



PUBLIC DISCLOSURE

April 06, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

GN Bank
Charter Number: 703395

4619 S King Dr
Chicago, IL 60653-4107

Office of the Comptroller of the Currency

2001 Butterfield Road
Suite 400
Downers Grove, IL 60515

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

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Overall CRA Rating

Institution's CRA Rating: This institution is rated **Satisfactory**.

The Lending Test is rated: Satisfactory.

The major factors that support this rating include:

- The Lending Test rating was based on GN Bank's (the bank) performance in the state of Illinois. Distribution to different sizes of businesses and different income levels of borrowers was reasonable. Additionally, the geographic distribution was reasonable.
- The majority of GN Bank's primary loan products were originated within the assessment area (AA).
- The LTD ratio was reasonable given GN Bank's size, financial condition, and credit needs of the AA.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the bank's loan-to-deposit ratio was reasonable. GN Bank's LTD ratio declined over sixteen quarters, starting with March 31, 2022, through the end of this evaluation period from 91.39 percent to 49.66 percent. The quarterly average of 74.04 percent is reasonable, although below the quarterly average of 79.31 percent for the eight banks in Cook County with total assets between \$40 million and \$150 million. GN had the third lowest quarterly average LTD ratio compared to quarterly averages of these similar situated banks with a low of 10.23 percent and a high of 117.15 percent.

The decline in LTD was due to the bank shifting their lending strategy to smaller dollar volume (but more community focused) retail and consumer lending. The bank's loan portfolio decreased 22.90 percent during 2025. While loan opportunities are available, this is a highly competitive market.

Lending in Assessment Area

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

The bank originated and purchased 75.76 percent of its total loans inside the bank's 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.

Table 1: Lending Inside and Outside of the Assessment Area										2023 - 2025
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	13	100.00	0	0.00	13	1,577	100.00	0	0.00	1,577
Small Loans to Businesses	12	60.00	8	40.00	20	4,097	74.85	1,376	25.15	5,473
Total	25	75.76	8	24.24	33	5,674	80.48	1,376	19.52	7,050
Source: 1/1/2023 - 12/31/2025 Bank Data and Loan Files.										
Due to rounding, totals may not equal 100.0%										

Description of Institution

GN Bank is a minority-owned depository institution (MDI) organized as a privately owned Federal Savings Association, headquartered in Chicago, IL. Total assets, as of December 31, 2025, were \$63.7 million. The bank has no affiliate organizations and operates out of one location, within a middle-income census tract (CT). The bank has one rating area, the State of Illinois and one AA (Cook County). The bank is designated as a Community Development Financial Institution.

GN offers traditional loan and deposit products. Previously, the bank had been buying business loans that were located throughout the nation. However, after the last CRA evaluation, the bank's business strategy shifted to consumer and mortgage lending to the local community. The bank's net loan portfolio totaled \$26.87 million as of December 31, 2025, representing 42.19 percent of total assets. A majority of the bank's loan portfolio is secured by real estate. Home loans, including multifamily, make up 49.94 percent of the bank's loans. Commercial loans, including real estate, represent 37.27 percent, and consumer loans make up the remaining 12.79 percent.

Tier 1 capital was \$9.67 million, as of December 31, 2025. There are no legal, financial, or other factors impeding the bank's ability to help meet the community's credit needs.

GN Bank received a "Needs to Improve" in the last CRA evaluation dated March 27, 2023, as a substantial majority of loans were outside the AA.

Scope of the Evaluation

Evaluation Period/Products Evaluated

Small Bank CRA Procedures, focusing on the Lending Test, were utilized for this evaluation covering loans originated and renewed during January 1, 2023, to December 31, 2025. Based on the bank's internal reports on lending activity, business loans and home mortgages were determined to be the bank's primary products. Business loans represented 40.82 percent of the number of loans and 59.53 percent of the dollar amount of loans originated during the evaluation period. Home mortgage loans represented 26.53 percent of the number and 24.45 percent of the dollar amount originated during the same period.

The bank was not a Home Mortgage Disclosure Act (HMDA) reporter during this evaluation period. Examiners reviewed all loan originations in each primary product due to the low number of originations. Reports utilized in this evaluation include Uniform Bank Performance Reports, FDIC Deposit Market Share Report, and US Census Data.

During the evaluation period, the Office of Management and Budget (OMB) revised the official title of the metropolitan division (MD) that Cook County is located in. Chicago-Naperville-Evanston, IL MD #16984 became the Chicago-Naperville-Schaumburg, IL MD #16984. This change reflects a naming revision only and did not affect the geographic composition of the assessment area for purposes of this evaluation. Additionally, the multi-state metropolitan statistical area (MMSA), that MD #16984 is located in, changed from Chicago-Naperville-Elgin, IL-IN-WI #16980 to Chicago-Naperville-Elgin, IL-IN #16980. While the geographic area of the MMSA changed and no longer includes a portion of the

state of Wisconsin, this MMSA change did not impact this evaluation as the bank only operates in Illinois.

