

PUBLIC DISCLOSURE

October 7, 2019

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Community Bank of Elmhurst
RSSD# 2044820

330 West Butterfield Road
Elmhurst, Illinois 60126

Federal Reserve Bank of Chicago

230 South LaSalle Street
Chicago, Illinois 60604

NOTE: This document is an evaluation of this bank'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 bank. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this bank. The rating assigned to this bank does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial bank.

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INSTITUTION'S CRA RATING

Community Bank of Elmhurst (the bank) is rated Satisfactory. This rating is based on the following conclusions with respect to the performance criteria:

- The bank's net loan-to-deposit ratio (NLTD) is reasonable given the bank's size, financial condition, and assessment area (AA) credit needs.
- A majority of the bank's loans are originated inside the AA.
- A reasonable dispersion of loans occurs throughout the bank's AA.
- Lending reflects a reasonable penetration among individuals of different income levels, including low- and moderate-income (LMI), and businesses of different sizes.
- Neither the bank nor this Reserve Bank received any CRA-related complaints since the previous evaluation.

SCOPE OF EXAMINATION

The Federal Financial Institutions Examination Council's (FFIEC's) Interagency Examination Procedures for Small Institutions were utilized to evaluate the bank's Community Reinvestment Act (CRA) performance. The evaluation considered CRA performance context, including the bank's asset size, financial condition, business strategy and market competition, as well as AA demographic and economic characteristics, and credit needs. Lending performance was assessed within the bank's AA which includes a portion of the Chicago-Naperville-Arlington Heights, Illinois, Metropolitan Division (MD). The following data was reviewed:

- **NLTD Ratio** – The bank's 16-quarter average NLTD ratio ending June 30, 2019, was calculated and compared to a sample of local competitors.
- **Lending in the AA, Geographic Distribution, and Distribution to Borrowers of Different Income Levels and to Businesses of Different Sizes** – Statistical samples of the bank's home mortgage loans, small business loans, and home equity loans originated from September 1, 2015, through December 31, 2018, were reviewed and compared to applicable demographic data. This analysis included 28 home mortgage loans, 66 small business loans, and 89 home equity loans.
- **Response to Substantiated Complaints** – Neither Community Bank of Elmhurst nor this Reserve Bank received any CRA-related complaints since the previous evaluation.
- **Community Contacts** – Two community representatives from housing and economic development organizations were contacted to provide insight into the needs of low- and moderate-income individuals and small businesses within the assessment area.

DESCRIPTION OF INSTITUTION

Community Bank of Elmhurst is a community bank headquartered in Elmhurst, Illinois. The bank's characteristics include:

- The bank is a wholly owned subsidiary of Community Bancshares of Elmhurst, Incorporated, headquartered in Elmhurst, Illinois.
- The bank has total assets of \$149.6 million as of March 31, 2019.
- In addition to its main office in Elmhurst, the bank has one additional full-service office and a limited service facility, both located in Elmhurst, Illinois.
- The main office and full-service branch have full-service automated teller machines (ATMs) at their locations.
- The bank's primary business focus is commercial and residential lending, including home equity lines of credit.

Composition of Loan Portfolio as of March 31, 2019		
Loan Type	\$(000)	%
Commercial	39,675	50.9
Residential Real Estate	37,425	48.1
Consumer	204	0.3
Other	582	0.8
Gross Loans	77,886	100.0
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

The bank was rated Satisfactory under the CRA at its August 17, 2015, performance evaluation. There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its communities.

DESCRIPTION OF ASSESSMENT AREA

The bank's assessment area is comprised of partial DuPage County, located within the Chicago-Naperville-Arlington Heights, Illinois MD. See Appendix A for an assessment area map.

- The assessment area's composition is unchanged since the 2015 performance evaluation.
- The assessment area is comprised of no low-, one moderate-, 13 middle-, and 19 upper-income census tracts in 2017 and 2018 (see Appendix B for additional demographic information). Prior to 2017, there were no low- or moderate-income census tracts in the assessment area.
- As of June 30, 2019, the bank's market share of 0.3 percent of Federal Deposit Insurance Corporation (FDIC)-insured deposits in DuPage County, ranked 31st of 50 institutions in the county.

- Two community representatives representing economic development and affordable housing organizations were contacted in order to provide context for economic and housing credit needs in the bank's assessment area.

Population Change			
Area	2010 Population	2015 Population	Percent Change
Assessment Area	135,406	137,318	1.4
DuPage County	916,924	930,412	1.5
Chicago-Naperville-Arlington Heights, IL MD	7,262,718	7,328,470	0.9
State of Illinois	12,830,632	12,873,761	0.3
<i>Source: 2010 U.S. Census Bureau Decennial Census</i> <i>2011-2015 U.S. Census Bureau: American Community Survey</i>			

- Population growth rates in the assessment area from 2010 to 2015 are comparable to DuPage County as a whole and slightly greater when compared to the Chicago-Naperville-Arlington Heights, Illinois MD and the state of Illinois, based on U.S. Census Bureau data.
- A community representative indicated that the increase in population in the assessment area is attributed to quality education offered throughout DuPage County and safer living environments for families, ultimately contributing to a better quality of life than other areas.

Median Family Income Change			
Area	2010 Median Family Income	2015 Median Family Income	Percent Change
Assessment Area	92,332	95,394	3.3
DuPage County	92,423	96,751	4.7
Chicago-Naperville-Arlington Heights, IL MD	72,196	75,350	4.4
State of Illinois	68,236	71,546	4.9
<i>Source: 2006-2010 U.S. Census Bureau: American Community Survey</i> <i>2011-2015 U.S. Census Bureau: American Community Survey</i>			

- According to the 2011-2015 Census Bureau data, median family income (MFI) grew at a lower level in the assessment area (3.3 percent) than DuPage County (4.7 percent) as a whole, the Chicago-Naperville-Arlington Heights, IL MD (4.4 percent), and the state of Illinois (4.9 percent).
- Community representatives both indicated the median family income increase is most likely attributed to individuals living within the assessment area, but working in Chicago.

