



PUBLIC DISCLOSURE

August 26, 2019

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

North Shore Trust and Savings

Charter Number 700108

700 S. Lewis Ave.
Waukegan, IL 60085

Office of the Comptroller of the Currency

Chicago Field Office
2001 Butterfield Rd., 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.

Table of Contents

OVERALL CRA RATING	1
DESCRIPTION OF INSTITUTION	2
SCOPE OF THE EVALUATION	3
COMMUNITY PROFILE	3
DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW	5
LENDING TEST.....	5
APPENDIX A: SCOPE OF EXAMINATION.....	A-1
APPENDIX B: RATING SUMMARY.....	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 bank is rated **Outstanding**.

The Lending Test is rated: Outstanding.

The major factors that support this rating include:

- The geographic distribution of loans within the assessment area is excellent.
- The distribution of lending among borrowers of different income levels is excellent.
- A majority of originated and purchased home mortgage loans are within the assessment area.
- The average loan-to-deposit ratio is reasonable, given the significant amount of home mortgage loans sold on the secondary market, strong local competition, the bank's size, and assessment area credit needs.

Loan-to-Deposit Ratio

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

North Shore Trust and Savings' (North Shore or the bank) LTD ratio of 51.1 percent is satisfactory, given the highly competitive market, credit needs of the AA, and size and financial condition of the bank. We calculated the average LTD ratio based on quarterly call report data from June 30, 2014 to June 30, 2019. Although North Shore's LTD ratio is significantly lower than the peer range of 87.7 percent to 122.3 percent in Lake County, Illinois (IL), the bank sells off a significant amount of home mortgage loan originations on the secondary market. During the evaluation period, the bank sold \$58.6 million or 44.6 percent of total loan originations on the secondary market. Additionally, the bank faces strong competition from other financial institutions, especially local credit unions. As of June 30, 2018, there were 193 Federal Deposit Insurance Corporation (FDIC)-insured financial institution offices within the bank's AA, of which three are North Shore branches that account for only 0.82 percent of market share.

Lending in Assessment Area

A majority of the bank's loans are inside its AA.

The bank originated and purchased 51.7 percent of its total loans inside the AA during the evaluation period. This analysis is performed at the bank, rather than the AA level. This percentage does not include loans sold.

Table D - Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2016	96	46.8	109	53.2	205	17,614	39.5	26,934	60.5	44,548
2017	77	55.4	62	44.6	139	12,196	40.9	17,644	59.1	29,840
2018	56	56.6	43	43.4	99	13,168	52.0	12,169	48.0	25,337
Subtotal	229	51.7	214	48.3	443	42,978	43.1	56,747	56.9	99,725
Total	229	51.7	214	48.3	443	42,978	43.1	56,747	56.9	99,725
<i>Source: Evaluation Period: 1/1/2016 - 12/31/2018 Bank Data Due to rounding, totals may not equal 100.0</i>										

The majority of loans originated and purchased in 2016, 2017, and 2018 were located inside the bank's AA in terms of volume. The bank originated 443 Home Mortgage Disclosure Act (HMDA)-reportable loans in 2016, 2017, and 2018, of which 229 loans (51.7 percent) were inside the AA and 214 loans (48.3 percent) were outside the AA. The bank originated home mortgage loans totaling \$44.5 million in 2016, \$29.8 million in 2017, and \$25.3 million in 2018, for total of \$99.7 million during the evaluation period. In terms of dollar amount, the bank originated \$42.9 million or 43.1 percent of home mortgage loans inside the AA; however, home mortgage loans within the AA tend to be lower dollar amounts as home values are lower. We are placing more weight on the number of loans inside the AA, as the economics of the local market limit the bank's lending capacity.

Description of Institution

North Shore is a mutual federal savings association headquartered in Waukegan, IL. North Shore Mutual Company (North Shore MHC) wholly owns the bank and shares a common Board of Directors (board) and management team. There are no other financial or operating subsidiaries. The bank only operates in IL with two branches in Waukegan and one branch in Lindenhurst. There is also one loan production office (LPO) in Chicago. As of June 30, 2019, the bank reported total assets of \$229.4 million and total deposits of \$181.6 million. North Shore earned an "Outstanding" rating during its previous Community Reinvestment Act (CRA) evaluation dated June 24, 2014.

North Shore offers traditional thrift products and services, with its primary lending product being one to-four family residential mortgage loans. As of June 30, 2019, North Shore reported gross loans and leases of \$98.5 million, which represented 42.9 percent of total assets. One to-four family residential mortgage loans accounted for 89.2 percent of total gross loans. The remaining loans are multifamily, commercial real estate, commercial and industrial, and consumer. Although traditional residential mortgage loans are the bank's primary lending product, North Shore offers Federal Housing Administration (FHA) and Department of Veteran Affairs (VA) loans and home equity lines of credit (HELOCs). The bank's strategy is to sell off a significant portion of loan originations, which make CRA performance ratios lower and difficult to compare to peer groups.

