



## **PUBLIC DISCLOSURE**

June 13, 2022

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

Hometown National Bank  
**Charter Number 2503**  
260 Bucklin Street  
LaSalle, Illinois 61301

Office of the Comptroller of the Currency  
Downers Grove 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 **Outstanding**

**The lending test is rated: Outstanding**

The major factors that support this rating include:

- Hometown National Bank's (Hometown or bank) geographic distribution of loans among geographies of different income levels within its assessment areas (AAs) is excellent.
- Hometown's distribution of loans to businesses of different sizes within its AAs is excellent.
- Hometown has originated or purchased a majority of its loans within its AAs.
- Hometown's loan-to-deposit (LTD) ratio is reasonable.
- Hometown did not receive any complaints regarding its CRA performance during the evaluation period.

### Loan-to-Deposit Ratio

Considering Hometown's size and financial condition, and credit needs of its AAs, the bank's LTD ratio is reasonable. During the 14-quarter period ending December 31, 2021, the bank's quarterly LTD ratio averaged 65.7 percent. The LTD ratio is calculated on a bank-wide basis.

We compared Hometown's quarterly average LTD ratio to the ratios for nine similarly situated banks and thrifts that were headquartered in Hometown's AAs and that ranged in asset size from \$200 million to \$421 million. The combined average quarterly LTD ratio for the similarly situated banks and thrifts was 79.0 percent during the same period of time. Hometown's LTD ratio was the fourth lowest in this group.

### Lending in Assessment Area

A majority of Hometown's loans are inside its AAs. The bank originated or purchased 55 percent of its total loans inside the bank's AAs during the evaluation period. This analysis was 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.

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		
	#	%	#	%		\$	%	\$	%	
Business Loans	44	55	36	45	80	7,951	55	6,505	45	14,456

*Source: Random sample of 80 business loans originated between 1/1/2019 and 12/31/2021.*

## **Description of Institution**

Hometown is a \$318 million intrastate bank headquartered in LaSalle, Illinois, and it is a wholly owned subsidiary of LaSalle Bancorp, Inc. The bank has three offices including its LaSalle main location, the Peru Mortgage Center, and a branch in Joliet, Illinois. All three locations have deposit-taking automated teller machines (ATMs). Prior to May 2022, the Peru office was a limited-service drive-up location that did not have a lobby and did not open accounts or offer loans. Services were limited to accepting deposits and withdrawals and cashing checks. In May 2022, Peru's drive-up was closed due to a lack of activity, and the location was converted to a mortgage center with services available by appointment only. The bank's business strategy continues to focus on commercial lending (especially to small businesses) and growing its trust department. The bank does not have any affiliates.

Hometown has two AAs in the state of Illinois. One AA consists of a portion of LaSalle County in a nonmetropolitan statistical area (Non-MSA) and contains the LaSalle and Peru branches. The other AA consists of a portion of Will County, which is part of the Chicago-Naperville-Evanston IL Metropolitan Division 16984 and contains the Joliet branch. We refer to these AAs as the Non-MSA AA and the Joliet MSA AA throughout our performance evaluation.

As of December 31, 2021, Hometown's loan portfolio totaled \$153.5 million, or 47.4 percent of its total assets, and tier 1 capital totaled \$27.2 million. During the evaluation period, the bank's primary lending product was business loans, which represent 71 percent of all of its loans. The bank's balance sheet is very liquid, with \$159 million in cash and investments, due to significant competition that makes it difficult to originate new loans.

This examination did not identify any legal, financial, or other factors that would impede Hometown's ability to help meet the credit needs in its AAs. The bank received a "Satisfactory" rating as a result of its prior CRA examination, dated July 30, 2018.

## **Scope of the Evaluation**

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

This evaluation addresses Hometown's CRA performance from January 1, 2019, through December 31, 2021. We evaluated the bank's CRA performance using the Interagency Small Bank Procedures, which focus on the Lending Test to assess the bank's record of meeting the credit needs of its AAs through lending activities.

Based on our review of all loans originated or purchased by Hometown during the evaluation period, we determined that the bank's primary loan product is business loans. The bank's record of lending inside versus outside of its AAs was determined through a random sample of 80 business loans originated during the evaluation period. The bank's performance lending in geographies of different income levels and to businesses of different sizes was determined through our analysis of the 49 of these loans that were originated inside the bank's AAs.

