



PUBLIC DISCLOSURE

September 15, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Old Second, National Bank
Charter Number: 4596

37-39 South River Street
Aurora, IL 60506

Office of the Comptroller of the Currency

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 following table indicates the performance level of Old Second National Bank (OSNB or bank) with respect to the Lending, Investment, and Service Tests:

Performance Levels	Old Second National Bank Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding	X	X	
High Satisfactory			X
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

*The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

The major factors that support this rating include:

- The Lending Test rating is based on Outstanding Lending Test performance in the state of Illinois. Lending levels reflect excellent responsiveness to Assessment Area(s) (AAs) credit needs. The bank is a leader in making CD loans and uses innovative or flexible lending products to address the credit needs of low-or moderate-income individuals or geographies. A high percentage of its loans are made in the bank’s AA(s). The bank exhibits a good geographic distribution of loans in its AA and a good distribution of loans among individuals of different income levels and businesses of different sizes.
- The Investment Test rating is based on excellent level of qualified investments, showing excellent responsiveness to credit and community development needs.
- The Service Test rating is based on the bank’s branch distribution and accessibility of delivery systems to geographies and individuals of different income levels in its AA(s).

Lending in Assessment Area

A high percentage of the bank’s loans were in its AA(s).

The bank originated and purchased 77.19 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. 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 Areas										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	2,650	87.72	371	12.28	3,021	571,342	82.85	118,285	17.15	689,627
Small Business	2,183	67.13	1,069	32.87	3,252	572,331	67.91	270,447	32.09	842,778
Small Farm	48	0.96	2	0.04	50	11,140	98.89	125	1.11	11,265
Total	4,881	77.19	1,442	22.81	6,323	1,154,813	74.81	388,857	25.19	1,543,670

*Source: 1/1/2021 - 12/31/2023 Bank Data.
Due to rounding, totals may not equal 100.00%*

Description of Institution

Old Second National Bank (OSNB) is a \$5.7 billion intrastate community bank headquartered in Aurora, IL. OSNB is a wholly owned subsidiary of Old Second Bancorp, Inc., also located in Aurora, IL. The bank provides full-service consumer and commercial products and services to businesses and consumers.

As of December 31, 2023, OSNB reported \$4 billion in total loans, representing 70.72 percent of total assets. The bank's loan portfolio consists of \$2.8 billion, or 68.77 percent in residential and commercial real estate loans, \$1 billion in commercial and industrial loans, or 25.83 percent, \$215.4 million in consumer and other loan products, or 5.33 percent, and \$3 million, or 1.39 percent in agricultural loans. Total deposits were \$4.6 billion; and tier 1 capital was \$592.4 million.

In December 2021, OSNB merged with West Suburban Bank (WSB), which doubled its asset size and branch network. The acquisition of WSB grew the banks footprint in DuPage County and increased the bank's presence in the Chicagoland area. No adjustments to the AAs were made at that time of the acquisition, as the WSB AA fell within the bank's existing AAs. The bank implemented a strategic change that resulted in closing 14 branches during 2022 and one branch during 2023. These branches were in close proximity to other OSNB locations.

As the bank is located only in the state of Illinois, this is the rating area. The bank has two assessment areas named in this evaluation as Chicago MSA and IL non-MSA. The bank operates 48 retail bank branches and 87 automated teller machines (ATMs) in their footprint.

There are no financial or legal impediments that affect the bank's ability to provide lending, investments, and services within its AAs. The bank received a rating of, Outstanding, in the last CRA evaluation dated January 27, 2022.

Innovative and Flexible Lending Products - OSNB offers innovative and flexible credit programs and services in supporting the AA credit needs. The bank offers residential credit programs including, Federal Housing Administration (FHA) and Department of Veterans Affairs (VA) lending terms, USDA Rural Development Section 503, Fannie Mae's HomeReady Mortgage, Freddie Mac's Home Possible, and offers residential credit terms through the Illinois Housing Development Authority (IHDA).

Commercial credit lending regularly includes a variety of loans originated under the Small Business Administration guarantee program (SBA Loan). The government-based guarantee and specialized underwriting terms of SBA loan program support the development and expansion of small entities throughout the AA. The bank leverages SBA 504 and 7A (Express) programs. The bank is an approved lender with the Illinois Department of Commerce and Economic Opportunity, Advantage Illinois Program. The bank is also an approved participant in the Illinois Climate Bank program.

Innovative Deposit Products - OSNB offers a "Bank On Certified Checking" account product that is designed with related terms and entry requirements for wider access to un-banked and under-banked individuals.

Broader Regional Area Qualified Community Development - OSNB had three CD loans totaling \$20.5 million that were outside of the state of Illinois, but within the Midwest region. The largest loan at \$19.3 million was to help revitalize a moderate-income area in Grand Rapids, Michigan. The other two loans were made within Hammond, Indiana, to either revitalize a low-income geography or to provide affordable housing to low- and moderate- income individuals.

Evaluation Period/Products Evaluated

This performance evaluation assesses the bank's CRA performance under the large institution Lending, Investment, and Service Tests. The evaluation period is from January 1, 2021, through December 31, 2023, for all tests.

