

Lisle Savings Bank CRA Public File

(Data was updated 4/1/2024, unless otherwise noted)

Lisle Savings Bank Branch Listing

Home Office (full service): 1450 Maple Avenue
Lisle, IL 60532 Census Tract: 17043846004
Tract Income Level: Middle

Branch Office (full service): 4720 Main Street
Lisle, IL 60532 Census Tract: 17043846003
Tract Income Level: Upper

Limited-Service Office: 1700 Robin Lane
(Brookdale Lisle) Lisle, IL 60532 Census Tract: 17043846004
Tract Income Level: Middle

Limited-Service Office: 1920 Maple Avenue
(Villa St. Benedict) Lisle, IL 60532 Census Tract: 17043846004
Tract Income Level: Middle

Note: Only deposit products are offered at the two limited-service offices.

Hours of Operation (Effective 11/2/2015)

Lobby

Monday, Tuesday, Wednesday, Thursday	9:00 a.m. to 5:00 p.m.
Friday	9:00 a.m. to 7:00 p.m.
Saturday	9:00 a.m. to 1:00 p.m.

Maple Avenue Walk Up

Monday, Tuesday, Wednesday, Thursday	8:00 a.m. to 9:00 a.m.
	and 5:00 p.m. to 6:00 p.m.
Friday	8:00 a.m. to 9:00 a.m.
Saturday	8:00 a.m. to 9:00 a.m.
	and 1:00 p.m. to 2:00 p.m.

Maple Avenue Drive Up

Monday through Thursday	8:00 a.m. to 6:00 p.m.
Friday	8:00 a.m. to 7:00 p.m.
Saturday	8:00 a.m. to 2:00 p.m.

Lending Products

Lisle Savings Bank offers the following loan products:

- Bridge Loan
- Certificate of Deposit Secured Loan
- Construction Loan

- Fixed-Rate Second Mortgage
- Home Equity Line of Credit
- Land Development Loan (*exception basis only*)
- Loan Modification Program
- LSB First Time Home Buyer & First Time Homeowner Lending Programs
- Non-Residential/Investor Lines of Credit
- Non-Residential/Investor Loan
- Non-Residential Owner-Occupied Loan
- Purchase Mortgage
- Refinance Mortgage
- Vacant Land Loan

Deposit Products

Lisle Savings Bank offers the following deposit products:

- E-Savings (Checking account required)
- EZ Business Checking
- Free Checking
- Gold 50 Checking
- Home Business Checking
- Insured Money Market
- Interest Checking
- IRA Statement Savings
- Premium Checking
- Premium Savings
- Small Saver's Account
- Statement Savings Account

Lisle Savings Bank offers Certificates of Deposit with terms of 6, 9, 12, 18, 24, 30, and 42 months and Jumbo Certificates with terms of 180 and 365 days. Individual Retirement Accounts are also offered for the 6, 9, 12, 18, 24, 30, and 42 month terms. Contact us (630-852-3710) for details regarding any CD Specials.

Other Services

- Account alerts via text and email
- Cashier's Checks
- Coin Counting (*free for all LSB customers; 5% charge on the total amount for non-customers*)
- Collection Items
- Direct Deposit - Routing Number 271972404
- DuPage County tax payments accepted
- Electronic Payments (EFT) through ATM/debit cards and ACH
- External Funds Transfer

- Free Bill Payment Services
- Free calculators and financial literacy courses on the Bank's website
- Free e-statements
- Free Online and Mobile Banking
- Internal funds transfer
- IntraFi® Network Deposits
- Medallion Signature Guarantees (*only available at Main Street branch; appointment required*)
- Mobile Wallet (product launched January 2024)
- Money Orders
- Notary Public
- NSF Sweep
- Safe Deposit Boxes (*Must have a deposit account with LSB; there is no insurance coverage provided on box contents by the Bank or the FDIC*)
- Savings Bond Redemption (*must be a customer for at least 12 months*)
- ScoreCard® Rewards through the LSB Mastercard® debit card
- Set up alerts and notifications for account balances, transfers, etc.
- Telephone Banking
- Telephone Transfers
- VISA Gift Cards (*cannot be purchased with a credit card*)
- Wire Transfers
- Zelle®

Deposit Operations Department Fees

General Services, per item:

