



Office of the
Comptroller of the Currency
Washington, DC 20219

SMALL BANK

PUBLIC DISCLOSURE

March 16, 2020

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

CenTrust Bank, N.A.
Charter Number 24617

385 Waukegan Rd.
Northbrook, IL 60062

Office of the Comptroller of the Currency

Chicago 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 major factors that support this rating include:

- The geographic distribution of small business loans within the assessment area (AA) is reasonable.
- The distribution of lending among small businesses with gross revenues less than \$1 million is reasonable.
- A substantial majority of originated and purchased small business loans are within the AA.
- The average loan-to-deposit (LTD) ratio is more than reasonable given the significant amount of competition within the bank's market.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the bank's LTD ratio is more than reasonable.

CenTrust Bank, N.A.'s (CenTrust or the bank) LTD ratio is outstanding given the highly competitive market, credit needs of the AA, and the bank's size and complexity. Although the bank faces strong competition for loans and deposits within the market, CenTrust's quarterly LTD ratio improved since the last evaluation. The quarterly LTD ratio increased from 74.2 percent as of September 30, 2015 to 85.2 percent as of December 31, 2019, demonstrating the bank's ability to continue lending within their competitive market. The bank's quarterly average LTD ratio since the last evaluation is 83.5 percent. Quarterly average LTD ratios for peer banks within the market during the same period ranged from 14.9 percent to 125.9 percent, with CenTrust falling in the middle of the range.

Our review considered external factors when determining the rating, such as local competition. The bank is located in the Chicagoland area, with a portion of the AA falling in the northern part of Cook County, a saturated market. As a result, the bank faces significant competition from local banks and larger, nationwide institutions. We also considered internal factors in the LTD ratio rating, such as the bank's primary lending focus on commercial loans to businesses rather than home mortgage lending. This specialized lending focus further limits lending opportunities given market competition for the same types of loans.

Lending in Assessment Area

A substantial majority of the bank's loans are inside its AA. Our conclusions are based on a sample of loans selected from the three-year evaluation period, as the bank is not a reporter and does not file a Loan Application Register (LAR).

The bank originated and purchased 78.8 percent of our sampled loans inside the AA during the evaluation period. This analysis is performed at the bank, rather than the AA level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Table D - Lending Inside and Outside of the Assessment Area												
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)		
	Inside		Outside			Inside		Outside				
	#	%	#	%		\$	%	\$	%			
CenTrust AA Small Business 2016-2018	26	78.8	7	21.2	33	7,331	79.7	1,865	20.3	9,196		
Total	26	78.8	7	21.2	33	7,331	79.7	1,865	20.3	9,196		

Source: Evaluation Period: 1/1/2016 - 12/31/2018 Bank Data
Due to rounding, totals may not equal 100.0

Overall, a substantial majority of small business loans originated and purchased during 2016, 2017, and 2018 were located within the bank's AA both in terms of volume and dollar amount. We reviewed 33 small business loans originated during the three-year evaluation period. Of these 33 loans, 26 (78.8 percent) were located within the AA and only seven (21.2 percent) were outside the AA. Small business loans within the AA totaled \$7.3 million (79.7 percent) while small business loans outside the AA totaled \$1.9 million (20.3 percent).

Description of Institution and Operations

CenTrust is a \$130.5 million national bank located in Northbrook, Illinois (or IL), and is wholly owned by its Holding Company, United Community Bancshares, Inc. (UCB). The bank has only one branch located in an upper-income census tract (CT) in Northbrook, IL, a northwest suburb of Chicago, and one ATM at the branch. The bank was primarily a business and consumer lender in the past; however, after senior management changes and a change in the Board of Director's strategy, the bank is now primarily a commercial lender.

As of December 31, 2019, loans and leases totaled \$96.3 million and represented 73 percent of total assets. The commercial loan portfolio totaled \$71.7 million and represented 75 percent of the total loan portfolio. The commercial loan portfolio consisted of \$36.5 million in commercial and industrial loans and \$35.1 million in commercial real estate loans. The residential loan portfolio totaled \$24.3 million and consumer loans make up less than 1 percent of the total portfolio at \$334,000. Tier 1 capital was \$12.3 million as of December 31, 2019.

The bank's local market is extremely competitive, as reflected by the Federal Deposit Insurance Company (FDIC) deposit market share report as of June 30, 2019. There are 112 financial institutions with offices inside the bank's AA with deposits totaling \$320 billion. The bank ranked 83rd with \$112 million in deposits or 0.04 percent of market share. It is important to note that the deposit market share report does not include institutions not insured by the FDIC, such as local credit unions that place additional pressure on the bank in capturing deposit market share. The bank also faces intense competition from large banks, including JP Morgan Chase, BMO Harris, and Bank of America, which combined hold almost half of the deposits within the AA.

The bank is currently under an Operating Agreement dated April 10, 2017, which hinders the bank's ability to fully meet the credit needs of its AA. The Operating Agreement places financial constraints on

the bank, requiring management to maintain minimum capital levels. Management has focused their efforts on originated loans to small businesses with the help of the Small Business Administration while still complying with the Operating Agreement.

