



## **PUBLIC DISCLOSURE**

August 05, 2025

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Hometown National Bank  
Charter Number: 2503

260 Bucklin Street  
La Salle, IL 61301

Office of the Comptroller of the Currency

211 Fulton Street  
Suite 604  
Peoria, IL 61602

**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 major factors that support this rating include:

- The Lending Test rating is based on the lending performance in Illinois.
- A majority of lending is inside the assessment areas (AA).
- The loan-to-deposit (LTD) ration is reasonable

### Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AAs, the bank's LTD ratio was reasonable. During the 12-quarter period ending December 31, 2024, the bank's quarterly LTD ratio averaged 57.41 percent. The LTD ratio is calculated on a bank-wide basis.

We compared the bank's quarterly average LTD ratio to the ratios for 11 similarly situated banks that were headquartered in the banks AAs and that ranged in assets size from \$157 million to \$427 million. The combined average quarterly LTD ratio for the similarly situated banks was 69.84 percent during the same period. Hometown National Bank's (Hometown or bank) LTD ratio was the sixth lowest in this group.

### Lending in Assessment Area

A majority of the bank's loans were inside its AAs. The bank originated and purchased 51.67 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level.

Table 1: Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business	31	51.67	29	48.33	60	\$9,952	43.30	\$13,032	56.70	\$22,984
Source: 1/1/2022 - 12/31/2024, random sample of small business loans. Due to rounding, totals may not equal 100.0%										

Source: 1/1/2022 - 12/31/2024, random sample of small business loans.

Due to rounding, totals may not equal 100.0%

## Description of Institution

Hometown is a \$324 million intrastate bank headquartered in La Salle, Illinois, and it is a wholly owned subsidiary of La Salle Bancorp, Inc. The bank has two offices including the La Salle main location, and the Joliet, Illinois location. The bank has one deposit taking automated teller machine (ATM) located at the La Salle branch. In October 2022, the bank closed a mortgage center located in a middle-income census tract (CT) in Peru, Illinois. The bank's business strategy continues to focus on commercial lending. The bank does not have any affiliates.

Hometown has one rating area with two legal AAs in the state of Illinois: the Chicago-Naperville-Elgin

IL-IN Metropolitan Statistical Area AA (Chicago MSA) and the Non-MSA of Illinois AA (Non-MSA)  
The Non-MSA consists of a portion of La Salle County contains the La Salle branch. The Chicago MSA consists of a portion of Will County and contains the Joliet branch.

As of December 31, 2024, the bank's loan portfolio totaled \$154.6 million, or 47.70 percent of its total assets, tier 1 capital totaled \$34.7 million. Commercial lending represents the largest portfolio at \$111.4 million, followed by residential lending at \$38.3 million, agricultural loans at \$3.7 million, and consumer loans at \$1.2 million.

This evaluation did not identify any legal, financial, or other factors that would impede the bank's ability to help meet the credit needs in its AAs. Hometown received an Outstanding rating as a result of its prior CRA evaluation dated June 13, 2022.

## **Scope of the Evaluation**

### **Evaluation Period/Products Evaluated**

We evaluated Hometown's CRA performance using Small Bank criterion, which assess the bank's record of meeting the credit needs of its AAs through lending activities. The evaluation period for this review is January 1, 2022, through December 31, 2024. We sampled loans from the entire evaluation period for the Lending Test.

Based on both the number and dollar volume of loan origination data provided by the bank, Hometown's primary lending product is business loans. Business loans represent 74.61 percent of the number and 79.09 percent of the dollar volume of loans originated during the evaluation period.

For analysis purposes, we compared the bank's lending performance to demographic data from the 2020 U.S. Census, 2024 Dun and Bradstreet data, 2022, 2023 CRA Aggregate data, and the Federal Deposit Insurance Corporation (FDIC) deposit market share data as of June 30, 2024.

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

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA), if applicable are combined and evaluated as a single AA. Similarly, bank delineated Non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to Appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

### **Ratings**

The bank's overall rating is based on the state of Illinois rating. Refer to the "Scope" section for details.

## **Discriminatory or Other Illegal Credit Practices Review**

Pursuant to 12 CFR 25.28(c) (March 29, 2024) in determining a national banks or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

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

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

## State Rating

### State of Illinois

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

#### The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The distribution of small loans to businesses in geographies of different income levels in the AAs is excellent.
- The distribution of loans to businesses of different sizes in the AAs is reasonable.