For the Lending Test, there are two analyses for evaluating geographical and borrower distribution of loans. The split analysis periods are due to updates in the U.S. Census 2015 American Community Survey (ACS) to the 2020 U.S. Census. The updates to the Census information changes the demographic and aggregate comparators for geographic and borrower distribution of loans, thus split analysis periods are needed to accurately assess performance in these two Lending Test components. The analysis periods for geographical and borrower distribution of loans are from January 1, 2021, through December 31, 2021, and January 1, 2022, through December 31, 2023.

Bank management adjusted the Chicago MSA assessment area in 2023 expanding to all of Will County. Through discussion with bank management, examiners determined the changes were not significant as a majority of the county was previously included in the AA. As a result, we did not perform separate analyses for calendar years 2022 and 2023. The bank's adjusted Chicago MSA was utilized for the 2022

and 2023 analysis. Within the Lending Test, farm loans were not analyzed, as they made up less than one percent of the bank's loan originations.

Selection of Areas for Full-Scope Review

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

As OSNB has only one rating area, the State of Illinois, the overall rating mirrors the state rating. While the Chicago MSA is part of a MMSA 16980, Chicago-Naperville-Elgin, IL-IN-WI, all retail banking locations are within the State of Illinois. Therefore, the MMSA is not a separate rating area.

The MMSA and state ratings in rating areas with a single AA are based on performance in that AA. The MMSA and state ratings in rating areas with multiple AAs are based on the combination of conclusions in those AAs. Refer to the "Scope" section under each MMSA and State 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) (March 29, 2024) in determining a national bank's or federal savings association's (collectively, bank's) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any assessment area by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

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

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

State Rating

State of Illinois

CRA rating for the State of Illinois: Outstanding

The Lending Test is rated: Outstanding

The Investment Test is rated: Outstanding

The Service Test is rated: High Satisfactory

The major factors that support this rating include:

- Lending levels reflect excellent responsiveness to AA(s) credit needs. The bank is a leader in making CD loans and uses innovative or flexible lending products to address the credit needs of low-or moderate- income individuals or geographies. A high percentage of its loans are made in the bank's AA(s). The bank exhibits a good geographic distribution of loans in its AA and a good distribution of loans among individuals of different income levels and businesses of different sizes.
- The Investment Test rating is based on an excellent level of qualified investments, demonstrating excellent responsiveness to credit and community development needs.
- The Service Test rating is based on the bank's branch distribution and accessibility of delivery systems to geographies and individuals of different income levels in its AA(s).

Description of Institution's Operations in Illinois

The bank delineated two AAs in the state of Illinois. The AAs met the requirements of the CRA and did not arbitrarily exclude any low- and moderate income (LMI) geographies. Please refer to appendix A for a complete listing of AAs, including type of review and description for the AA boundaries.

Chicago MSA

The Chicago MSA consists all of Cook, DuPage, Will, DeKalb, Kane, and Kendall counties. The Chicago MSA is made up of a portion of two metropolitan divisions (MD): 16984, Chicago-Naperville-Evanston, IL and 20994, Elgin, IL. There are 1,871 census tracts (CTs) located in the MSA. 234 CTs are low-income, 442 are moderate-income, 580 middle-income, 593 are upper-income and 22 are Not Available (NA) based on 2020 census tract data.

The bank's strategic focus shifted throughout the evaluation period. In 2021, the bank focused its efforts on responding to the Coronavirus Disease (COVID) 19 pandemic, as well as credit, capital, and liquidity preservation. At the end of 2021, WSB, which was based in Lombard, IL, was acquired doubling the bank's asset size and branch network. Concurrently, lending at the bank slowed overall throughout 2021

and 2022 due to economic uncertainty. Specifically, mortgage lending slowed due to sharp increases in real estate prices and a lack of inventory for purchases.

Housing Characteristics

One of the primary factors in evaluating the bank's home mortgage lending performance in its AAs was the percentage of owner-occupied housing units (OOHUs) located in each AA. Based on information from the 2020 U.S. Census covering 2023 in the Chicago MSA, 57.6 percent of the total housing units in the AA were owner-occupied, 34.34 percent were renter occupied, and 8.05 percent were vacant units. Of all owner-occupied units, 4.85 percent were in low-income CTs, and 19.23 percent were in moderate-income CTs. Of all occupied rental units, 15.93 percent were in low-income CTs, and 27.87 percent were in moderate-income CTs. Of all vacant units, 20.63 percent were in low-income CTs, and 25.92 percent were located in moderate-income CTs. The median housing value was \$246,400 and the weighted average monthly gross rent was \$1,160.

Housing Affordability

This AA is considered a high cost housing market, limiting access to affordable home ownership. The competition from other lenders, housing affordability, the limited availability of housing that low- and moderate-income borrowers can afford to acquire, and poverty levels within the AA constrained the lending opportunities to low-income borrowers.

