHenry/Lake Counties AA or within the broader regional area. These organizations provide various services, such as childcare for low- and moderate-income individuals, safe and permanent housing for abused or neglected children, shelter and food for the homeless, promote small business growth, and support food pantries and housing programs for low- and moderate-income individuals.

Extent to Which the Bank Provides Community Development Services

HSB's level of CD services reflect adequate responsiveness to community needs, given the size of the bank and the credit needs of the McHenry/Lake Counties AA. Bank personnel are involved in leadership roles (i.e. chairman, board members, directors, etc.) across numerous organizations that focus on promoting economic development, small business growth, and affordable housing to low- and moderate-income individuals and families. Eight bank officers or employees provided qualified CD services to nine different organizations during the evaluation period.

All seven of HSB's branches have reasonable hours and ATMs that accept deposits. Five of the bank's offices are full-service facilities offering traditional banking products. The bank offers 24-hour automated banking, including telephone banking, bank by mail, remote check deposit, online mortgage applications, internet banking, and mobile banking. Although none of the branches are located in low- or moderate-income CTs, they provide reasonable accessibility to the McHenry/Lake Counties AA.

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 MSA(s) that received comprehensive examination review, designated by the term “full-scope.”

Time Period Reviewed:	January 1, 2018 to December 31, 2020	
Bank Products Reviewed:	-Home Mortgage and Small Business Loans -Community Development Loans, Investments, and 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-Evanston, IL MD #16984	Full-Scope	All of McHenry County, Illinois
Lake County-Kenosha County, IL- WI MD #29404	Full-Scope	All of Lake County, Illinois

Appendix B: Summary of State Rating

RATINGS: Home State Bank, N.A.			
Overall Bank:	Lending Test Rating*	Community Development Test Rating	Overall Bank/State Rating
Home State Bank, N.A.	Satisfactory	Satisfactory	Satisfactory
State:			
Illinois	Satisfactory	Satisfactory	Satisfactory

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

Appendix C: Definitions and Common Abbreviations

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

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

Aggregate Lending: 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/AA.

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. CTs nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, CTs ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area: 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: 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 SBA Development Company or SBIC 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: The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including low- and moderate-income areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

Consumer Loan(s): 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 CT delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act: The statute that requires certain mortgage lenders that conduct business or have banking offices in a MSA 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 CT with a median family income that is less than 50 percent of the area 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/AA.

Median Family Income: 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 MD 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 MSA 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 CD.

Rating Area: A rated area is a state or multi-state MSA. 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 MSA, the institution will receive a rating for the multi-state MSA.

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. 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 multi-state MSA/AA. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this performance evaluation.

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 multi-state MSA/AA. 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 aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s AA.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																				2018-20
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% of Bank Loans	Aggregate Lending	% of Owner-Occupied Housing Units	% of Bank Loans	Aggregate Lending	% of Owner-Occupied Housing Units	% of Bank Loans	Aggregate Lending	% of Owner-Occupied Housing Units	% of Bank Loans	Aggregate Lending	% of Owner-Occupied Housing Units	% of Bank Loans	Aggregate Lending	
McHenry /Lake Counties	1,191	247,912	100.0	63,566	2.0	0.2	0.9	10.6	4.2	6.4	39.2	47.7	36.1	48.2	47.9	56.6	0.0	0.0	0.0	
Total	1,191	247,912	100.0	63,566	2.0	0.2	0.9	10.6	4.2	6.4	39.2	47.7	36.1	48.2	47.9	56.6	0.0	0.0	0.0	

*Source: 2015 ACS Census; 01/01/2018 - 12/31/2020 Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%.*

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																				2018-20
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total	Overall Market	% of Families	% of Bank Loans	Aggregate Lending	% of Families	% of Bank Loans	Aggregate Lending	% of Families	% of Bank Loans	Aggregate Lending	% of Families	% of Bank Loans	Aggregate Lending	% of Families	% of Bank Loans	Aggregate Lending	
McHenry/Lake Counties	1,191	247,912	100.0	63,566	18.5	8.8	6.4	16.0	21.7	16.3	19.2	24.0	21.6	46.3	41.4	41.4	0.0	4.1	14.3	
Total	1,191	247,912	100.0	63,566	18.5	8.8	6.4	16.0	21.7	16.3	19.2	24.0	21.6	46.3	41.4	41.4	0.0	4.1	14.3	

*Source: 2015 ACS Census; 01/01/2018 - 12/31/2020 Bank Data, 2020 HMDA Aggregate Data, "--" data not available.
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																			2018-20
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Businesses	% of Bank Loans	Aggregate Lending	% of Businesses	% of Bank Loans	Aggregate Lending	% of Businesses	% of Bank Loans	Aggregate Lending	% of Businesses	% of Bank Loans	Aggregate Lending	% of Businesses	% of Bank Loans	Aggregate Lending
McHenry /Lake Counties	1,175	162,912	100.0	26,793	1.8	0.0	1.6	8.9	1.6	7.9	34.3	41.0	34.5	54.9	57.4	56.0	0.0	0.0	0.0
Total	1,175	162,912	100.0	26,793	1.8	0.0	1.6	8.9	1.6	7.9	34.3	41.0	34.5	54.9	57.4	56.0	0.0	0.0	0.0

Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%.

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												2018-20
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% of Businesses	% of Bank Loans	Aggregate Lending	% of Businesses	% of Bank Loans	% of Businesses	% of Bank Loans	
McHenry/Lake Counties	1,175	162,912	100.0	26,793	85.6	36.4	49.6	5.8	37.4	8.6	26.1	
Total	1,175	162,912	100.0	26,793	85.6	36.4	49.6	5.8	37.4	8.6	26.1	

Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%.