



PUBLIC DISCLOSURE

September 14, 2020

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

North Side Federal Savings & Loan Association of Chicago
Charter Number 703468
5159 N. Clark Street
Chicago, IL 60640

Office of the Comptroller of the Currency

Chicago Field Office
2001 Butterfield Road, Suite 400
Downers Gove, 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 **Outstanding**.

The Lending Test is rated: Outstanding.

The Lending Test rating is based on North Side Federal Savings & Loan Association of Chicago's (North Side or the bank) performance in the state of Illinois. The major factors that support this rating include:

- The bank's quarterly average loan-to-deposit (LTD) ratio is reasonable given the bank's size and financial condition, and level of local banking competition.
- The bank originated or purchased a majority of its loans inside its assessment area (AA).
- The bank's geographic distribution of loans across census tracts (CTs) of different income levels throughout its AA is excellent.
- The bank's distribution of loans to individuals of different income levels in its AA is excellent.

Loan-to-Deposit Ratio

North Side'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 LTD ratio for the 19 quarters since the prior evaluation averaged 63.7 percent, placing the bank near other banks of comparable asset size. We compared North Side's LTD ratio to eight other banks in Cook County, Illinois with similar asset sizes. The quarterly average LTD ratio for the eight other banks was 66.4 percent, with a high of 101.7 percent and a low of 14.8 percent. North Side's high quarterly LTD ratio was 73.4 percent, for the quarter ended September 30, 2019, and its lowest was 54.8 percent, for the quarter ended March 31, 2017.

Lending in Assessment Area

North Side originated or purchased a majority of its loans inside its AA.

North Side originated or purchased \$8.5 million or 63.8 percent of its total loans inside its AA during the evaluation period. This analysis is performed at the bank, rather than the AA, level.

Loan Category: Home Mortgage	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
2017	9	69.2	4	30.8	13	1,862	69.1	834	30.9	2,696
2018	3	25.0	9	75.0	12	806	28.7	2,003	71.3	2,809
2019	18	81.8	4	18.2	22	5,865	81.9	1,297	18.1	7,162
Subtotal	30	63.8	17	36.2	47	8,533	67.4	4,134	32.6	12,667
Total	30	63.8	17	36.2	47	8,533	67.4	4,134	32.6	12,667

Source: Bank Data. Due to rounding, totals may not equal 100.0%

Description of Institution

North Side is a mutual federal savings association founded in 1935. As of December 31, 2019, the bank had \$41 million in total assets. The bank continues to operate from a single location, with automated teller machine (ATM) service in Chicago, Illinois. There were no changes to the bank's corporate structure, including merger or acquisition activities, during the evaluation period. The bank does not have any affiliates. North Side has not made any changes to its AA, and continues to face significant competition in its Chicago market.

North Side offers traditional banking services including fixed and adjustable rate loans, first and second lien mortgage loans, commercial loans, individual loans, and home equity lines of credit. As of December 31, 2019, the bank's loan portfolio totaled \$25.1 million, or 61.2 percent of its total assets. Real estate, commercial and industrial, and individual loans totaled \$25.1 million, \$18 million, and \$3 million, respectively. The majority (69.4 percent) of the bank's loans were first lien 1-4 family residential mortgage loans, which represents the bank's primary loan product.

There are no legal, financial, or other factors impeding North Side's ability to help meet the credit needs of its AA. The bank received an "Outstanding" rating during its last Community Reinvestment Act (CRA) Performance Evaluation (PE), dated June 9, 2015.

Description of Assessment Area

For CRA purposes, North Side identified a single AA that includes a contiguous section of northern Cook County in Illinois, which is in the Chicago-Naperville-Elgin, IL-IN-WI Metropolitan Statistical Area (MSA) #16984. The AA contains 230 CTs, including six low-income CTs, 56 moderate-income CTs, 70 middle-income CTs, and 95 upper-income CTs. Three CTs have not been assigned an income classification. The AA conforms to regulatory requirements and does not arbitrarily exclude any low- or moderate-income geographies. We refer to this AA throughout the PE as the Chicago AA.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This evaluation uses Small Bank CRA performance criteria to assess North Side's lending performance. Small Bank criteria include only the Lending Test. The purpose of the Lending Test is to determine if the bank meets the lending needs of its AA.

The evaluation period for this assessment is June 10, 2015, through December 31, 2019. For the Lending Test, we determined that loan data from January 1, 2017, through December 31, 2019, was representative of the evaluation period.

Based on discussions with North Side's management, and our review of all loan originations and purchases between January 1, 2017, and December 31, 2019, we determined that the bank's primary lending product was home mortgage loans. To evaluate lending performance, we reviewed the bank's Home Mortgage Disclosure Act (HMDA) data for the AA from 2017, 2018, and 2019 (for home mortgage loans). We compared the bank's lending data to demographic data from the 2015 American Community Survey (ACS) U.S. Census and 2019 HMDA aggregate lending data.

