PUBLIC DISCLOSURE

February 9, 2026

ILLINOIS COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Municipal Trust and Savings Bank
Illinois Institution Identification Number: 11577

720 Main Street Northwest
Bourbonnais, Illinois 60914

Illinois Department of Professional Regulation
555 West Monroe Street, 5th Floor Chicago, IL 60661

THIS ILLINOIS COMMUNITY REINVESTMENT ACT (ILCRA) EVALUATION IS AVAILABLE FOR PUBLIC REVIEW AND COMMENT.

This evaluation reflects the Secretary's assessment pursuant to Section 35-10(b) of the Illinois Community Reinvestment Act [205 ILCS 735/35-10(b)] of the performance of this bank in helping to meet the financial services needs of its local communities, including low- and moderate-income neighborhoods, consistent with the safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned herein does not represent an analysis, conclusion, or opinion of the Illinois Department of Financial and Professional Regulation, Division of Banking, concerning the safety and soundness of this financial institution.

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INSTITUTION RATING

INSTITUTION'S ILCRA RATING: This institution is rated **Satisfactory.**

An institution in this group has an adequate record of helping to meet the credit needs of its assessment area (AA), including low- and moderate-income (LMI) neighborhoods, in a manner consistent with its resources and capabilities.

The Lending Test is rated Satisfactory.

- The loan-to-deposit (LTD) ratio is more than reasonable given the institution's size, financial condition, and AA credit needs.

- The bank made a majority of its home mortgages, small business loans, and other small business loans secured by residential real estate in the AA.

- The distribution of borrowers reflects, given the product lines offered by the institution, reasonable penetration among individuals of different income (including LMI) levels and businesses of different sizes.

- The geographic distribution of home mortgages, small business loans, and other small business loans secured by residential real estate reflects reasonable dispersion throughout the AA.

- The institution did not receive any ILCRA-related complaints since the Federal Deposit Insurance Corporation (FDIC) evaluation on February 16, 2021; therefore, this factor did not affect the Lending Test rating.

Discriminatory or Other Illegal Credit Practices

Examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, these factors did not affect the institution's ILCRA rating.

Assessment Factors

ILCRA examiners reviewed the bank's activities in its AA to the performance standards outlined in 38 Ill. Admin. Code 345.200 and did not find evidence that the bank is not meeting the financial services needs of its local communities. Therefore, the bank's ILCRA rating was not affected.

DESCRIPTION OF INSTITUTION

Background

Municipal Trust and Savings Bank (MTSB) is a $348.2 million state-chartered, commercial, and community bank headquartered in Bourbonnais, Illinois. The bank is owned by its stockholders and does not have a holding company. There are no affiliates. The FDIC assigned a “Satisfactory” rating at the previous Community Reinvestment Act (CRA) evaluation dated February 16, 2021. This examination was based on the Federal Financial Institutions Examination Council (FFIEC) Interagency Small Institution Examination Procedures. There has been no merger or acquisition activity since the prior evaluation.

Operations

MTSB operates one full-service branch in Momence, Illinois, in addition to its main office in Bourbonnais, Illinois. Since the prior FDIC evaluation, the bank has not opened any branch locations. In July 2022, the bank closed its Manteno, Illinois branch. The main office is in an upper-income census tract (CT), and the Momence branch is in a middle-income CT.

The bank offers a range of traditional loan and deposit products to serve its customers. Loan product offerings include home mortgages with fixed and variable rates, commercial loans including real estate and commercial lines of credit, and consumer loans including auto loans. Deposit product offerings include a variety of checking and savings accounts, as well as certificates of deposit and individual retirement accounts. The bank also offers land trust services. Alternative banking services include online banking, debit cards, and automated teller machines.

Ability and Capacity

According to the September 30, 2025, Consolidated Report of Condition and Income (Call Report), MTSB reported approximately $348.2 million in total assets, $258.2 million in total loans, $274.7 million in total deposits, and net securities of $58.6 million. Loans have increased by $55.7 million, or 27.5 percent, and total assets have increased by $19.8 million, or 6.0 percent, since the previous FDIC exam. Secured by 1-4 Family Residential loans remain the largest segment of the loan portfolio, and Secured by Non-farm Non-Residential Properties loans remain the second largest segment of the loan portfolio. The following table illustrates the loan portfolio composition.

Loan Portfolio Distribution as of 9/30/2025

Loan Category	$(000s)	%
Construction and Land Development	3,335	1.3%
Secured by Farmland	13,732	5.3%
Secured by 1-4 Family Residential Properties	105,325	40.8%
Secured by Multifamily (5 or more) Residential Properties	45,150	17.5%
Secured by Nonfarm Nonresidential Properties	78,893	30.6%
Total Real Estate Loans	**246,435**	**95.4%**
Commercial and Industrial Loans	9,505	3.7%
Agricultural Production and Other Loans to Farms	85	0.0%
Consumer Loans	879	0.3%
Obligations of States and Political subdivisions in the U.S.	1,178	0.5%
Other Loans	146	0.1%
Lease Financing Receivables (net of unearned income)	0	0.0%
Less: Unearned Income	(0)	0.0%
Total Loans	**258,228**	**100.0%**

Source: Reports of Condition and Income; Due to rounding, totals may not equal 100.0%,

Examiners did not identify any financial, legal, or other impediments that affect the bank's ability to meet AA credit needs.

DESCRIPTION OF ASSESSMENT AREA

The ILCRA requires each financial institution to define one or more AAs within which its ILCRA performance will be evaluated. MTSB designated a single AA, composed of all 30 census tracts in Kankakee County in the Kankakee, Illinois Metropolitan Statistical Area. The AA includes contiguous census tracts, conforms to ILCRA regulatory requirements, and does not arbitrarily exclude any low- or moderate-income geography.