Stop payment fee.....	\$ 32.00
Checks and EFT debits returned for any reason <u>per presentment</u>:	
If we pay or return a withdrawal request when your account lacks sufficient funds available for withdrawal, we may charge your account an overdraft <u>or fee per presentment</u> . Fees for NSF or overdrafts created by check, in-person withdrawal, other electronic means, or bank fees are shown on your monthly statement as:	
• Paid Non Sufficient Funds Charge	
• Returned Nonsufficient Funds Charge	
• ACH Return Charge	
• Paid ACH Non Suff Funds Charge	
• Return Check NSF	
• Return Check UCF	
.....	\$ 32.00
Preauthorized Overdraft transfer	\$ 5.00
Collection Item (general)	1% of amount \$30 minimum
Money Market/Savings preauthorized transfers in excess of six per statement cycle ...	\$12.50 each
Fees for Money Market/Savings preauthorized transfers in excess of six per statement cycle are shown on your monthly statement as:	
• Reg D Charge	
Account closed within 30 days of opening	\$ 25.00
Research Services and Copy Fees:	
Account Research/Reconciliation per hour, minimum one hour	\$ 30.00
Garnishment, levy, court order, citation, subpoena, etc.....	\$100.00 plus Attorneys' Fees

Deposit Services Department Fees

VISA Gift Card	\$ 2.95
Wire Transfers - per wire	
Incoming wire	\$ 5.00
Outgoing domestic wire	\$ 20.00
Outgoing foreign wire	\$ 45.00
General Services, per item:	
Notary Public	
Customer	<u>Complimentary</u>
Signature Guarantee	
Customer	<u>Complimentary</u>
Checks	
New checks and reorders, based on style and quantity	Variable*

* Subtract check order cost from account register at time of order.

Teller Services Fees

Checks and Money Orders:	
Cashier's Check (\$500.00 minimum)	
Reissuance fee for unclaimed property	\$ 25.00
Money Order	\$ 2.00
Coin Counting (Lobby hours only)	
Customer	<u>Complimentary</u>
Non-customer	5% of total

Lisle Savings Bank Debit/ATM Card Fees

Transactions at a Lisle Savings Bank ATM	No Charge
Point of sale (POS) transactions	No Charge
An ATM Service Charge will be shown on your monthly statement for transactions (including inquiries and funds transfers) at non Lisle Savings Bank ATMs in excess of four per statement cycle, per transaction	
.....	\$ 1.00
Cirrus® transactions, per transaction	\$ 1.50
Replacement Debit/ATM Card	\$ 5.00

Safe Deposit Box Fees

Annual Rental:	
3" x 5" x 21"	\$ 50.00
3" x 10" x 21"	\$ 75.00
5" x 10" x 21"	\$ 100.00
10" x 10" x 21"	\$ 150.00
Refundable key deposit	\$ 20.00
Safe Deposit Box Fees:	
Lost Key (loss of key deposit)	\$ 20.00
Box drilling	\$ 150.00
Box drilling storage fee per month	\$ 5.00
Box closed within 6 months of opening	\$ 25.00
Box inventory	\$ 15.00
Late payment	10% of annual rental

Safe Deposit Boxes are rented only to deposit or loan customers. No insurance coverage is provided on box contents by the FDIC or Lisle Savings Bank.

Lending Fees

Annual HELOC Fee	\$0.00
Appraisal Fee	\$325.00 - \$600.00 (single family)
City Transfer Taxes	Dependent upon municipality
Credit Report	\$25.70 per borrower
Deed Recording Fee	\$71.00 - \$107.00 (dependent on county)
Desktop Review	\$150.00
Flood Certification	\$15.25
Lender's Title Policy	\$575.00 (Additionally, potential endorsement title fees total \$1,295.00)
Loan Modification Fees	\$600.00, flood certification fee of \$15.25, and discount points, 0.75% of the principal balance, which translates to a 0.125% reduction in interest rate.
Loan Payment returned for any reason	\$32.00
Miscellaneous Title Expenses	\$313.00 for purchases; \$328.00 for refinances
Mortgage Recording Fee	\$71.00 - \$107.00 (dependent on county)
Origination Fee	\$650.00 for fixed-rate first mortgages; \$325.00 for fixed-rate second mortgages
Owner's Title Insurance Policy	\$2,050.00 - \$3,675.00
Points (optional)	Percentage of loan amount
Prepayment Penalty	1% of highest balance if closed out within first year (LOCs only)
Purchase Closing Fee	\$1,650.00 - \$1950.00 up to \$500,000.00 For insurance amounts over \$500,000, add \$50.00 for each \$50,000.00 increment.
Refinance Closing Fee	\$425.00 + \$300.00 Lender's Coverage
Release Recording Fee	\$71.00 - \$107.00 (dependent on county)
Subordination Fee	\$200.00
Trust Document Preparation Fee	\$150.00

Note: there are no differences in the costs of services among branches.

