



PUBLIC DISCLOSURE

August 31, 2020

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Union National Bank
Charter Number 7236
101 E. Chicago Street
Elgin, IL 60120

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 Lending Test rating is based on Union National Bank's (UNB or the bank) performance in the state of Illinois. The major factors that support this rating include:

- The bank's quarterly average loan-to-deposit (LTD) ratio since the prior evaluation is more than reasonable.
- The bank originated or purchased a majority of its loans inside the assessment area (AA).
- The bank's geographic distribution of business loans to low- and moderate-income census tracts (CTs) exhibits reasonable distribution throughout the AA.

Loan-to-Deposit Ratio

UNB's LTD ratio is more than reasonable given the bank's size and financial condition, the credit needs of the AA, and other demographic and economic factors. The bank's quarterly LTD ratio for the 12 quarters of the evaluation period averaged 96.8 percent, placing the bank above other banks of comparable asset size. We compared UNB's LTD ratio to 15 other banks; 10 in Cook County, one in DuPage County, one in Kane County, and three in McHenry County. The quarterly average LTD ratio for the 15 banks during the evaluation period was 83.8 percent, with a high of 106.3 percent and a low of 51.7 percent. UNB's highest quarterly LTD ratio was 101.8 percent, for quarter ended December 31, 2018, and its lowest was 92.1 percent, for quarter ended June 30, 2017.

Lending in Assessment Area

UNB originated or purchased a majority of its loans inside the AA.

Based on a random sample of 20 originations or purchases (per primary product), the bank originated and purchased \$5.6 million or 55.0 percent of its total loans inside the AA during the evaluation period. This analysis is performed at the bank, rather than the AA level.

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Business										
2017	3	42.9	4	57.1	7	2,404	36.1	4,248	63.9	6,652
2018	1	25.0	3	75.0	4	955	37.0	1,626	63.0	2,581
2019	7	77.8	2	22.2	9	2,284	92.7	179	7.3	2,463
Subtotal	11	55.0	9	45.0	20	5,643	48.2	6,053	51.8	11,696
Total	11	55.0	9	45.0	20	5,643	48.2	6,053	51.8	11,696

*Source: 01/01/2017-12/31/2019 Bank Data
Due to rounding, totals may not equal 100.0%*

Description of Institution

UNB is an intrastate bank headquartered in Elgin, Illinois and wholly owned by Elgin Bancshares, Inc., a one-bank holding company chartered in 1981. As of December 31, 2019, the bank had approximately \$307 in total assets. The bank did not engage in any activity with affiliates during the evaluation period, and it continues to operate from a single location and has not opened or closed any branches since the prior Community Reinvestment Act (CRA) Performance Evaluation (PE). The bank does not have automated teller machines (ATMs). In addition, the bank closed its limited service messenger office in Elgin during May of 2017 since the service was no longer in demand due to increased use of remote deposit capture by commercial customers.

UNB focuses primarily on commercial lending, with an emphasis in Small Business Administration (SBA) and commercial real estate lending. In June 2019, the bank entered into an agreement with the SBA to be a preferred lender. The bank historically does not originate a large volume of home mortgage or consumer loans, but it offers these traditional products to accommodate existing commercial customers. As of December 31, 2019, commercial loans comprised 94 percent of the bank's outstanding loans (by dollar amount).

UNB operates in the greater Chicago, Illinois area and competes with many national banks, state banks, and credit unions for deposit and lending market share. The bank offers a variety of deposit products to businesses and consumers. Deposit products include checking, savings, and money market accounts, certificates of deposit, individual retirement accounts, and health savings accounts. The bank offers additional retail services including internet and mobile banking, remote deposit capture, safe deposit box rentals, telephone banking, trust services, and wire transfers.

There are no legal, financial, or other factors preventing UNB from meeting the credit needs of the AA. The bank received a "Satisfactory" rating under the Small Bank CRA performance standards during its last CRA evaluation, dated July 24, 2017.

Description of Assessment Area

For CRA purposes, UNB identified a single AA that is comprised of portions of McHenry, DuPage, Cook, and Kane counties. The AA is one contiguous section of the Chicago-Naperville-Elgin, IL-WI-IN Metropolitan Statistical Area (MSA). The AA conforms to regulatory requirements and does not arbitrarily exclude any low- or moderate-income geographies. The AA consists of 315 CTs, including one low-income CT and 35 moderate-income CTs. Of the remaining CTs, 135 are middle-income and 144 are upper-income.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We reviewed UNB's CRA performance in accordance with Small Bank CRA performance criteria, which includes only a Lending Test. The purpose of the Lending Test is to determine if the bank meets the lending needs of the AA.

The evaluation period for this assessment is January 1, 2017, to December 31, 2019. This evaluation period covers the time since UNB's prior CRA examination, which was completed in July 2017 and used lending data from 2015 and 2016.