Economic and Demographic Data

Examiners used demographic data from the 2020 American Community Survey (ACS) and 2025 Dun & Bradstreet (D&B) data to analyze the bank's ILCRA performance. According to these data sources, the AA's census tracts reflect the following income designations:

- 1 low-income census tract (3.3 percent)
- 9 moderate-income census tracts (30.0 percent)
- 12 middle-income census tracts (40.0 percent)
- 8 upper-income census tracts (26.7 percent)
- 0 census tracts where income data was not available (NA) (0.0 percent)

The following table illustrates select demographic characteristics of the AA.

Demographic Information of the Assessment Area

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	30	3.3	30.0	40.0	26.7	0.0
Population by Geography	107,502	1.8	23.5	41.9	32.8	0.0
Housing Units by Geography	45,626	2.2	25.2	43.1	29.5	0.0
Owner-Occupied Units by Geography	27,022	1.0	18.6	45.2	35.1	0.0
Occupied Rental Units by Geography	13,275	3.7	34.1	40.4	21.9	0.0
Vacant Units by Geography	5,329	4.2	36.5	39.2	20.1	0.0
Businesses by Geography	8,165	2.2	28.8	38.3	30.7	0.0
Farms by Geography	548	0.4	16.1	44.2	39.4	0.0
Family Distribution by Income Level	26.494	20.1	17.5	21.2	41.2	0.0
Household Distribution by Income Level	40,297	24.6	15.8	17.9	41.6	0.0

Demographic Characteristics	Low % of #	MSA Characteristics	Value
Median Family Income MSA – 28100 Kankakee, IL MSA	$73,857	Median Housing Value	$145,516
		Median Gross Rent	$900
		Families Below Poverty Level	9.3%

Source: 2020 ACS, 2025 D&B Data, and FFIEC Estimated Median Family Income; (*) The NA category consists of geographies that have not been assigned an income classification.

The table reflects lower levels of owner-occupied housing units in LMI geographies within the AA and higher concentrations of rental units. This data highlights opportunities for financial institutions to originate 1- to 4-family residential loans in the AA. The AA has 45,626 housing units, including 27,022 owner-occupied units (59.2 percent), 13,275 occupied-rental units (29.1 percent), and 5,329 vacant units (11.7 percent). In assessing the bank's performance on home mortgage loans, the geographic distribution test compares home mortgage loans to the percentages of owner-occupied, occupied rental, and multi-family units located within the geographies by income. These characteristics provide insight into overall affordable housing credit needs and demand in LMI geographies, which are considered when evaluating MTSB's geographic lending patterns.

Examiners used the 2023, 2024, and 2025 FFIEC Median Family Income (MFI) Report, which sets forth the criteria for analyzing the borrower profile categories. The FFIEC MFI data follows.

Median Family Income Ranges

Kankakee, IL MSA Median Family Income (28100)

Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2023 ($79,700)	<39,850	$39,850 to <$63,760	$63,760 to <$95,640	≥$95,640

Kankakee, IL MSA Median Family Income (28100)

Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2024 ($102,400)	<$51,200	$51,200 to <$81,920	$81,920 to <$122,880	≥$122,880

Kankakee, IL MSA Median Family Income (28100)

Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2025 ($91,200)	<$45,600	$45,600 to <$72,960	$72,960 to <$109,440	≥$109,440

Source: FFIEC

According to the 2025 D&B data 8,165 businesses operated in the AA. Of these, 2.2 percent are located in low-income census tracts, and 28.8 percent are in moderate-income census tracts. This distribution reflects a relatively limited presence of businesses in LMI areas compared with middle- and upper-income areas (69.0 percent combined), suggesting challenges for lenders in originating small business lending opportunities in LMI geographies.

The Borrower Profile criterion compares the distribution of businesses by gross annual revenue (GAR). The GAR of businesses operating in the AA in 2024 was as follows:

- 85.0 percent report $1.0 million or less,
- 4.0 percent report greater than $1 million, and
- 11.0 percent did not report revenues to D&B

Service industries account for the largest share of businesses in the AA at 34.4 percent, followed by non-classifiable establishments (19.3 percent), retail trade (12.8 percent), finance, insurance, and real estate (8.5 percent), and construction (6.3 percent). In addition, 61.2 percent of businesses employ one to four people, and 89.0 percent of businesses operate from a single location.

According to Data Axle, Edition 1, released in December 2025, some of the top employers and the range of the number of employees in Kankakee County are as follows:

- CLS (1,000 - 4,999)
- Riverside Healthcare (1,000 - 4,999)
- Shapiro Center (1,000 - 4,999)
- St. Mary’s Hospital (500 – 999)
- Kankakee Community College (250 – 499)

According to the article, "U.S. gained 64,000 jobs in November but lost 105,000 in October; Unemployment is up to 4.6%," published on December 16, 2025, [1] by The Los Angeles Times. The U.S. labor market, which had recovered to a low of 3.4% in April 2023, is weakening, and unemployment is increasing. The article states that most employers are uncertain and hesitant to hire. The AA and the state of Illinois have continued to defy this trend, with AA unemployment rates remaining mostly constant and Illinois unemployment rates dropping. The following table presents the most recent unemployment rates for the county, state, and nation, providing the context within which the bank operates.

Unemployment Rates

	2023 Average	**2024 Average**	**November 2025**
Area	**%**	**%**	**%**
Kankakee County, Illinois	5.9	5.7	5.7
State of Illinois	4.5	5.0	4.4
National Average	3.6	4.0	4.5*

Source: Bureau of Labor Statistics (State and National are seasonally adjusted, and Counties are not seasonally adjusted.)

Competition

The AA is a moderately competitive market for financial services. According to the most recent 2025 FDIC Peer Deposit Market Share Report, 13 financial institutions with 35 offices compete in the AA. MTSB is in the 77th percentile and ranked third at $283.5 million in deposits, maintaining a 10.8 percent deposit market share. The top five institutions controlled 75.1 percent of the deposit market share.