Alternative Delivery Systems

- ATMs--Lisle Savings Bank currently has one at each full-service location
- Drive up (Maple Avenue)
- E-sign
- EZ Phone Banking **1 (866) GO LISLE (1-866-465-4753)**
- Internet Banking www.lsb.bank
- Mobile Banking
- Mobile Deposit Capture
- After-hours night depository
- Online mortgage loan applications
- Text Message Banking
- Surge-free ATMs via MoneyPass®

HMDA Disclosure Reports

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the Consumer Financial Protection Bureau's website (www.consumerfinance.gov/hmda). HMDA data for many other financial institutions are also available at this website.

Credit Related Comments

The Bank did not receive any comments in 2021, 2022, 2023 or 2024 YTD (as of 4/1/2024) from the public regarding the Bank's performance in meeting the credit needs of the community.

Branch Openings/Closings

There have been no branch offices closed in 2021, 2022, 2023, or 2024 YTD (as of 4/1/2024). A limited-service office in the retirement community, Villa St. Benedict, opened in September 2021.

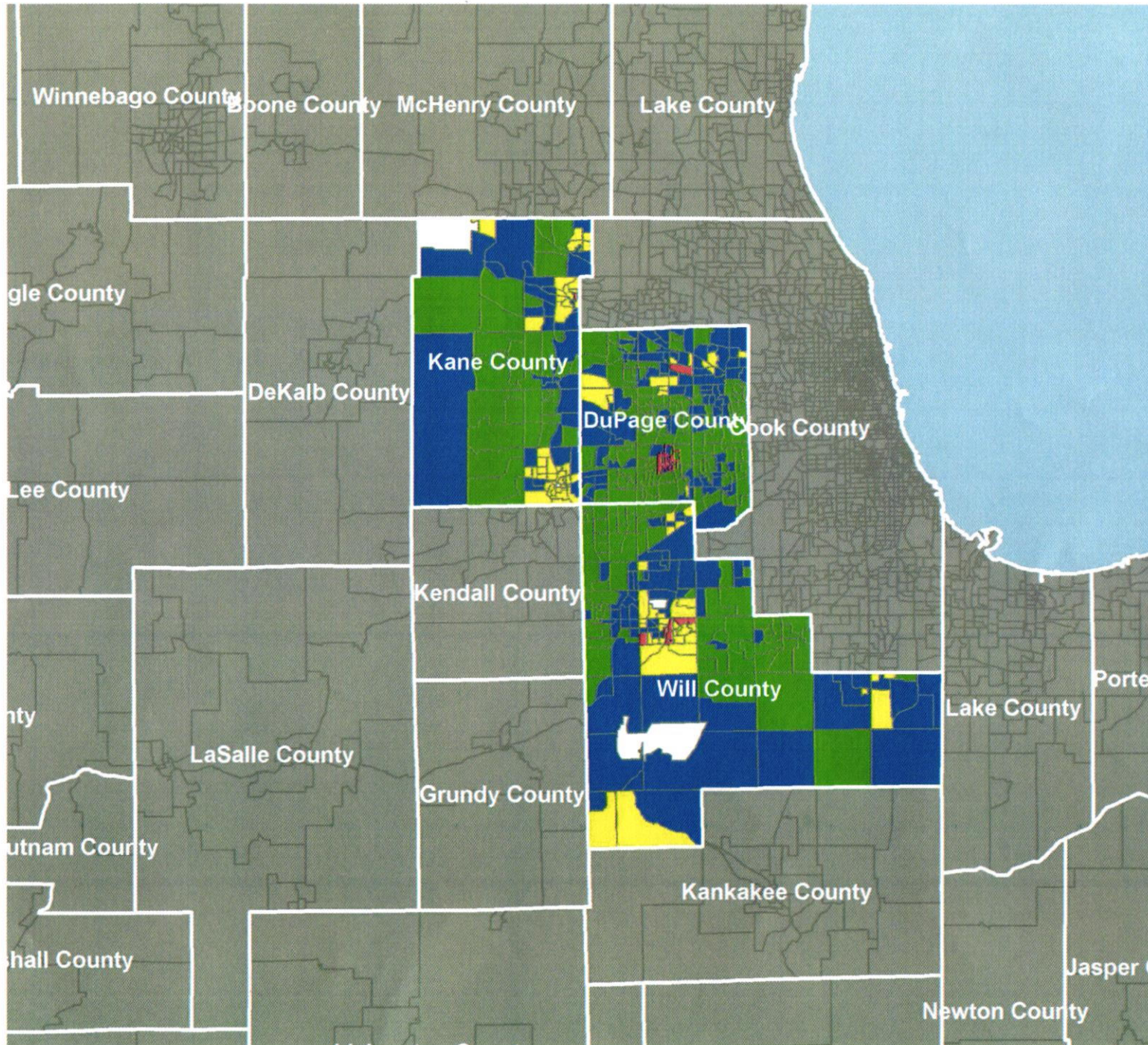
Loan to Deposit Ratio

(From Call Report – Report of Condition)