One method used to determine housing affordability is to assume monthly principal and interest (P&I) payments would equate to less than 30 percent of the applicants' income. Utilizing updated 2023 median income information for the Chicago-Naperville-Evanston, IL MD, low-income families would earn less than \$54,900, or \$4,575 monthly. These families could afford a mortgage up to \$228,921, with monthly P&I payments of \$1,373. A moderate-income family would earn less than \$87,840 annually, or \$7,320 monthly. Moderate-income families could afford up to a \$366,274 mortgage with a P&I payment of \$2,196 monthly. These calculations assume a 30-year mortgage with a 6 percent interest rate, and do not account for down payment, homeowner's insurance, real estate taxes, or any additional monthly expenses. Based on this analysis, low-income borrowers would not qualify for a home mortgage for a median valued home and some moderate-income borrowers might also have difficulty qualifying.

The poverty level across the AA was also considered in the evaluation of lending performance. Families living below the poverty level are identified as having difficulty meeting basic financial needs and, as such, are less likely to have the financial wherewithal to qualify for a home loan than those with income above the poverty level. For this AA, 8.40 percent of families were living below the poverty level.

Employment and Economic Factors

Unemployment rates in the MSA and in the state improved and stabilized over the course of the evaluation period as the economy recovered from the impact of COVID-19. According to the Bureau of Labor Statistics (BLS), the 2023 annual unemployment rate for the Chicago MSA was 4.2 percent. This is the lowest in the evaluation period, as the unemployment rate was 6.4 and 4.6 percent in 2021 and 2022. The unemployment rate in the MSA is lower in 2023 than the reported rate for the state of Illinois at 4.5 percent.

The Illinois Economic Report 2023 from the Illinois Department of Employment Security (IDES), reports on the 12 months ending June 30, 2023. According to the report, wage growth in Illinois

moderated slightly, more dramatically than the overall country. National employment growth recovered to pre-pandemic levels in 2023. Additionally, the area has a high concentration of highly skilled workers, as 43 percent of people 25 or older have a bachelor’s degree and 18 percent hold a graduate degree.

Strengths in the Chicago metropolitan area include global business activity, a large concentration of corporate headquarters, a pool of highly skilled workers, transportation and distribution hubs, and growing ties to technology industries. Weaknesses include fiscal problems such as a shrinking tax base and increasing pension obligations, and a prolonged decline in manufacturing. Rising interest rates and high inflation tightened financial conditions and reduced spending ability for consumers.

Community Contact

The OCC utilized 2 community contacts who work for organizations that provide housing repair assistance, social services, and economic development in the AA. These contacts identified a range of needs throughout the Chicago MSA including affordable housing throughout the Chicago metropolitan area, favorable home equity borrowing options for low- and moderate- income homeowners, and alternatives to payday loans.

Chicago MSA

Assessment Area(s) - Chicago MSA 2023						
						2022 - 2023
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1,871	12.51	23.62	31.00	31.69	1.18
Population by Geography	7,653,584	9.58	23.35	33.21	33.30	0.55
Housing Units by Geography	3,077,880	9.93	22.73	32.74	34.00	0.60
Owner-Occupied Housing by Geography	1,772,922	4.85	19.23	36.26	39.39	0.28
Occupied Rental Units by Geography	1,057,120	15.93	27.87	28.66	26.48	1.06
Vacant Units by Geography	247,838	20.63	25.92	24.94	27.51	1.00
Businesses by Geography	311,460	6.07	17.17	31.43	44.78	0.55
Farms by Geography	5,705	4.82	18.09	36.44	40.25	0.40
Family Distribution by Income Level	1,787,284	23.55	16.65	18.98	40.82	0.00
Household Distribution by Income Level	2,830,042	25.80	15.37	16.81	42.02	0.00
Unemployment rate (%)	6.31	15.37	8.49	5.18	3.83	12.88
Households Below Poverty Level (%)	11.59	29.98	15.60	9.16	6.27	29.01
Median Family Income (16984 - Chicago-Naperville-Evanston, IL MD)		\$92,622		Median Housing Value		\$246,400
Median Family Income (20994 - Elgin, IL MD)		\$97,326		Median Gross Rent		\$1,160
Median Family Income (16984 - Chicago-Naperville-Evanston, IL MD) for 2023		\$109,800		Families Below Poverty Level		8.40
Median Family Income (20994 - Elgin, IL MD) for 2023		\$113,500				
FFIEC File - 2020 Census; 2023 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