- A community representative noted that the increase in median family income is negatively impacting low- and moderate-income individuals. Even though the assessment area experienced an increase in median family income, many individuals are forced to work multiple positions as they are not qualified for the higher-wage positions.

Housing Costs Change						
Area	Median Housing Value		Percent Change	Median Gross Rent		Percent Change
	2010	2015		2010	2015	
Assessment Area	319,996	282,527	-11.7	1,055	1,222	15.8
DuPage County	316,900	278,500	-12.1	1,008	1,143	13.4
Chicago-Naperville-Arlington Heights, IL MD	267,990	224,861	-16.1	914	996	9.0
State of Illinois	202,500	173,800	-14.2	834	907	8.8
Source: 2006-2010 U.S. Census Bureau: American Community Survey 2011-2015 U.S. Census Bureau: American Community Survey						

- Median housing values in the assessment area and DuPage County have decreased by 11.7 and 12.1 percent, respectively, which is a slightly slower rate than the Chicago-Naperville-Arlington Heights, Illinois MD and the state of Illinois, which experienced declines of 16.1 and 14.2 percent, respectively.
- Growth in median gross rents is greater in the assessment area (15.8 percent) and DuPage County (13.4 percent), when compared to the Chicago-Naperville-Arlington Heights, IL MD (9.0 percent) and the state of Illinois (8.8 percent).
- A community representative indicated that many individuals in the assessment area are millennials who are burdened with student loan debt and are not in a position to purchase homes; therefore, renting is the more attractive option. Given the demand for renting options, the median gross rents have increased due to the limited supply.
- Additionally, a community representative indicated the need for affordable housing options, despite the decline in median housing values, with gross rents increasing, both are too high for the low- and moderate-income families living in DuPage County.

Unemployment Rates					
Region	2013	2014	2015	2016	2017
DuPage County	7.5	5.6	4.7	4.8	3.9
Chicago-Naperville-Arlington Heights, IL MD	9.2	7.1	6.0	5.9	4.9
State of Illinois	9.2	7.1	5.9	5.9	4.9
Source: Bureau of Labor Statistics: Local Area Unemployment Statistics					

- Unemployment rates have decreased steadily from 2013 through 2017. DuPage County's 2017 unemployment rate (3.9 percent) has historically remained lower when compared to the Chicago-Naperville-Arlington Heights, Illinois MD (4.9 percent) and the state of Illinois (4.9 percent).
- The employment base covers multiple industries in the area, with the largest being in healthcare and equipment wholesalers. Major employers include Edward Hospital and Health Services, Crown Technics North America, and Northwestern Medicine Central.
- A community representative indicated declining unemployment rates are attributed to local businesses continually looking for skilled workers, with a mix of opportunities available throughout DuPage County. A representative indicated that most available positions for low- and moderate-income individuals exist in retail and fast food.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

Net Loan-to-Deposit Ratio (NLTD)

This performance criterion evaluates the bank's average NLTD ratio to determine the reasonableness of lending in light of performance context, such as the bank's capacity to lend, the availability of lending opportunities, the demographic and economic factors present in the AA, and in comparison to similarly situated FDIC-insured institutions. The similarly situated institutions were selected based on the area in which they are located, operating within DuPage County. The bank's 16-quarter average NLTD ratio through June 30, 2019 is reasonable. The bank's NLTD ratio is less than those of its local competitors; however, all of the competitor banks are significantly larger in asset size. Due to its smaller asset size, it is reasonable for Community Bank of Elmhurst to have a lower ratio than its competitors. Additionally, the NLTD ratio represents a slight increase from the bank's previous performance evaluation in 2015.

Comparative NLTD Ratios		
Institution	Location	NLTD Ratio (%)
		16 Quarter Average
Community Bank of Elmhurst	Elmhurst, Illinois	50.9
Evergreen Bank Group	Oak Brook, Illinois	89.2
Hinsdale Bank and Trust	Hinsdale, Illinois	91.6
Inland Bank and Trust Company	Oak Brook, Illinois	81.5
Itasca Bank and Trust Company	Itasca, Illinois	80.3
Leaders Bank	Oak Brook, Illinois	97.9
Lisle Savings Bank	Lisle, Illinois	56.2
Oxford Bank and Trust	Oak Brook, Illinois	73.1
Republic Bank of Chicago	Oak Brook, Illinois	85.4
West Suburban Bank	Lombard, Illinois	55.2

Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside of the AA. A majority of the bank's loans, 67.8 percent by number and 64.9 percent by dollar, were originated inside the AA. While the institution made only 45.5 percent by number and 46.2 percent by dollar of its small business loans within the assessment area, a community representative noted that many institutions located within the assessment area are providing small businesses, usually startups, with home equity loans as they are generally small dollar amounts and better opportunities for smaller businesses. The bank made a large majority, 83.1 percent by number and 83.5 percent by dollar, of its home equity loans reviewed inside the AA.