### Description of Institution's Operations in Illinois

Hometown has two AAs within the state of Illinois. The Non-MSA AA consists of eight CTs in the central and northwestern half of La Salle County. The bank's La Salle branch is in the single moderate-income CT in this AA. There are no low-income CTs in the AA. In addition, six of the eight CTs in the AA are considered distressed or underserved CTs. Distressed or underserved CTs are geographic areas characterized by specific economic hardship indicators used to target development and revitalization efforts. These areas are identified by high rates of poverty, unemployment, and/or low median family income relative to the broader region. The Chicago MSA AA consists of 69 CTs in the central and southeastern part of Will County. This AA has six low-income CTs and 21 moderate-income CTs. Bank operations in both AAs focus on commercial lending. The tables below include descriptions of each AA.

According to the Bureau of Labor Statistics (BLS), the unemployment rates in both AAs were marginally higher than the state average and higher than the national average.

Annual Unemployment Rates				
Area	2022	2023	2024	Peak
La Salle County	5.0%	5.7%	5.7%	7.6%
Will County	4.5%	4.2%	5.1%	6.1%
State of Illinois	4.6%	4.5%	5.0%	5.7%
National	3.5%	3.8%	4.1%	4.2%
Source: U.S. Department of Labor, Bureau of Labor Statistics. Rates are not seasonally adjusted. Unemployment rates are as of December 31 of each year.				

**Non-MSA AA**

Assessment Area(s) - Non MSA 2022- 2024						
2022 - 2024						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	8	0.00	12.50	75.00	12.50	0.00
Population by Geography	30,229	0.00	7.97	75.88	16.14	0.00
Housing Units by Geography	14,102	0.00	8.42	76.23	15.35	0.00
Owner-Occupied Housing by Geography	9,228	0.00	4.37	77.45	18.18	0.00
Occupied Rental Units by Geography	3,393	0.00	17.33	74.06	8.61	0.00
Vacant Units by Geography	1,481	0.00	13.30	73.60	13.10	0.00
Businesses by Geography	1,257	0.00	12.57	69.13	18.30	0.00
Farms by Geography	72	0.00	2.78	63.89	33.33	0.00
Family Distribution by Income Level	8,124	16.27	16.67	22.53	44.53	0.00
Household Distribution by Income Level	12,621	19.75	14.82	18.16	47.26	0.00
Unemployment rate (%)	5.01	0.00	9.81	4.73	3.92	0.00
Households Below Poverty Level (%)	10.57	0.00	27.85	10.00	4.67	0.00
Median Family Income (Non-MSAs - IL)		\$67,835		Median Housing Value		\$124,300
Median Family Income (Non-MSAs - IL) for 2024		\$82,800		Median Gross Rent		\$770
				Families Below Poverty Level		6.68
FFIEC File - 2020 Census						
2024 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

The Non-MSA AA is approximately 94 miles southwest of Chicago, Illinois, and 69.72 percent of Hometown's total deposits and 70.37 percent of its loans are from within this AA. Competition from other institutions is strong and comes from local, regional, and nation-wide banks of all sizes. According to the FDIC market share information as of June 30, 2024, Hometown had \$190.0 million in deposits from La Salle County. Hometown ranked sixth out of 22 FDIC-insured banks in the Non-MSA AA, with 5.03 percent deposit market share. Primary industries in La Salle County include manufacturing, retail trade, and health care. The largest employers are OSF Saint Elizabeth Medical Center, Wal-Mart Distribution Center, and Constellation Energy- La Salle County Generating Station. Within the AA, 69.29 percent of businesses are small businesses with gross annual revenues of \$1 million or less, 11.77 percent are businesses with gross annual revenues of over \$1 million, and 18.93 percent are businesses that did not report revenue information. Of the 1,257 businesses located in the AA, 158 (12.57 percent) are in the moderate-income CT.