Through discussions with management and a review of loan originations and purchases since January 1, 2017, we determined that business loans are UNB's primary lending product. As a result, they are the focus of the Lending Test.

To evaluate UNB's lending performance, we selected a random sample of 20 business loans originated or purchased between January 1, 2017, and December 31, 2019, and compared information obtained from the sample to demographic data from the 2015 American Community Survey (ACS) U.S. Census and 2018 aggregate lending data.

Selection of Areas for Full-Scope Review

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

Ratings

UNB's overall rating is based solely on its performance in the state of Illinois, and the state of Illinois rating is based on the bank's performance under the CRA Small Bank Lending Test as well as related performance context information from the AA. Except for the bank's LTD ratio, which is based on its entire loan portfolio, performance under the CRA Small Bank Lending Test was based on the bank's lending performance in relation to its primary loan product (business loans) within the AA and during the evaluation period.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the Office of the Comptroller of the Currency (OCC) considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies about responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, U.S. Department of Housing and Urban Development, and Bureau of Consumer Financial Protection, as applicable.

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

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

State Rating

State of Illinois

CRA rating for the State of Illinois: Satisfactory.

The Lending Test is rated: Satisfactory.

The major factors that support this rating include:

- The bank's average quarterly LTD ratio is more than reasonable.
- The bank's originated or purchased a majority of its loans from inside the AA.
- The bank's distribution of loans across geographies of different income levels is reasonable.

Description of Institution's Operations in Illinois

UNB's operations in the state of Illinois are located within the Chicago-Naperville-Elgin, IL-IN-WI MSA. The bank operates from a single, full-service location.

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

According to Federal Deposit Insurance Corporation (FDIC) market share information, as of June 30, 2019, UNB had \$268 million in deposits from within the Chicago-Naperville-Elgin MSA, which represented 100 percent of the bank's total deposits. UNB ranked 73rd out of 144 FDIC-insured banks with a .08 percent market share for deposits in the AA. Competition for deposits in the AA is significant, with the 144 deposit-taking banks, including large national and regional banks, operating 25,330 branches in the AA. The top five banks for deposit market share are JPMorgan Chase Bank (21.7 percent), BMO Harris Bank (16.2 percent), Bank of America (9.4 percent), The Northern Trust Company (6.3 percent), and Fifth Third Bank (5.9 percent).

Business Demographics

According to the 2015 ACS Census data, 108,991 of the 122,493 businesses in the AA (88.9 percent) operate out of a single location, and 107,332 businesses (87.6 percent) own the property from which they operate. The Services industry has the largest representation in the AA, with 47,168 businesses (38.5 percent). The Retail Trade industry has the second largest representation, with 13,871 businesses (11.3 percent), followed by the Construction industry with 9,687 businesses (7.9 percent). There were also 19,563 businesses (15.9 percent) considered Non-Classifiable Establishments. Moody's Analytics reports that the top five employers in the MSA are Advocate Health Care System (25,917 employees), Northwestern Memorial Healthcare (21,264 employees), Amita Health (20,046 employees), University of Chicago (18,276 employees), and JPMorgan Chase & Co. (16,000 employees).

Table A – Demographic Information of the Assessment Area						
Assessment Area: Chicago MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	315	0.3	11.1	42.5	46.0	0.0
Population by Geography	1,660,238	0.1	11.0	41.8	47.2	0.0
Housing Units by Geography	620,641	0.1	10.4	42.9	46.7	0.0
Owner-Occupied Units by Geography	444,530	0.0	6.9	40.8	52.3	0.0
Occupied Rental Units by Geography	142,676	0.2	20.1	48.0	31.7	0.0
Vacant Units by Geography	33,435	0.1	15.0	48.9	35.9	0.0
Businesses by Geography	119,836	0.1	10.0	40.1	49.8	0.0
Farms by Geography	2,657	0.0	7.5	49.1	43.5	0.0
Family Distribution by Income Level	426,083	15.3	15.1	20.4	49.2	0.0
Household Distribution by Income Level	587,206	17.2	14.1	17.7	51.0	0.0
Median Family Income MSA - 16984 Chicago-Naperville-Evanston, IL		\$75,024	Median Housing Value			\$247,232
Median Family Income MSA - 20994 Elgin, IL		\$80,899	Median Gross Rent			\$1,134
			Families Below Poverty Level			5.7%
<i>Source: 2015 ACS and 2019 D&B Data</i>						
<i>Due to rounding, totals may not equal 100.0%</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Economic Conditions

According to the U.S. Bureau of Labor Statistics (BLS) data, the annual unemployment rate across the AA ranged from a high of 6.5 percent for Kane County in January 2017, to a low of 2.2 percent for DuPage County in December 2019. The annual unemployment rate for the state of Illinois ranged from a high of 4.9 percent in 2017, to a low of 4.0 percent in 2019 (lagging the national unemployment rate over the same period).