The bank received a rating of "Satisfactory" at the last Community Reinvestment Act (CRA) evaluation dated November 9, 2015.

Scope of the Evaluation

The bank provided a list of small business loans originated in 2016, 2017, and 2018 that served a community development purpose to aid in our analysis during the data integrity examination in December 2019. We reviewed a sample of 33 small business loans originated in 2016 (13 loans), 2017 (8 loans), and 2018 (12 loans). The sample combined data for 2017 and 2018 based on the division of census boundaries, for a total sample of 20 loans over those two years. The sample for 2016 is separate based on the division of census boundaries for that year. We determined the bank collected small business CRA data accurately and deemed the data reliable for use in this CRA examination. Please refer to Appendix A for the AA under review.

The bank offers traditional, non-complex loan products with strategic focus primarily on commercial lending. Our evaluation period focuses on the level of bank lending during the three-year timeframe of January 1, 2016 through December 31, 2018. The bank is not a HMDA reporter and the level of HMDA applicable loans originated and purchased from 2016 through 2018 is nominal. Any analysis of HMDA loans would not prove meaningful. As such, our analysis for the Lending Test focuses on lending to businesses within the bank's delineated AA. As local competition is high, more weight was given to bank lending percentages in comparison to peer, unless otherwise noted.

The bank's delineated AA consists of 286 contiguous CTs within Cook and Lake counties. The AA includes two low-income CTs, 32 moderate-income CTs, 92 middle-income CTs, and 158 upper-income CTs. Cook County is located in the Chicago-Naperville-Elgin, IL Metropolitan Division (MD) and Lake County is located in the Lake County-Kenosha County, IL-WI MD. Because both of these MDs are located in the Chicago-Naperville-Elgin, IL-IN-WI Metropolitan Statistical Area (MSA), our evaluation is based on the MSA. Given the bank's size, operational strategy, and office location, the delineated AA meets the requirements of the CRA. The CTs are contiguous and do not arbitrarily exclude any low- or moderate-income CTs and does not reflect any discrimination.

As there is only one AA, we performed a full-scope review. We assessed the bank's performance using the Small Bank examination procedures. The primary focus of a small bank evaluation is the Lending Test, which evaluates a bank's record or meeting the credit needs of its AA through lending activities.

Chicago-Naperville-Elgin, IL-IN-WI MSA

As our review focuses on lending to businesses within the AA, we used 2018 Dun & Bradstreet (D&B) data for comparison. There were 100,320 businesses within the AA from 2016 through 2018. Only 13,543 or 13.5 percent of businesses were located in low- and moderate-income CTs, which is the focus of the evaluation. We considered the number of businesses in those CTs and the high level of competition when developing ratings and conclusions.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Combined						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	286	0.3	14.0	27.6	56.6	1.4
Population by Geography	1,340,278	0.4	16.0	29.2	53.9	0.6
Housing Units by Geography	533,459	0.4	16.7	29.9	52.4	0.6
Owner-Occupied Units by Geography	354,800	0.1	9.5	29.0	61.2	0.2
Occupied Rental Units by Geography	143,037	1.0	32.3	31.7	33.5	1.5
Vacant Units by Geography	35,622	0.9	26.2	31.4	40.5	1.0
Businesses by Geography	100,320	0.2	13.3	27.1	59.0	0.4
Farms by Geography	1,417	0.1	11.2	29.6	59.1	0.0
Family Distribution by Income Level	341,026	15.8	14.2	17.5	52.4	0.0
Household Distribution by Income Level	497,837	19.3	14.0	16.0	50.7	0.0
Median Family Income MSA - 16974 Chicago-Naperville-Arlington Heights, IL MD	\$75,350	Median Housing Value			\$331,501	
Median Family Income MSA - 29404 Lake County-Kenosha County, IL-WI MD	\$87,137	Median Gross Rent			\$1,167	
		Families Below Poverty Level			5.7%	

*Source: 2010 U.S. Census & 2015 ACS Census and 2018 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.*

During this examination, we reviewed recent community contacts in the Lake County area. Community contacts stated there is a need for community revitalization in the area, in addition to home mortgage lending. One community contact, an organization which provides affordable housing in Lake County, noted the region benefited in recent years from rehabilitation and positive housing efforts even though the area had difficulty moving past the recession. The contact stated employment increased but at lower income levels than before the economic crisis. The contact also noted a potential negative economic impact to the area from businesses moving north 20 minutes to Wisconsin due to lower business taxes and more economic and political stability than Illinois.

Another contact, an organization that provides credit counseling services to individuals in northern Illinois, noted there is ample opportunity within the community to provide financial literacy services to borrowers. As such, banks have plenty of opportunities to supply funding for such services. The contact noted specific community needs, such as student loan debt assistance and counseling and housing related services. The contact stated there is also a need for small business and entrepreneurship education for those who have invested in their startup businesses only to find themselves in financial distress.