Lending Inside and Outside the AA								
Loan Type	Inside				Outside			
	#	\$(000)	#%	\$%	#	\$(000)	#%	\$%
Home Equity Loans	74	12,852	83.1	83.5	15	2,533	16.9	16.5
Residential Loans	20	5,910	71.4	64.7	8	3,222	28.6	35.3
Small Business Loans	30	7,057	45.5	46.2	36	8,226	54.5	53.8
Total Loans	124	25,820	67.8	64.9	59	13,981	32.2	35.1
<i>Note: Percentages may not add to 100.0 percent due to rounding.</i>								

Geographic Distribution of Loans

This performance criterion evaluates the bank's distribution of lending within its AA by income level of census tracts. The bank's geographic distribution of loans reflects reasonable dispersion among the different census tracts within the AA. The lending analysis will be primarily based on the bank's 2017 and 2018 performance. Lending in 2015 and 2016 had a limited volume of originations and was consistent with the distribution figures for 2017 and 2018. Tables for the bank's 2015 and 2016 lending are included in Appendix C – Lending Tables of this evaluation.

Home Mortgage Lending

The geographic distribution of home mortgage lending is reasonable. While the bank did not originate home mortgage loans in the moderate-income census tract in the assessment area in 2017 or 2018, there are limited opportunities to lend as only 3.4 percent of all owner-occupied housing units are located in the moderate-income census tract. Therefore, the bank's performance is deemed reasonable.

Geographic Distribution of Home Mortgage Loans						
Assessment Area: 2018 Chicago-Naperville-Arlington Hts, IL MD 16974						
	Tract Income Levels	Bank & Demographic Comparison				Owner Occupied % of Units
		2018				
		Count Bank		Dollar Bank		
		#	%	\$ (000s)	\$ %	
Totals	Low	0	0.0	0	0.0	0.0
	Moderate	0	0.0	0	0.0	3.4
	Middle	1	10.0	180	5.3	39.2
	Upper	9	90.0	3,201	94.7	57.4
	Unknown	0	0.0	0	0.0	0.0
	Total	10	100.0	3,381	100.0	100.0
2018 FFIEC Census Data						
Note: Percentages may not add to 100.0 percent due to rounding						

Geographic Distribution of Home Mortgage Loans						
Assessment Area: 2017 Chicago-Naperville-Arlington Hts, IL MD 16974						
	Tract Income Levels	Bank & Demographic Comparison				Owner Occupied % of Units
		2017				
		Count Bank		Dollar Bank		
		#	%	\$ (000s)	\$ %	
Totals	Low	0	0.0	0	0.0	0.0
	Moderate	0	0.0	0	0.0	3.4
	Middle	1	14.3	45	2.5	39.2
	Upper	6	85.7	1,747	97.5	57.4
	Unknown	0	0.0	0	0.0	0.0
	Total	7	100.0	1,792	100.0	100.0
2017 FFIEC Census Data						
Note: Percentages may not add to 100.0 percent due to rounding						

Small Business Lending

The geographic distribution of small business lending is reasonable. While the bank did not originate small business loans in the moderate-income census tract in the assessment area in 2017 or 2018, there are limited opportunities to lend as only 3.9 percent of businesses in 2018, and only 3.3 percent of businesses in 2017 are located in the moderate-income census tract. Therefore, the bank's performance is deemed reasonable.

Geographic Distribution of Small Business Loans						
Assessment Area: 2018 Chicago-Naperville-Arlington Hts, IL MD 16974						
	Tract Income Levels	Bank & Demographic Comparison				
		2018				Total Businesses
		Count Bank		Dollar Bank		
		#	%	\$ 000s	\$ %	%
Small Business	Low	0	0.0	0	0.0	0.0
	Moderate	0	0.0	0	0.0	3.9
	Middle	2	13.3	455	13.3	31.7
	Upper	13	86.7	2,957	86.7	64.4
	Unknown	0	0.0	0	0.0	0.0
	Total	15	100.0	3,412	100.0	100.0
2018 FFIEC Census Data & 2018 Dun & Bradstreet information according to 2015 ACS						
Note: Percentages may not add to 100.0 percent due to rounding						

Geographic Distribution of Small Business Loans						
Assessment Area: 2017 Chicago-Naperville-Arlington Hts, IL MD 16974						
	Tract Income Levels	Bank & Demographic Comparison				
		2017				Total Businesses
		Count Bank		Dollar Bank		
		#	%	\$ 000s	\$ %	%
Small Business	Low	0	0.0	0	0.0	0.0
	Moderate	0	0.0	0	0.0	3.3
	Middle	0	0.0	0	0.0	31.6
	Upper	7	100.0	2,057	100.0	65.0
	Unknown	0	0.0	0	0.0	0.0
	Total	7	100.0	2,057	100.0	100.0
2017 FFIEC Census Data & 2017 Dun & Bradstreet information according to 2015 ACS						
Note: Percentages may not add to 100.0 percent due to rounding						

Home Equity Lending

The geographic distribution of home equity lending is reasonable. While the bank did not originate home equity loans in the moderate-income census tract in the assessment area, there are limited opportunities to lend there as only 3.2 percent of households are located in the moderate-income census tract. Therefore, the bank's performance is deemed reasonable.

Geographic Distribution of Home Equity Loans					
Assessment Area: 2018 Chicago-Naperville-Arlington Hts, IL MD 16974					
	Tract Income Levels	Bank & Demographic Comparison			
		2018			
		Count Bank		Dollar Bank	
		#	%	\$ (000s)	\$ %
Totals	Low	0	0.0	0	0.0
	Moderate	0	0.0	0	0.0
	Middle	0	0.0	0	0.0
	Upper	27	100.0	4,990	100.0
	Unknown	0	0.0	0	0.0
	Total	27	100.0	4,990	100.0
2018 FFIEC Census Data					
Note: Percentages may not add to 100.0 percent due to rounding					