For calendar years 2021, 2022, and 2023 (as of 4/1/2024)

<u>Date</u>	<u>Net Loans</u>	<u>Deposits</u>	<u>Loan to Deposit Ratio</u>
03/31/21	261,756	428,840	61.04%
06/30/21	264,474	431,875	61.24%
09/30/21	266,177	428,113	62.17%
12/31/21	272,870	431,609	63.22%
03/31/22	276,113	437,051	63.18%
06/30/22	279,598	430,148	65.00%
09/30/22	279,145	419,003	66.62%
12/31/22	279,251	416,216	67.09%
03/31/23	275,046	413,000	66.60%
06/30/23	275,783	401,424	68.70%
09/30/23	275,539	390,745	70.52%
12/31/23	274,446	390,141	70.35%

Lisle Savings Bank Facility-Based Assessment Area



Income Level

- NA
- Low
- Moderate
- Middle
- Upper

☐ Bank Branches

2023 FFIEC Census Report - Summary Census Income Information
 State: 17 - ILLINOIS (IL)
 County: 043 - DUPAGE COUNTY



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
17	043	8400.00	Middle	\$92,622	\$109,800	8.93	81.64	\$75,625	\$89,641	\$73,558
17	043	8401.01	Middle	\$92,622	\$109,800	5.68	85.61	\$79,298	\$94,000	\$78,459
17	043	8401.02	Middle	\$92,622	\$109,800	8.55	96.21	\$89,115	\$105,639	\$77,222
17	043	8401.03	Middle	\$92,622	\$109,800	5.78	113.21	\$104,861	\$124,305	\$76,496
17	043	8401.04	Moderate	\$92,622	\$109,800	21.03	50.29	\$46,580	\$55,218	\$46,146
17	043	8402.01	Upper	\$92,622	\$109,800	2.47	130.86	\$121,210	\$143,684	\$112,432
17	043	8402.02	Middle	\$92,622	\$109,800	3.63	119.99	\$111,146	\$131,749	\$104,861
17	043	8403.03	Moderate	\$92,622	\$109,800	7.56	62.08	\$57,500	\$68,164	\$58,466
17	043	8403.04	Middle	\$92,622	\$109,800	3.94	107.19	\$99,286	\$117,695	\$83,750
17	043	8406.00	Upper	\$92,622	\$109,800	4.64	144.40	\$133,750	\$158,551	\$106,739
17	043	8407.03	Middle	\$92,622	\$109,800	13.11	86.44	\$80,068	\$94,911	\$61,636
17	043	8407.04	Middle	\$92,622	\$109,800	14.25	82.75	\$76,649	\$90,860	\$59,559
17	043	8407.05	Middle	\$92,622	\$109,800	3.49	115.09	\$106,607	\$126,369	\$103,125
17	043	8407.06	Middle	\$92,622	\$109,800	4.49	90.03	\$83,393	\$98,853	\$81,250
17	043	8408.01	Moderate	\$92,622	\$109,800	8.87	74.28	\$68,803	\$81,559	\$49,821
17	043	8408.02	Middle	\$92,622	\$109,800	6.16	104.62	\$96,902	\$114,873	\$77,594