According to the most recent 2024 Wolters Kluwer Peer Mortgage Market Share Report, 204 financial institutions originated or purchased 2,262 home mortgage loans, totaling $408.4 million. MTSB is in the 99th percentile and ranked first by both number and dollar volume at 148 loans, totaling $33.1 million. These are 6.5 percent and 8.1 percent market shares, respectively. The top five institutions controlled 27.7 percent by number and 27.1 percent by dollar volume of the market share.

Although MTSB is not a CRA small-business loan reporter, the 2024 Wolters Kluwer Peer Small Business Report was used to gauge demand in the AA for small-business loans. In 2024, 55 lenders originated or purchased 1,326 small business loans, totaling $42.5 million. The top five institutions controlled 67.8 percent of the small business loan market share by number of loans

Community Contacts

As part of the examination, examiners contact third parties active in the AA to assist in identifying the community's credit needs. The information helps examiners determine whether local financial institutions are responsive to these needs.

[1] Wiseman, Paul (2025, December 16). U.S. gained 64,000 jobs in November but lost 105,000 in October; Unemployment is up to 4.6%. The Los Angeles Times. https://www.latimes.com/business/story/2025-12-16/u-s-gained-64-000-jobs-in-november-but-lost-105-000-in-october-4-6-unemployment-rate.

Examiners interviewed a recent community contact, specializing in economic development in the county. The interviewee noted the importance of attracting large anchors to the community, pointing out how an electric vehicle battery manufacturing plant has helped the county. This can jump-start ancillary small businesses and help the local economy. The interviewee also noted that housing costs were rising, although relatively less than in surrounding areas, and the community needed affordable housing, including both single-family homes and multi-family developments.

Credit Needs

Based on information from community contacts, discussions with management, and demographic data, examiners determined that the credit needs in the AA are affordable housing and small-business lending. There are opportunities to meet these credit needs. The county has two enterprise zones, which stimulate economic growth through targeted tax breaks. These tax breaks incentivize growth and encourage business expansion, retention, and employment opportunities.

SCOPE OF EVALUATION

General Information

The evaluation encompasses the period from the previous FDIC performance evaluation dated February 16, 2021, to the current ILCRA evaluation conducted by the Illinois Department of Financial and Professional Regulation (IDFPR), Division of Banking, dated February 9, 2026. Examiners completed a full scope review of the bank's AA. Examiners used the FFIEC Interagency Small Institution Examination Procedures to evaluate MTSB's ILCRA performance. These procedures include the Lending Test. The criteria for this test are detailed in the Appendices. IDFPR also provides comments regarding the institution's fair lending policies and procedures pursuant to 205 ILCS 735/35-15. Examiners conducted the fair lending review in accordance with the FFIEC Interagency Fair Lending Examination Procedures. In addition, under Section 345.200 of the implementing rules of ILCRA, assessment factors as described below on page 25 were considered in the evaluation of MTSB's record of ILCRA performance.

Financial institutions must achieve a satisfactory rating under the Lending Test to obtain an overall satisfactory rating. However, evidence of discrimination and/or a negative evaluation of assessment factors can lower the overall ILCRA rating.

Activities Reviewed

Examiners reviewed MTSB's business strategy, loan portfolio composition, and the number and dollar volume of loan originations during the review period and determined the bank's major loan products to be small business loans, home mortgage loans, and small business loans secured by residential real estate. Small farm and consumer loans do not represent a significant portion of the loan portfolio. Therefore, these loan products were not reviewed and had no material impact on the conclusions.

Since the loan portfolio composition remained relatively consistent throughout the evaluation period, examiners analyzed the institution's home mortgage loans originated and purchased from January 1, 2023, through December 31, 2024. In 2023, the bank originated 167 home mortgage loans, totaling $28.1 million. The bank originated 176 home mortgage loans, totaling $44.0 million in 2024. A high percentage of the bank's home mortgage loans are secured by 1- to 4-family non-owner-occupied housing or multi-family properties. Specifically, during the period presented, 99 of 288, or 34.4 percent, of MTSB's home mortgage loans in the AA were investor loans secured by non-owner-occupied 1-4 or multi-family housing. Given the high percentage of investor loans, examiners completed separate analyses of the geographic distribution of owner-occupied 1-4 family, non-owner-occupied 1-4 family, and multi-family home mortgage loans.

Examiners analyzed the institution's traditional small business loans originated and purchased from January 1, 2023, through December 31, 2025. In 2023, the bank originated 56 traditional small-business loans totaling $11.9 million. In 2024, the bank originated 68 traditional small-business loans totaling $19.1 million. In 2025, the bank originated 65 traditional small business loans totaling $14.9 million.

Examiners also analyzed other small business loans secured by residential real estate from January 1, 2023, to December 31, 2025. These loans are not small business loans under ILCRA's guidelines but are a significant product through which the bank helps small businesses within its AA. During the evaluation period, MTSB originated other small business loans totaling $8.1 million, $8.9 million, and $7.6 million in 2023, 2024, and 2025, respectively.

Based on the number and dollar volume of each loan category, home mortgage loans carried the greatest weight, followed by small business loans and other small business loans secured by residential real estate.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

MTSB demonstrated reasonable performance under the Lending Test. The performance under the AA Concentration, Borrower Profile and Geographic Distribution supports this conclusion.

Loan-to-Deposit Ratio

MTSB's net LTD ratio is more than reasonable considering the institution's size, capacity, and credit needs of its AA. From March 31, 2021, to September 30, 2025, MTSB maintained an average net LTD ratio of 81.4 percent across 19 quarters. Throughout this evaluation period, the net LTD ratio has increased, ranging from a low of 69.9 percent as of March 31, 2022, to a high of

92.9 percent as of September 30, 2025. MTSB’s average net LTD ratio is significantly greater than the 61.3 percent average of the ratios of three similarly-situated institutions (SSIs), as shown in the table below. Examiners identified SSIs based on asset size, areas served, and lending emphasis.

