



## **PUBLIC DISCLOSURE**

June 3, 2019

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

Central Savings, f.s.b.  
Charter Number 700529

1601 W. Belmont Avenue  
Chicago, IL 60657

Office of the Comptroller of the Currency

Chicago Field Office  
2001 Butterfield Road, Suite 400  
Downers Grove, IL 60515

**NOTE:** This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

**Table of Contents**

**OVERALL CRA RATING.....2**  
**SCOPE OF EVALUATION ..... 4**  
**COMMUNITY PROFILE ..... 5**  
**DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW.....6**  
**LENDING TEST.....6**  
**APPENDIX A: SCOPE OF EXAMINATION..... A-1**  
**APPENDIX B: SUMMARY OF 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 bank is rated **Outstanding**.

**The Lending Test is rated: Outstanding.**

The major factors that support this rating include:

- Central Savings, f.s.b's (Central or the bank) loan-to-deposit (LTD) ratio is outstanding and more than reasonable based on its size, financial condition, assessment area (AA) credit needs, and local competition.
- Central originates a majority of their primary loan products within its AA.
- Loan originations and purchases across geographies of different income levels reflect excellent distribution throughout the AA.

### **Loan-to-Deposit Ratio**

Considering the bank's size, financial condition, and credit needs of the AA, the bank's LTD ratio is more than reasonable.

Central's LTD ratio is outstanding given the highly competitive market, the credit needs of the AA, as well as the size and financial condition of the bank. Due to significant market competition, loan origination is challenging, given the small share of deposits makes the bank less visible, which poses challenges to loan growth. In spite of the lending challenges, the bank has maintained its high LTD ratio, which increased from 96.95 percent as of March 31, 2013 to 116.87 percent as of March 31, 2019 and is well-above the average LTD for banks within Cook County, Illinois. Over the past 25 quarters, Central's average LTD ratio was 108.20 percent, placing the bank in the 99<sup>th</sup> percentile compared to other banks within Cook County, Illinois and well-above the average LTD ratio of 76.11 percent over the same period.

### **Lending in Assessment Area**

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

The bank originated and purchased 52.3 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 extensions of credit by affiliates that may be considered under the other performance criteria.

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2016	24	57.1	18	42.9	42	11,255	63.7	6,421	36.3	17,676
2017	15	45.5	18	54.5	33	7,137	54.2	6,035	45.8	13,172
2018	6	54.5	5	45.5	11	1,852	55.5	1,486	44.5	3,338
<b>Subtotal</b>	<b>45</b>	<b>52.3</b>	<b>41</b>	<b>47.7</b>	<b>86</b>	<b>20,244</b>	<b>59.2</b>	<b>13,942</b>	<b>40.8</b>	<b>34,186</b>
<b>Total</b>	<b>45</b>	<b>52.3</b>	<b>41</b>	<b>47.7</b>	<b>86</b>	<b>20,244</b>	<b>59.2</b>	<b>13,942</b>	<b>40.8</b>	<b>34,186</b>
<i>Source: Evaluation Period: 1/1/2016 - 12/31/2018 Bank Data Due to rounding, totals may not equal 100.0</i>										

Overall, the majority of loans originated and purchased for 2016, 2017, and 2018 were located inside the bank's AA in terms of volume and dollar amount. The bank originated 86 total Home Mortgage Disclosure Act (HMDA) reportable loans in 2016, 2017, and 2018, of which 45 loans (52.3 percent) were inside the AA and 41 loans (47.7 percent) were outside the AA. The bank originated \$17.6 million, \$13.2 million, and \$3.3 million in loans for 2016, 2017, and 2018, respectively, for a total amount of \$34.2 million. Of the total dollar amount of loans, the bank originated \$20.2 million (59.2 percent) within the AA and \$13.9 million (40.8 percent) outside the AA.

## Description of Institution

Central is a federally chartered mutual thrift, which operates a main office and two branch offices on the north side of the city of Chicago, IL. As of December 31, 2018, the bank reported total assets of \$114 million. The bank's main office is located at 1601 W. Belmont Ave., Chicago, IL 60657 and in an upper income census tract. The bank also operates two full service branches located at 2827 N. Clark St. Chicago, IL 60657 in an upper-income census tract and at 2601 W. Division Ave Chicago, IL 60622 in a moderate-income census tract.

Central's primary business is to provide household banking services in the form of residential lending and deposit related banking services to customers. The bank's primary focus is multifamily and investor owned one to-four family residential real estate mortgages. The bank's loan portfolio as of December 31, 2018 totaled \$98.6 million. One to-four family real estate mortgages comprised 36 percent of the loan portfolio, while multifamily residential loans accounted for 38 percent of the loan portfolio. Deposit products include checking, savings, money market accounts, and certificates of deposit.