17	043	8409.01	Middle	\$92,622	\$109,800	3.57	119.01	\$110,231	\$130,673	\$87,708
17	043	8409.04	Low	\$92,622	\$109,800	21.75	44.97	\$41,659	\$49,377	\$43,655
17	043	8409.06	Moderate	\$92,622	\$109,800	19.92	67.87	\$62,868	\$74,521	\$48,800
17	043	8409.07	Middle	\$92,622	\$109,800	17.73	107.06	\$99,167	\$117,552	\$57,120
17	043	8409.08	Middle	\$92,622	\$109,800	3.56	113.08	\$104,746	\$124,162	\$96,806
17	043	8409.10	Moderate	\$92,622	\$109,800	15.06	74.88	\$69,358	\$82,218	\$68,676
17	043	8409.11	Middle	\$92,622	\$109,800	7.91	97.09	\$89,934	\$106,605	\$87,928
17	043	8410.02	Upper	\$92,622	\$109,800	3.97	135.06	\$125,096	\$148,296	\$103,813
17	043	8410.03	Middle	\$92,622	\$109,800	3.18	96.64	\$89,519	\$106,111	\$75,353
17	043	8410.04	Upper	\$92,622	\$109,800	4.40	135.57	\$125,573	\$148,856	\$98,403
17	043	8411.02	Middle	\$92,622	\$109,800	13.30	97.13	\$89,966	\$106,649	\$72,936
17	043	8411.03	Middle	\$92,622	\$109,800	7.84	115.82	\$107,279	\$127,170	\$101,125
17	043	8411.04	Middle	\$92,622	\$109,800	2.05	110.51	\$102,357	\$121,340	\$92,059
17	043	8411.08	Middle	\$92,622	\$109,800	14.24	82.59	\$76,500	\$90,684	\$72,450
17	043	8411.09	Moderate	\$92,622	\$109,800	17.51	79.10	\$73,270	\$86,852	\$68,517
17	043	8411.10	Middle	\$92,622	\$109,800	2.65	108.25	\$100,269	\$118,859	\$86,941
17	043	8411.11	Middle	\$92,622	\$109,800	7.79	118.54	\$109,803	\$130,157	\$71,208
17	043	8411.12	Upper	\$92,622	\$109,800	2.28	151.82	\$140,625	\$166,698	\$120,913
17	043	8411.13	Middle	\$92,622	\$109,800	3.91	107.18	\$99,276	\$117,684	\$91,818
17	043	8411.14	Middle	\$92,622	\$109,800	6.49	111.59	\$103,359	\$122,526	\$96,496
17	043	8412.04	Middle	\$92,622	\$109,800	4.80	93.70	\$86,795	\$102,883	\$85,441
17	043	8412.05	Upper	\$92,622	\$109,800	7.91	120.78	\$111,875	\$132,616	\$95,089
17	043	8412.06	Middle	\$92,622	\$109,800	4.50	110.66	\$102,500	\$121,505	\$90,339
17	043	8412.07	Middle	\$92,622	\$109,800	4.63	86.14	\$79,792	\$94,582	\$81,083
17	043	8412.08	Moderate	\$92,622	\$109,800	11.25	75.87	\$70,275	\$83,305	\$67,257