Loan-to-Deposit Ratio Comparison

Institution	Total Assets as of 9/30/2025 ($000s)	Average Net LTD Ratio (%)
Municipal Trust and Savings Bank	**348,176**	**81.4**
Similarly-Situated Institution #1	389,495	47.9
Similarly-Situated Institution #2	357,160	50.8
Similarly-Situated Institution #3	137,355	85.1

Source: Reports of Condition and Income 3/31/2021 through 9/30/2025

Assessment Area Concentration

The bank made a majority of loans in its AA. This conclusion is reflected, by number and dollar volume, in its home mortgages, small business loans, and other small business loans secured by residential real estate. The table below summarizes loan concentrations inside and outside of the AA.

Lending Inside and Outside of the Assessment Area (AA)

Year	Inside # of Loans	Inside % of Loans	Outside # of Loans	Outside % of Loans	Total #	Inside Dollar Amount $(000s)	Inside Dollar Amount %	Outside Dollar Amount $(000s)	Outside Dollar Amount %	Total
Home Mortgage										
2023	140	83.8	27	16.2	167	21,222	75.6	6,867	24.4	28,089
2024	148	84.1	28	15.9	176	32,907	74.8	11,074	25.2	43,981
Subtotal	**288**	**84.0**	**55**	**16.0**	**343**	**54,129**	75.1	**17,941**	**24.9**	**72,070**
Small Business										
2023	48	85.7	8	14.3	56	10,436	87.6	1,472	12.4	11,908
2024	55	80.9	13	19.1	68	14,227	74.3	4,909	25.7	19,136
2025	57	87.7	8	12.3	65	12,406	83.2	2,506	16.8	14,912
Subtotal	**160**	**84.7**	**29**	**15.3**	**189**	**37,069**	**80.7**	**8,887**	**19.3**	**45,956**
Other Small Business										
2023	44	81.5	10	18.5	54	6,164	75.7	1,978	24.3	8,142
2024	41	80.4	10	19.6	51	6,364	70.1	2,540	29.9	8,904
2025	42	82.4	9	17.6	51	5,211	53.2	2,397	46.8	7,608
Subtotal	**127**	**81.4**	**29**	**18.6**	**156**	**17,739**	**72.0**	**6,915**	**28.0**	**24,654**
Total	**575**	**83.6**	**113**	**16.4**	**688**	**108,937**	**76.4**	**33,743**	**23.6**	**142,680**

Source: Bank Data Due to rounding, totals may not equal 100.0

Borrower Profile

The distribution of borrowers reflects, given the institution's product lines, reasonable penetration among individuals at different income levels (including LMI) and businesses of different sizes. Only lending in the AA was considered in the borrower profile analysis. Based on the number and dollar volume of loans, home mortgage loans were given the greatest weight. Small business loans and other small business loans secured by residential real estate received less weight. Examiners focused on performance by number of loans, as the number of loans is a better indicator of the number of borrowers served. Only owner-occupied and non-owner-occupied one-to-four-family home mortgages were used in the home mortgage analysis. Performance under home mortgages, small business, and other small business loans secured by residential real estate supports this conclusion.

Home Mortgage

The distribution of borrowers reflects, given the product lines offered by the institution, reasonable penetration among individuals of different incomes, including LMI borrowers. Performance under both owner-occupied 1 - 4 family and non-owner-occupied 1 - 4 family home mortgages supports this conclusion.

Owner-Occupied 1 - 4 Family Home Mortgages

The distribution of borrowers reflects, given the institution's product lines, reasonable penetration across individuals of different incomes. The data below shows that lending to low-income borrowers trailed the demographic data in all years. Borrowers at or below the poverty level face significant challenges in obtaining home ownership. In this AA, families generating income below the poverty level consist of 9.3 percent of all families. With moderate-income borrowers, the bank trailed the demographic in 2023 and exceeded the demographic in 2024.

Examiners focused more on comparing aggregate data, as it better reflects the demand and opportunities for originating loans in the AA. The bank's performance with low-income borrowers trailed the aggregate in 2023 and 2024 by only 1.3 percent and 0.2 percent, respectively, supporting a reasonable conclusion. With moderate-income borrowers, the bank trailed the aggregate in 2023 and 2024 by higher levels than low-income borrowers. However, this level of performance is comparable to the aggregate. This blended performance indicates reasonable penetration. The table below provides details.

Distribution of Owner-Occupied 1 - 4 Home Mortgage Loans by Borrower Income Level

Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	$(000s)	%
Low						
2023	20.1	6.9	5	5.6	455	3.6
2024	20.1	13.3	13	13.1	1,264	7.4
Moderate						
2023	17.5	21.3	13	14.4	887	7.1
2024	17.5	26.6	20	20.2	2,200	12.8
Middle						
2023	21.2	26.6	28	31.1	3,875	31.0
2024	21.2	22.7	23	23.2	4,293	25.0
Upper						
2023	41.2	31.3	41	45.6	6,744	53.9
2024	41.2	20.6	40	40.4	8,925	52.0
Not Available						
2023	0.0	14.0	3	3.3	556	4.4
2024	0.0	16.8	3	3.0	497	2.9
Total						
2023	**100.0**	**100.0**	**90**	**100.0**	**12,517**	**100.0**
2024	**100.0**	**100.0**	**99**	**100.0**	**17,179**	**100.0**

Source: 2020 ACS; Bank Data, 2022, 2023 & 2024 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Non-Owner-Occupied 1 - 4 Family Home Mortgages

The distribution of borrowers reflects, given the product lines offered by the institution, reasonable penetration among individuals of different incomes. For low-income borrowers, the data below demonstrate that the bank outperforms the aggregate and demographic significantly in 2023 and 2024. However, in moderate-income tracts in 2023, the bank's performance trails both the aggregate and the demographic. For 2024, the bank trails the demographic and exceeds the aggregate. The following table illustrates the bank's performance.