Area	Annual Unemployment Rates (%)		
	2017	2018	2019
Cook County	5.1	4.1	3.8
DuPage County	4.0	3.2	2.9
Kane County	4.9	4.8	4.4
McHenry County	4.4	3.6	3.3
State of Illinois	4.9	4.3	4.0
National	4.4	3.9	3.7
<i>Source: U.S. Department of Labor; Bureau of Labor Statistics. Rates are not seasonally adjusted.</i>			

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

Community Contacts

We contacted an office of a government entity that promotes community reinvestment and development in Kane County and the city of Elgin, Illinois. The contact identified affordable housing, including the development and construction of new units, as the primary need for the AA. The contact also identified the need for additional community services, and in particular those that provide assistance to homeless individuals.

Scope of Evaluation in Illinois

We performed a full-scope review of the Chicago-Naperville-Elgin, IL-IN-WI MSA. Refer to Appendix A for more information.

LENDING TEST

UNB's performance under the Lending Test in the state of Illinois is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, UNB's performance in the Chicago-Naperville-Elgin, IL-IN-WI MSA is adequate. We placed more weight on the bank's geographic distribution of loans, rather than borrower distribution, given performance context factors within the AA.

Distribution of Loans by Income Level of the Geography

UNB exhibits reasonable geographic distribution of loans in the AA.

Small Loans to Businesses

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

UNB exhibits reasonable distribution of small loans to businesses in the AA. The bank did not originate or purchase any loans in the AA's low-income CTs, but only 0.1 percent of the AA's businesses are located in that CT. Furthermore, only 0.2 percent of aggregate lending occurred in the low-income CT. As a result, the bank's percentage of loans in the low-income CT was near 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 very limited number of businesses located in the AA's low-income CT does not allow for many lending opportunities.

UNB originated or purchased 10.0 percent of its loans in moderate-income CTs, which equals the 10.0 percent of the AA's businesses that are located in moderate-income CTs and is near the 10.6 percent of aggregate lending that occurred in moderate-income CTs.

Lending Gap Analysis

We analyzed UNB's geographic lending patterns of small loans to businesses by mapping loan originations or purchases throughout the AA. We did not identify any unexplained conspicuous gaps.

Distribution of Loans by Income Level of the Borrower

UNB exhibits poor distribution of loans to businesses of different sizes.

Small Loans to Businesses

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

UNB exhibits poor distribution of loans to businesses of different sizes in the AA. The bank originated or purchased 35.0 percent of its loans to small businesses (those businesses with \$1 million or less in annual revenue), which is significantly below the 82.7 percent of the businesses in the AA are small businesses. However, the bank's percentage of loans to small businesses is reasonably near the 42.9 percent of aggregate lending that occurred to small businesses.

Responses to Complaints

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

Appendix A: Scope of Examination

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

Time Period Reviewed:	January 1, 2017 to December 31, 2019	
Bank Products Reviewed:	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
State of Illinois		
Chicago-Naperville-Elgin, IL-WI-IN MSA #16984	Full-Scope	Cook, DuPage, Kane, and McHenry Counties in Illinois

Appendix B: Summary of State Rating

RATINGS: UNION NATIONAL BANK	
Overall Bank:	Lending Test Rating:
Union National Bank	Satisfactory
State:	
Illinois	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: The number of loans originated and purchased by all reporting lenders (Home Mortgage Disclosure Act (HMDA or CRA)) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/AA.

Census Tract: A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. CTs nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, CTs ideally contain about 4,000 people and 1,600 housing units.

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

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

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

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

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

further classified into ‘male householder’ (a family with a male householder’ and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

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

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

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

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

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

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

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

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

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/AA.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the 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 MSA comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

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

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

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

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

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

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

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

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/AA. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

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

Table 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 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																				2017-19	
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		
Chicago MSA	20	8,493	100.0	48,348	0.1	0.0	0.2	10.0	10.0	10.6	40.1	45.0	42.8	49.8	45.0	46.4	0.0	0.0	0.0		
Total	20	8,493	100.0	48,348	0.1	0.0	0.2	10.0	10.0	10.6	40.1	45.0	42.8	49.8	45.0	46.4	0.0	0.0	0.0		

*Source: 2019 D&B Data; 01/01/2017 - 12/31/2019 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												2017-19	
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		
Chicago MSA	20	8,493	100.0	48,348	82.7	35.0	42.9	7.6	65.0	9.7	0.0		
Total	20	8,493	100.0	48,348	82.7	35.0	42.9	7.6	65.0	9.7	0.0		

*Source: 2019 D&B Data; 01/01/2017 - 12/31/2019 Bank Data; 2018 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*