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
17	043	8412.09	Upper	\$92,622	\$109,800	0.91	140.18	\$129,844	\$153,918	\$88,333
17	043	8412.10	Middle	\$92,622	\$109,800	14.65	93.05	\$86,189	\$102,169	\$74,306
17	043	8413.07	Upper	\$92,622	\$109,800	4.37	130.06	\$120,469	\$142,806	\$116,316
17	043	8413.08	Upper	\$92,622	\$109,800	0.96	164.56	\$152,422	\$180,687	\$133,818
17	043	8413.10	Upper	\$92,622	\$109,800	0.99	173.37	\$160,586	\$190,360	\$159,353
17	043	8413.12	Moderate	\$92,622	\$109,800	17.43	78.83	\$73,021	\$86,555	\$61,641
17	043	8413.13	Middle	\$92,622	\$109,800	4.66	93.12	\$86,250	\$102,246	\$78,990
17	043	8413.14	Upper	\$92,622	\$109,800	3.63	127.10	\$117,723	\$139,556	\$111,852
17	043	8413.15	Middle	\$92,622	\$109,800	5.58	90.98	\$84,271	\$99,896	\$78,750
17	043	8413.16	Upper	\$92,622	\$109,800	4.93	140.14	\$129,808	\$153,874	\$127,692
17	043	8413.18	Middle	\$92,622	\$109,800	1.18	115.69	\$107,159	\$127,028	\$105,453
17	043	8413.20	Middle	\$92,622	\$109,800	6.98	88.59	\$82,054	\$97,272	\$76,908
17	043	8413.21	Upper	\$92,622	\$109,800	2.61	131.38	\$121,688	\$144,255	\$117,155
17	043	8413.22	Middle	\$92,622	\$109,800	8.46	111.36	\$103,152	\$122,273	\$100,389
17	043	8413.23	Middle	\$92,622	\$109,800	12.04	119.69	\$110,863	\$131,420	\$97,273
17	043	8413.24	Upper	\$92,622	\$109,800	1.77	142.82	\$132,292	\$156,816	\$129,214
17	043	8413.25	Upper	\$92,622	\$109,800	2.76	120.60	\$111,705	\$132,419	\$107,009
17	043	8413.26	Upper	\$92,622	\$109,800	0.80	144.85	\$134,167	\$159,045	\$125,071
17	043	8413.27	Upper	\$92,622	\$109,800	0.46	147.38	\$136,512	\$161,823	\$132,384
17	043	8414.01	Middle	\$92,622	\$109,800	1.56	117.71	\$109,028	\$129,246	\$87,396
17	043	8414.03	Upper	\$92,622	\$109,800	1.82	144.28	\$133,636	\$158,419	\$122,716
17	043	8414.04	Upper	\$92,622	\$109,800	2.64	167.77	\$155,398	\$184,211	\$139,792
17	043	8415.01	Moderate	\$92,622	\$109,800	14.58	77.25	\$71,553	\$84,821	\$67,198
17	043	8415.03	Middle	\$92,622	\$109,800	7.36	94.57	\$87,598	\$103,838	\$86,339
17	043	8415.04	Moderate	\$92,622	\$109,800	10.78	77.53	\$71,818	\$85,128	\$63,643
17	043	8416.03	Middle	\$92,622	\$109,800	12.29	82.82	\$76,711	\$90,936	\$64,521
17	043	8416.04	Middle	\$92,622	\$109,800	6.58	100.25	\$92,860	\$110,075	\$93,695
17	043	8416.05	Middle	\$92,622	\$109,800	9.22	96.11	\$89,020	\$105,529	\$79,338
17	043	8416.06	Upper	\$92,622	\$109,800	5.01	138.85	\$128,611	\$152,457	\$102,692
17	043	8416.07	Middle	\$92,622	\$109,800	11.29	100.54	\$93,125	\$110,393	\$88,750
17	043	8417.04	Upper	\$92,622	\$109,800	3.81	145.92	\$135,156	\$160,220	\$129,292
17	043	8417.05	Middle	\$92,622	\$109,800	5.95	91.95	\$85,172	\$100,961	\$81,002
17	043	8417.06	Middle	\$92,622	\$109,800	7.59	84.84	\$78,586	\$93,154	\$70,139
17	043	8417.07	Moderate	\$92,622	\$109,800	10.52	61.50	\$56,964	\$67,527	\$87,375
17	043	8417.08	Moderate	\$92,622	\$109,800	22.60	70.91	\$65,685	\$77,859	\$44,420
17	043	8418.01	Upper	\$92,622	\$109,800	3.97	140.42	\$130,066	\$154,181	\$107,176
17	043	8418.02	Upper	\$92,622	\$109,800	2.08	152.74	\$141,471	\$167,709	\$129,900
17	043	8419.01	Upper	\$92,622	\$109,800	0.30	173.60	\$160,795	\$190,613	\$152,292
17	043	8419.02	Upper	\$92,622	\$109,800	11.62	137.56	\$127,419	\$151,041	\$111,597
17	043	8420.00	Upper	\$92,622	\$109,800	0.71	199.45	\$184,740	\$218,996	\$156,479
17	043	8421.00	Upper	\$92,622	\$109,800	2.19	217.42	\$201,379	\$238,727	\$128,399
17	043	8422.00	Upper	\$92,622	\$109,800	6.74	182.62	\$169,150	\$200,517	\$74,875
17	043	8423.00	Upper	\$92,622	\$109,800	1.81	210.81	\$195,260	\$231,469	\$178,977
17	043	8424.00	Middle	\$92,622	\$109,800	11.31	108.49	\$100,491	\$119,122	\$86,164
17	043	8425.00	Upper	\$92,622	\$109,800	3.07	176.25	\$163,250	\$193,523	\$116,250