North Shore's AA includes the 153 contiguous census tracts of Lake County, which is also known as the Lake County-Kenosha County, IL-WI metropolitan division (MD) 29404. Given the bank's size,

operational strategies, and office locations, the delineated AA meets the requirements of the CRA. The census tracts are contiguous and do not exclude any low- or moderate-income areas and does not reflect any discrimination.

The banking environment within Lake County is extremely competitive, as reflected in the FDIC deposit market share report as of June 30, 2018. There are 193 financial institution offices within the AA with deposits totaling \$21.9 billion. North Shore's three offices ranks 23rd out of 36 institutions in the market area, only capturing 0.82 percent of market share or \$179.9 million in deposits. It is important to note that the FDIC deposit market share reports do not include institutions that are not insured by the FDIC, such as the high number of local credit unions that place even more competitive pressure on North Shore than what is captured in the reports.

Scope of the Evaluation

North Shore has one AA consisting of 153 contiguous census tracts in the Lake County-Kenosha County, IL-WI MD, commonly known as Lake County. Of the 153 census tracts, 12 are low-income, 30 are moderate-income, 46 are middle-income, 63 are upper-income, and two have not been assigned an income classification.

We assessed North Shore's CRA performance under the small bank examination procedures. The primary evaluation of a small bank examination is the Lending Test, which evaluates a bank's record of meeting the credit needs of its AA through lending activities. The loan review period for the lending analysis in this evaluation is January 1, 2016 through December 31, 2018. We reviewed the bank's HMDA-reportable residential home mortgage loan originations and purchases.

The bank provided its HMDA Loan Application Register (LAR) for 2016, 2017, 2018 to aid in our analysis. During our data integrity examination in June 2019, we reviewed a sample of 116 home mortgage loans (31 percent of the population) originated in 2017 (60 loans) and 2018 (56 loans). We determined the bank collected HMDA data accurately and deemed the data reliable for use in this CRA examination. Please refer to Appendix A for the AA under review.

Community Profile

Based on the 2015 American Community Survey (ACS), the bank's 153 census tracts had a population of 702,898 people with 242,426 households and 179,321 families. The AA consisted of 261,229 housing units, of which 68.8 percent were owner-occupied, 24.0 percent were occupied rental units and 7.2 percent were vacant. Low- and moderate-income census tracts combined were 41 or 27.4 percent of total census tracts, and low- and moderate-income families combined were 65,810 or 36.7 percent of total families. During the evaluation period, unemployment rates increased from 5.2 percent to 5.3 percent even though the median family income for Lake County increased from \$86,241 to \$87,137.

Families below the poverty level increased significantly over the past few years. As reflected in Table A, 7.4 percent of families lived below the poverty level in 2018, which is a significant increase from 4.8 percent in 2016. The median housing value declined by 17.6 percent or \$48,875 to \$277,581 during the evaluation period. Even though the median housing value declined during the evaluation period, the poverty level increased, which reduced the opportunity for low- and moderate-income individuals to obtain financing for home mortgages. Additionally, the median family income for low-income families

in 2018 was \$48,250, which was 5.7 times lower than the median housing value of \$277,581, also making it difficult for a low-income family to afford or qualify for a home mortgage. Refer to Table A below for additional demographic information.

Table A – Demographic Information of the Assessment Area						
Assessment Area: North Shore 2017 – 2018						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	153	7.8	19.6	30.1	41.2	1.3
Population by Geography	702,898	6.3	20.6	34.5	38.5	0.1
Housing Units by Geography	261,229	6.2	19.1	36.1	38.6	0.0
Owner-Occupied Units by Geography	179,785	3.0	14.5	36.3	46.1	0.0
Occupied Rental Units by Geography	62,641	13.6	29.6	36.1	20.7	0.0
Vacant Units by Geography	18,803	11.8	27.3	34.5	26.4	0.0
Businesses by Geography	43,334	2.7	12.0	31.7	53.7	0.0
Farms by Geography	1,114	3.9	19.8	35.9	40.3	0.0
Family Distribution by Income Level	179,321	20.4	16.3	18.4	44.9	0.0
Household Distribution by Income Level	242,426	21.8	15.1	17.0	46.1	0.0
Median Family Income MSA - 29404 Lake County-Kenosha County, IL-WI MD		\$87,137	Median Housing Value			\$277,581
			Median Gross Rent			\$1,122
			Families Below Poverty Level			7.4%
<i>Source: 2015 ACS Census and 2018 D&B Data</i> <i>Due to rounding, totals may not equal 100.0</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

