



PUBLIC DISCLOSURE

October 07, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

North Side FS & LA of Chicago
Charter Number: 703468

5159 N Clark St
Chicago, IL 60640-2829

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.

Contents

Overall CRA Rating.....	1
Description of Institution	2
Scope of the Evaluation	2
Discriminatory or Other Illegal Credit Practices Review	3
State Rating.....	4
State of Illinois	4
Appendix A: Scope of Examination	A-1
Appendix B: Summary of MMSA and State Ratings.....	B-1
Appendix C: Definitions and Common Abbreviations.....	C-1
Appendix D: Tables of Performance Data.....	D-1

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 North Side FS & LA of Chicago’s (North Side or bank) lending performance in Illinois. The major factors that support this rating include:

- The Loan-to-Deposit (LTD) ratio was reasonable.
- A majority of the bank’s loans were inside its assessment area (AA)
- North Side’s geographic distribution of loans across census tracts (CT) of different income levels is reasonable.

Loan-to-Deposit Ratio

Considering the bank’s size, financial condition, and credit needs of the AA, the bank’s LTD was reasonable.

North Side’s quarterly average LTD ratio was 70.31 percent between January 1, 2020, and December 31, 2024, with a low of 52.59 percent and a high of 88.70 percent.

The bank ranked third of four similarly situated FDIC insured financial institutions that compete with the bank for deposits in Cook County. The comparable institutions range in size from \$52.4 million to \$97.1 million and reported quarterly average LTD ratios from 11.17 percent to 118.55 percent.

Lending in Assessment Area

A majority of the bank’s loans were inside its AA.

The bank originated and purchased 57.69 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.

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	30	57.69	22	40.38	52	\$7,065	53.93	\$6,035	46.07	\$13,100

*Source: Loan files of all residential real estate loans originated from 1/1/2022 - 12/31/2024.
Due to rounding, totals may not equal 100.0%*

Description of Institution

North Side FS & LA of Chicago is an intrastate community bank headquartered Chicago Illinois, with assets of \$43.9 million as of December 31, 2024. The bank operates out of one location within the Andersonville neighborhood of Chicago. There is a deposit-taking automated teller machine (ATM) at the bank's location. The bank offers internet and mobile banking as alternative service delivery methods. North Side has one AA in Illinois. Please refer to Appendix A for additional information.

North Side is a mutual thrift institution that offers traditional banking services that meets the AA's needs and focuses on real estate lending, both residential and commercial. Residential lending, including consumer and investor loans, represents the largest portfolio at \$28.4 million, followed by commercial loans at \$2.7 million, per call report data as of December 31, 2024. Net loans represented 70.19 percent of assets. Tier 1 capital was \$3.9 million.

There are no legal or financial circumstances that impede the bank's ability to meet the credit needs of its AA. The previous CRA rating was outstanding, as detailed in the CRA Performance Evaluation dated September 14, 2020.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This performance evaluation assesses the bank's CRA performance under the small bank lending test. The evaluation period is from January 1, 2022, thru December 31, 2024.

North Side's primary loan products are home mortgage loans. The bank originated 58 loans during the evaluation period, and 52 loans were home mortgages. We utilized all home loans originated during this period for our analyses. We utilized 2020 U.S. Census data for demographic comparators and to understand the AA. Due to the Office of Management and Budget (OMB) changes in 2023 to Metropolitan Division (MD) name (Chicago-Naperville-Evanston, IL MD to Chicago-Naperville-Schaumburg, IL MD), demographic tables for 2024 are separated from the other two years in the evaluation period. We utilized all tables for analyses

While responsiveness to community development (CD) needs in the AA is not evaluated under the Small Bank CRA criteria, North Side voluntarily submitted information regarding CD loan and donation activity during the evaluation period. This information was reviewed, and CD loan information was incorporated into the Lending Test. The donation activity did not impact the evaluation and is not included in this document.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA), 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 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.

The MMSA rating and state ratings in rating areas with a single AA are based on performance in that AA. Refer to the "Scope" section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

As North Side has only one rating area, the State of Illinois, the overall rating mirrors the state rating. While the AA is part of a MMSA 16980, Chicago-Naperville-Elgin, IL-IN, the bank is only located within the State of Illinois. Therefore, the MMSA is not a separate rating area.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) (March 29, 2024) in determining a national banks or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

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

State Rating

State of Illinois

CRA rating for the State of Illinois: Satisfactory

The Lending Test is rated: Satisfactory.

The major factors that support this rating include:

- The bank's geographic distribution of loans across CTs of different income levels is reasonable.
- The bank originated one community development (CD) loan during the evaluation period.
- As noted above, the North Side's loan to deposit is reasonable and a majority of the home loans are originated within the AA.

