



## **PUBLIC DISCLOSURE**

March 30, 2020

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

Ottawa Savings Bank, F.S.B.  
Charter 717997  
925 LaSalle Street  
Ottawa, Illinois 61350

Office of the Comptroller of the Currency  
Peoria Field Office  
211 Fulton Street, Suite 604  
Peoria, Illinois 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.
- The loan-to-deposit ratio is more than reasonable.
- A majority of home mortgage lending is inside the bank’s assessment area (AA).
- The borrower distribution is reasonable.

### Loan-to-Deposit Ratio

Considering the bank’s size, financial condition, and credit needs of the AA, the bank’s loan-to-deposit (LTD) ratio is more than reasonable.

The quarterly average LTD ratio was 102 percent for the period January 1, 2017, to December 31, 2019. Ottawa Savings Bank (OSB or bank) had a quarterly low of 89 percent and a quarterly high of 108 percent. OSB’s ratio of 102 percent is up from the prior CRA evaluation’s average LTD ratio of 78 percent.

OSB ranks first among seven similarly situated banks serving its AA. The quarterly average LTD ratio for the other six banks over the same period ranged from 49 percent to 96 percent. The similarly situated institutions, which range in asset size from \$200 million to \$500 million, are FDIC insured community financial institutions that compete with OSB for deposits in the AA. The LTD ratio is calculated on a bank-wide basis.

### Lending in Assessment Area

A majority of the bank’s loans are inside its assessment areas (AAs).

The bank originated and purchased 58 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.

<b>Lending Inside and Outside of the Assessment Area</b>										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	546	57.9	397	42.1	943	89,186	47.3	99,405	52.7	188,591
Total	546	57.9	397	42.1	943	89,186	47.3	99,405	52.7	188,591

Source: HMDA data 1/1/2017 - 12/31/2019

## Description of Institution

OSB is a \$300 million intrastate financial institution headquartered in Ottawa, Illinois. The main office is located in Ottawa with two branch locations in Marseilles and Morris, Illinois. The locations are all equipped with drive-up facilities. OSB has four automated teller machines (ATM), none of which accept deposits. One of the offices and ATMs are located in a moderate-income census tract. OSB did not open or close any facilities since the previous CRA evaluation. Internet, mobile, and telephone banking are also available to the bank's customers. Products and services are available at all locations. Refer to the bank's public file for a listing of services.

OSB is a wholly-owned subsidiary of Ottawa Bancorp, Inc., a one-institution holding company. Ottawa Bancorp, Inc. is a majority-owned subsidiary of Ottawa Savings Bank MHC, a stock holding company. There are no additional subsidiaries. OSB's affiliates do not negatively impact the bank's ability to meet the credit needs of the community.

The bank has two AAs in north central Illinois consisting of Grundy and LaSalle Counties. The LaSalle AA has 28 census tracts (CT) and is not located in a Metropolitan Statistical Area (MSA). The Ottawa and Marseilles facilities are located in the LaSalle AA. The Grundy AA has ten CTs and is located in the Chicago-Naperville-Evanston, Illinois MSA. The Morris branch is located in the Grundy AA. OSB's AA meets the requirements of the regulation and does not arbitrarily exclude any low- and moderate-income areas.

OSB's lending strategy is largely focused on home mortgage lending products, but they also offer business and consumer loan products in order to best serve their communities. There are no financial, legal, or other factors impeding OSB's ability to help meet the credit needs of the bank's AA. The bank's previous CRA rating was "Satisfactory Record of Meeting Community Credit Needs" as detailed in the Performance Evaluation dated February 13, 2017.

OSB held 83 percent of net loans and leases to total assets and a Tier One Leverage Capital ratio of 15 percent at December 31, 2019. Residential home loans represent the largest loan portfolio at \$144 million (57 percent of portfolio), followed by commercial lending at \$70 million (28 percent of portfolio), consumer lending at \$35 million (14 percent of portfolio), and agricultural lending at \$3 million (1 percent of portfolio), as of December 31, 2019. Residential home loan originations or purchases for 2017, 2018, and 2019 represented 943 loans totaling \$188.6 million, as reported in HMDA LAR data.