Geographic Distribution of Home Equity Loans					
Assessment Area: 2017 Chicago-Naperville-Arlington Hts, IL MD 16974					
	Tract Income Levels	Bank & Demographic Comparison			
		2017			
		Count Bank		Dollar Bank	
		#	%	\$ (000s)	\$ %
Totals	Low	0	0.0	0	0.0
	Moderate	0	0.0	0	0.0
	Middle	3	12.5	165	4.6
	Upper	21	87.5	3,389	95.4
	Unknown	0	0.0	0	0.0
	Total	24	100.0	3,554	100.0
2017 FFIEC Census Data					
Note: Percentages may not add to 100.0 percent due to rounding					

Lending to Borrowers of Different Income Levels and to Businesses of Different Sizes

This performance criterion evaluates the bank's lending to borrowers of different income levels and businesses of different revenue sizes. The bank's lending has a reasonable penetration among individuals of different income levels and businesses and households of different sizes. The lending analysis will be primarily based on the bank's 2017 and 2018 performance. Lending in 2015 and 2016 had a limited volume of originations and was consistent with the distribution figures for 2017 and 2018. Tables for the bank's 2015 and 2016 lending are included in Appendix C – Lending Tables of this evaluation.

Home Mortgage Lending

The borrower distribution of home mortgage lending is reasonable. While the bank did not make any loans to low-income borrowers in 2018, they did make 20.0 percent of home mortgage loans to moderate-income borrowers, exceeding the percentage of families designated as moderate-income. In 2017, the bank made one loan to a low-income borrower, exceeding the percentage of families designated as low-income, but the bank made no loans to moderate-income borrowers.

Borrower Distribution of Home Mortgage Loans						
Assessment Area: 2018 Chicago-Naperville-Arlington Hts, IL MD 16974						
	Borrower Income Levels	Bank & Demographic Comparison				Families by Family Income
		2018				
		Count		Dollar		
		#	%	\$ (000s)	\$ %	
Totals	Low	0	0.0	0	0.0	13.6
	Moderate	2	20.0	572	16.9	13.8
	Middle	1	10.0	126	3.7	18.9
	Upper	7	70.0	2,683	79.4	53.6
	Unknown	0	0.0	0	0.0	0.0
	Total	10	100.0	3,381	100.0	100.0
2018 FFIEC Census Data						
Note: Percentages may not add to 100.0 percent due to rounding						

Borrower Distribution of Home Mortgage Loans						
Assessment Area: 2017 Chicago-Naperville-Arlington Hts, IL MD 16974						
	Borrower Income Levels	Bank & Demographic Comparison				Families by Family Income
		2017				
		Count	Dollar			
		#	%	\$ (000s)	\$ %	%
Totals	Low	1	14.3	45	2.5	13.6
	Moderate	0	0.0	0	0.0	13.8
	Middle	2	28.6	520	29.0	18.9
	Upper	4	57.1	1,227	68.5	53.6
	Unknown	0	0.0	0	0.0	0.0
	Total	7	100.0	1,792	100.0	100.0
2017 FFIEC Census Data						
Note: Percentages may not add to 100.0 percent due to rounding						

Small Business Lending

The borrower distribution of small business lending is reasonable. The bank originated 15 small business loans in 2018, of which 73.3 percent were made to businesses with gross revenues of \$1 million or less. Of those loans, 36.4 percent by number, were in dollar amounts of \$100,000 or

less, which is considered most beneficial to small businesses. In 2017, the bank originated seven small business loans, of which 71.4 percent were made to businesses with gross revenues of \$1 million or less. Of those loans, 40.0 percent by number, were in dollar amounts of \$100,000 or less, which is considered most beneficial to small businesses.

Small Business Lending By Revenue & Loan Size							
Assessment Area: 2018 Chicago-Naperville-Arlington Hts, IL MD 16974							
Product Type		Bank & Demographic Comparison					
		2018					
		Count Bank		Dollar Bank		Total Businesses	
		#	%	\$ 000s	\$ %	%	
Small Business	Revenue	\$1 Million or Less	11	73.3	2,367	69.4	84.1
		Over \$1 Million or Unknown	4	26.7	1,045	30.6	15.9
		Total	15	100.0	3,412	100.0	100.0
	Loan Size	\$100,000 or Less	4	26.7	120	3.5	
		\$100,001 - \$250,000	7	46.7	1,228	36.0	
		\$250,001 - \$1 Million	4	26.7	2,064	60.5	
		Total	15	100.0	3,412	100.0	
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	4	36.4	120	5.1	
		\$100,001 - \$250,000	4	36.4	683	28.9	
		\$250,001 - \$1 Million	3	27.3	1,564	66.1	
		Total	11	100.0	2,367	100.0	
	Originations & Purchases						
2018 FFIEC Census Data & 2018 Dun & Bradstreet information according to 2015 ACS							
Note: Percentages may not add to 100.0 percent due to rounding							

Small Business Lending By Revenue & Loan Size								
Assessment Area: 2017 Chicago-Naperville-Arlington Hts, IL MD 16974								
Product Type			Bank & Demographic Comparison					
			2017					
			Count Bank		Dollar Bank		Total Businesses	
			#	%	\$ 000s	\$ %	%	
Small Business	Revenue	\$1 Million or Less	5	71.4	1,207	58.7	81.2	
		Over \$1 Million or Unknown	2	28.6	850	41.3	18.8	
		Total	7	100.0	2,057	100.0	100.0	
	Loan Size	\$100,000 or Less	3	42.9	220	10.7		
		\$100,001 - \$250,000	2	28.6	277	13.5		
		\$250,001 - \$1 Million	2	28.6	1,560	75.8		
		Total	7	100.0	2,057	100.0		
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	2	40.0	120	9.9		
		\$100,001 - \$250,000	2	40.0	277	22.9		
		\$250,001 - \$1 Million	1	20.0	810	67.1		
		Total	5	100.0	1,207	100.0		
Originations & Purchases								
2017 FFIEC Census Data & 2017 Dun & Bradstreet information according to 2015 ACS								
Note: Percentages may not add to 100.0 percent due to rounding								

Home Equity Lending

The borrower distribution of home equity lending is reasonable. The level of lending to both low- (3.7 percent in 2018, and 0.0 percent in 2017) and moderate-income (3.7 percent in 2018 and 12.5 percent in 2017) households falls below the percent of households designated as low- (17.5 percent) and moderate-income (13.4 percent), respectively; however, the bank's efforts to meet this credit need as demonstrated by the increase in home equity volumes during the evaluation period, it is deemed reasonable.