Assessment Area(s) - Chicago MSA 2021						
						2021
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1,800	14.94	24.78	28.17	31.28	0.83
Population by Geography	7,600,067	10.77	24.73	30.43	33.74	0.33
Housing Units by Geography	3,038,120	11.10	23.57	30.18	34.77	0.38
Owner-Occupied Housing by Geography	1,718,752	4.81	18.89	34.29	41.87	0.15
Occupied Rental Units by Geography	1,034,194	18.14	30.02	25.17	25.94	0.73
Vacant Units by Geography	285,174	23.50	28.36	23.63	23.99	0.52
Businesses by Geography	334,783	5.92	17.25	28.86	47.42	0.54
Farms by Geography	6,361	4.06	16.74	37.75	41.35	0.11
Family Distribution by Income Level	1,777,047	24.04	16.34	18.48	41.14	0.00
Household Distribution by Income Level	2,752,946	25.95	15.34	16.96	41.74	0.00
Unemployment rate (%)	9.71	20.38	13.05	8.50	5.90	18.66
Households Below Poverty Level (%)	13.52	35.75	19.37	9.97	6.50	35.31
Median Family Income (16984 - Chicago-Naperville-Evanston, IL MD)		\$75,024		Median Housing Value		\$206,350
Median Family Income (20994 - Elgin, IL MD)		\$80,899		Median Gross Rent		\$986
Median Family Income (16984 - Chicago-Naperville-Evanston, IL MD) for 2021		\$87,100		Families Below Poverty Level		10.94
Median Family Income (20994 - Elgin, IL MD) for 2021		\$94,600				
FFIEC File - 2010 Census; 2021 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

Scope of Evaluation in Illinois

Based on the deposits, retail bank locations, and lending in each assessment area, Chicago MSA will receive full-scope reviews. The IL-non-MSA will receive a limited scope review. A substantial majority of deposits (98.90 percent), branches (97.91 percent) and loans (98.66 percent) are within the Chicago MSA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ILLINOIS

LENDING TEST

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

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Chicago MSA was excellent.

Lending Activity

Lending levels reflected excellent responsiveness to AA credit needs.

Lending Activity						
Number of Loans						
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total	% Rating Area Loans
Chicago MSA	2,548	2,178	48	117	4,891	97.78
IL non-MSA	102	5	0	1	108	2.16
State of Illinois	0	0	0	3	3	0.05
Total	2,650	2,183	48	121	5,002	100.00
Dollar Volume of Loans (\$000s)						
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total	% Rating Area Loans
Chicago MSA	555,190	571,707	11,140	165,475	1,303,512	98.47
IL non-MSA	16,153	624	0	850	17,627	1.33
State of Illinois	0	0	0	2,673	2,673	0.20
Total	571,343	572,331	11,140	168,998	1,323,812	100.00

Source: 1/1/2021 - 12/31/2023 Bank Data.
Due to rounding, totals may not equal 100.0%

*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only. State of Illinois row refers to community development loans within the state but beyond the bank's Aas.

Chicago MSA

The bank has a solid market presence and customer preference. Based on the June 30, 2023, FDIC Summary of Deposit Market Share Report, the bank ranked 15 out of 129 FDIC-insured depository institutions (top 11.62 percent) with a 0.92 percent deposit market share. JPMorgan Chase Bank, NA ranked first with a 22.80 percent deposit market share, BMO Harris Bank, NA ranked second with a 17.93 percent deposit market share, and Bank of America, NA ranked third with a 9.53 percent deposit market share.

According to the 2023 HMDA Market Share Report for home mortgage lending, the bank ranked 39 out of 831 lenders (top 4.69 percent) with a market share of 0.55 percent. The top lender in the market was Guaranteed Rate, Inc with a 6.74 percent market share, followed by US Bank, N.A with a 5.83 percent market share, and JPMorgan Chase Bank, NA with a 4.83 percent market share. The bank's lending performance, relative to the number of lenders in this AA, is stronger than the bank's deposit base. The bank was in the top 4.69 percent for lending compared to the top 11.62 percent for deposits.

Based upon the 2023 Small Business Market Share Report, the bank ranked 31 out of 253 lenders (top 12.25 percent) with a market share of 0.27 percent in the Chicago MSA, demonstrating OSNB's ability to meet the market area lending needs. The top lender in this market was JPMorgan Chase Bank, NA, a nationwide lender, with a market share of 30.9 percent, followed by American Express National Bank with a 22.51 percent market share, and Bank of America, NA with a 7.06 percent market share. The bank's lending performance, relative to the number of lenders in this AA, is lower than the bank's

deposit base. The bank was in the top 12.2 percent for lending compared to the top 11.62 percent for deposits.

Distribution of Loans by Income Level of the Geography

The bank exhibited good geographic distribution of loans in its AA.

Home Mortgage Loans

Refer to Table 7 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 overall geographic distribution for home loans is good. More weight was placed on performance in moderate-income tracts compared to the performance in low-income geographies. This was based off the number of owner-occupied housing units in each geography. Slightly more weight was placed on 2021 analysis, as that year had a higher volume of loans than any other individual year in the evaluation period.

For 2021, the bank exhibited an excellent geographic distribution of home mortgage loans. The percentage of bank home mortgage loans in low-income geographies was below the percentage of owner-occupied housing units in those geographies and slightly above the aggregate percentage of all reporting loans. The percentage of home mortgage loans in moderate-income geographies was below the percentage of owner-occupied housing units in those geographies and exceeded the aggregate percentage of all reporting lenders.

For 2022 and 2023, the bank exhibited adequate geographic distribution of home loans. The percentage of home mortgage loans in low-income geographies was significantly below the percentage of owner-occupied housing units in those geographies and was below the aggregate percentage of all reporting lenders. The percentage of home mortgage loans in moderate-income geographies was somewhat below the percentage of owner-occupied housing units in those geographies and the aggregate percentage of all reporting lenders.