Distribution of Non-Owner-Occupied 1 - 4 Family Home Mortgage Loans by Borrower Income Level

Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	$(000s)	%
Low						
2023	20.1	10.5	11	44.0	1,105	41.3
2024	20.1	13.3	6	35.3	446	18.7
Moderate						
2023	17.5	5.2	1	4.0	177	6.6
2024	17.5	8.0	2	11.8	491	20.7
Middle						
2023	21.2	9.2	0	0.0	0	0.0
2024	21.2	11.3	2	11.8	217	9.1
Upper						
2023	41.2	34.6	9	36.0	985	36.8
2024	41.2	33.3	3	17.6	695	29.2
Not Available						
2023	0.0	40.5	4	16.0	407	15.2
2024	0.0	34.0	4	23.5	529	22.2
Total						
2023	**100.0**	**100.0**	**25**	**100.0**	**2,674**	**100.0**
2024	**100.0**	**100.0**	**17**	**100.0**	**2,377**	**100.0**

Source: 2020 ACS; Bank Data, 2022, 2023 & 2024 HMDA Aggregate Data, "—" data not available.
Due to rounding, totals may not equal 100.0%

Multi-Family Home Mortgages

No borrower profile conclusions are drawn regarding multi-family home mortgage lending. MTSB did not collect income information for a significant number of the loans originated. These loans had an income designation of not applicable (NA). Therefore, multi-family loans were not analyzed and are not included in the tables below.

Small Business Loans

The distribution of small business loans reflects reasonable penetration among businesses of different sizes. The bank's performance in lending to businesses with GARs of $1.0 million trails the demographic in 2023 and 2024. This was also due to the bank originating a number of loans to small businesses in LMI areas with GARs exceeding $1.0 million. It is important to note that demographics do not necessarily represent an accurate picture of demand. Many smaller businesses seek credit through other means, such as credit cards, home equity loans, or financing through non-bank sources,

to fund their businesses. Demographic data was not available for 2025. The following table illustrates the bank's performance.
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Distribution of Small Business Loans by Gross Annual Revenue Category

Business Revenue Level	% of Businesses	#	%	$(000s)	%
<=$1,000,000					
2023	84.8	34	70.8	6,515	62.4
2024	84.8	24	43.6	3,951	27.8
2025	-	32	56.1	4,921	39.7
>$1,000,000					
2023	4.1	13	27.1	3,592	34.4
2024	4.0	31	56.4	10,276	72.2
2025	-	24	42.7	7,480	60.3
Revenue Not Available					
2023	11.1	1	2.1	329	3.2
2024	11.2	0	0.0	0	0.0
2025	-	1	1.8	5	0.0
Total					
2023	**100.0**	**48**	**100.0**	**10,436**	**100.0**
2024	**100.0**	**55**	**100.0**	**14,227**	**100.0**
2025	**100.0**	**57**	**100.0**	**12,406**	**100.0**

Source: 2024 D&B Data; "--" data not available.
Due to rounding, totals may not equal 100.0%

Other Small Business Loans Secured by Residential Real Estate

The distribution of other small business loans secured by residential real estate reflects reasonable penetration among businesses of different sizes. These loans are not small-business loans under ILCRA's guidelines. However, they represent a significant product that the bank offers to small businesses within its AA. The bank's performance in lending to businesses with GARs of $1.0 million exceeds the demographic in 2023 but trails it in 2024. Therefore, the performance is reasonable. Demographic data was not available for 2025. The following table illustrates the bank's performance.

Distribution of Other Small Business Loans by Gross Annual Revenue Category

Business Revenue Level	% of Businesses	#	%	$(000s)	%
<=$1,000,000					
2023	84.8	39	88.6	5,893	95.6
2024	84.8	28	68.3	4,525	71.1
2025		31	73.8	4,415	84.7
>$1,000,000					
2023	4.1	4	9.1	256	4.2
2024	4.0	12	29.3	1,685	26.5
2025		8	19.0	624	12.0
Revenue Not Available					
2023	11.1	1	2.3	15	0.2
2024	11.2	1	2.4	154	2.4
2025		3	7.1	172	3.3
Total					
2023	**100.0**	**44**	**100.0**	**6,164**	**100.0**
2024	**100.0**	**41**	**100.0**	**6,364**	**100.0**
2025	**100.0**	**42**	**100.0**	**5,211**	**100.0**

Source: 2024 D&B Data; "--" data not available.
Due to rounding, totals may not equal 100.0%

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the AA. Examiners concentrated on lending penetration in LMI census tracts and focused on performance by the number of loans, as it is a better indicator of the number of borrowers served. Only lending in the AA was considered in the geographic distribution analysis. Based on the number and dollar volume of loans, home mortgage loans were given the greatest weight. At the same time, small business loans and other small business loans secured by residential real estate received less weight. Additionally, since there is only one low-income tract in the AA, performance in moderate-income tracts carries more weight. Performance under home mortgages and other small business loans secured by residential real estate supports this conclusion.

Home Mortgage

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the AA. Performance under owner-occupied 1-4 family home mortgages, non-owner-occupied 1-4 family home mortgages, and multi-family home mortgages supports this conclusion.