Borrower Distribution of Home Equity Loans						
Assessment Area: 2018 Chicago-Naperville-Arlington Hts, IL MD 16974						
	Borrower Income Levels	Bank & Demographic Comparison 2018				Households by
		Count		Dollar		Household
		#	%	\$ (000s)	\$ %	Income
Totals	Low	1	3.7	50	1.0	17.5
	Moderate	1	3.7	170	3.4	13.4
	Middle	4	14.8	884	17.7	16.5
	Upper	21	77.8	3,886	77.9	52.6
	Unknown	0	0.0	0	0.0	
	Total	27	100.0	4,990	100.0	100.0
2018 FFIEC Census Data						
Note: Percentages may not add to 100.0 percent due to rounding						

Borrower Distribution of Home Equity Loans						
Assessment Area: 2017 Chicago-Naperville-Arlington Hts, IL MD 16974						
	Borrower Income Levels	Bank & Demographic Comparison 2017				Households by Household Income
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
Totals	Low	0	0.0	0	0.0	17.5
	Moderate	3	12.5	160	4.5	13.4
	Middle	1	4.2	110	3.1	16.5
	Upper	20	83.3	3,284	92.4	52.6
	Unknown	0	0.0	0	0.0	
	Total	24	100.0	3,554	100.0	100.0
2017 FFIEC Census Data						
Note: Percentages may not add to 100.0 percent due to rounding						

Response to Complaints

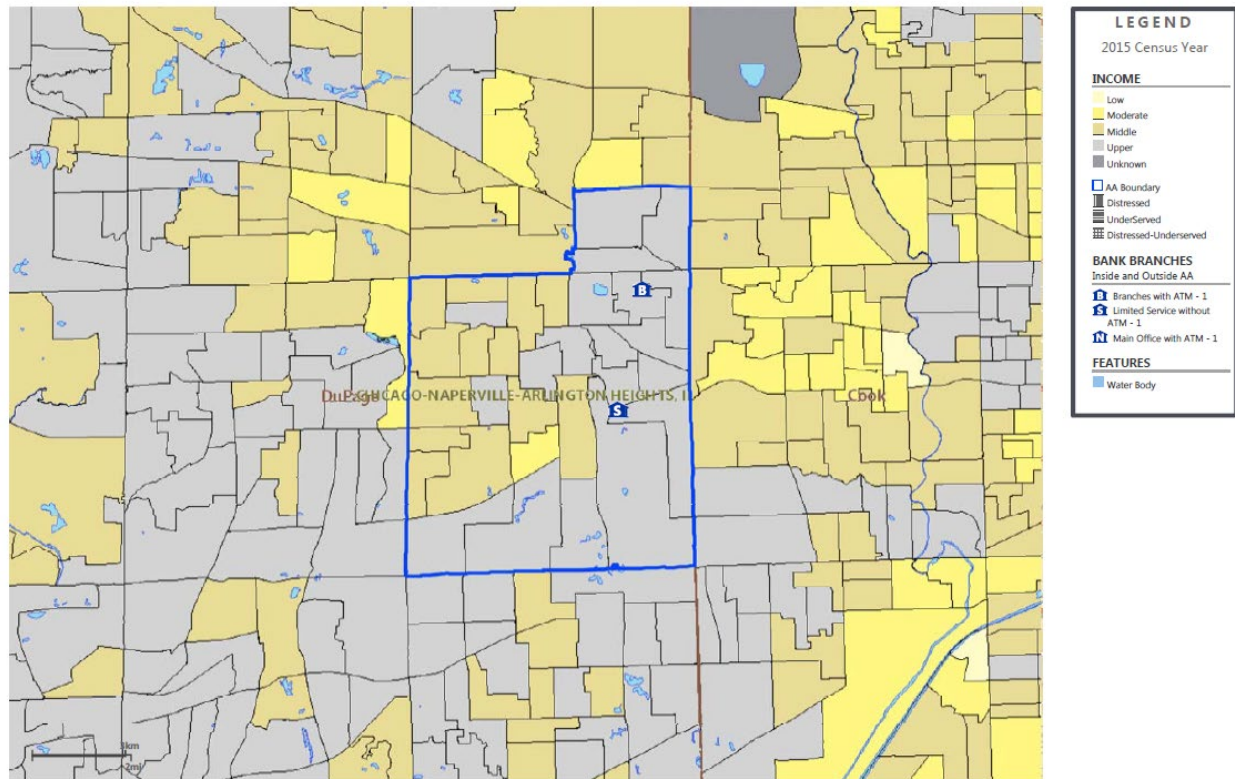
Neither the bank nor this Reserve Bank has received any CRA-related complaints since the previous examination.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

An evaluation of the bank's fair lending activities was conducted during the examination to determine compliance with the substantive provisions of antidiscrimination laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act. No evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified.