OSB participates in home loan programs that offer down payment assistance and low or no down payment options. Deposit offerings include checking and savings with additional services including debit cards, mobile deposit access, bill pay, as well as banking access through online and mobile banking platforms. The EZ Checking Account is available to everyone with no monthly fees and no minimum balance requirements.

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

We evaluated OSB under the Small Bank criterion, which includes a Lending Test. The Lending Test evaluates the bank's record of meeting the credit needs of its AAs through its lending activities. The

evaluation period is from the previous CRA evaluation date of February 13, 2017, through December 31, 2019. The Lending Test evaluated loans originated or purchased from January 1, 2017, through December 31, 2019.

OSB's primary loan products are home mortgage loans as reported in HMDA. Home mortgage lending represented 32 percent by number and 59 percent by dollar of all originations and purchases between January 1, 2017, and December 31, 2019.

### **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) 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 a blend of the state ratings, and where applicable, multistate ratings.

We gave more weight to the lending performance in the LaSalle AA as it accounted for a majority of HMDA loan originations and purchases, by number, as well as a substantial majority of the bank's deposit source.

The MMSA rating and state ratings are based on performance in all bank AAs. Refer to the "Scope" section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

## **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 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 institution (or any affiliate whose loans have been considered as part of the institution's lending performance) 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 borrower distribution of loans to borrowers of different incomes is reasonable.
- The geographic distribution is poor; however, lending opportunities are limited in the moderate-income CTs.
- OSB did not receive any complaints about its performance in helping to meet the credit needs of its AAs during the evaluation period.

### Description of Institution's Operations in Illinois

OSB has three locations and four ATMs in north central Illinois.

The LaSalle AA has three moderate-income CTs and no low-income CTs. The moderate-income CTs are located in the downtown areas of Ottawa, LaSalle, and Streator, Illinois. There are limited residential lending opportunities in these areas given the lower volume of households. Of the housing units available in the moderate-income CTs, only 43 percent of them are owner-occupied. In addition, 26 percent of the households in the moderate-income CTs are below the poverty level which further limits lending opportunities. Streator and LaSalle are not near the bank's locations in Ottawa and Marseilles, and there are several other banking locations in closer proximity to serve these CTs.

The Grundy AA does not have any low- or moderate-income CTs.

OSB's AA meets the requirements of the regulation and does not arbitrarily exclude any low- or moderate-income areas.

OSB serves the Illinois AAs with a full range of deposit and loan products and services. The bank's market area has a high level of competition for loans and deposits. OSB competes with large national and regional banks, state banks, credit unions, and federal thrifts. According to the June 2019 FDIC Deposit Market Share Reports, OSB held a 7 percent deposit market share in LaSalle County, Illinois, ranking fifth of 24 FDIC insured institutions competing for the area's \$2.7 billion in deposits. The top three financial institutions held a 41 percent deposit market share in LaSalle County. OSB held a 3 percent deposit market share in Grundy County, Illinois, ranking eighth of 13 FDIC insured institutions competing for the area's \$1.2 billion in deposits. The top three financial institutions held a 62 percent deposit market share in Grundy County. The LaSalle AA accounts for 84 percent of OSB's deposits and 66 percent of its locations. The Grundy AA comprises the remaining 16 percent of deposits and 33 percent of its locations.

Originations and purchases in the LaSalle AA represent a majority by number and dollar volume at 76 percent and 70 percent, respectively, as reported for HMDA. OSB originated or purchased 413 HMDA reportable loans totaling \$62.9 million in the LaSalle AA between January 1, 2017, and December 31,

2019. Over the same time period, OSB originated or purchased 133 HMDA reportable loans totaling \$26.3 million in the Grundy AA.

Housing costs are generally affordable for moderate-income families when considering the median housing value but may present challenges for low-income families when also considering property tax rates in Illinois.