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

Hometown has two AAs in the state of Illinois, and we completed full-scope reviews for both AAs. Refer to appendix A, Scope of Examination, for a list of full-scope AAs.

## **Ratings**

Hometown's overall CRA rating is based on its performance in both of the AAs that received full-scope reviews. The bank's performance in the Non-MSA AA was more heavily weighted because more of the bank's loan and deposit activity occurred in this 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 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:** Outstanding

**The Lending Test is rated:** Outstanding

The major factors that support this rating include:

- Hometown’s geographic distribution of small loans to businesses across its AAs is excellent.
- Hometown’s distribution of loans to businesses of different sizes within its AAs is excellent.
- Hometown originated or purchased a majority of its small loans to businesses within its AAs.
- Hometown’s loan-to-deposit (LTD) ratio is reasonable.
- Hometown did not receive any complaints regarding its CRA performance during the evaluation period.

### Description of Institution’s Operations in Illinois

Hometown has two AAs within the state of Illinois. The Non-MSA AA consists of eight census tracts (CTs) in the central and northwestern half of LaSalle County. The bank’s LaSalle branch is located in the single moderate-income CT in this AA. There are no low-income CTs in the AA. The Joliet MSA AA consists of 62 CTs in the central and southeastern part of Will County, which is part of the Chicago-Naperville-Evanston IL Metropolitan Division 16984. This AA has eight low-income CTs and 14 moderate-income CTs. The bank’s strategy is focused on expanding lending activities in the Joliet MSA AA. Bank operations in both AAs focus on commercial lending. Tables below include descriptions of each AA.

According to the Bureau of Labor Statistics, unemployment rates for both of the AAs were gradually improving until the COVID-19 pandemic that began in March 2020. Unemployment rates in both AAs have improved since peak unemployment rates in April 2020 and are lower than the state average but higher than the national average as of December 31, 2021.

Annual Unemployment Rates				
Area	2019	2020	2021	Peak
LaSalle County	5.1%	9.6%	6.0%	18.2%
Will County	4.0%	9.1%	5.7%	18.0%
State of Illinois	4.0%	9.2%	6.1%	17.2%
National	3.7%	8.1%	5.5%	14.7%

*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. Peak is as of April 30, 2021.*

**Non-MSA AA**

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Non-MSA</b>						
<b>Demographic Characteristics/Income Level</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)	8	0.0	12.5	75.0	12.5	0.0
Population by Geography	30,396	0.0	8.5	75.7	15.8	0.0
Housing Units by Geography	14,459	0.0	9.1	75.9	15.0	0.0
Owner-Occupied Units by Geography	9,210	0.0	4.6	78.0	17.4	0.0
Occupied Rental Units by Geography	3,536	0.0	18.7	72.5	8.9	0.0
Vacant Units by Geography	1,713	0.0	13.6	71.7	14.7	0.0
Businesses by Geography	2,486	0.0	12.2	67.9	20.0	0.0
Farms by Geography	119	0.0	3.4	63.9	32.8	0.0
Family Distribution by Income Level	7,796	17.2	17.4	21.1	44.3	0.0
Household Distribution by Income Level	12,746	22.4	16.2	17.6	43.8	0.0
Median Family Income Non-MSAs - IL		\$59,323	Median Housing Value			\$114,939
			Median Gross Rent			\$683
			Families Below Poverty Level			8.7%
<i>Source: 2015 ACS and 2021 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>						

The Non-MSA AA is approximately 94 miles southwest of Chicago, Illinois, and 78 percent of Hometown's deposits and 57 percent its loans are from within this AA. Competition from other financial institutions in the Non-MSA AA is strong, and comes from local, regional, nation-wide banks of all sizes. According to Federal Deposit Insurance Corporation (FDIC) market share information as of June 30, 2021, Hometown had \$219.2 million in deposits from within LaSalle County. Hometown ranked fifth out of 23 FDIC-insured banks in the Non-MSA AA, with a 6.7 percent deposit market share. The top four institutions by deposit market share were First State Bank, The First National Bank of Ottawa, Midland States Bank, and Eureka Savings Bank with a combined 50 percent of all deposits.

