



PUBLIC DISCLOSURE

April 8, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Lemont National Bank
Charter Number 11715

1201 State Street
Lemont, IL 60439

ADC-Chicago (8308) Field Office
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 **Substantial Noncompliance**.

The lending test is rated: Substantial Noncompliance.

The major factors that support this rating include:

- The bank's quarterly average loan-to-deposit ratio (LTD) is unreasonable at 10.6 percent.
- Lending activity within the assessment area (AA) needs improvement. The bank originated six loans in the AA during the three-year evaluation period.
- The distribution of loans to borrowers of different income levels is very poor.
- Lemont did not receive any complaints regarding its CRA performance during the evaluation period.

Loan-to-Deposit Ratio

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

The Lemont National Bank's ("Lemont" or "bank") average LTD for the 16-quarter period since the preceding CRA evaluation was 10.6 percent. The bank's average LTD ratio ranged from a high of 11.0 percent to a low of 9.7 percent. In comparison, the average LTD ratio for similarly sized financial institutions with assets less than \$100 million was 77.8 percent. The ratio ranged from a high of 116.2 percent and a low of 63.4 percent.

According to June 30, 2023, deposit market share information, 18 other depository institutions operating 24 branches compete for deposits in the bank's CRA AA. These institutions include very large commercial and regional depository institutions. According to the 2022 Aggregate Home Mortgage Disclosure Act (HMDA) data, 261 lenders originated home mortgage loans within the bank's CRA AA. The lenders include large nationwide lenders as well as non-depository lenders which offer a wide range of mortgage loan products.

Management asserted that high interest rates and high cost of housing adversely impacted Lemont's demand for home mortgage loans. In particular, management stated that increased interest rates have affected the bank's ability to originate home equity loans, home refinance, and home purchase loans.

While multiple external factors may have contributed to Lemont's low average LTD ratio, the LTD ratio reflects a weak level of lending relative to available resources.

Lending in Assessment Area

A majority of the bank's loans are inside its assessment area(s) (AAs).

The bank originated and purchased 54.5 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. While a majority of the bank's loans were inside the bank's AA, the total number of loans originated is very small (a total of six home mortgage loans) and reflects poor responsiveness to community credit needs.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	6	54.5	5	45.4	11	1,863	52.9	1,657	47.1	3,520
Total	6	54.4	5	45.4	11	1,863	52.9	1,657	47.1	3,520

Description of Institution

Lemont is a nationally chartered bank headquartered in the village of Lemont, Illinois, located approximately 20 miles southwest of the city of Chicago. Lemont is a wholly owned subsidiary of Lemont Bancorp Inc., a one-bank holding company also based in Lemont, Illinois. As of December 31, 2023, Lemont reported total assets of \$65.4 million, total deposits of \$47.0 million, and tier 1 capital of \$3.6 million. The bank is a single state institution with five branch offices in Cook and Will counties.

Historically, the bank's business focus has been on residential mortgage lending. The bank offers standard loan products for home purchase, home refinance, residential construction loans, and home equity lines of credit. The bank is a portfolio mortgage lender and does not originate loans for sale on the secondary market. Additionally, the bank offers commercial real estate, business loans, passbook, and certificate of deposit loans. As of December 31, 2023, Lemont reported total loans of \$5.1 million. Total loans represented eight percent of total assets. Residential home mortgage loans secured by 1-4 single dwellings represent 93.5 percent of total assets and commercial loans represent 6.5 percent of total assets.

Lemont received a Substantial Non-Compliance rating at the preceding CRA evaluation, dated June 19, 2021. There are no known financial, legal, or other constraints prohibiting the bank from originating loans.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period includes calendar years 2021 through 2023. We assessed the bank under the small bank CRA evaluation procedures. Based upon the examiner's analysis of the bank's lending activity, home mortgage loans represent the bank's primary lending product. Lemont does not purchase

home mortgage loans or consumer loans. The bank is not subject to reporting requirements of the Home Mortgage Disclosure Act. Therefore, we utilized internal bank records of home mortgage loan originations to evaluate the bank's CRA performance. Due to the low loan origination volume, we reviewed 100 percent of the bank's home mortgage loans during the evaluation period.

Due to changes between the 2015 U.S Census American Community Survey (ACS) and the 2020 U.S. Census, we performed separate analysis periods for 2021 and 2022-2023 to evaluate geographic distribution and borrower income criteria. Performance in Tables O and P, in Appendix C reflect data from both analysis periods.

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 assessment areas located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) 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 are based on performance in all bank 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) or 195.28(c), respectively, in determining a national bank's 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 Bureau of Consumer Financial Protection, as applicable.