Selection of Areas for Full-Scope Review

North Side's only office is in the state of Illinois, so we selected the bank's AA within that state for a full-scope review. Refer to the "Scope" section under the State Rating and to Appendix A for more information.

Ratings

North Side's overall 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 Small Bank Lending Test as well as related performance context information from the bank's AA. Except for the bank's LTD ratio, which is based on its entire loan portfolio, performance under the CRA Small Bank Lending Test was based on the bank's lending performance in relation to its primary loan product (home mortgage loans) in 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 the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies about 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 the bank engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the bank's next PE in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this PE.

State Rating

State of Illinois

CRA rating for the State of Illinois: Outstanding.

The Lending Test is rated: Outstanding.

The major factors that support this rating include:

- The bank's quarterly average LTD ratio is reasonable.
- The bank originated or purchased a majority of its loans inside its AA.
- The bank's geographic distribution of loans across CTs of different income levels is excellent.
- The bank's distribution of loans to individuals of different income levels is excellent.

Description of Institution's Operations in Illinois

North Side's operations in the state of Illinois are located within the Chicago MSA. The bank operates out of its single, full-service location that also has an ATM.

Chicago AA

According to Federal Deposit Insurance Corporation (FDIC) market share information as of June 30, 2019, North Side had \$33.9 million in deposits from within Cook County, Illinois, which represented 100 percent of the bank's total deposits. North Side ranked 95th out of 105 FDIC-insured banks with .01 percent market share for deposits in Cook County. Competition for deposits in the AA is high, with the 105 deposit-taking banks (including large national and regional banks) operating 25,343 branches in the AA. The top five banks for deposit market share were JPMorgan Chase Bank (22.1 percent), BMO Harris Bank (17.2 percent), Bank of America (10.5 percent), The Northern Trust Company (7.4 percent), and CIBC Bank USA (6.3 percent). North Side ranked 138th out of 416 HMDA-reporting banks that originated home mortgage loans in the AA, with a .05 percent market share for mortgage loans.

Geographic Distribution of Population

According to 2015 ACS Census information, the AA has a population of 992,592 individuals with 23,822 (2.4 percent) residing in low-income CTs, 259,066 (26.1 percent) residing in moderate-income CTs, 332,518 (33.5 percent) residing in middle-income CTs, and 368,251 (37.1 percent) residing in upper-income CTs. 8,935 individuals reside in CTs that have not been assigned an income classification.

Family Distribution by Income Level

According to 2015 ACS Census information, the AA includes 223,050 families with 49,740 families (22.3 percent) classified as low-income, 34,795 (15.6 percent) classified as moderate-income, 39,033 (17.5 percent) classified as middle-income, and 99,480 (44.6 percent) classified as upper-income.

Table A – Demographic Information of the Assessment Area						
Assessment Area: North Side Federal Savings & Loan Association of Chicago - Chicago AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	230	2.6	24.3	30.4	41.3	1.3
Population by Geography	992,592	2.4	26.1	33.5	37.1	0.9
Housing Units by Geography	429,952	2.7	26.4	32.6	37.2	1.1
Owner-Occupied Units by Geography	215,552	0.8	17.9	35.6	45.1	0.5
Occupied Rental Units by Geography	176,078	4.5	35.6	28.8	29.3	1.7
Vacant Units by Geography	38,322	4.3	31.6	33.4	29.4	1.3
Businesses by Geography	69,900	1.3	19.1	31.4	47.5	0.7
Farms by Geography	702	0.9	16.7	32.5	49.9	0.1
Family Distribution by Income Level	223,050	22.3	15.6	17.5	44.6	0.0
Household Distribution by Income Level	391,630	26.5	15.6	16.1	41.8	0.0
Median Family Income MSA - 16984 Chicago-Naperville-Evanston, IL		\$75,024	Median Housing Value			\$301,511
			Median Gross Rent			\$1,031
			Families Below Poverty Level			9.4%
<i>Source: 2015 ACS and 2019 D&B Data</i>						
<i>Due to rounding, totals may not equal 100.0%</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Economic Conditions

According to U.S. Bureau of Labor Statistics (BLS) data, the AA's annual unemployment rate ranged from a high of 5.1 percent in January 2017 to a low of 3.8 percent in December 2019. The state of Illinois' annual unemployment rate ranged from a high of 4.9 percent in 2017 to a low of 4.0 percent in 2019, which was higher than national unemployment rates over the same time period.

Annual Unemployment Rates (%)			
Area	2017	2018	2019
Cook County	5.1	4.1	3.8
State of Illinois	4.9	4.3	4.0
National	4.4	3.9	3.7

Source: U.S. Department of Labor; Bureau of Labor Statistics. Rates are not seasonally adjusted.

As of April 2020, Moody's Analytics stated the following about the Chicago-Naperville-Elgin MSA: *Chicago-Naperville-Arlington Heights (CHI) will navigate the COVID-19 pandemic about as well as other areas. CHI's industrial composition gives it a slight leg up on its peers, but weak public finances will put the economy to the test. Longer term, CHI will underperform because of its poor population trends and extraordinary pressure on the state and local governments.*

Community Contacts

We reviewed an FDIC contact with a community-based development organization from that serves Chicago, Illinois in the Chicago MSA. The contact identified affordable housing as the primary need in the local community.