Central has delineated its AA as a portion of Cook County within the Chicago-Naperville-Arlington Heights, IL Metropolitan Division (Metropolitan Area 16974) inside the Chicago-Naperville-Elgin, IL-IN-WI Metropolitan Statistical Area (MSA). The bank defines its AA as East of North Pulaski Rd, South of West Devon Ave/West Sheridan Rd, and North of West Chicago Ave in the city of Chicago and consists of 216 census tracts. Given the bank's size, operational strategies, and office locations, the delineated AA meets the requirements of the Community Reinvestment Act (CRA) regulation, as the

census tracts are contiguous and do not exclude any low- or moderate-income areas and does not reflect illegal discrimination.

The banking environment within Central's AA is competitive. Major competitors include national, regional, and community banks, as well as some non-bank financial companies. A review of the Federal Deposit Insurance Corporation (FDIC) Deposit Market Share report as of June 30, 2018 (most recent available) within the 60657 zip code reveals that there were eleven banks with 20 offices, and Central with its two offices ranks fifth with a 3.78 percent market share. Within the 60622 zip code, the FDIC Deposit Market Share report reveals twelve banks consisting of 21 offices, and Central's single office ranks 12<sup>th</sup> with a .43 percent market share. The top two banks within the 60657 zip code hold 74.6 percent and within the 60622 zip code hold 61.6 percent of the total deposits, respectively.

A review of the 2017 aggregated HMDA data (most recent year available), 493 lenders reported loan applications in the AA. Central originated fifteen mortgage loans totaling \$7.1 million within the AA and ranked 131st out of 493 lenders, resulting in a .06 percent volume and .06 percent dollar market share.

Notwithstanding the highly competitive nature of the market area that Central operates within, the bank has the financial capacity to assist in meeting the credit needs of its AA. There are no legal, financial, or other circumstances impeding the bank's ability in meeting the credit needs of its AA. Central's strategic plan focuses on originating loans for non-owner occupied two to-four unit, multifamily, mixed-use, retail, and industrial properties.

Central's most recent CRA evaluation was as of December 31, 2012 with the performance evaluation dated June 10, 2013. At that time, the bank received an "Outstanding" rating under the Small Bank evaluation procedures.

## Scope of Evaluation

Central has one AA consisting of 216 contiguous census tracts located in the Chicago-Naperville-Arlington Heights, IL Metropolitan Division (MD) within the Chicago-Naperville-Elgin IL-IN-WI MSA.

We assessed Central's CRA performance under the Small Bank examination procedures. The primary evaluation under those procedures is through the Lending Test, which evaluates the 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 loan originations and purchases.

In order to perform the analysis, the bank provided its HMDA Loan Application Register (LAR) for 2016, 2017 and 2018. During our Data Integrity examination in April 2019, we reviewed 100 percent of Central's HMDA loan data. We determined that the bank collected HMDA data accurately, as well as maintained and reported data in accordance with the HMDA regulation and therefore, we deemed the data reliable and used it in our analysis. Refer to Appendix A for the AA under review.

## Community Profile

Based on the 2015 American Community Survey (ACS), the bank's 216 census tracts had a population of 734,095 persons with 327,596 households and 136,900 families. The area consisted of 364,976 housing units, of which 34.3 percent were owner-occupied. Occupied rental units accounted for 55.4 percent of the housing units; the remaining 10.3 percent of the units were vacant. Refer to Table A below for additional demographic information.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Central Savings AA – 2017						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	216	7.4	26.9	13.4	51.9	0.5
Population by Geography	734,095	7.6	29.2	16.1	46.8	0.3
Housing Units by Geography	364,976	6.5	25.0	15.8	52.4	0.3
Owner-Occupied Units by Geography	125,219	4.0	22.4	15.0	58.3	0.2
Occupied Rental Units by Geography	202,377	7.5	26.5	16.4	49.2	0.4
Vacant Units by Geography	37,380	9.2	25.3	15.5	49.7	0.4
Businesses by Geography	39,651	3.8	19.4	14.0	62.6	0.1
Farms by Geography	353	3.1	20.4	14.7	61.8	0.0
Family Distribution by Income Level	136,900	25.7	13.4	14.3	46.6	0.0
Household Distribution by Income Level	327,596	26.4	13.9	15.9	43.8	0.0
Median Family Income MSA - 16974 Chicago-Naperville-Arlington Heights, IL MD		\$75,350	Median Housing Value			\$352,305
			Median Gross Rent			\$1,126
			Families Below Poverty Level			12.1%
<i>Source: 2015 ACS Census and 2018 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

In the course of our evaluation, we contacted individuals from two local community organizations. The first contact described the community as affluent and transitioning to a younger demographic. The contact noted that the community had a sufficient number of banks as well as non-bank financial institutions that adequately meet the community's credit needs. The contact believes that area banks are active participants in the community and positively viewed by area residents and businesses. The contact described the performance of area banks as good and specifically stated that Central was exemplary given their level of participation and sponsorship in community events.