## Chicago MSA AA

Assessment Area(s) - Chicago MSA 2022- 2024						
2022 - 2024						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	69	8.70	30.43	39.13	18.84	2.90
Population by Geography	240,233	6.58	29.59	37.97	24.72	1.14
Housing Units by Geography	88,280	6.97	31.38	39.33	22.29	0.04
Owner-Occupied Housing by Geography	60,113	2.65	25.06	43.88	28.38	0.03
Occupied Rental Units by Geography	22,781	15.91	46.54	28.39	9.15	0.00
Vacant Units by Geography	5,386	17.40	37.73	34.72	9.93	0.22
Businesses by Geography	6,846	9.93	24.32	42.70	22.96	0.09
Farms by Geography	226	5.31	34.51	39.82	20.35	0.00
Family Distribution by Income Level	57,755	23.09	18.63	22.26	36.02	0.00
Household Distribution by Income Level	82,894	24.36	16.52	19.04	40.08	0.00
Unemployment rate (%)	5.74	10.45	7.41	4.95	4.11	0.00
Households Below Poverty Level (%)	10.72	26.59	16.46	7.00	5.08	0.00
Median Family Income (16984 - Chicago-Naperville-Schaumburg, IL MD)		\$92,622	Median Housing Value			\$177,300
Median Family Income (16984 - Chicago-Naperville-Schaumburg, IL MD) for 2024		\$109,800	Median Gross Rent			\$1,144
			Families Below Poverty Level			7.73
FFIEC File - 2020 Census						
2024 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

The Chicago MSA AA is approximately 45 miles southwest of Chicago, Illinois, and 30.28 percent of Hometown's deposits and 29.63 percent of its loans are from within this AA. Competition from other financial institutions in the AA is very strong, competition comes from local, regional, and nation-wide financial institutions of all sizes. According to the FDIC market share information as of June 30, 2024, Hometown had \$82.5 million in deposits from within Will County. Hometown ranked 23 out of 33 FDIC-insured banks in the Non-MSA AA, with 0.39 percent deposit market share. with a combined 59.34 percent of all deposits. Primary industries in Will County include health care, retail trade, and manufacturing. The largest employers are Presence St. Joseph Medical Center, Silver Cross Hospital, and Caterpillar Inc. Within the AA, 77.91 percent of businesses are small businesses with gross annual revenues of \$1 million or less, 9.83 percent are businesses with gross annual revenues of over \$1 million, and 12.26 percent are businesses that did not report revenue information. Of the 6,846 businesses located in the AA, 680 (9.93 percent) are in the low-income CTs and 166 (24.32 percent) are in the moderate-income CTs.

### Community Contact

For the purposes of this performance evaluation, we used recent community contacts (one in each AA) performed in conjunction with other bank's recent CRA evaluations. In the Non-MSA AA, examiners interviewed a representative from an organization supporting economic development in the AA. The contact noted affordable housing and financial education are the greatest credit needs of the area. In the Chicago MSA AA, a representative from another economic development organization stated that there is a need for small business micro-loans and flexible lending products that consider alternative credit history.

## **Scope of Evaluation in Illinois**

Examiners completed a full-scope review of the bank's two AAs. The Non-MSA AA carried more weight given the higher volume of loans and deposits originated in the AA.

## **LENDING TEST**

Hometown's performance under the Lending Test in Illinois is rated Satisfactory

## **Conclusions for Areas Receiving Full-Scope Reviews**

Based on full-scope reviews, the bank's performance in the state of Illinois was Satisfactory.

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

The bank exhibited excellent geographic distribution of loans in the state of Illinois.

### ***Small Loans to Businesses***

Refer to Table 9 in the state of Illinois section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

### **Non-MSA AA**

Hometown's distribution of small loans to businesses in geographies of different income levels in the Non-MSA AA is excellent. The bank's percentage of small loans to businesses originated in the AA's single moderate-income significantly exceeded both the percentage of the AA's businesses that are in that CT and the percentage of aggregate lending that occurred in that CT. The AA does not include any low-income CTs.

### **Chicago MSA AA**

Hometown's distribution of small loans to businesses in geographies of different income levels in the Chicago MSA AA is excellent. The bank's percentage of small loans to businesses originated in the AA's low- and moderate-income CTs significantly exceeded both the percentage of the AA's businesses that are in those CTs and the percentage of aggregate lending that occurred in those CTs.

### ***Lending Gap Analysis***

We did not identify any unexplained conspicuous lending gaps.

## **Distribution of Loans by Income Level of the Borrower**

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

### ***Small Loans to Businesses***

Refer to Table 10 in the state of Illinois section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

### **Non-MSA AA**

Hometown's distribution of loans to businesses of different sizes in the Non-MSA AA is reasonable. The bank's percentage of loans to businesses with \$1 million or less in annual gross revenue was lower than the percentage of businesses in the AA with \$1 million or less in annual gross revenue and substantially meets the aggregate lending that occurred to businesses with \$1 million or less in annual gross revenue.