Small Loans to Businesses

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

Geographic distribution for small loans to businesses is good. Based upon the percent of businesses located within the geographies, moderate-income geographies were weighed heavier than low-income geographies. Slightly more weight was provided to the 2021 analysis, as that year had a higher volume of small loans to businesses related to the SBA Paycheck Protection Program loans.

For 2021, OSNB exhibited adequate geographic distribution by small loans to businesses. The percentage of small business loans in low-income census tracts was near the percentage of businesses in the geographies and below the aggregate. The percentage of small business loans in moderate-income census tracts was somewhat near the percentage of businesses and below the aggregate.

For 2022 and 2023, the bank exhibited excellent geographic distribution by small loans to businesses. The percentage of small business loans in low-income census tracts exceeded both the percentage of businesses and significantly exceeded the aggregate. The percentage of small business loans in moderate-income census tracts significantly exceeded both the percentage of businesses and the aggregate.

Lending Gap Analysis

The OCC evaluated the lending distribution in the AA to determine if any unexplained, conspicuous gaps existed and did not identify any such gaps. Examiners reviewed summary reports, maps, and analyzed the bank's lending activity over the evaluation period for this analysis.

Distribution of Loans by Income Level of the Borrower

The bank exhibited a good distribution of loans among individuals of different income levels and business of different sizes. More weight was placed in home mortgage loans as this is one of the bank's primary products by number of originations during the evaluation period.

Home Mortgage Loans

Refer to Table 8 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 borrower distribution of home mortgage loans was excellent within both analyses. As we reviewed the borrower distribution to low-income individuals, we also considered the high cost of housing and the affordability calculations mentioned earlier in this evaluation. Because of this, we weighed performance with aggregate data heavier than demographic data comparison.

For 2021, the percentage of home mortgage loans to low-income borrowers was below the percentage of low-income families within the AA but significantly exceeded the aggregate percentage of all reporting lenders. The percentage of home mortgage loans to moderate-income families significantly exceeded both the percentage of families within the AA and the aggregate percentage of all reporting lenders.

For 2022 and 2023, the percentage of home mortgage loans to low-income borrowers was below the percentage of low-income families within the AA but significantly exceeded the aggregate percentage of all reporting lenders. The percentage of home mortgages to moderate-income borrowers significantly exceeded the percentage of moderate-income families within the AA and exceeded the aggregate percentage of all reporting lenders.

Small Loans to Businesses

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

The borrower distribution of small loans to businesses was poor within both analyses.

For 2021, the percentage of small loans to businesses with revenues of \$1 million or less was well below the percentage of businesses with revenues of \$1 million or less located in the AA and the aggregate percentage of all reporting lenders. A significant amount of the bank's small loans to businesses during this year were reported as unknown and were related to the SBA PPP loans.

For 2022-2023, the percentage of small loans to businesses with revenues of \$1 million or less was well below the percentage of businesses with revenues of \$1 million or less located in the AA and below the aggregate percentage of all reporting lenders. The bank continues to evaluate additional products and services positioned to support the financial needs and expansion of small business opportunities throughout the AA.

Community Development Lending

The institution was a leader in making CD loans.

The Lending Activity table above sets forth the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

We qualified 117 CD loans, or \$165 million, in CD loans within the AA. This represents 28.16 percent of allocated capital as of December 31, 2023. Majority of CD loans were related to affordable housing for LMI individuals. However, some of the larger CD loans were to revitalize or stabilize LMI areas.

The following are examples of CD loans the bank originated or purchased in the AA:

- *\$10 million loan to support municipal economic revitalization priorities in the City of Aurora.*
- *\$8.3 million loan to support predominantly affordable multi-family building in Chicago.*
- *\$5 million loan to support redevelopment in a moderate-income geography in Elgin.*
- *\$4.8 million loan to support economic revitalization development in low-income region of Aurora.*

Broader Statewide – OSNB originated three CD loans, totaling \$2.7 million, in northern Illinois all related to affordable housing for LMI individuals.

Product Innovation and Flexibility

The institution uses innovative and/or flexible lending practices in order to serve AA credit needs.

OSNB's lending performance is enhanced by offering flexible loan products. OSNB originated 1,000 innovative and/or flexible products totaling \$231 million. The largest flexible loan products by dollars

were VA and FHA loans, while the largest by number was SBA loans. The number of SBA loans were larger than typical due to Paycheck Protection Program (PPP) loans originated in 2021.

Conclusions for Area Receiving a Limited-Scope Review

Refer to Tables 7 through 10 in the state of Illinois section of appendix D for the facts and data that support the limited-scope conclusions.

Based on a limited-scope review, the bank’s performance under the Lending Test in the non-MSA was weaker the bank’s overall performance under the Lending Test in the full-scope area. Based on borrower distribution, the bank’s performance in the limited-scope AA was good. One CD loan was made in the non-MSA. Geographic distribution in this AA would not be meaningful with only one moderate-income census tracts and no low-income census tracts.