Scope of Evaluation in Illinois

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

LENDING TEST

North Side's performance under the Lending Test in Illinois is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Chicago AA is good.

Distribution of Loans by Income Level of the Geography

North Side exhibits excellent geographic distribution of loans in its AA.

Home Mortgage Loans

Refer to Table O in Appendix D for the facts and data used to evaluate North Side's geographic distribution of the bank's home mortgage loans.

North Side originated or purchased 0.0 percent of its loans in low-income CTs, which is below both the 0.8 percent of the AA's owner-occupied housing units that are located in low-income CTs and the 1.2 percent of aggregate lending that occurred in low-income CTs. However, the very 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.

North Side originated or purchased 36.7 percent of its loans in moderate-income CTs, which significantly exceeds both the 17.9 percent of the AA's owner-occupied housing units that are located in moderate-income CTs and the 17.3 percent of aggregate lending that occurred in moderate-income CTs.

Distribution of Loans by Income Level of the Borrower

North Side exhibits excellent distribution of loans to individuals of different income levels.

Home Mortgage Loans

In evaluating the borrower distribution of home mortgage loans, we considered several factors discussed in the Description of Institution's Operations in Illinois section, including the percentage of families living at or below the poverty level, the median housing value in relation to low- and moderate-income

levels, and the strong level of competition for loans faced by the bank. These factors all impact the bank's ability to lend to low- and moderate-income families.

Refer to Table P in Appendix D for the facts and data used to evaluate North Side's borrower distribution of home mortgage loans.

On a combined basis, North Side originated or purchased 16.7 percent of its loans to low- and moderate-income borrowers, which is significantly below the 37.9 percent of the AA's families that are low- and moderate-income, but exceeds the 14.9 percent of aggregate lending that occurred to low- and moderate-income borrowers.

North Side originated or purchased 10.0 percent of its loans to low-income borrowers, which is significantly below the 22.3 percent of the AA's families that are low-income, but significantly exceeds the 3.1 percent of aggregate lending that occurred to low-income borrowers.

North Side originated or purchased 6.7 percent of its loans to moderate-income borrowers, which is significantly below both the 15.6 percent of the AA's families that are moderate-income and the 11.8 percent of aggregate lending that occurred to moderate-income borrowers.

Responses to Complaints

North Side did not receive any complaints related to CRA during the evaluation period.

COMMUNITY DEVELOPMENT

While responsiveness to community development needs in the AA is not evaluated under the Small Bank CRA criteria, North Side voluntarily submitted information regarding 24 donations totaling \$8,299 to qualified organizations in its AA. Donations were primarily made to non-profit organizations with services benefiting low- and moderate-income individuals and families.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation and loan product considered. The table also reflects the MSA that received a comprehensive examination review, designated by the term “full-scope.”

Time Period Reviewed:	January 1, 2017 to December 31, 2019	
Bank Products Reviewed:	Home Mortgage Loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
N/A	N/A	N/A
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State of Illinois		
Chicago-Naperville-Elgin, IL-IN-WI MSA # 16984	Full-Scope	Cook County, Illinois

Appendix B: Summary of State Rating

RATINGS: North Side Federal Savings & Loan Association of Chicago	
Overall Bank:	Lending Test Rating:
North Side Federal Savings & Loan Association of Chicago	Outstanding
State:	
Illinois	Outstanding

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this PE, 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: 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 (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet SBA Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

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

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

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with

the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

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

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

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that conduct business or have banking offices in an 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.

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

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

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The 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 community development.

Rating Area: A rated area is a state or Multistate Metropolitan Statistical Area (MMSA). 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 MMSA, the institution will receive a rating for the MMSA.

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 MMSA/AA. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

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

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

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

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography **2017-19**

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Chicago MSA	30	8,533	100.0	33,332	0.8	0.0	1.2	17.9	36.7	17.3	35.6	26.7	32.0	45.1	36.7	49.1	0.5	0.0	0.5
Total	30	8,533	100.0	33,332	0.8	0.0	1.2	17.9	36.7	17.3	35.6	26.7	32.0	45.1	36.7	49.1	0.5	0.0	0.5

Source: 2015 ACS Census; 01/01/2017 - 12/31/2019 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2017-19**

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	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Chicago MSA	30	8,533	333.3	33,332	22.3	10.0	3.1	15.6	6.7	11.8	17.5	40.0	20.3	44.6	36.7	53.3	0.0	6.7	11.5
Total	30	8,533	333.3	33,332	22.3	10.0	3.1	15.6	6.7	11.8	17.5	40.0	20.3	44.6	36.7	53.3	0.0	6.7	11.5

Source: 2015 ACS Census; 01/01/2017 - 12/31/2019 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%