During our evaluation, we contacted leaders from two local community organizations. The first community organization contact stated that Lake County is home to broad income demographics, ranging from high-income in Lake Forest and Lincolnshire to low-income in Waukegan and North Chicago. The contact also stated more employers are leaving the community than entering, which hurts areas like Waukegan that lack stable and higher paying employment opportunities. The contact mentioned general banking and credit needs of the community include home mortgage and car loans, but it is difficult for low- and moderate-income borrowers in their twenties and thirties to have their credit needs met due to high student and/or medical debt. The contact stated the local banking community is strongly supportive of the organization and works with them to help low- and moderate-income individuals. The contact noted there are many bankers out in the community trying to increase financial literacy, especially among the youth and low- and moderate-income borrowers. Although North Shore was not mentioned in the discussion, we found the bank mentioned for in-kind donations in the organization's last three annual reports.

The second community organization contact stated there has not been a major influx of jobs in the communities served by the organization. The contact mentioned the organization is carefully watching the effects of Takeda Pharmaceutical Co. closing its U.S. headquarters in Deerfield, as it means hundreds of local employees would be laid off. The contact also stated that the smaller community

banks are more actively involved than the large banks, who tend to focus more on Chicago than Lake County. The contact noted local banks present financial literacy courses and adequately meet the credit needs of the community. Although North Shore was not mentioned in the discussion, the organization's 2017 annual report listed North Shore as a major donor/partner.

Discriminatory or Other Illegal Credit Practices Review

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

The OCC has not identified that this bank 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.

LENDING TEST

The bank's performance under the Lending Test is **Outstanding**. Based on a full-scope review, the bank's lending performance in the delineated AA is **excellent**.

The bank originated a nominal amount of small business and consumer loans and did not generate small farm loans; thus, an analysis of those loans is not meaningful and is omitted from this performance evaluation.

Distribution of Loans by Income Level of the Geography

The bank exhibits **excellent** geographic distribution of loans in the AA.

Home Mortgage Loans

The geographic distribution of HMDA-reportable loans is outstanding and reflects excellent distribution throughout the AA. We based our analysis on the bank's percentage of HMDA-reportable loans originated and purchased in low- and moderate-income census tracts in 2016, 2017, and 2018 (or 2016 and 2017-2018). We compared these figures to the percentage of owner-occupied housing units (OOHUs) and percentage of HMDA loans in low- and moderate-income census tracts reported by peer banks in the AA during the evaluation period. We did not identify any income census tracts in which the bank had little or no loan penetration.

The distribution of bank loans in its AA among low- and moderate-income census tracts significantly exceeds the percentage of OOHUs and aggregate peer lending for 2017-2018. The percentage of bank

loans in low-income census tracts was 14.3 percent, which significantly exceeds the OOHUs of 3.0 percent and peer lending of 2.2 percent. Additionally, the percentage of bank loans in moderate-income census tracts was 22.6 percent, which significantly exceeds the OOHUs of 14.5 percent and peer lending of 12.5 percent. When combining low- and moderate-income census tracts, the percentage of bank loans was 36.9 percent, which significantly exceeds peer lending of 14.7 percent.

The distribution of bank loans in its AA among low- and moderate-income census tracts exceeds the percentage of OOHUs and aggregate peer lending for 2016, except for OOHUs in moderate-income census tracts. The percentage of bank loans in low-income census tracts was 3.1 percent, which exceeds the OOHUs of 2.4 percent and significantly exceeds peer lending of 0.9 percent. Although the percentage of bank loans in moderate-income census tracts of 13.5 percent was below the OOHUs of 16.2 percent, the bank exceeds peer lending of 10.8 percent. When combining low- and moderate-income census tracts, the percentage of bank loans was 16.6 percent, which exceeds peer lending of 11.7 percent.

Refer to Tables O in Appendix D for the data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Distribution of Loans by Income Level of the Borrower

The bank exhibits **excellent** distribution of loans among borrowers of different income levels. We recognized there are barriers to lending to low-income borrowers and focused our analysis on the distribution of home mortgage loans to moderate-income borrowers, as they are typically in the market to purchase a home more than low-income borrowers. Low-income borrowers have a higher need for affordable housing (multifamily lending), which is not one of the bank's primary lending products or area of expertise. There is a need for housing opportunities to low-income borrowers in Lake County; however, residential lending does not necessarily fulfill that need as much as commercial lending, such as multifamily loans.