INVESTMENT TEST

The bank’s performance under the Investment Test in Illinois is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank’s performance in the Chicago MSA was excellent.

The institution had an excellent level of qualified investments, including grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors.

The institution exhibited excellent responsiveness to credit and community development needs. The institution occasionally used innovative or complex investments to support CD initiatives.

Assessment Area	Prior Period		Current Period		Total				Unfunded Commitments	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Chicago MSA	49	45,081	106	25,819	155	100.00	70,900	100.00	2	6,631

OSNB’s current and prior period level of CD investments in Chicago MSA during the evaluation period totaled \$70.9 million, which represented 12.1 percent of allocated tier 1 capital. A majority of qualified investments are from prior period investments, with about half of these investments being acquired in OSNB’s acquisition of WSB in 2021.

Current period investment dollars were primarily used to purchase loan pools that focus on affordable housing in the bank’s AA, which shows their responsiveness to a community need to support the housing needs of individuals throughout the AA. A substantial majority of the number of current period

investments were smaller qualifying grants to organization that address affordable housing or community service needs of LMI individuals in the AA.

Additionally, the bank had two unfunded commitments totaling \$6.6 million related to a Community Development Financial Institutions (CDFI) investment consortia supporting the preservation and development of affordable housing throughout the MSA.

For our review, we focused on the volume and types of investments, grants, and donations made by the bank relative to the CD opportunities in the AA. Investment opportunities include affordable housing initiatives and opportunities to invest in loan pools. Although there are numerous investment opportunities in the AA, the bank must compete with many larger regional and national financial institutions for these opportunities.

Conclusions for Area Receiving a Limited-Scope Review

Based on a limited-scope review, the bank's performance under the Investment Test in the IL non-MSA was weaker than the bank's overall performance under the Investment Test in the MSA AA. The bank made no qualified investments in the IL non-MSA.

SERVICE TEST

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

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Chicago MSA was good. The level of CD services was weighed heavily in this conclusion.

Retail Banking Services

Service delivery systems were reasonably accessible to geographies and individuals of different income levels in the institution's AA. The tables in this section include both AAs, but the analysis is based on Chicago MSA only.

Table 5: Distribution of Branch Delivery Systems													2021
Assessment Area	Deposits	Branches							Population				
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)					% of Population within Each Geography				
				Low	Mod	Mid	Upp	NA	Low	Mod	Mid	Upp	NA
Chicago MSA 2021	98.92	62	98.41	4.84	6.45	46.77	41.94	0.00	10.77	24.73	30.43	33.74	0.33
IL non-MSA 2021	1.08	1	1.59	0.00	0.00	100.00	0.00	0.00	0.00	4.84	50.94	44.22	0.00
Total	100.00	63	100.00	4.76	6.35	47.62	41.27	0.00	10.70	24.61	30.56	33.80	0.33

Source: FFIEC File - 2010 Census; 1/1/2021 – 12/31/2021 Bank Data; Due to rounding, totals may not equal 100.00%.

Table 5: Distribution of Branch Delivery Systems													2022 - 2023
Assessment Area	Deposits	Branches							Population				
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)					% of Population within Each Geography				
				Low	Mod	Mid	Upp	NA	Low	Mod	Mid	Upp	NA
Chicago MSA 2023	98.91	47	97.92	0.00	10.64	44.68	44.68	0.00	9.58	23.35	33.21	33.30	0.55
IL non-MSA 2023	1.09	1	2.08	0.00	0.00	100.0	0.00	0.00	0.00	4.62	56.66	38.71	0.00
Total	100.00	48	100.00	0.00	10.42	47.92	43.75	0.00	9.53	23.23	33.36	33.34	0.55

Source: FFIEC File - 2020 Census; 1/1/2022 – 12/31/2023 Bank Data; Due to rounding, totals may not equal 100.00%.

Retail banking services are reasonably accessible to geographies and individuals of different income levels in the Chicago MSA. OSNB has five branches, or 10.64 percent of branches, located within moderate-income CTs. This is below the percentage of the population that is located in these geographies. The bank has no branches within the low-income CTs, while 9.58 percent of the population is located within these geographies.

OSNB's banking services and business hours do not vary in a way that inconveniences geographies of the AA, particularly LMI individuals. Standard banking hours are available at the majority of the locations. Branch lobbies are generally open until 5:00 PM on weekdays and 12:00 PM on Saturdays with immaterial variations amongst branches. Most drive-up services are available one hour after the branch closes for the day. OSNB offers a comprehensive line of retail banking products and services available to individuals of all income and geographic distributions. Multi-lingual services are available. The bank employs 70 bi-and trilingual employees, representing 30 languages across 27 of the bank's branches (56 percent) and their customer support center.