The second contact described the community as "up and coming" and vibrant. The contact believes that the local banks in the area generally meet the credit needs of the community, are a positive influence, and benefit local residents and businesses. The contact specifically stated that Central provides support and is active in local chambers of commerce. The contact also stated that the bank sponsors a variety of events and is very active in the community.

## 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 institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation. The OCC will consider any information that this bank engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the bank'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 rated **Outstanding**. Based on full-scope reviews, the bank's lending performance in the delineated AA is excellent.

The bank originated a minimal number of small business loans and did not generate small farm or consumer loans; therefore, an analysis of those loans is not meaningful and omitted from this performance evaluation.

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

The bank exhibits excellent geographic distribution of loans within its AA.

#### *Home Mortgage Loans*

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

The geographic distribution of HMDA reportable loans is outstanding and reflects excellent distribution throughout the AA.

In 2016, the bank originated five loans in low-income census tracts that accounted for 20.8 percent of total loans originated, which significantly exceeds the 5.9 percent of owner-occupied housing units and significantly exceeds the 2016 HMDA aggregate peer lending of 7.1 percent, respectively. The bank also originated four loans in moderate-income census tracts that accounted for 16.7 percent of total loans originated, which was near the 19.5 percent of owner-occupied housing units and near the 2016 HMDA aggregate peer lending of 18.3 percent, respectively.

When combining 2017 and 2018 performance, the bank originated eight loans that accounted for 4.8 percent and 33.3 percent of total loans originated in low- and moderate-income census tracts,

respectively. The bank's performance exceeds the 4.0 percent and 22.4 percent of owner-occupied housing units and exceeds the 2017 HMDA aggregate peer lending of 4.1 percent and 20.5 percent (most recent data available) in low- and moderate-income census tracts, respectively.

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

The bank does not report gross income of borrowers because the majority of loans are for investment properties. The bank bases credit decisions on the income generated from the subject property and reported as such on the HMDA LAR. Therefore, no meaningful data is available to review the borrower characteristics based on family income levels. For performance evaluation purposes, we placed the primary weight on the geographic distribution of loans within the AA.

### **Responses to Complaints**

The bank 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 also not received any written complaints, comments, or inquiries concerning the bank and its efforts to comply with the spirit and intent of the CRA.

## Appendix A: Scope of Examination

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

<b>Time Period Reviewed:</b>	01/01/2016 to 12/31/2018	
<b>Bank Products Reviewed:</b>	Home Mortgage Loans	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
Not Applicable	Not Applicable	Not Applicable
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
Chicago-Naperville-Elgin, IL-IN-WI Metropolitan Statistical Area	Full-scope	Central Savings, f.s.b. has one AA consisting of 216 contiguous census tracts located in the Chicago-Naperville-Arlington Heights, IL Metropolitan Division within the Chicago-Naperville-Elgin IL-IN-WI Metropolitan Statistical Area.

## Appendix B: Summary of Ratings

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<b>RATINGS</b>	<b>Central Savings, f.s.b.</b>
<b>Overall Bank:</b>	<b>Lending Test Rating</b>
Central Savings, f.s.b.	Outstanding

## Appendix C: Definitions and Common Abbreviations

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The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

**Affiliate:** Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

**Aggregate Lending (Aggt.):** The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/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/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 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 MFI 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 MFI 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.

**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 MFI that is at least 120 percent, in the case of a geography.

## Appendix D: Tables of Performance Data

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### Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to Appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30<sup>th</sup> of each year. Tables without data are not included in this 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 owner-occupied housing units throughout those geographies. 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																			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
Central Savings AA - 2016	24	11,255	100.0	30,903	5.9	20.8	7.1	19.5	16.7	18.3	25.3	41.7	23.2	49.3	20.8	51.4	0.0	0.0	0.0
<b>Total</b>	<b>24</b>	<b>11,255</b>	<b>100.0</b>	<b>30,903</b>	<b>5.9</b>	<b>20.8</b>	<b>7.1</b>	<b>19.5</b>	<b>16.7</b>	<b>18.3</b>	<b>25.3</b>	<b>41.7</b>	<b>23.2</b>	<b>49.3</b>	<b>20.8</b>	<b>51.4</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

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 O : Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2017-2018
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
Central Savings AA - 2017	21	8,989	100.0	24,616	4.0	4.8	4.1	22.4	33.3	20.5	15.0	14.3	14.3	58.3	47.6	61.0	0.2	0.0	0.1
<b>Total</b>	<b>21</b>	<b>8,989</b>	<b>100.0</b>	<b>24,616</b>	<b>4.0</b>	<b>4.8</b>	<b>4.1</b>	<b>22.4</b>	<b>33.3</b>	<b>20.5</b>	<b>15.0</b>	<b>14.3</b>	<b>14.3</b>	<b>58.3</b>	<b>47.6</b>	<b>61.0</b>	<b>0.2</b>	<b>0.0</b>	<b>0.1</b>

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