APPENDIX A – MAP OF THE ASSESSMENT AREA

Community Bank of Elmhurst 2044820
Chicago-Naperville-Arlington Hts, IL MD 16974



APPENDIX B – DEMOGRAPHIC INFORMATION

Assessment Area: 2018 Chicago-Naperville-Arlington Hts, IL MD 16974									
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	4,769	13.6	
Moderate-income	1	3.0	952	2.7	77	8.1	4,835	13.8	
Middle-income	13	39.4	14,212	40.6	976	6.9	6,637	18.9	
Upper-income	19	57.6	19,865	56.7	495	2.5	18,788	53.6	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	33	100.0	35,029	100.0	1,548	4.4	35,029	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	0	0	0.0	0.0	0	0.0	0	0.0	
Moderate-income	1,931	1,334	3.4	69.1	350	18.1	247	12.8	
Middle-income	23,950	15,278	39.2	63.8	6,958	29.1	1,714	7.2	
Upper-income	29,826	22,386	57.4	75.1	5,726	19.2	1,714	5.7	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	55,707	38,998	100.0	70.0	13,034	23.4	3,675	6.6	
	Total Businesses Tract	Businesses by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	387	3.9	314	3.8	69	4.6	4	4.4	
Middle-income	3,146	31.7	2,736	32.8	387	25.9	23	25.6	
Upper-income	6,401	64.4	5,301	63.5	1,037	69.5	63	70.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	9,934	100.0	8,351	100.0	1,493	100.0	90	100.0	
	Percentage of Total Businesses:			84.1			15.0		
	Total Farms by Tract	Farms by Tract & Revenue Size							
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
		#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0	
Middle-income	15	36.6	14	35.0	1	100.0	0	0.0	
Upper-income	26	63.4	26	65.0	0	0.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	41	100.0	40	100.0	1	100.0	0	0.0	
	Percentage of Total Farms:			97.6			2.4		
2018 FFIEC Census Data & 2018 Dun & Bradstreet information according to 2015 ACS									
Note: Percentages may not add to 100.0 percent due to rounding									

Assessment Area: 2017 Chicago-Naperville-Arlington Hts, IL MD 16974									
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	4,769	13.6	
Moderate-income	1	3.0	952	2.7	77	8.1	4,835	13.8	
Middle-income	13	39.4	14,212	40.6	976	6.9	6,637	18.9	
Upper-income	19	57.6	19,865	56.7	495	2.5	18,788	53.6	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	33	100.0	35,029	100.0	1,548	4.4	35,029	100.0	
	Housing Units by Tract	Housing Types by Tract							
		Owner-Occupied			Rental		Vacant		
		#	%	%	#	%	#	%	
Low-income	0	0	0.0	0.0	0	0.0	0	0.0	
Moderate-income	1,931	1,334	3.4	69.1	350	18.1	247	12.8	
Middle-income	23,950	15,278	39.2	63.8	6,958	29.1	1,714	7.2	
Upper-income	29,826	22,386	57.4	75.1	5,726	19.2	1,714	5.7	
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0	
Total Assessment Area	55,707	38,998	100.0	70.0	13,034	23.4	3,675	6.6	
	Total Businesses Tract		Businesses by Tract & Revenue Size						
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	260	3.3	195	3.1	65	4.6	0	0.0	
Middle-income	2,481	31.6	2,097	33.0	371	26.1	13	23.2	
Upper-income	5,098	65.0	4,072	64.0	983	69.3	43	76.8	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	7,839	100.0	6,364	100.0	1,419	100.0	56	100.0	
	Percentage of Total Businesses:			81.2			18.1		
	Total Farms by Tract		Farms by Tract & Revenue Size						
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%	
Low-income	0	0.0	0	0.0	0	0.0	0	0.0	
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0	
Middle-income	10	37.0	10	38.5	0	0.0	0	0.0	
Upper-income	17	63.0	16	61.5	1	100.0	0	0.0	
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0	
Total Assessment Area	27	100.0	26	100.0	1	100.0	0	0.0	
	Percentage of Total Farms:			96.3			3.7		
2017 FFIEC Census Data & 2017 Dun & Bradstreet information according to 2015 ACS									
Note: Percentages may not add to 100.0 percent due to rounding									

Assessment Area: 2016 Chicago-Naperville-Arlington Hts, IL MD 16974								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	3,681	10.5
Moderate-income	0	0.0	0	0.0	0	0.0	4,382	12.6
Middle-income	12	36.4	13,093	37.5	776	5.9	7,698	22.1
Upper-income	21	63.6	21,801	62.5	353	1.6	19,133	54.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	33	100.0	34,894	100.0	1,129	3.2	34,894	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	22,040	14,636	36.3	66.4	5,736	26.0	1,668	7.6
Upper-income	33,343	25,644	63.7	76.9	5,932	17.8	1,767	5.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	55,383	40,280	100.0	72.7	11,668	21.1	3,435	6.2
	Total Businesses Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	2,929	33.8	2,445	34.1	467	32.3	17	26.6
Upper-income	5,744	66.2	4,717	65.9	980	67.7	47	73.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	8,673	100.0	7,162	100.0	1,447	100.0	64	100.0
	Percentage of Total Businesses:			82.6		16.7		0.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	6	21.4	6	21.4	0	0.0	0	0.0
Upper-income	22	78.6	22	78.6	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	28	100.0	28	100.0	0	0.0	0	0.0
	Percentage of Total Farms:			100.0		0.0		0.0
2016 FFIEC Census Data & 2016 Dun & Bradstreet information according to 2010 ACS								
Note: Percentages may not add to 100.0 percent due to rounding								