The local economic condition for both AAs is stable. LaSalle County unemployment rates for December 2019 are higher than both the national average and State of Illinois unemployment rates, while Grundy County is comparable, according to the U.S. Department of Labor. The December 2019 unemployment rates for each area are: LaSalle County 5.3 percent, Grundy County 3.5 percent, State of Illinois 3.7 percent, and 3.5 percent national average rate. The higher unemployment rate in LaSalle County may inhibit lending opportunities.

The economy of both AAs is concentrated in energy, healthcare, logistics, government, and educational sectors. Major employers include: Exelon, local hospital and healthcare facilities, and several large retail distribution centers.

We utilized an economic development and chamber of commerce community contact from the LaSalle AA during the evaluation period. The contacts indicated the primary credit needs in the AA are small dollar, small business, and affordable housing loans. The contacts also stated there are no credit needs or banking services not met or provided for by the local financial institutions. Overall, the contacts felt the local financial institutions are meeting the credit needs of the area.

### LaSalle AA

<b>Table A1 – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: LaSalle AA</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	28	0.0	10.7	67.9	21.4	0.0
Population by Geography	112,579	0.0	7.1	72.1	20.8	0.0
Housing Units by Geography	49,935	0.0	8.1	71.4	20.5	0.0
Owner-Occupied Units by Geography	32,356	0.0	5.4	71.4	23.2	0.0
Occupied Rental Units by Geography	11,886	0.0	13.4	72.8	13.8	0.0
Vacant Units by Geography	5,693	0.0	12.7	68.3	19.0	0.0
Businesses by Geography	6,152	0.0	13.2	67.6	19.2	0.0
Farms by Geography	449	0.0	2.9	70.4	26.7	0.0
Family Distribution by Income Level	28,926	17.7	17.2	20.7	44.5	0.0
Household Distribution by Income Level	44,242	21.8	14.8	17.4	46.0	0.0
Median Family Income Non-MSAs - IL		\$59,323	Median Housing Value			\$126,331
			Median Gross Rent			\$694
			Families Below Poverty Level			9.7%
<i>Source: 2015 ACS Census and 2019 D&amp;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.</i>						



Grundy AA

<b>Table A2 – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Grundy AA</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	10	0.0	0.0	80.0	20.0	0.0
Population by Geography	50,277	0.0	0.0	83.8	16.2	0.0
Housing Units by Geography	20,249	0.0	0.0	81.9	18.1	0.0
Owner-Occupied Units by Geography	13,864	0.0	0.0	83.2	16.8	0.0
Occupied Rental Units by Geography	4,628	0.0	0.0	76.5	23.5	0.0
Vacant Units by Geography	1,757	0.0	0.0	85.5	14.5	0.0
Businesses by Geography	2,802	0.0	0.0	75.8	24.2	0.0
Farms by Geography	171	0.0	0.0	78.4	21.6	0.0
Family Distribution by Income Level	13,475	18.3	18.0	21.3	42.4	0.0
Household Distribution by Income Level	18,492	21.6	14.7	18.3	45.5	0.0
Median Family Income MSA - 16984 Chicago-Naperville-Evanston, IL		\$75,024	Median Housing Value			\$183,796
			Median Gross Rent			\$942
			Families Below Poverty Level			6.8%
<i>Source: 2015 ACS Census and 2019 D&amp;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>						

**Scope of Evaluation in Illinois**

The Illinois rating area has two AAs. The LaSalle AA received a full-scope review while the Grundy AA received a limited-scope. See Appendix A for more information.

**LENDING TEST**

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

**Conclusions for Area Receiving a Full-Scope Review**

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

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

The bank exhibits poor geographic distribution of loans in the State; however, lending opportunities are limited in these moderate-income geographies.

### ***Home Mortgage Loans***

Refer to Table O in the state of Illinois section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The distribution of home mortgage loans reflected poor distribution in the LaSalle AA. The proportion of lending in the moderate-income geographies was less than the demographic data and weaker than the aggregate distribution.

We did not identify any conspicuous gaps in the bank's lending performance. As noted above, home mortgage lending opportunities are limited among the moderate-income geographies in the AA.