Alternative delivery systems benefit all customers. Internet banking, mobile banking, and ATMs are systems used by the bank to deliver services. The distribution of ATMs is adequate. The bank has 49

branch ATMs and 38 offsite ATM locations in the AA. Of the 87 total ATMs, 23 are deposit-taking ATMs, seven of which are located offsite. ATM distribution is proportionate to the income geographies within the AA. OSNB has 22 of its ATMs in a moderate-income area and 2 are in low-income areas. These ATMs provide reasonable accessibility to the percentage of the low-income population within the AA (9.58 percent) while in the moderate-income percentage of 23.35 percent. Of the 87 total ATMs, 33 are also interactive teller machines. These machines have traditional ATM capabilities as well as access to a live operator for expanded services. Customer can utilize the Allpoint ATM network and avoid ATM fees. Over the evaluation period, the bank also added a “Bank On Certified Checking” account, with 31 accounts in the MSA as of December 31, 2023.

Table 6: Distribution of Branch Openings/Closings							
Branch Openings/Closings							
Assessment Area	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				
			Low	Mod	Mid	Upp	NA
Chicago MSA 2021	34	0	+1	0	+17	+16	0
IL non-MSA 2021	0	0	0	0	0	0	0
Total	34	0	+1	0	+17	+16	0

1/1/2021 - 12/31/2021 Bank Data.

Table 6: Distribution of Branch Openings/Closings							
Branch Openings/Closings							
Assessment Area	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				
			Low	Mod	Mid	Upp	NA
Chicago MSA 2022/2023	0	-15	-1	-1	-6	-7	0
IL non-MSA 2022/2023	0	0	0	0	0	0	0
Total	0	-15	-1	-1	-6	-7	0

1/1/2022 - 12/31/2023 Bank Data.

To the extent changes have been made, the bank’s opening and closing of branches had generally not adversely affected, the accessibility of its delivery systems, particularly in LMI geographies and/or to LMI individuals.

Through the acquisition in 2021, the bank added 34 facilities (32 full-service, and two limited service). Following the merger, the bank implemented a facility optimization strategy that resulted in closing 14 branches during 2022 and one branch during 2023. Three of the affected branches, including the two in LMI geographies, were considered consolidations based on the OCC definition of 1,000 feet. Two alternative locations were identified for each of the affected branches. All affected branches had an alternative branch within four miles and a secondary branch within ten miles. Six of the closed branches still have interactive teller machines present at these locations, including the branch previously located in a low-income census tract. The bank performed sufficient analysis to ensure customer impact would be minimal.

Community Development Services

The institution provided a relatively high level of CD services.

Bank employees serve and develop the communities within their AA through a variety of activities. Employees volunteer frequently and even hold leadership positions in community organizations and local not-for-profits. During the review period, 36 bank employees provided 1,853 hours in CD services to the communities that OSNB serves. OSNB provided qualified CD services to 32 organizations that provide LMI individuals with affordable housing, food assistance, health care assistance, and financial education. Bank employees provided services that include serving as board members, committee members, treasurers, advisors, mentors, and volunteers for these community development organizations.

Major highlights of CD service activities in the AA during the evaluation period include:

- *An OSNB officer serves as a board member for an organization that provides access to food and resources to individuals in the bank's AA.*
- *An OSNB officer serves as a loan committee member for an organization that provides small business financing in the bank's AA. Providing financing to small businesses that support job creation is a focus of the organization.*
- *An OSNB officer serves as a finance committee member for an organization that provides counseling services to individuals in the bank's AA. Providing services to LMI individuals is a focus of the organization. Service fees are offered on a sliding scale based on income levels.*
- *Two OSNB employees provided financial education presentations for an organization that provides affordable housing to individuals in the bank's AA. Providing housing assistance to LMI individuals and families is the primary focus of the organization.*

Conclusions for Area Receiving a Limited-Scope Review

Based on a limited-scope review, the bank's performance under the Service Test in the IL non-MSA was weaker than the bank's overall performance under the Service Test in the MSA AA. There is only one branch, located in a middle-income census tract. There were no community service activities provided in the IL non-MSA.

Appendix A: Scope of Examination

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

Time Period Reviewed:	(01/01/2021 to 12/31/2023)	
Bank Products Reviewed:	Home mortgage, small business loans Community development loans, qualified investments, community development services	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State of Illinois		
Chicago MSA	Full scope	Cook, DuPage, Dekalb, Kendall, Kane, and Will Counties
IL non-MSA	Limited scope	Portions of LaSalle County

Appendix B: Summary of MMSA and State Ratings

RATINGS				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
OSNB	Outstanding	Outstanding	High Satisfactory	Outstanding
MMSA or State:				
Illinois	Outstanding	Outstanding	High Satisfactory	Outstanding

(*) The Lending Test is weighted more heavily than the Investment and Service Tests in the overall rating.