Assessment Area: 2015 Chicago-Naperville-Arlington Hts, IL MD 16974								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	3,681	10.5
Moderate-income	0	0.0	0	0.0	0	0.0	4,382	12.6
Middle-income	12	36.4	13,093	37.5	776	5.9	7,698	22.1
Upper-income	21	63.6	21,801	62.5	353	1.6	19,133	54.8
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	33	100.0	34,894	100.0	1,129	3.2	34,894	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	22,040	14,636	36.3	66.4	5,736	26.0	1,668	7.6
Upper-income	33,343	25,644	63.7	76.9	5,932	17.8	1,767	5.3
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	55,383	40,280	100.0	72.7	11,668	21.1	3,435	6.2
	Total Businesses Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	3,157	33.6	2,701	33.8	446	32.4	10	45.5
Upper-income	6,231	66.4	5,288	66.2	931	67.6	12	54.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	9,388	100.0	7,989	100.0	1,377	100.0	22	100.0
	Percentage of Total Businesses:			85.1		14.7		0.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	6	19.4	6	19.4	0	0.0	0	0.0
Upper-income	25	80.6	25	80.6	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	31	100.0	31	100.0	0	0.0	0	0.0
	Percentage of Total Farms:			100.0		0.0		0.0
2015 FFIEC Census Data & 2015 Dun & Bradstreet information according to 2010 ACS								
Note: Percentages may not add to 100.0 percent due to rounding								

APPENDIX C – LENDING TABLES

2016 Lending Tables

Geographic Distribution of Home Mortgage Loans						
Assessment Area: 2016 Chicago-Naperville-Arlington Hts, IL MD 16974						
	Tract Income Levels	Bank & Demographic Comparison				Owner Occupied % of Units
		2016				
		Count Bank		Dollar Bank		
		#	%	\$ (000s)	\$ %	
Totals	Low	0	0.0	0	0.0	0.0
	Moderate	0	0.0	0	0.0	0.0
	Middle	1	33.3	260	35.2	36.3
	Upper	2	66.7	478	64.8	63.7
	Unknown	0	0.0	0	0.0	0.0
	Total	3	100.0	738	100.0	100.0
2016 FFIEC Census Data						
Note: Percentages may not add to 100.0 percent due to rounding						

Borrower Distribution of Home Mortgage Loans						
Assessment Area: 2016 Chicago-Naperville-Arlington Hts, IL MD 16974						
	Borrower Income Levels	Bank & Demographic Comparison				Families by Family Income %
		2016				
		Count		Dollar		
		#	%	\$ (000s)	\$ %	
Totals	Low	1	33.3	328	44.4	10.5
	Moderate	0	0.0	0	0.0	12.6
	Middle	1	33.3	260	35.2	22.1
	Upper	1	33.3	150	20.3	54.8
	Unknown	0	0.0	0	0.0	0.0
	Total	3	100.0	738	100.0	100.0
2016 FFIEC Census Data						
Note: Percentages may not add to 100.0 percent due to rounding						

Geographic Distribution of Small Business Loans						
Assessment Area: 2016 Chicago-Naperville-Arlington Hts, IL MD 16974						
	Tract Income Levels	Bank & Demographic Comparison				
		2016				Total Businesses
		Count Bank		Dollar Bank		
		#	%	\$ 000s	\$ %	%
Small Business	Low	0	0.0	0	0.0	0.0
	Moderate	0	0.0	0	0.0	0.0
	Middle	1	12.5	20	1.3	33.8
	Upper	7	87.5	1,568	98.7	66.2
	Unknown	0	0.0	0	0.0	0.0
	Total	8	100.0	1,588	100.0	100.0
2016 FFIEC Census Data & 2016 Dun & Bradstreet information according to 2010 ACS						
Note: Percentages may not add to 100.0 percent due to rounding						

Small Business Lending By Revenue & Loan Size							
Assessment Area: 2016 Chicago-Naperville-Arlington Hts, IL MD 16974							
Product Type			Bank & Demographic Comparison				
			2016				Total Businesses
			Count Bank		Dollar Bank		
#	%	\$ 000s	\$ %	%			
Small Business	Revenue	\$1 Million or Less	5	62.5	1,261	79.4	82.6
		Over \$1 Million or Unknown	3	37.5	327	20.6	17.4
		Total	8	100.0	1,588	100.0	100.0
	Loan Size	\$100,000 or Less	4	50.0	125	7.9	
		\$100,001 - \$250,000	2	25.0	450	28.3	
		\$250,001 - \$1 Million	2	25.0	1,013	63.8	
		Total	8	100.0	1,588	100.0	
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	2	40.0	48	3.8	
		\$100,001 - \$250,000	1	20.0	200	15.9	
		\$250,001 - \$1 Million	2	40.0	1,013	80.3	
		Total	5	100.0	1,261	100.0	
	Originations & Purchases						
2016 FFIEC Census Data & 2016 Dun & Bradstreet information according to 2010 ACS							
Note: Percentages may not add to 100.0 percent due to rounding							

Geographic Distribution of Home Equity Loans							
Assessment Area: 2016 Chicago-Naperville-Arlington Hts, IL MD 16974							
	Tract Income Levels	Bank & Demographic Comparison				Households	
		2016					
		Count		Dollar			
		Bank		Bank			
#	%	\$ (000s)	\$ %	%			
Totals	Low	0	0.0	0	0.0	0.0	
	Moderate	0	0.0	0	0.0	0.0	
	Middle	4	18.2	302	7.9	39.2	
	Upper	18	81.8	3,507	92.1	60.8	
	Unknown	0	0.0	0	0.0	0.0	
	Total	22	100.0	3,809	100.0	100.0	
2016 FFIEC Census Data							
Note: Percentages may not add to 100.0 percent due to rounding							

Borrower Distribution of Home Equity Loans						
Assessment Area: 2016 Chicago-Naperville-Arlington Hts, IL MD 16974						
	Borrower Income Levels	Bank & Demographic Comparison				Households by Household Income
		2016				
		Count		Dollar		
		#	%	\$ (000s)	\$ %	%
Totals	Low	1	4.5	40	1.1	17.9
	Moderate	3	13.6	130	3.4	12.8
	Middle	5	22.7	387	10.2	17.7
	Upper	13	59.1	3,252	85.4	51.6
	Unknown	0	0.0	0	0.0	
	Total	22	100.0	3,809	100.0	100.0
2016 FFIEC Census Data						
Note: Percentages may not add to 100.0 percent due to rounding						

