

PUBLIC DISCLOSURE

March 31, 2016

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Peoples Bank & Trust
Certificate Number: 17320

200 South Locust Street
Pana, Illinois 62557

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Chicago Regional Office

300 South Riverside Plaza, Suite 1700
Chicago, Illinois 60606

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, nor should it 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.

Community Development Lending

No community development loans were made within this AA during the current evaluation period. However, it should be noted that PBT made a \$161,000 affordable housing loan to improve a 103-unit apartment complex located in the City of Springfield during the current evaluation period. Because the apartment complex is located outside of the bank's designated area, it is considered to benefit a broader, statewide area and, thus, was not allocated to this AA.

Similarly, no community development loans were identified in this AA at the previous evaluation.

Qualified Investments

PBT made 3 qualified investments totaling \$10,350 during the current evaluation period in this AA. All three qualified investments supported community development organizations that primarily benefit low- and moderate-income persons. The largest of these, a \$10,000 donation, was made to support the Senior Crimestoppers program for low- and moderate income seniors residing in a senior housing facility in the Springfield, IL MSA AA.

It should also be noted that PBT purchased a targeted mortgage-backed security totaling \$1.0 million during the current evaluation period that financed improvements to a 101-unit apartment complex located in Springfield, Illinois which is located just outside of this AA. Approximately, 99 percent of the tenants in this apartment complex are low- or moderate-income individuals. Because this apartment complex is located outside of the bank's Springfield, IL MSA AA, it is considered an investment that benefits a broader, statewide area and is therefore not allocated to this AA. However, the bank entered into a formal agreement where it will donate the yield from this investment (approximately \$10,000 per year) to a senior housing facility within the AA in which 59 percent of the residents are low- and moderate-income.

As a point of comparison, at the previous evaluation, PBT made one qualified donation totaling \$75 in this AA.

Community Development Services

PBT provided 5 community development services to one organization in the Springfield, IL MSA AA during the current review period. All five services promoted economic development. Specifically, bank officers served on the Board or in various officer positions for a local Chamber of Commerce that has an economic development branch that works to bring businesses to the area.