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
17	043	8426.01	Upper	\$92,622	\$109,800	0.72	173.68	\$160,870	\$190,701	\$143,487
17	043	8426.02	Upper	\$92,622	\$109,800	1.45	202.97	\$188,000	\$222,861	\$194,583
17	043	8426.03	Upper	\$92,622	\$109,800	4.04	120.11	\$111,250	\$131,881	\$96,250
17	043	8426.04	Upper	\$92,622	\$109,800	9.53	122.94	\$113,872	\$134,988	\$76,716
17	043	8426.05	Upper	\$92,622	\$109,800	4.36	141.76	\$131,310	\$155,652	\$101,618
17	043	8427.02	Upper	\$92,622	\$109,800	6.38	139.42	\$129,138	\$153,083	\$86,083
17	043	8427.03	Upper	\$92,622	\$109,800	1.03	159.92	\$148,125	\$175,592	\$130,333
17	043	8427.04	Middle	\$92,622	\$109,800	11.21	107.30	\$99,388	\$117,815	\$74,838
17	043	8427.06	Upper	\$92,622	\$109,800	1.39	151.04	\$139,900	\$165,842	\$115,022
17	043	8427.08	Upper	\$92,622	\$109,800	0.76	188.60	\$174,688	\$207,083	\$151,563
17	043	8427.09	Upper	\$92,622	\$109,800	1.23	121.38	\$112,426	\$133,275	\$103,542
17	043	8427.10	Middle	\$92,622	\$109,800	10.36	115.42	\$106,905	\$126,731	\$70,302
17	043	8427.11	Upper	\$92,622	\$109,800	2.79	165.54	\$153,333	\$181,763	\$146,719
17	043	8428.00	Upper	\$92,622	\$109,800	2.45	188.24	\$174,357	\$206,688	\$140,856
17	043	8429.00	Upper	\$92,622	\$109,800	2.06	226.92	\$210,181	\$249,158	\$137,755
17	043	8430.00	Upper	\$92,622	\$109,800	8.32	161.64	\$149,716	\$177,481	\$106,875
17	043	8431.00	Middle	\$92,622	\$109,800	12.04	84.67	\$78,429	\$92,968	\$55,156
17	043	8432.00	Middle	\$92,622	\$109,800	4.29	93.22	\$86,351	\$102,356	\$71,696
17	043	8433.01	Middle	\$92,622	\$109,800	5.30	82.68	\$76,587	\$90,783	\$80,023
17	043	8433.02	Middle	\$92,622	\$109,800	0.27	103.01	\$95,417	\$113,105	\$91,207
17	043	8434.00	Upper	\$92,622	\$109,800	5.79	132.14	\$122,391	\$145,090	\$107,958
17	043	8435.00	Upper	\$92,622	\$109,800	3.23	123.40	\$114,301	\$135,493	\$72,083
17	043	8436.01	Middle	\$92,622	\$109,800	14.57	88.59	\$82,059	\$97,272	\$78,551
17	043	8436.02	Middle	\$92,622	\$109,800	6.45	108.95	\$100,917	\$119,627	\$82,344
17	043	8437.00	Middle	\$92,622	\$109,800	4.77	113.71	\$105,321	\$124,854	\$95,167
17	043	8438.00	Middle	\$92,622	\$109,800	6.57	118.76	\$110,000	\$130,398	\$89,375
17	043	8439.00	Upper	\$92,622	\$109,800	2.67	216.42	\$200,455	\$237,629	\$150,682
17	043	8440.01	Upper	\$92,622	\$109,800	1.43	146.46	\$135,662	\$160,813	\$128,426
17	043	8440.02	Upper	\$92,622	\$109,800	2.64	237.85	\$220,303	\$261,159	\$192,500
17	043	8441.00	Upper	\$92,622	\$109,800	0.92	184.56	\$170,950	\$202,647	\$151,094
17	043	8442.01	Middle	\$92,622	\$109,800	3.30	109.23	\$101,176	\$119,935	\$92,271
17	043	8442.02	Upper	\$92,622	\$109,800	1.97	127.66	\$118,250	\$140,171	\$107,188
17	043	8443.04	Middle	\$92,622	\$109,800	6.47	116.83	\$108,214	\$128,279	\$92,765
17	043	8443.05	Middle	\$92,622	\$109,800	3.75	87.04	\$80,625	\$95,570	\$68,602
17	043	8443.06	Middle	\$92,622	\$109,800	10.23	95.93	\$88,860	\$105,331	\$62,225
17	043	8443.07	Middle	\$92,622	\$109,800	7.87	88.37	\$81,852	\$97,030	\$80,565
17	043	8443.08	Middle	\$92,622	\$109,800	13.15	93.57	\$86,667	\$102,740	\$59,625
17	043	8443.09	Upper	\$92,622	\$109,800	9.08	125.44	\$116,193	\$137,733	\$115,852
17	043	8443.10	Middle	\$92,622	\$109,800	10.55	93.20	\$86,328	\$102,334	\$85,417
17	043	8444.01	Upper	\$92,622	\$109,800	4.06	169.22	\$156,743	\$185,804	\$137,431
17	043	8444.02	Upper	\$92,622	\$109,800	6.02	148.86	\$137,885	\$163,448	\$101,250
17	043	8445.01	Middle	\$92,622	\$109,800	4.04	102.39	\$94,837	\$112,424	\$80,243
17	043	8445.02	Upper	\$92,622	\$109,800	10.21	153.28	\$141,976	\$168,301	\$88,906
17	043	8446.01	Upper	\$92,622	\$109,800	6.45	138.46	\$128,250	\$152,029	\$103,452
17	043	8446.02	Upper	\$92,622	\$109,800	4.28	125.51	\$116,250	\$137,810	\$79,458