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. The MMSA and state ratings in rating areas with multiple AAs are based on the weighted-average conclusions in those AAs. 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.

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 Illinois¹: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- GN exhibited reasonable geographic distribution of loans.
- GN exhibited reasonable distribution of loans by income level of the borrower.

Description of Institution's Operations in Illinois

GN Bank maintains all of their operations within the State of Illinois. The bank delineated Cook County as their AA, a change from the previous evaluation period. Cook County consists of 1,332 census tracts (CTs), with 16.89 percent of CTs designated as low-income and 26.35 percent of CTs designated as moderate-income. The AA meets regulatory requirements.

Economy and Competition

Competition within Cook County is high. Many large, midsize, and community banks are in the area and compete for business. According to the 2025 FDIC Deposit Market Share, BMO Bank National Association, JP Morgan Chase, CIBC Bank USA, and Bank of America have a combined deposit market share of 60.27 percent. GN Bank had a deposit market share of less than one percent and ranked 84 out of 95 financial institutions within the county.

Unemployment rates in Cook County fluctuated during the evaluation period from a low of 4.1 percent to a high of 6.5 percent. The 2023 annual average for Cook County and the State of Illinois was 4.5 percent. The 2024 annual average for Cook County was 5.4 percent, higher than the State of Illinois average of 5.0 percent. The Bureau of Labor Statistics have not released the 2025 annual averages, but a review of monthly unemployment rates indicates an annual rate similar to 2024.

Affordable Housing

Median housing costs, during the evaluation period, were unaffordable for low-income families. The median housing value for Cook County in 2020 was \$238,750. Housing costs have risen since the census. Per the Federal Reserve of St. Louis, the median listing price in the MMSA, as of December 1, 2025, was \$348,900, a 6.55 percent increase in listing prices since January 1, 2023. Examiners calculated a 30-year mortgage for the MMSA median listing price with a six percent interest rate, and not accounting for down payment, homeowners' insurance, real estate taxes, or any additional expenses, and determined the monthly mortgage payment would be \$1,873.

¹ This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within a MMSA.

Examiners calculated housing affordability assuming a maximum monthly principal and interest payment of no more than 30 percent of the applicant's income. Based upon 2025 adjusted median family income of \$117,400, the maximum income a low-income family could earn is \$58,700. Families earning this amount can afford a \$244,767 mortgage with monthly payment of \$1,468. This is below the monthly mortgage payment based on the 2025 median listing price.

Definitions for the income levels can be found in Appendix C.

Community Contacts

Examiners utilized two community contacts in Cook County. Both organizations focused on affordable housing, which they stated was a major need in the community. Small business lending, including start-up businesses, was also observed as a need especially within low-and moderate-income communities. Other identified community needs included downpayment assistance home programs and home ownership counseling.

Cook County

Assessment Area(s) – Cook County						
2023 - 2025						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1,332	16.89	26.35	27.70	27.85	1.20
Population by Geography	5,275,541	13.35	26.85	30.44	28.85	0.51
Housing Units by Geography	2,198,489	13.33	25.37	29.72	30.94	0.64
Owner-Occupied Housing by Geography	1,139,938	7.32	22.78	34.70	34.90	0.30
Occupied Rental Units by Geography	851,536	18.79	28.45	25.09	26.64	1.02
Vacant Units by Geography	207,015	23.96	26.95	21.37	26.83	0.90
Businesses by Geography	192,627	7.73	19.72	28.76	43.12	0.66
Farms by Geography	2,581	8.25	21.93	30.53	38.94	0.35
Family Distribution by Income Level	1,183,425	27.28	16.93	18.05	37.74	0.00
Household Distribution by Income Level	1,991,474	28.78	15.66	16.40	39.15	0.00
Unemployment rate (%)	7.04	15.64	8.99	5.56	3.71	13.99
Households Below Poverty Level (%)	13.35	29.89	16.20	10.18	7.38	29.46
Median Family Income (16984 - Chicago-Naperville-Schaumburg, IL MD)		\$92,622			Median Housing Value	\$238,750
Median Family Income (16984 - Chicago-Naperville-Schaumburg, IL MD) for 2025		\$117,400			Median Gross Rent	\$1,219
					Families Below Poverty Level	10.10
FFIEC File - 2020 Census						
2025 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

Examiners performed a full scope review of GN Bank's performance in Cook County. Given the low volume of loan originations in the primary products, all originations were reviewed and performance considered in that context. Business loans were weighted slightly more than home mortgage loans due to the higher volume of originations during the evaluation period.

LENDING TEST

The bank'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 Cook County AA was reasonable.

Distribution of Loans by Income Level of the Geography

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

Home Mortgage Loans

GN Bank's distribution of home loans by geography was reasonable. Of the 13 home mortgage loans originated, seven were made in low-income CTs and three in moderate-income CTs. This performance compared favorably with demographics and aggregate performance.

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.