Primary industries in LaSalle County include manufacturing, healthcare, and retail trade. The largest employers are Exelon Corporation, Wal-Mart Distribution Center, St. Margaret's Hospital, and OSF Saint Elizabeth Medical Center. Within the AA, 74.6 percent of businesses are small businesses with gross annual revenues of \$1 million or less, 7.4 percent are businesses with gross annual revenues of over \$1 million, and 18.3 percent are businesses that did not report revenue information. Of 2,486 businesses located in the AA, 303 (12.2 percent) are in moderate-income CTs.

**Joliet MSA AA**

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Joliet MSA AA</b>						
<b>Demographic Characteristics/Income Level</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)	62	12.9	22.6	41.9	21.0	1.6
Population by Geography	238,310	11.0	19.5	42.9	26.6	0.0
Housing Units by Geography	85,733	11.5	18.5	45.6	24.4	0.0
Owner-Occupied Units by Geography	58,107	5.1	12.6	51.0	31.3	0.0
Occupied Rental Units by Geography	21,169	27.2	32.8	30.9	9.1	0.0
Vacant Units by Geography	6,457	17.6	25.2	45.4	11.8	0.0
Businesses by Geography	14,233	12.4	15.1	44.6	27.9	0.1
Farms by Geography	371	8.6	18.3	46.6	26.1	0.3
Family Distribution by Income Level	56,681	21.8	17.6	23.0	37.6	0.0
Household Distribution by Income Level	79,276	23.0	15.8	19.7	41.5	0.0
Median Family Income MSA - 16984 Chicago-Naperville-Evanston, IL		\$75,024	Median Housing Value			\$159,119
			Median Gross Rent			\$969
			Families Below Poverty Level			9.3%
<i>Source: 2015 ACS and 2021 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>						

The Joliet MSA AA is approximately 45 miles southwest of Chicago, Illinois, and 22 percent of Hometown's deposits and 43 percent of its loans are from within this AA. Competition from other financial institutions in the AA is very strong, and comes from local, regional, and nation-wide financial institutions of all sizes. According to FDIC market share information as of June 30, 2021, Hometown had \$63 million in deposits from within Will County. Hometown ranked 31st out of 38 FDIC-insured banks in the AA with a 0.3 percent deposit market share. The top five banks by deposit market share in the AA were JP Morgan Chase, BMO Harris Bank, First Midwest Bank, Old Plank Trail Community Bank, and PNC Bank, National Association with a combined 67 percent of all deposits.

Primary industries in Will County include healthcare and social services, retail trade, and manufacturing. The largest employers are Amazon, Will County Government, Silver Cross Hospital, and Ascension Saint Joseph. Within the AA, 84.4 percent of businesses are small businesses with gross annual revenues of \$1 million or less, 4.4 percent are businesses with gross annual revenues of over \$1 million, and 11.2 percent are businesses that did not report revenue information. Of 14,233 businesses located in the AA, 1,765 (12.4 percent) are in low-income CTs and 2,149 (15.1 percent) are in moderate-income CTs.

**Community Contacts**

For the purposes of this performance evaluation, the OCC used recent community contacts (one in each AA) performed in conjunction with other banks' recent CRA examinations. In the Non-MSA AA, examiners interviewed a representative from an economic development organization. This individual stated that the area needs micro loans for \$5,000 to \$15,000 but feels that banks are responsive to this



need. In the Joliet MSA AA, examiners interviewed a representative from a different economic development organization, who stated that the primary credit need continues to be small- to medium-size business expansion loans. The contact also stated banks in the area rarely turn down a small business loan.

## **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.

## **Conclusions with Respect to Performance Tests in Illinois**

### **LENDING TEST**

Hometown's performance under the Lending test in Illinois is rated outstanding.

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

Based on full-scope reviews, Hometown's lending performance in the state of Illinois is excellent.

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

Hometown's geographic distribution of loans within its AAs is excellent. In determining this rating, we placed more weight on the bank's performance in the Non-MSA AA.

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

Refer to Table Q in appendix D for the facts and data used to evaluate Hometown's geographic distribution of small loans to businesses.

#### **Non-MSA AA**

Hometown's distribution of small loans to businesses to 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 CT significantly exceeded both the percentage of the AA's businesses that are located in that CT and the percentage of aggregate lending that occurred in that CT. The AA does not include any low-income CTs.