There are no low- or moderate-income geographies in the Grundy AA, so an analysis would not be meaningful.

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

The bank exhibits a reasonable distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank.

### ***Home Mortgage Loans***

Refer to Table P in the state of Illinois section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The distribution of home mortgage loans reflected reasonable distribution in the LaSalle AA. The proportion of lending to moderate-income families was comparable to the demographic data and aggregate. The proportion of lending to low-income families was below the demographic data and comparable to the aggregate.

Performance in the limited-scope Grundy AA was consistent with lending activity in the LaSalle AA. Lending to moderate-income families was comparable to demographic data and the aggregate. The proportion of lending to low-income families was below the demographic data and comparable to the aggregate.

We did not identify any conspicuous gaps in the bank's lending performance.

### **Responses to Complaints**

OSB did not receive any complaints about its performance in helping to meet the credit needs of its AAs during the evaluation period.

### **Conclusions for Area Receiving a Limited Scope Review**

Based on a limited-scope review, the bank's performance under the Lending Test in the Grundy AA is consistent with the bank's overall performance under the Lending Test in the full scope area.

## Appendix A: Scope of Examination

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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”.

<b>Time Period Reviewed:</b>	Lending Test: 01/01/2017 to 12/31/2019	
<b>Bank Products Reviewed:</b>	Home mortgage loans	
<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>
<b>State of Illinois</b>		
LaSalle AA	Full-scope	All CTs in LaSalle County
Grundy AA	Limited-scope	All CTs in Grundy County

## Appendix B: Summary of MMSA and State Ratings

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RATINGS	Ottawa Savings Bank F.S.B.
Overall Bank:	Lending Test Rating
Ottawa Savings Bank F.S.B.	Satisfactory
MMSA or State:	
State of 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/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. 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 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/assessment area.

**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.

**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 multi-state 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 multi-state metropolitan statistical area, the institution will receive a rating for the multi-state 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.

**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/assessment area. 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 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/assessment area. The table also presents aggregate peer data for the years the data is available.

<b>Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography</b>																<b>2017-2019</b>		
	Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	% 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
LaSalle AA	413	62,861	75.6	0.0	0.0	0.0	5.4	2.4	5.0	71.4	69.5	63.7	23.2	28.1	31.3	0.0	0.0	0.0
Grundy AA	133	26,325	24.4	0.0	0.0	0.0	0.0	0.0	0.0	83.2	79.7	86.7	16.8	20.3	13.3	0.0	0.0	0.0
<b>Total</b>	<b>546</b>	<b>89,186</b>	<b>100.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>3.8</b>	<b>1.8</b>	<b>2.7</b>	<b>75.0</b>	<b>72.0</b>	<b>74.6</b>	<b>21.3</b>	<b>26.2</b>	<b>22.8</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

*Source: 2015 ACS Census; 01/01/2017 – 12/31/2019 HMDA LAR Data; 2018 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0*

<b>Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																<b>2017-2019</b>		
	Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate
LaSalle AA	413	62,861	75.6	17.7	4.4	8.2	17.2	15.3	17.5	20.7	26.9	21.9	44.5	46.0	38.3	0.0	7.5	14.4
Grundy AA	133	26,325	24.4	18.3	5.3	8.8	18.0	15.8	20.5	21.3	33.8	24.9	42.4	39.9	29.0	0.0	5.3	16.8
<b>Total</b>	<b>546</b>	<b>89,186</b>	<b>100.0</b>	<b>17.9</b>	<b>4.6</b>	<b>8.5</b>	<b>17.5</b>	<b>15.4</b>	<b>18.9</b>	<b>20.9</b>	<b>28.6</b>	<b>23.3</b>	<b>43.8</b>	<b>44.5</b>	<b>33.9</b>	<b>0.0</b>	<b>7.0</b>	<b>15.4</b>

*Source: 2015 ACS Census; 01/01/2017 – 12/31/2019 HMDA LAR Data; 2018 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0*