Owner-Occupied 1-4 Family Home Mortgage Loans

The geographic distribution of owner-occupied 1 – 4 family home mortgage loans reflects reasonable dispersion throughout the AA. Performance in the only low-income tract trails the aggregate and demographic in all years. However, in moderate-income tracts, the performance differs. In 2023, the bank trails the demographic and aggregate. In 2024, the bank is comparable to the aggregate and demographic. This combination of performance indicates reasonable dispersion. The following table illustrates the bank's performance.

Geographic Distribution of Owner- Occupied 1- 4 Home Mortgage Loans

Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	$(000s)	%
Low						
2023	1.0	1.6	0	0.0	0	0.0
2024	1.0	1.5	0	0.0	0	0.0
Moderate						
2023	18.6	19.4	9	10.0	719	5.7
2024	18.6	20.4	18	18.2	2,129	12.4
Middle						
2023	45.2	41.2	43	47.8	5,457	43.6
2024	45.2	40.1	37	37.4	6,183	36.0
Upper						
2023	35.1	37.8	38	42.2	6,341	50.7
2024	35.1	38.0	44	44.4	8,867	51.6
Not Available						
2023	0.0	-	0	0.0	0	0.0
2024	0.0	-	0	0.0	0	0.0
Total						
2023	**100.0**	**100.0**	**90**	**100.0**	**12,517**	**100.0**
2024	**100.0**	**100.0**	**99**	**100.0**	**17,179**	**100.0**

Source: 2020 ACS; Bank Data, 2023 & 2024 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Non-Owner-Occupied 1 - 4 Home Mortgage Loans

The geographic distribution of non-owner-occupied 1 – 4 family home mortgage loans reflects reasonable dispersion throughout the AA. The bank's performance in the AA's single low-income tract trails the aggregate and demographic in all years. However, in moderate-income tracts, the bank performs better. In 2023, the bank exceeded the aggregate and demographic. In 2024, the bank trails the aggregate and demographic. Overall, this performance is consistent with reasonable dispersion. The following table illustrates the bank's performance.

Geographic Distribution of Non-Owner-Occupied 1- 4 Family Home Mortgage Loans

Tract Income Level	% of Occupied-Rental Housing Units	Aggregate Performance % of #	#	%	$(000s)	%
Low						
2023	3.7	1.3	0	0.0	0	0.0
2024	3.7	3.3	0	0.0	0	0.0
Moderate						
2023	34.1	38.6	11	44.0	1,315	49.2
2024	34.1	32.7	3	17.6	281	11.8
Middle						
2023	40.4	39.2	8	32.0	695	26.0
2024	40.4	34.7	7	41.2	787	33.1
Upper						
2023	21.9	20.9	6	24.0	665	24.9
2024	21.9	29.3	7	41.2	1,309	55.1
Not Available						
2023	0.0	0.0	0	0.0	0	0.0
2024	0.0	0.0	0	0.0	0	0.0
Total						
2023	**100.0**	**100.0**	**25**	**100.0**	**2,675**	**100.0**
2024	**100.0**	**100.0**	**17**	**100.0**	**2,377**	**100.0**

Source: 2020 ACS; Bank Data, 2023 & 2024 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Multi-Family Home Mortgage Loans

The geographic distribution of multi-family home mortgage loans reflects reasonable dispersion throughout the AA. In the AA's single low-income tract, the bank's performance trails the demographic and aggregate in all years. However, the demographic value is small, indicating that there are not that many opportunities. Aggregate performance of 0.0 percent in 2023 supports this conclusion. In moderate-income tracts, the bank outperforms the aggregate and demographic in 2023. The bank trails the demographic and aggregate in 2024. The overall numbers are comparable, indicating reasonable performance. The following table illustrates the bank's performance.

Geographic Distribution of Multi- Family Home Mortgage Loans

Tract Income Level	% of Multi-Family Units	Aggregate Performance % of #	#	%	$(000s)	%
Low						
2023	5.3	0.0	0	0.0	0	0.0
2024	5.3	6.8	1	3.1	48	0.4
Moderate						
2023	34.3	43.6	11	44.0	1,933	32.1
2024	34.3	22.7	7	21.9	2,179	16.3
Middle						
2023	39.3	38.5	11	44.0	2,331	38.7
2024	39.3	47.7	15	46.9	5,866	43.9
Upper						
2023	20.1	18.0	3	12.0	1,766	29.3
2024	20.1	22.7	9	28.1	5,259	39.4
Not Available						
2023	0.0	0.0	0	0.0	0	0.0
2024	0.0	0.0	0	0.0	0	0.0
Total						
2023	**100.0**	**100.0**	**25**	**100.0**	**6,030**	**100.0**
2024	**100.0**	**100.0**	**32**	**100.0**	**13,351**	**100.0**

Source: 2020 ACS; Bank Data, 2023 & 2024 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Small Business Loans

The geographic distribution of small business loans reflects excellent dispersion throughout the AA. Performance trailed the demographic in the one low-income tract in 2023 and 2024. However, in moderate-income census tracts, the bank's performance significantly exceeded the demographics in 2023 and 2024. The strength of the bank's performance in moderate-income tracts indicates excellent performance. Demographic data was not available in 2025. The following table illustrates the bank's performance.

Geographic Distribution of Small Business Loans

Tract Income Level	% of Businesses	#	%	$(000s)	%
Low					
2023	2.2	0	0.0	0	0.0
2024	2.4	1	1.8	500	3.5
2025	--	1	1.8	500	4.0
Moderate					
2023	29.3	24	50.0	4,860	46.6
2024	29.2	21	38.2	5,721	40.2
2025	--	16	28.1	3,492	28.1
Middle					
2023	37.7	12	25.0	2,490	23.9
2024	38.0	17	30.9	4,472	31.4
2025	--	21	36.8	4,030	32.5
Upper					
2023	30.8	12	25.0	3,086	29.6
2024	30.4	16	29.1	3,534	24.8
2025	--	21	33.3	4,384	35.3
Not Available					
2023	--	0	0.0	0	0.0
2024	--	0	0.0	0	0.0
2025	--	0	0.0	0	0.0
Total					
2024	**100.0**	**55**	**100.0**	**14,227**	**100.0**
2025	**100.0**	**57**	**100.0**	**12,406**	**100.0**

Source: 2024 D&B Data; "--" data not available.
Due to rounding, totals may not equal 100.0%

Other Small Business Secured by Residential Real Estate

The geographic distribution of small business loans secured by residential real estate reflects reasonable dispersion throughout the AA. Performance trailed the demographic in the single low-income tract in 2023 and 2024. Performance exceeded the demographic considerably in 2023 and 2024 in moderate-income tracts. As moderate-income tracts have more weight, the performance is reasonable. Demographic data was not available for 2025. The following table illustrates the bank’s performance.