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

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

State Rating

State of Illinois

CRA rating for the State of Illinois: Substantial Noncompliance

The Lending Test is rated: Substantial Noncompliance

The major factors that support this rating include:

- Distribution of loans to borrowers of different income levels is very poor. The bank did not originate any home mortgage loans to low-income or moderate-income borrowers in the AA during the evaluation period.

Description of Institution's Operations in Illinois

Lemont has one AA in the state of Illinois consisting of 14 contiguous census tracts located in portions of Cook, DuPage, and Will counties. These counties are part of the of Chicago-Naperville-Schaumburg, IL, MSA (MSA #16894). As of December 31, 2023, Lemont operated five branch offices in the AA. Four branches are located in Lemont within Cook County. One branch is in a retirement community. The fifth branch in Homer Glen located in Will County is in a retirement community. The bank operates drive-up automated teller machines at each of the bank's three free-standing branch offices in the village of Lemont. The bank's main office in Lemont offers banking services on Saturdays. During the evaluation period, the bank's president and one full time loan officer originated loans. Additionally, Lemont did not conduct any advertising or marketing activities of the bank's lending or deposit products during the evaluation period.

According to June 30, 2023, deposit market share information, Lemont maintained \$47 million in deposits and ranked 14th out of 17 depository institutions with a 1.5 percent deposit market share in the AA. The top three banks in the AA in terms of deposits, include JP Morgan Chase N.A. with a 14.2 percent market share, BMO Harris N.A. with a 12.8 percent market share, and Busey Bank with a 12.5 percent market share.

According to 2022 Aggregate HMDA Data (2023 Aggregate HMDA data not yet available), 214 lenders originated and or purchased 1,820 home mortgage loans in the AA. The top three mortgage lenders, JP Morgan Chase N.A., Guaranteed Rate INC., and US Bank N.A. had a combined market share of 13.7 percent. The volume of home mortgage loan originations and purchases in the AA significantly decreased from 2021 to 2022. Based upon information from 2021 and 2022 Aggregate HMDA data, the number of home mortgage loan decreased from 3,912 in 2021 to 1,820 home mortgage loans in the AA.

During the evaluation period, Lemont originated a total of 11 loans. The following table reflects the breakdown of loans originated.

Loan Originations 2021-2023		
Type of Loan	Number of Loans	Percentage of Total Number
Home Equity Lines of Credit	4	36.4%
Home Mortgage Refinance	5	45.5%
Home Mortgage Purchase	2	18.2%
Total	11	100.0%

As part of the CRA Evaluation, the OCC reviewed information from an affordable housing organization to determine local economic conditions and community needs. According to this community contact, affordable housing is a need throughout the Chicago metropolitan area. This community contact stated that banks should be more diligent and flexible and tailor loans to match neighborhood needs related to the age of the housing stock and needs of the residents.

The following table summarizes demographic characteristics of the bank's CRA AA.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Lemont National Bank CRA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	14	0.0	0.0	42.9	57.1	0.0
Population by Geography	61,799	0.0	0.0	37.3	62.7	0.0
Housing Units by Geography	22,235	0.0	0.0	36.8	63.2	0.0
Owner-Occupied Units by Geography	18,375	0.0	0.0	37.9	62.1	0.0
Occupied Rental Units by Geography	2,610	0.0	0.0	27.7	72.3	0.0
Vacant Units by Geography	1,250	0.0	0.0	38.7	61.3	0.0
Businesses by Geography	10,538	0.0	0.0	31.9	68.1	0.0
Farms by Geography	164	0.0	0.0	36.0	64.0	0.0
Family Distribution by Income Level	16,360	12.7	14.2	17.6	55.6	0.0
Household Distribution by Income Level	20,985	15.3	12.1	15.8	56.8	0.0
Median Family Income MSA –16984 Chicago-Naperville-Schaumburg, IL		\$92,622	Median Housing Value			\$370,911
			Median Gross Rent			\$1,329
			Families Below Poverty Level			4.6%
<i>Source: 2020 U.S. Census and 2023 D&B Data</i> <i>Due to rounding, totals may not equal 100.0</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

The OCC evaluated the disparity between median family incomes of families in the AA and the cost of housing. From the information in the above table, low-income families earned less than \$43,311 and moderate-income families earned between \$43,312 and \$74,098. One method used to determine housing affordability assumed a maximum monthly principal and interest payment of no more than 30 percent of the borrower's income. Based upon a 30-year mortgage with a five percent interest rate, not accounting for downpayment, homeowners' insurance, real estate taxes, or additional monthly expenses, the mortgage loan amount for homes at the AA median family value would be \$125,672 for low-income borrowers and \$345,076 for moderate-income borrower. This illustrates that both low-income and moderate-income borrowers would be challenged to qualify for a mortgage in the AA.