2015 Lending Tables

Geographic Distribution of Home Mortgage Loans						
Assessment Area: 2015 Chicago-Naperville-Arlington Hts, IL MD 16974						
	Tract Income Levels	Bank & Demographic Comparison				Owner Occupied % of Units
		2015				
		Count Bank		Dollar Bank		
		#	%	\$ (000s)	\$ %	
Totals	Low	0	0.0	0	0.0	0.0
	Moderate	0	0.0	0	0.0	0.0
	Middle	0	0.0	0	0.0	36.3
	Upper	0	0.0	0	0.0	63.7
	Unknown	0	0.0	0	0.0	0.0
	Total	0	0.0	0	0.0	100.0
2015 FFIEC Census Data						
Note: Percentages may not add to 100.0 percent due to rounding						

Borrower Distribution of Home Mortgage Loans						
Assessment Area: 2015 Chicago-Naperville-Arlington Hts, IL MD 16974						
	Borrower Income Levels	Bank & Demographic Comparison				Families by Family Income %
		2015				
		Count		Dollar		
		#	%	\$ (000s)	\$ %	
Totals	Low	0	0.0	0	0.0	10.5
	Moderate	0	0.0	0	0.0	12.6
	Middle	0	0.0	0	0.0	22.1
	Upper	0	0.0	0	0.0	54.8
	Unknown	0	0.0	0	0.0	0.0
	Total	0	0.0	0	0.0	100.0
2015 FFIEC Census Data						
Note: Percentages may not add to 100.0 percent due to rounding						

Geographic Distribution of Small Business Loans						
Assessment Area: 2015 Chicago-Naperville-Arlington Hts, IL MD 16974						
	Tract Income Levels	Bank & Demographic Comparison				
		2015				Total Businesses
		Count Bank		Dollar Bank		
		#	%	\$ 000s	\$ %	
Small Business	Low	0	0.0	0	0.0	0.0
	Moderate	0	0.0	0	0.0	0.0
	Middle	0	0.0	0	0.0	33.6
	Upper	0	0.0	0	0.0	66.4
	Unknown	0	0.0	0	0.0	0.0
	Total	0	0.0	0	0.0	100.0
2015 FFIEC Census Data & 2015 Dun & Bradstreet information according to 2010 ACS						
Note: Percentages may not add to 100.0 percent due to rounding						

Small Business Lending By Revenue & Loan Size							
Assessment Area: 2015 Chicago-Naperville-Arlington Hts, IL MD 16974							
Product Type		Bank & Demographic Comparison					
		2015				Total Businesses %	
		Count Bank		Dollar Bank			
		#	%	\$ 000s	\$ %		
Small Business	Revenue	\$1 Million or Less	0	0.0	0	0.0	85.1
		Over \$1 Million or Unknown	0	0.0	0	0.0	14.9
		Total	0	0.0	0	0.0	100.0
	Loan Size	\$100,000 or Less	0	0.0	0	0.0	
		\$100,001 - \$250,000	0	0.0	0	0.0	
		\$250,001 - \$1 Million	0	0.0	0	0.0	
		Total	0	0.0	0	0.0	
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	0	0.0	0	0.0	
		\$100,001 - \$250,000	0	0.0	0	0.0	
		\$250,001 - \$1 Million	0	0.0	0	0.0	
		Total	0	0.0	0	0.0	
Originations & Purchases							
2015 FFIEC Census Data & 2015 Dun & Bradstreet information according to 2010 ACS							
Note: Percentages may not add to 100.0 percent due to rounding							

Geographic Distribution of Home Equity Loans							
Assessment Area: 2015 Chicago-Naperville-Arlington Hts, IL MD 16974							
	Tract Income Levels	Bank & Demographic Comparison				Households	
		2015					
		Count		Dollar			
		Bank		Bank			
#	%	\$ (000s)	\$ %	%			
Totals	Low	0	0.0	0	0.0	0.0	
	Moderate	0	0.0	0	0.0	0.0	
	Middle	0	0.0	0	0.0	39.2	
	Upper	1	100.0	500	100.0	60.8	
	Unknown	0	0.0	0	0.0	0.0	
	Total	1	100.0	500	100.0	100.0	
2015 FFIEC Census Data							
Note: Percentages may not add to 100.0 percent due to rounding							

Borrower Distribution of Home Equity Loans						
Assessment Area: 2015 Chicago-Naperville-Arlington Hts, IL MD 16974						
	Borrower Income Levels	Bank & Demographic Comparison				Households by
		2015				Household
		Count		Dollar		Income
		#	%	\$ (000s)	\$ %	%
Totals	Low	0	0.0	0	0.0	17.9
	Moderate	0	0.0	0	0.0	12.8
	Middle	0	0.0	0	0.0	17.7
	Upper	1	100.0	500	100.0	51.6
	Unknown	0	0.0	0	0.0	
	Total	1	100.0	500	100.0	100.0
2015 FFIEC Census Data						
Note: Percentages may not add to 100.0 percent due to rounding						

APPENDIX D – GLOSSARY

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.

Census tract: A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community development: 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; or, activities that revitalize or stabilize low- or moderate-income geographies, designated disaster areas; or designated distressed or underserved nonmetropolitan middle-income geographies.

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, home equity 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 nonrelatives 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 is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, 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 the income of

applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

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 is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-income: 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.

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.

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

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.

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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.

Rated area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan 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. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial 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 Reports 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.

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