### **Chicago MSA AA**

Hometown's distribution of loans to businesses of different sizes in the Chicago MSA AA is reasonable. The bank's percentage of loans to businesses with \$1 million or less in annual gross revenue was lower than the percentage of businesses in the AA with \$1 million or less in annual gross revenue and near to the aggregate lending that occurred to businesses with \$1 million or less in annual gross revenue

## **Responses to Complaints**

Hometown did not receive any complaints regarding its CRA performance during the evaluation period.

## Appendix A: Scope of Examination

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

<b>Time Period Reviewed:</b>	1/1/2022-12/31/2024	
<b>Bank Products Reviewed:</b>	Small business	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
NA	NA	NA
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
Non-MSA AA - portion of La Salle County	Full-Scope	8 CTs 9621, 9622, 9629, 9630, 9631, 9632, 9633, 9634
Chicago MSA AA - portion of Will County	Full-Scope	69 CTs 8804.12, 8817.00, 8832.19, 8804.14, 8818.00, 8833.03, 8804.16, 8819.00, 8833.04, 8804.17, 8820.00, 8833.05, 8804.18, 8821.00, 8833.06, 8804.21, 8822.00, 8833.07, 8804.27, 8823.00, 8834.01, 8804.28, 8824.00, 8834.02, 8804.29, 8825.00, 8841.03, 8804.30, 8826.01, 9800.00, 8804.31, 8826.02, 9801.00, 8804.32, 8827.01, 8806.01, 8827.02, 8806.02, 8828.01, 8807.01, 8828.02, 8807.02, 8829.00, 8809.01, 8830.00, 8809.03, 8831.00, 8809.05, 8832.06, 8812.01, 8832.08, 8812.02, 8832.09, 8813.01, 8832.10, 8813.02, 8832.11, 8814.01, 8832.12, 8814.02, 8832.13, 8815.00, 8832.14, 8816.01, 8832.16, 8816.03, 8832.17, 8816.04, 8832.18

## Appendix B: Summary of MMSA and State Ratings

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RATINGS	
<b>Overall Bank:</b>	Lending Test Rating
Hometown National Bank	Satisfactory
<b>State:</b>	
Illinois	Satisfactory

## Appendix C: Definitions and Common Abbreviations

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

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

**Aggregate Lending (Aggt.):** The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/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. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

**Combined Statistical Area (CSA):** A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

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

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

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

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

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

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

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

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

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

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

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

**Market Share:** The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/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 Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

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

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

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

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

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

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

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

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

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

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

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

**Small Loan(s) to Farm(s):** A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have



original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

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

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

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

## Appendix D: Tables of Performance Data

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### Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/AA. Deposit data are compiled by the FDIC and are available as of June 30<sup>th</sup> 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 9. 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 10. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

**Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** **2022 - 2024**

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
LaSalle Non MSA	48	16,420	55.17	2,334	0.00	0.00	0.00	12.57	20.83	10.15	69.13	64.58	62.55	18.30	14.58	27.29	0.00	0.00	0.00
Chicago MSA	39	10,624	44.83	38,150	9.93	12.82	1.63	24.32	28.21	9.43	42.7	38.46	30.06	22.96	20.51	58.88	0.09	0.00	0.00
<b>Total</b>	<b>87</b>	<b>27,044</b>	<b>100.00</b>	<b>40,484</b>	<b>9.93</b>	<b>12.82</b>	<b>1.63</b>	<b>18.45</b>	<b>24.52</b>	<b>9.79</b>	<b>55.92</b>	<b>51.52</b>	<b>46.31</b>	<b>20.63</b>	<b>17.55</b>	<b>43.09</b>	<b>0.05</b>	<b>0.00</b>	<b>0.00</b>

Source: FFIEC File – 2020 Census; 1/1/2022 - 12/31/2024 Sample Of Loans, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023, CRA Aggregate Data,

Due to rounding, totals may not equal 100.0%

**Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues** **2022 - 2024**

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
LaSalle Non MSA	48	16,420	55.17	2,334	69.29	50.00	52.57	11.77	37.50	18.93	12.50
Chicago MSA	39	10,624	44.83	38,150	77.91	46.15	52.69	9.83	53.85	12.26	0.00
<b>Total</b>	<b>87</b>	<b>27,044</b>	<b>100.00</b>	<b>40,484</b>	<b>73.60</b>	<b>48.08</b>	<b>52.63</b>	<b>10.80</b>	<b>45.68</b>	<b>15.60</b>	<b>6.25</b>

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Sample Of Loans, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023, CRA Aggregate Data.

Due to rounding, totals may not equal 100.0%