Geographic Distribution of Other Small Business Loans

Tract Income Level	% of Businesses	#	%	$(000s)	%
Low					
2023	2.2	0	0.0	0	0.0
2024	2.4	0	0.0	0	0.0
2025		0	0.0	0	0.0
Moderate					
2023	29.3	18	40.9	2,112	34.3
2024	29.2	16	39.0	1,562	24.5
2025		18	42.9	1,845	35.4
Middle					
2023	37.7	8	18.2	1,667	27.0
2024	38.0	8	19.5	1,728	27.2
2025		16	38.1	2,308	44.3
Upper					
2023	30.8	18	40.9	2,385	38.7
2024	30.4	17	41.5	3,074	48.3
2025		8	19.0	1,058	20.3
Not Available					
2023	0.0	-	0.0	0.0	0.0
2024	--	0	0.0	0	0.0
2025	--	0	0.0	0	0.0
Total					
2023	**100.0**	**44**	**100.0**	**6,164**	**100.0**
2024	**100.0**	**41**	**100.0**	**6,364**	**100.0**
2025	**100.0**	**42**	**100.0**	**5,211**	**100.0**

Source: 2024 D&B Data; "--" data not available.
Due to rounding, totals may not equal 100.0%

Response to Complaints

The bank has not received any CRA- or ILCRA-related complaints since the FDIC evaluation on February 16, 2021; therefore, this criterion did not affect the Lending Test rating.

FAIR LENDING, DISCRIMINATORY, OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The IDFPR Division of Banking provides comments regarding the institution’s fair lending policies and procedures pursuant to 205 ILCS 735/35-15. Examiners conducted the fair lending review in accordance with the Federal Financial Institutions Examination Council Interagency Fair Lending Examination Procedures. Based on an application of these procedures, examiners did not identify any evidence of discriminatory or other illegal credit practices; therefore, the results did not affect the institution’s overall ILCRA rating.

APPENDICES

SMALL BANK PERFORMANCE CRITERIA

Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
3) The bank's record of lending of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes;
4) The geographic distribution of the bank's loans; and
5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

ASSESSMENT FACTORS
(38 Ill. Admin. Code 345.200)

As used in this Part, "assessment factors" means the assessment of the following factors to determine whether a bank is meeting the financial services needs of local communities:

a) activities to ascertain the financial services needs of the community, including communication with community members regarding the financial services provided;

b) extent of marketing to make members of the community aware of the financial services offered;

c) origination of mortgage loans including, but not limited to, home improvement and rehabilitation loans, and other efforts to assist existing low-income and moderate-income residents to be able to remain in affordable housing in their neighborhoods;

d) for small business lenders, the origination of loans to businesses with gross annual revenues of $1,000,000.00 or less, particularly those in low-income and moderate-income neighborhoods;

e) participation, including investments, in community development and redevelopment programs, small business technical assistance programs, minority-owned depository institutions, community development financial institutions, and mutually owned financial institutions;

f) efforts working with delinquent customers to facilitate a resolution of the delinquency;

g) origination of loans that show an under concentration and a systemic pattern of lending resulting in the loss of affordable housing units;

h) evidence of discriminatory and prohibited practices; and

i) offering retail banking services to unbanked and underbanked persons.

GLOSSARY

Affiliate: This means any company that controls, is controlled by, or is under common control with another company. The term "control" has the meaning given to that term in 12 U.S.C. 1841(a)(2), and a company is under common control with another company if both companies are directly or indirectly controlled by the same company.

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Alternative financial products or services: This means financial products or services offered by persons other than an insured depository institution at a higher cost than comparable services offered by an insured depository institution**.**

American Community Survey (ACS): A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five-year estimates based on population thresholds.

Area Median Income: This means the median family income for the Metropolitan Statistical Area (MSA), if a person or geography is located in an MSA, or for the metropolitan division, if a person or geography is located in an MSA that has been subdivided into metropolitan divisions; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: This means a geographic area delineated in accordance with 38 Ill. Admin. Code 345.400.

Bank: This means a bank that has a charter issued under the Illinois Banking Act [205 ILCS 5], a savings bank that has a charter issued under the Savings Bank Act [205 ILCS 205], and an FDIC-insured banking office of a foreign banking corporation issued a certificate of authority under the Foreign Banking Office Act [205 ILCS 645].

Branch: This means a staffed banking facility defined as a branch under Section 2 of the Illinois Banking Act [205 ILCS 5/2] or Section 1007.20 of the Illinois Savings Bank Act [205 ILCS 205/1007.20], and a branch of a banking office of a foreign banking corporation issued a certificate of authority under the Foreign Banking Office Act [205 ILCS 645], whether shared or unshared, including, for example, a mini-branch in a grocery store or a branch operated in conjunction with any other local business or nonprofit organization.