Description of Institution's Operations in Illinois

North Side delineated one AA in the state of Illinois; titled Chicago MSA in this evaluation. Chicago MSA consists of 235 contiguous census tracts (CT(s)) in northern Cook County in Illinois, a portion of the Chicago-Naperville-Schaumburg, IL MD #16984, which is in the Chicago-Naperville-Elgin, IL-IN-Metropolitan Statistical Area (MSA) #16980. Of these 235 CTs, 8 CTs (3.40 percent) are considered low-income, 45 CTs (19.15 percent) moderate-income, 83 (35.32 percent) middle-income, 98 (41.70 percent) upper-income, and 1 (0.43 percent) CT that has not been assigned an income classification (NA). The AA is legal and does not arbitrarily exclude any low- or moderate-income CTs. Please refer to Appendix A for a description of the AA.

Competition for loans and deposits is strong due to the number of banks in Cook County and the MMSA. North Side held a 0.01 percent deposit market share and ranked 92nd of 99 FDIC insured institutions competing for the area's \$432.4 billion in deposits, as of June 30, 2024. The top five competitors held a 67.75 percent deposit market share.

Unemployment rates in Cook County improved following the pandemic but moved upward again in 2024. Annual data from the Bureau of Labor Statistics (BLS) show annual rates of 5.0 percent in 2022, 4.5 percent in 2023, and 5.4 percent in 2024. These changes reflect a strong recovery in employment through 2023, followed by moderate labor-market softening in 2024.

According to World Business Chicago and the City of Chicago Council Office of Financial Analysis, Cook County drives much of Illinois' economic activity and supports a broad mix of industries including professional and business services, healthcare, finance, manufacturing, and a growing technology sector. Cook County employs more than 4.8 million workers across these sectors, making it one of the nation's most diversified economies. The county's expanding technology ecosystem has become an important driver of new business formation and high-wage employment. The area benefits from a large and varied workforce, strong higher-education institutions, and an extensive transportation and logistics network.

Based on information in the demographic tables provided below, median family income was stable the last two years of the evaluation period and was estimated at \$109,800. This translates to low-income

families earned less than \$54,900 and moderate-income families earned less than \$87,840. One method used to determine housing affordability assumes a maximum monthly principal and interest payment of no more than 30 percent of the applicant’s income. This means the maximum monthly mortgage payment that low-income borrowers could afford would be \$1,373 and the maximum for moderate-income borrowers would be \$2,196. Assuming a 30-year mortgage with a five percent interest rate, and not considering any down payment, homeowner’s insurance, real-estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the MD median housing value would be \$1807. Based on this analysis, low-income individuals would have difficulty qualifying for a mortgage on a median valued home and some moderate-income individuals would have difficulty qualifying. Additionally, families below poverty represent 7.11 percent of families in Chicago MSA.

Additionally, according to the below table, there are 437,893 housing units located in Chicago MSA. While a majority of the units are owner-occupied, this is not evident within the low- and moderate-income geographies. Approximately half of the housing units within Chicago MSA are in low- and moderate-income geographies; and 57.03 percent are occupied rental units. This indicates some limitation on the inventory of owner-occupied housing units within the low- and moderate income CTs.

We relied on information from a community contact that offers affordable housing and financial education services in Cook County. The contact stated that housing affordability remains a major issue in the Chicago area, with very limited inventory available at price points accessible to low- and moderate-income homebuyers and face a shortage of suitable properties. The contact also stated that banks could improve access to credit by offering long-term affordable mortgage programs and using flexible underwriting that includes nontraditional credit sources such as rent, utilities, childcare costs, and income from short-term contract work.

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)	235	3.40	19.15	35.32	41.70	0.43
Population by Geography	1,018,956	3.70	20.88	37.95	37.17	0.30
Housing Units by Geography	437,893	4.06	20.89	38.21	36.38	0.46
Owner-Occupied Housing by Geography	226,514	2.28	14.39	39.05	44.08	0.20
Occupied Rental Units by Geography	178,066	6.35	28.65	37.15	27.05	0.80
Vacant Units by Geography	33,313	3.91	23.69	38.11	33.91	0.38
Businesses by Geography	40,684	2.36	16.95	37.28	43.13	0.27
Farms by Geography	517	1.74	13.73	34.62	49.71	0.19
Family Distribution by Income Level	231,587	21.53	15.20	17.67	45.60	0.00
Household Distribution by Income Level	404,580	25.30	15.42	16.26	43.02	0.00
Unemployment rate (%)	4.76	5.53	6.07	4.99	3.67	7.47
Households Below Poverty Level (%)	11.07	24.99	15.17	10.92	7.11	29.93
Median Family Income (16984 - Chicago-Naperville-Evanston, IL MD)		\$92,622		Median Housing Value		\$336,700
Median Family Income (16984 - Chicago-Naperville-Evanston, IL MD) for 2023		\$109,800		Median Gross Rent		\$1,236
				Families Below Poverty Level		7.11