Scope of Evaluation in Illinois

We reviewed the bank's performance in the bank's single AA.

LENDING TEST

The bank's performance under the Lending Test in Illinois is rated Substantial Noncompliance.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the bank's AA is very poor.

Distribution of Loans by Income Level of the Geography

A geographic distribution analysis would not have been meaningful since there are no low-income or moderate-income census tracts in the bank's CRA AA.

Home Mortgage Loans

Refer to Table O 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.

Lending Gap Analysis

Considering the lack of low-income and moderate-income census tracts, a lending gap analysis would not have been meaningful.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a very poor distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank.

In assessing borrower income distribution, consideration was given to the impact of the high cost of housing in the AA. The high cost of housing may impact the ability of low-income and moderate-income borrowers to obtain home mortgage loans.

Home Mortgage Loans

Refer to Table P 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.

Based upon the data in the tables, the borrower income distribution of home mortgage loans is very poor. During the evaluation period, Lemont did not originate any home mortgage loans to low-income or moderate-income borrowers.

Responses to Complaints

The bank did not receive any consumer complaints related to its CRA performance 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:	01/01/2021 to 12/31/2023	
Bank Products Reviewed:	Home mortgage	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None	None reviewed	Not Applicable
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
State of Illinois		
Chicago-Naperville-Schaumburg, IL MSA	Full scope	Part of Cook County, DuPage County, and Will County in Illinois

Appendix B: Summary of MMSA and State Ratings

RATINGS	The Lemont National Bank
Overall Bank:	Lending Test Rating
Lemont National Bank	Substantial Non-Compliance
MMSA or State:	
State of Illinois	Substantial Non-Compliance

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/assessment area.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A 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.

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

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

Rating Area: A rated area is a state or multi-state 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 multi-state metropolitan statistical area, the institution will receive a rating for the multi-state 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.

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/assessment area. 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 O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - 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 compared 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 assessment area.
- Table R. 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.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

- Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer 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 households in those geographies.
- Table V. Assessment Area Distribution of Consumer 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 households by income level in each MMSA/assessment area.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																	2021		
Assessment Area	Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	% 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	
Lemont	5	1,418	100.0	0.0	0.0	0.0	0.0	0.0	0.0	16.9	0.0	15.3	83.1	100.0	84.7	0.0	0.0	0.0	
Total	5	1,418	100.0	0.0	0.0	0.0	0.0	0.0	0.0	16.9	0.0	15.3	83.1	100.0	84.7	0.0	0.0	0.0	

Source: 2015 ACS Census; 01/01/2021 – 12/31/2021. Due to rounding, totals may not equal 100.0

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																	2022-2023		
Assessment Area	Total Home Mortgage Loans			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	% 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	
Lemont	1	446	100.0	0.0	0.0	0.0	0.0	0.0	0.0	32.1	0.0	31.0	67.9	100.0	69.0	0.0	0.0	0.0	
Total	1	446	100.0	0.0	0.0	0.0	0.0	0.0	0.0	31.1	0.0	31.0	67.9	100.0	69.0	0.0	0.0	0.0	

Source: 2020 U.S. Census; 01/01/2022 - 01/01/2023 Bank Data, "2023 Aggregate " data not available. Due to rounding, totals may not equal 100.0

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																	2021		
	Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
Assessment Area	#	\$	% of Total	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	
Lemont	5	1,418	100.0	11.0	0.0	3.3	12.5	0.0	10.7	19.9	0.0	22.1	56.6	100.0	51.4	0.0	0.0	12.6	
Total	5	1,418	100.0	11.0	0.0	3.3	12.5	0.0	10.7	19.9	0.0	22.1	56.6	100.0	51.4	0.0	0.0	12.6	

Source: 2015 ACS Census; 01/01/2021 - 01/01/2021 Bank Data. Due to rounding, totals may not equal 100.0

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																	2022-2023		
	Total Home Mortgage Loans			Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
Assessment Area	#	\$	% of Total	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	% of Families	% Bank Loans	Aggregate	
Lemont	1	445	100.0	12.9	0.0	5.3	13.6	0.0	15.3	17.0	0.0	21.5	56.4	100.0	45.4	0.0	0.0	12.5	
Total	1	445	100.0	12.9	0.0	5.3	13.5	0.0	15.3	17.0	0.0	21.5	56.4	100.0	45.4	0.0	0.0	12.5	

Source: 2020 U.S Census; 01/01/2022 - 01/01/2023 Bank Data, "2023 Aggregate-data "not available. Due to rounding, totals may not equal 100.0

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.