#### **Joliet MSA AA**

Hometown's distribution of small loans to businesses to geographies of different income levels in the Joliet MSA AA is reasonable. While the bank's percentage of small loans to businesses in low-income CTs was significantly below both the percentage of the AA's businesses located in low-income CTs and the percentage of aggregate lending that occurred in low-income CTs, its percentage of small loans to businesses in moderate-income CTs significantly exceeded both the percentage of the AA's businesses located in moderate-income CTs and the percentage of aggregate lending that occurred in moderate-income CTs.

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

Hometown's distribution of loans to businesses of different sizes is excellent, given the product lines offered by the bank.

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

Refer to Table R in appendix D for the facts and data used to evaluate Hometown's distribution of small loans to businesses.

### **Non-MSA AA**

Hometown's distribution of loans to businesses of different sizes in the Non-MSA AA is excellent. The bank's percentage of loans originated to businesses with \$1 million or less in annual gross revenue was the same as the percentage of AA businesses with \$1 million or less in annual gross revenue and significantly exceeded the percentage of aggregate lending that occurred to business with \$1 million or less in annual gross revenue.

### **Joliet MSA AA**

Hometown's distribution of loans to businesses of different sizes in the Joliet MSA AA is excellent. The bank's percentage of loans originated to businesses with \$1 million or less in annual gross revenue was near the percentage of AA businesses with \$1 million or less in annual gross revenue and significantly exceeded the percentage of aggregate lending that occurred to business 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 Evaluation

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>	1/1/2019-12//31/2021	
<b>Bank Products Reviewed:</b>	Small Business 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>
Non-MSA AA - portion of LaSalle County	Full Scope	8 CTs: 9621, 9622, and 9629-9634
Joliet MSA AA - portion of Will County in Chicago-Naperville-Evanston, IL MD 16984	Full Scope	62 CTs: 8804.12, 8804.14-21, 8806.01-02, 8807.01-02, 8809.01, 8809.03, 8809.05, 8812, 8813.01-02, 8814.01-02, 8815, 8816.01, 8816.03-04, 8817-8825, 8826.01-02, 8827.01-02, 8828.01-02, 8829-8831, 8832.06, 8832.08-16, 8833.03-07, 8834.01-02, and 9800-9801

## Appendix B: Summary of MMSA and State Ratings

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

## 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 of the area median income.

**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 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 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 assessment area.

**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 Small Loans to Businesses by Income Category of the Geography** **2019-2021**

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	# of Bank Loans	\$(000s) of Bank Loans	% of Bank Total	Overall Market (#)	% of AA Businesses	% of Bank Loans	% of Aggregate Lending	% of AA Businesses	% of Bank Loans	% of Aggregate Lending	% of AA Businesses	% of Bank Loans	% of Aggregate Lending	% of AA Businesses	% of Bank Loans	% of Aggregate Lending	% of AA Businesses	% of Bank Loans	% of Aggregate Lending
Joliet MSA AA	21	2,587	42.9	4,290	12.4	4.8	13.1	15.1	23.8	16.5	44.6	42.8	41.1	27.9	28.6	29.3	0.0	0.0	0.0
Non-MSA AA	28	5,364	57.1	398	0.0	0.0	0.0	12.2	25.0	13.6	67.9	71.4	67.6	20.0	3.6	18.8	0.0	0.0	0.0

*Source: 2021 D&B data, sample of 49 bank loans 01/01/2019 - 12/31/2021, 2020 CRA aggregate data.  
Note: Due to rounding, totals may not equal 100.0%.*

**Table R: Assessment Area Distribution of Small Loans to Businesses by Gross Annual Revenues** **2019-2021**

Assessment Area:	Total Small Loans to Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	# of Bank Loans	\$(000s) of Bank Loans	% of Total Bank Loans	Overall Market (#)	% of AA Businesses	% of Bank Loans	% of Aggregate Lending	% of AA Businesses	% of Bank Loans	% of AA Businesses	% of Bank Loans
Joliet MSA AA	21	2,587	42.9	4,290	84.4	76.2	33.2	4.4	23.8	11.2	0.0
Non-MSA AA	28	5,364	57.1	398	74.6	75.0	30.9	7.0	17.9	18.3	7.1

*Source: 2021 D&B data, sample of 49 bank loans 01/01/2019 - 12/31/2021, 2020 CRA aggregate data.  
Note: Due to rounding, totals may not equal 100.0%.*