Small Loans to Businesses

GN Bank's distribution of small loans to businesses by geography was reasonable. Of the 12 small loans to businesses, three were made in low-income CTs and three in moderate-income CTs. This performance compared favorably with demographics and aggregate performance.

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

Lending Gap Analysis

A lending gap analysis was not performed as an analysis would not be meaningful given the low loan volume and large number of CTs in Cook County.

Distribution of Loans by Income Level of the Borrower

The bank exhibited reasonable distribution of loans to individuals of different income levels and businesses of different sizes, given the product lines offered by the bank.

Home Mortgage Loans

GN Bank's distribution of home loans to borrowers of different income levels was reasonable. Of the 13 home mortgage loans originated, four loans were made to low-income borrowers and three loans were made to moderate-income borrowers. This performance is comparable with demographics and aggregate performance. Aggregate lending performance to low-income borrowers is significantly lower than

demographics, which may be attributed to housing affordability challenges discussed earlier along with a higher poverty rate of 10%.

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.

Small Loans to Businesses

GN Bank's distribution of loans to businesses of different sizes was reasonable. Of the 12 small loans to businesses, seven were made to businesses with annual gross revenues of \$1 million or less. The bank's performance was significantly below demographic data, but comparable with aggregate data.

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

Responses to Complaints

There were no CRA related complaints received during this 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:	2023-2025	
Bank Products Reviewed:	Home mortgage, small loans to businesses	
Affiliate(s)	Affiliate Relationship	Products Reviewed
NA	NA	NA
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State of Illinois		
Cook County	Full-scope	All of Cook County, which is a portion of Chicago-Naperville-Schaumburg, IL MD #16984. The MD is a portion of Chicago-Naperville-Elgin, IL-IN MMSA # 16980

Appendix B: Summary of MMSA and State Ratings

RATINGS	
Overall Bank:	Lending Test Rating
GN Bank	Satisfactory
MMSA or State:	
State of 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 the Small Business Administration Development Company or Small Business Investment Company programs' size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

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

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

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

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

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

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

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, 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 9. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** – Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s AA.
- Table 10. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: (1) the percentage distribution of businesses with revenues of greater than \$1 million; and, (2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2023-2025		
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		
Cook County	13	1,577	100.00	171,727	7.32	53.85	8.22	22.78	23.08	22.05	34.70	7.69	33.00	34.90	7.69	36.41	0.30	7.69	0.31		
Total	13	1,577	100.00	171,727	7.32	53.85	8.22	22.78	23.08	22.05	34.70	7.69	33.00	34.90	7.69	36.41	0.30	7.69	0.31		
Source: FFIEC File – 2020 Census; 1/1/2023 - 12/31/2025 Bank Loan Files, 2024 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																			2023-2025		
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	%	% Bank	%	%	% Bank	%	%	% Bank	%	%	% Bank	%	%	% Bank	%		
	Number	Market	Families	Loans	Aggregate	Families	Loans	Aggregate	Families	Loans	Aggregate	Families	Loans	Aggregate	Families	Loans	Aggregate				
Cook County	13	1,577	100.00	171,727	27.28	30.77	8.34	16.93	23.08	21.21	18.05	15.38	20.55	37.74	30.77	30.89	0.00	0.00	19.01		
Total	13	1,577	100.00	171,727	27.28	30.77	8.34	16.93	23.08	21.21	18.05	15.38	20.55	37.74	30.77	30.89	0.00	0.00	19.01		
Source: FFIEC File – 2020 Census; 1/1/2023 - 12/31/2025 Bank Loan Files, 2024 HMDA Aggregate Data, "--" data not available.																					
Due to rounding, totals may not equal 100.0%																					

Table 9: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2023-2025		
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Aggregate		
Cook County	12	4,097	100.00	14,479	7.73	25.00	6.27	19.72	25.00	19.96	28.76	8.33	31.59	43.12	41.67	41.63	0.66	0.00	0.55		
Total	12	4,097	100.00	14,479	7.73	25.00	6.27	19.72	25.00	19.96	28.76	8.33	31.55	43.12	41.67	41.63	0.66	0.00	0.55		
Source: FFIEC File - 2020 Census; 1/1/2023 - 12/31/2025 Bank Loan Files, 2025 Dunn & Bradstreet SBSF Demographics, 2024 CRA Aggregate Data, "--" data not available.																					
Due to rounding, totals may not equal 100.0%																					

Table 10: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues 2023-2025										
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available
	#	\$	% of Total Number	Overall Market	% Businesses	% Bank Loans	% Aggregate	% Businesses	% Bank Loans	% Businesses
Cook County	12	4,097	100.00	305,493	86.38	58.33	57.41	4.94	41.67	8.68
Total	12	4,097	100.00	305,493	86.38	58.33	57.41	4.94	41.67	8.68

Source: FFIEC File - 2020 Census; 1/1/2023 - 12/31/2025 Bank Loan Files, 2025 Dunn & Bradstreet SBSF Demographics, 2024 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%