Home Mortgage Loans

North Shore's distribution of lending among borrowers of different income levels is outstanding and reflects excellent distribution to moderate-income borrowers and reasonable distribution to low-income borrowers. We based our analysis on the bank's percentage of HMDA-reportable loans originated and purchased to low- and moderate-income borrowers in 2016, 2017, and 2018 (or 2016 and 2017-2018), and compared these figures to the percentage of families and percentage of HMDA loans to low- and moderate-income borrowers reported by peer banks in the AA during the evaluation period. We did not identify any income levels in which the bank had little or no loan penetration.

The overall distribution of loans in the AA to moderate-income borrowers is excellent. The percentage of bank loans to moderate-income borrowers in 2017-2018 was 21.8 percent, which exceeds moderate-income families of 16.3 percent and peer lending of 16.9 percent. Additionally, the percentage of bank loans to moderate-income borrowers in 2016 was 19.8 percent, which exceeds moderate-income families of 16.8 percent and significantly exceeds peer lending of 12.8 percent.

The overall distribution of loans in the AA to low-income borrowers is excellent, given the bank exceeds peer lending in 2017-2018 and 2016, strong market competition, and economic factors, such as the high unemployment rate and weak median low-income family income. Many low-income borrowers

would not be able to afford or qualify for a home mortgage. The percentage of bank loans to low-income borrowers in 2017-2018 was 13.5 percent, which is below low-income families of 20.4 percent; however, the bank significantly exceeds peer lending of 8.9 percent. The percentage of bank loans to low-income borrowers in 2016 was 8.3 percent, which is significantly below low-income families of 18.5 percent; however, the bank exceeds peer lending of 6.7 percent.

Refer to Tables P in Appendix D for the data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Responses to Complaints

The bank shows an outstanding record regarding customer complaints, as it has not received any written comments or complaints regarding efforts to meet the credit needs of its AA during the evaluation period. The OCC has not received any written complaints, comments, or inquiries concerning the bank's efforts in complying with the CRA.

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 Metropolitan Statistical Areas (MSA) 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:	01/01/2016 to 12/31/2018	
Bank Products Reviewed:	Home Mortgage Loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
Not applicable	Not applicable	Not applicable
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Lake County-Kenosha County, IL-WI Metropolitan Statistical Area (#29404)	Full-scope	North Shore Trust and Savings has one AA consisting of the 153 contiguous census tracts of Lake County, IL

Appendix B: Rating Summary

RATING	North Shore Trust and Savings
Overall Bank:	Lending Test Rating
North Shore Trust and Savings	Outstanding

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

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

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

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

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

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

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/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 MD consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The MSA comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

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

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

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

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

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

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

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

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

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate MSAs, 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 performance evaluation.

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

Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of OOHUs throughout those geographies. The table also presents aggregate peer data for the years the data is available.

Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/AA. The table also presents aggregate peer data for the years the data is available.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2017-18
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	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
North Shore	133	25,364	100.0	21,945	3.0	14.3	2.2	14.5	22.6	12.5	36.3	39.9	37.5	46.1	23.3	47.8	0.0	0.0	0.0
Total	133	25,364	100.0	21,945	3.0	14.3	2.2	14.5	22.6	12.5	36.3	39.9	37.5	46.1	23.3	47.8	0.0	0.0	0.0

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

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2016
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	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
North Shore	96	17,614	100.0	26,944	2.4	3.1	0.9	16.2	13.5	10.8	37.8	46.9	37.4	43.7	36.5	50.9	0.0	0.0	0.0
Total	96	17,614	100.0	26,944	2.4	3.1	0.9	16.2	13.5	10.8	37.8	46.9	37.4	43.7	36.5	50.9	0.0	0.0	0.0

*Source: 2010 U.S Census; 01/01/2016 - 12/31/2016 Bank Data, 2016 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0*

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower 2017-18

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
North Shore	133	25,364	100.0	21,945	20.4	13.5	8.9	16.3	21.8	16.9	18.4	23.3	19.4	44.9	22.6	40.7	0.0	18.8	14.0
Total	133	25,364	100.0	21,945	20.4	13.5	8.9	16.3	21.8	16.9	18.4	23.3	19.4	44.9	22.6	40.7	0.0	18.8	14.0

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

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower 2016

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
North Shore	96	17,614	100.0	26,944	18.5	8.3	6.7	16.8	19.8	12.8	21.1	19.8	17.9	43.6	46.9	49.0	0.0	5.2	13.6
Total	96	17,614	100.0	26,944	18.5	8.3	6.7	16.8	19.8	12.8	21.1	19.8	17.9	43.6	46.9	49.0	0.0	5.2	13.6

Source: 2010 U.S. Census; 01/01/2016 - 12/31/2016 Bank Data, 2016 HMDA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0