Appendix C: Definitions and Common Abbreviations

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 the 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 low- and moderate-income 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): 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 of this title, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (10) and (13) of this title.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Appendix D: Tables of Performance Data

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 loans are treated the same 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 7. 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 8. 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/AA. The table also presents aggregate peer data for the years the data is available.
- Table 9. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** – Compares 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 to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s AA.
- Table 10. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: (1) the percentage distribution of businesses with revenues of greater than \$1 million; and (2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2021
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% 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
Chicago MSA 2021	957	214,790	95.70	397,064	4.81	3.55	3.50	18.89	15.67	14.47	34.29	41.27	32.26	41.87	39.50	49.64	0.15	--	0.14
IL non-MSA 2021	43	7,542	4.30	2,116	--	--	--	3.30	6.98	1.98	46.52	37.21	45.09	50.18	55.81	52.93	--	--	--
Total	1,000	222,332	100.00	399,180	4.77	3.40	3.48	18.77	15.30	14.41	34.39	41.10	32.32	41.93	40.20	49.65	0.15	--	0.14

Source: FFIEC File - 2010 Census; 1/1/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2022 - 2023
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% 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
Chicago MSA 2023	1,591	340,400	96.42	325,851	4.85	1.51	4.94	19.23	15.34	17.91	36.26	40.67	35.61	39.39	42.05	41.18	0.28	0.44	0.35
IL non-MSA 2023	59	8,611	3.58	1,961	--	--	--	4.16	1.69	2.91	53.92	57.63	56.96	41.92	40.68	40.13	--	--	--
Total	1,650	349,010	100.00	327,812	4.82	1.45	4.92	19.11	14.85	17.82	36.39	41.27	35.74	39.41	42.00	41.17	0.28	0.42	0.35

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2023 Bank Data, 2022, 2023 HMDA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2021
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
Chicago MSA 2021	957	214,790	95.70	397,064	24.04	11.08	6.58	16.34	23.41	15.91	18.48	25.71	20.97	41.14	35.21	40.79	--	4.60	15.75
IL non-MSA 2021	43	7,542	4.30	2,116	16.01	6.98	4.77	16.97	25.58	13.19	18.93	23.26	23.63	48.10	39.53	43.53	--	4.65	14.89
Total	1,000	222,332	100.00	399,180	23.98	10.90	6.57	16.35	23.50	15.90	18.48	25.60	20.99	41.19	35.40	40.80	--	4.60	15.75

Source: FFIEC File - 2010 Census; 1/1/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022 - 2023
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
Chicago MSA 2023	1,591	340,400	96.42	325,851	23.55	14.90	9.40	16.65	24.26	21.65	18.98	24.89	21.10	40.82	30.42	31.07	--	5.53	16.78
IL non-MSA 2023	59	8,611	3.58	1,961	17.55	11.86	6.63	14.07	30.51	17.44	21.03	20.34	23.76	47.35	35.59	38.40	--	1.69	13.77
Total	1,650	349,010	100.00	327,812	23.51	14.79	9.39	16.63	24.48	21.62	18.99	24.73	21.12	40.87	30.61	31.11	--	5.39	16.76

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2023 Bank Data, 2022, 2023 HMDA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			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 Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Chicago MSA 2021	951	172,342	99.69	266,804	5.92	5.36	7.57	17.25	15.04	20.03	28.86	35.33	29.74	47.42	44.27	42.32	0.54	--	0.34
IL non-MSA 2021	3	84	0.31	595	--	--	--	14.10	--	10.59	43.79	66.67	44.03	42.11	33.33	45.38	--	--	--
Total	954	172,426	100.00	267,399	5.90	5.35	7.55	17.24	14.99	20.01	28.93	35.43	29.77	47.40	44.23	42.33	0.54	--	0.34

Source: FFIEC File - 2010 Census; 1/1/2021 - 12/31/2021 Bank Data, 2021 Dunn & Bradstreet SBSF Demographics, 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2022 - 2023
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate
Chicago MSA 2023	1,227	399,365	99.84	441,683	6.07	6.36	4.81	17.17	20.78	16.82	31.43	37.57	34.13	44.78	35.04	43.80	0.55	0.24	0.44
IL non-MSA 2023	2	540	0.16	1,068	--	--	--	16.47	--	11.70	43.71	--	39.98	39.82	100.00	48.31	--	--	--
Total	1,229	399,905	100.00	442,751	6.04	6.35	4.80	17.17	20.75	16.81	31.48	37.51	34.14	44.76	35.15	43.81	0.55	0.24	0.44

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2023 Bank Data, 2023 Dunn & Bradstreet SBSF Demographics, 2022, 2023 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2021
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Chicago MSA 2021	951	172,342	99.69	266,804	80.91	15.14	42.79	10.79	19.66	8.30	65.19
IL non-MSA 2021	3	84	0.31	595	75.10	--	45.71	11.67	--	13.23	100.00
Total	954	172,426	100.00	267,399	80.88	15.09	42.80	10.79	19.60	8.33	65.30

Source: FFIEC File - 2010 Census; 1/1/2021 - 12/31/2021 Bank Data, 2021 Dunn & Bradstreet SBSF Demographics, 2021 CRA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2022 - 2023
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Chicago MSA 2023	1,227	399,365	99.84	441,683	80.32	29.83	54.61	11.40	61.94	8.28	8.23
IL non-MSA 2023	2	540	0.16	1,068	72.98	--	52.90	12.65	50.00	14.37	50.00
Total	1,229	399,905	100.00	442,751	80.29	29.78	54.61	11.40	61.92	8.31	8.30

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2023 Bank Data, 2023 Dunn & Bradstreet SBSF Demographics, 2022, 2023 CRA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%