Census Tract: A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

Combined Statistical Area (CSA): A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

Community Development: This includes: 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 size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of $1 million or less; activities that revitalize or stabilize low-or moderate-income geographies, designated disaster areas, distressed or underserved nonmetropolitan middle-income geographies designated by the Board of Governors of the Federal Reserve System, FDIC, and Office of the Comptroller of the Currency based on rates of poverty, unemployment, and population loss or based on population size, density, and dispersion. Activities that revitalize and stabilize geographies are designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals; or unbanked or underbanked geographies; and activities targeted to directly and tangibly increase climate resilience in low-income to moderate-income neighborhoods or mitigate environmental harm in LMI neighborhoods.

Community Development Corporation (CDC): A CDC allows banks and holding companies to make equity type of investments in community development projects. Institution CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Institution CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

Community Development Financial Institutions (CDFIs): CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

Community Development Loan: A loan that:

(1) Has as its primary purpose community development; and

(2) Except in the case of a wholesale or limited-purpose bank:

(i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan unless the loan is for a multifamily dwelling (as defined in 12 CFR 1003.2(n)); and

(ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the institution's assessment area(s).

Community Development Service: A service that:

(1) Has as its primary purpose community development;

(2) Is related to the provision of financial services; and

(3) Has not been considered in the evaluation of the bank's retail banking services under 38 Ill. Admin. Code 345.240(d).

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 loan, which is a consumer loan extended for the purchase of and secured by a motor vehicle; credit card loan, which is a line of credit for household, family, or other personal expenditures that is accessed by a borrower's use of a "credit card," as this term is defined in 12 CFR 1026.2; other secured consumer loan, which is a secured consumer loan that is not included in one of the other categories of consumer loans; and other unsecured consumer loan, which is an unsecured consumer loan that is not included in one of the other categories of consumer loans.

Core Based Statistical Area (CBSA): The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

Department: This means the Illinois Department of Financial and Professional Regulation.

Distressed Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

(1) An unemployment rate of at least 1.5 times the national average;
(2) A poverty rate of 20 percent or more; or
(3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

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. Other family 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).

FDIC: This means the Federal Deposit Insurance Corporation.

FFIEC-Estimated Income Data: The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, 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 do 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 income of applicants, the amount of loan requested, and the disposition of the application (approved, denied, and withdrawn).

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

Housing Unit: Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Income level includes:

> **Low-income**: This means an individual income that is 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.
>
> **Moderate-income:** This means an 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 and less than 80 percent in the case of a geography.
>
> **Middle-income:** This means an 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 and less than 120 percent in the case of a geography.
>
> **Upper-income**: This means an individual income that is 120 percent or more of the area median income or a median family income that is 120 percent or more in the case of a geography.

Limited purpose bank: This means a bank that offers only a narrow product line (such as credit card or motor vehicle loans) to a regional or broader market and for which a designation as a limited purpose bank is in effect, in accordance with 38 Ill. Admin. Code 345.250(b).

Limited-Scope Review: A limited-scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.
Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

Loan Location: This means a loan is located as follows:

> A consumer loan is located in the geography where the borrower resides;
>
> A home mortgage loan is located in the geography where the property to which the loan relates is located; and

A small business or small farm loan is located in the geography where the main business facility or farm is located or where the loan proceeds otherwise will be applied, as indicated by the borrower.

Loan production office: This means a staffed facility of a bank, other than a branch, that is open to the public and that provides lending-related services, such as loan information and applications.

Low-Income Housing Tax Credit: The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

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 metropolitan area/assessment area.

Median Income: The median income divides the income distribution into two equal parts, one having incomes above the median and the other having incomes below the median.

Metropolitan Division (MD): This means a metropolitan division as defined by the United States Director of the Office of Management and Budget.

Metropolitan Statistical Area (MSA): This means a metropolitan statistical area as defined by the United States Director of the Office of Management and Budget.

Multi-family: Refers to a residential structure that contains five or more units.

Nonmetropolitan Area (also known as **non-MSA):** This means any area that is not located in an MSA.

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 lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Remote Service Facility (RSF): This means an automated, unstaffed banking facility owned or operated by, or operated exclusively for, the bank, such as an automated teller machine, cash dispensing machine, point-of-sale terminal, or other remote electronic facility, at which deposits are received, cash dispersed, or money lent.

Rural Area: Territories, populations, and housing units that are not classified as urban.

Small Bank: This means a bank that is a small bank under federal administrative rules established by the bank's primary federal financial supervisory agency pursuant to the federal Community Reinvestment Act and an intermediate small bank means a bank that is an intermediate small bank under federal administrative rules established by the bank's primary federal financial supervisory agency pursuant to the federal Community Reinvestment Act.

Small Business Investment Company (SBIC): SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms.

Small business loan: This means a loan included in "loans to small businesses" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Federal Financial Institution Examination Council (FFIEC) 031 and 041).

Small farm loan: This means a loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (FFIEC 031 and 041).

Special credit program: This means any credit program offered by a bank to meet special social needs which is in conformity with and explicitly authorized by the Equal Credit Opportunity Act (15 U.S.C. 1691(c)) and Regulation B (12 C.F.R. 1002.8).

Substantial majority: This means a portion of the bank's lending activity so significant by number and dollar volume of loans that the lending test evaluation would not meaningfully reflect its lending performance if consumer loans were excluded.

Unbanked person: This means an individual that does not have a checking or savings account with an insured depository institution.

Underbanked person: This means an individual that has a checking or saving account with an insured depository institution but that used financial products or services from a person other than an insured depository institution in the past 12 months.

Underserved Middle-Income Nonmetropolitan Geographies: A nonmetropolitan middle- income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

Very Small Bank: This means a bank that is eligible for the Very Small Bank Examination Procedure set forth in 38 Ill. Admin. Code 345.450(b).

Wholesale bank: This means a bank that is not in the business of extending home mortgage, small business, small farm, or consumer loans to retail customers, and for which a designation as a wholesale bank is in effect, in accordance with 38 Ill. Admin. Code 345.450(b).