The 2015-2019 Housing and Community Development Consolidated Plan of Lake County outlines ample opportunities and efforts to improve the community. The Plan lists numerous organizations dealing with social services and economic development throughout the community. Finally, the Plan discusses efforts to design and economic development strategy with goals to revitalize area business districts, create jobs, and promote job sustainability and retention.

Ratings

Given the bank's size and complexity of products, the bank's overall rating is based solely on the Lending Test of performance within the bank's delineated AA.

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's) 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 with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this 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 (PE) in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this PE.

LENDING TEST

The bank's performance under the Lending Test is rated **Satisfactory**.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Chicago-Naperville-Elgin, IL-IN-WI MSA is satisfactory. The bank's efforts in lending across geographies of different income levels and small businesses is reasonable.

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of loans. We placed more weight on lending performance in moderate-income CTs due to the limited number of low-income CTs in the bank's AA.

Small Loans to Businesses

The geographic distribution of loans to small businesses in the bank's AA reflects reasonable distribution in moderate-income CTs. From 2016 through 2018, the bank's percentage of lending to small businesses in moderate-income CTs was 15.4 percent, which exceeds the 13.3 percent of businesses in those CTs. The bank's lending performance also exceeded peer lending of 13.7 percent in moderate-income CTs. When analyzing performance within the two counties of the AA, bank lending performance was near the percent of businesses and peer lending within Cook County (Chicago); however, the bank did not extend any loans to small businesses located in moderate-income CTs of Lake County, even though peer lending of 3.4 percent was near the 3.6 percent of businesses in those CTs.

The bank did not make any loans to small businesses in low-income CTs from 2016 through 2018; however, we did not place much weight on this assessment as there are only two low-income CTs within the bank's AA. Additionally, only 0.2 percent of businesses are located in low-income CTs, which does not allow for many lending opportunities.

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

Distribution of Loans by Income Level of the Borrower

The bank exhibits reasonable distribution of loans to businesses of different sizes, given the product lines offered by the bank. We placed more weight on lending performance against peer rather than the level of businesses within the AA given significant competition in the bank's local market.

Small Loans to Businesses

The lending distribution to businesses of different sizes within the bank's AA, in particular lending to small businesses (defined as those with gross revenues less than or equal to \$1 million) is reasonable.

From 2016 through 2018, the bank's percentage of lending to small businesses within the AA was 50 percent, which is less than the 81.4 percent of small businesses within the AA. However, the bank's

lending performance to small businesses exceeded peer lending of 42 percent, which is reasonable given significant local competition.

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

Responses to Complaints

The bank has not received any complaints regarding efforts to meet the credit needs of the community. The OCC has also not received any complaints concerning the bank and its efforts to comply with the CRA.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, 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”.

Time Period Reviewed:	01/01/2016 to 12/31/2018	
Bank Products Reviewed:	Small Business 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
Chicago-Naperville-Elgin, IL-IN-WI Metropolitan Statistical Area	Full Scope	<i>CenTrust Bank, N.A. has one AA consisting of 286 census tracts located in the Chicago-Naperville-Arlington Heights, IL MD and the Lake County-Kenosha County, IL-WI MD located within the Chicago-Naperville-Elgin, IL-IN-WI MSA.</i>

Appendix B: Rating Summary

RATING		CenTrust Bank, N.A.
Overall Bank:		Lending Test Rating
CenTrust Bank, N.A.		Satisfactory

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 (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. 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 (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 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 a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

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

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

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

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

Low Income Geography: A census tract with a median family income that is less than 50 percent.

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 (MD): 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 (MSA): 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 MMSA, 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. All multistate MSAs, 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 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 Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because arrogate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s 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 Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography 2016-18

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	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
CenTrust Chicago MD AA	17	4,964	65.4	40,873	0.3	--	0.2	16.3	15.4	16.4	29.9	23.1	31.7	53.1	26.9	51.5	0.5	--	0.2
CenTrust Lake County MD AA	9	2,367	34.6	10,947	0.0	--	0.0	3.6	--	3.4	18.3	19.2	18.3	78.1	15.4	78.3	0.0	--	0.0
Total	26	7,331	100.0	51,820	0.2	--	0.2	13.3	15.4	13.7	27.1	42.3	28.9	59.0	42.3	57.2	0.4	--	0.2

Source: 2018 D&B Data; 01/01/2016 - 12/31/2018 Bank Data; 2018 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 2016-18

Assessment Area:	Total Loans to Small Businesses					Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
CenTrust Chicago MD AA	17	4,964	65.4	40,873	81.4	23.1	41.4	8.7	34.6	9.9	7.7	
CenTrust Lake County MD AA	9	2,367	34.6	10,947	81.4	26.9	44.4	8.9	7.7	9.8	--	
Total	26	7,331	100.0	51,820	81.4	50.0	42.0	8.8	42.3	9.9	7.7	

Source: 2018 D&B Data; 01/01/2016 - 12/31/2018 Bank Data; 2018 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0