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 2024						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	235	3.40	19.15	35.32	41.70	0.43
Population by Geography	1,018,956	3.70	20.88	37.95	37.17	0.30
Housing Units by Geography	437,893	4.06	20.89	38.21	36.38	0.46
Owner-Occupied Housing by Geography	226,514	2.28	14.39	39.05	44.08	0.20
Occupied Rental Units by Geography	178,066	6.35	28.65	37.15	27.05	0.80
Vacant Units by Geography	33,313	3.91	23.69	38.11	33.91	0.38
Businesses by Geography	40,697	2.53	17.51	37.47	42.23	0.25
Farms by Geography	490	2.04	14.49	33.27	50.00	0.20
Family Distribution by Income Level	231,587	21.53	15.20	17.67	45.60	0.00
Household Distribution by Income Level	404,580	25.30	15.42	16.26	43.02	0.00
Unemployment rate (%)	4.76	5.53	6.07	4.99	3.67	7.47
Households Below Poverty Level (%)	11.07	24.99	15.17	10.92	7.11	29.93
Median Family Income (16984 - Chicago-Naperville-Schaumburg, IL MD)		\$92,622		Median Housing Value		\$336,700
Median Family Income (16984 - Chicago-Naperville-Schaumburg, IL MD) for 2024		\$109,800		Median Gross Rent		\$1,236
				Families Below Poverty Level		7.11
FFIEC File - 2020 Census FFIEC File - 2024 Census 2024 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

Chicago MSA received a full scope review.

LENDING TEST

North Side's performance under the Lending Test in Illinois is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Chicago MSA was reasonable. Geographic distribution was reasonable. Geographic distribution was weighed heavier than borrower distribution, as some of the home loans originated were to investors. Additional support for the satisfactory lending test is that the bank originated a CD loan.

Distribution of Loans by Income Level of the Geography

The bank exhibited reasonable geographic distribution of loans in the AA.

Home Mortgage Loans

When evaluating the geographic distribution of loans by income level, we considered the high level of rental units in low- and moderate-income census tracts and competition for loans within the area.

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.

North Side originated or purchased 3.33 percent of its loans in low-income CTs which exceeded the percent of owner-occupied housing units in these geographies and was significantly below the aggregate

lending percentage of all reporting lenders The bank originated or purchased 13.33 percent of its loans in moderate-income CTs, which was near to the demographic comparator and well below 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 gaps.

Distribution of Loans by Income Level of the Borrower

North Side exhibited a poor distribution of loans to individuals of different income levels given the product lines offered by the bank. However, 25.81 percent were multifamily loans or made to a corporation, where income is not considered in a borrower analysis. This makes the borrower distribution criteria less meaningful for this bank than the geographic distribution.

Home Mortgage Loans

When evaluating the borrower distribution of home mortgage loans, we considered several factors outlined in the Description of the Institution’s Operation in Illinois section, including housing affordability calculations, poverty levels, and competition for 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 bank originated or purchased 3.23 percent of its loans to low-income borrowers, which is significantly below the percent of families that are low-income and the aggregate lending percentage to low-income borrowers. The bank originated or purchased 3.23 percent of its loan to moderate-income borrowers, which is significantly below both the demographic comparator and the aggregate lending percentage.

Number and Amount of Community Development Loans

Refer to the Community Development Loans table below for the facts and data used to evaluate the bank’s level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

Table 3: Community Development Loans				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
Chicago MSA	1	100%	\$451	100%

Source: Bank submitted activity from January 1, 2022, to December 31, 2024

There are a number of opportunities within Chicago MSA to provide community development loans.

North Side originated one CD loan within Chicago MSA that we considered in this evaluation.:

- The bank provided a loan to a non-profit organization in the AA that provides affordable housing for low-income elderly individuals to purchase a multi-unit property.

Responses to Complaints

North Side 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, 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:	01/01/2022-12/31/2024	
Bank Products Reviewed:	Home mortgage	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State of Illinois		
Chicago-Naperville-Elgin, IL-IN-Metropolitan Statistical Area (MSA) #16980.	Full-scope	235 CTs in Cook County

Appendix B: Summary of MMSA and State Ratings

RATINGS	
Overall Bank:	Lending Test Rating
North Side FS & LA of Chicago	Satisfactory
State:	
Illinois	Satisfactory

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/AA.

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

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

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

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

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

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder’ and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

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

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

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

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

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

Limited-Scope Review: Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of 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/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 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 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 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 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2022 - 2024		
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	30	\$7065	100.00	292,427	2.28	3.33	9.26	14.39	13.33	21.15	39.05	43.33	20.10	44.08	40.00	31.00	0.20	0.0	18.48		

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Loan Files, 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																			2022 - 2024		
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 2024	30	\$7065	100.00	292,427	21.53	3.23	9.26	15.20	3.23	21.15	17.67	12.90	20.10	45.60	54.84	31.00	--	25.81	18.48		

Source: FFIEC File - 2020, 2024 Census; 1/1/2022 - 12/31/2024 Bank Loan Files, 2023 HMDA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%