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
17	043	8447.01	Upper	\$92,622	\$109,800	4.60	135.87	\$125,852	\$149,185	\$91,188
17	043	8447.02	Upper	\$92,622	\$109,800	1.10	228.12	\$211,296	\$250,476	\$153,250
17	043	8448.01	Upper	\$92,622	\$109,800	1.91	164.54	\$152,404	\$180,665	\$126,484
17	043	8448.02	Upper	\$92,622	\$109,800	4.84	140.54	\$130,179	\$154,313	\$81,438
17	043	8449.01	Upper	\$92,622	\$109,800	8.84	167.92	\$155,536	\$184,376	\$101,713
17	043	8449.02	Upper	\$92,622	\$109,800	9.70	160.44	\$148,606	\$176,163	\$112,750
17	043	8450.00	Middle	\$92,622	\$109,800	16.91	111.19	\$102,994	\$122,087	\$83,628
17	043	8451.00	Upper	\$92,622	\$109,800	11.43	208.77	\$193,370	\$229,229	\$162,813
17	043	8452.00	Upper	\$92,622	\$109,800	1.22	269.91	\$250,001	\$296,361	\$213,264
17	043	8453.00	Upper	\$92,622	\$109,800	0.84	269.91	\$250,001	\$296,361	\$250,001
17	043	8454.01	Upper	\$92,622	\$109,800	4.27	244.38	\$226,354	\$268,329	\$147,467
17	043	8454.02	Upper	\$92,622	\$109,800	3.49	161.18	\$149,297	\$176,976	\$124,444
17	043	8455.02	Middle	\$92,622	\$109,800	3.44	106.99	\$99,100	\$117,475	\$76,806
17	043	8455.05	Middle	\$92,622	\$109,800	8.97	117.03	\$108,403	\$128,499	\$86,189
17	043	8455.06	Middle	\$92,622	\$109,800	13.43	98.15	\$90,913	\$107,769	\$51,392
17	043	8455.07	Upper	\$92,622	\$109,800	2.21	137.32	\$127,196	\$150,777	\$111,705
17	043	8455.08	Upper	\$92,622	\$109,800	7.33	121.76	\$112,782	\$133,692	\$80,682
17	043	8455.09	Upper	\$92,622	\$109,800	1.31	185.07	\$171,419	\$203,207	\$144,028
17	043	8455.10	Middle	\$92,622	\$109,800	3.73	118.05	\$109,348	\$129,619	\$69,480
17	043	8456.01	Upper	\$92,622	\$109,800	6.12	120.83	\$111,923	\$132,671	\$93,608
17	043	8456.02	Upper	\$92,622	\$109,800	4.05	131.04	\$121,375	\$143,882	\$89,036
17	043	8457.01	Upper	\$92,622	\$109,800	1.83	138.45	\$128,240	\$152,018	\$109,653
17	043	8457.02	Upper	\$92,622	\$109,800	4.07	162.08	\$150,125	\$177,964	\$138,060
17	043	8457.03	Middle	\$92,622	\$109,800	6.19	112.45	\$104,154	\$123,470	\$80,974
17	043	8457.04	Middle	\$92,622	\$109,800	5.66	93.66	\$86,750	\$102,839	\$63,944
17	043	8458.02	Middle	\$92,622	\$109,800	3.66	106.48	\$98,625	\$116,915	\$78,266
17	043	8458.03	Middle	\$92,622	\$109,800	16.67	82.55	\$76,466	\$90,640	\$69,367
17	043	8458.05	Upper	\$92,622	\$109,800	2.83	132.55	\$122,778	\$145,540	\$98,250
17	043	8458.07	Upper	\$92,622	\$109,800	4.47	144.49	\$133,830	\$158,650	\$101,576
17	043	8458.08	Upper	\$92,622	\$109,800	2.37	173.89	\$161,068	\$190,931	\$144,453
17	043	8458.09	Upper	\$92,622	\$109,800	2.64	125.16	\$115,933	\$137,426	\$106,923
17	043	8458.10	Middle	\$92,622	\$109,800	10.64	90.48	\$83,813	\$99,347	\$61,719
17	043	8458.11	Middle	\$92,622	\$109,800	11.85	95.81	\$88,750	\$105,199	\$84,177
17	043	8459.01	Upper	\$92,622	\$109,800	3.29	174.92	\$162,019	\$192,062	\$147,083
17	043	8459.02	Upper	\$92,622	\$109,800	3.00	184.78	\$171,154	\$202,888	\$119,306
17	043	8460.02	Upper	\$92,622	\$109,800	5.75	123.64	\$114,522	\$135,757	\$67,885
17	043	8460.03	Upper	\$92,622	\$109,800	5.12	134.68	\$124,750	\$147,879	\$78,605
17	043	8460.04	Middle	\$92,622	\$109,800	4.45	114.05	\$105,636	\$125,227	\$80,326
17	043	8461.02	Middle	\$92,622	\$109,800	11.03	115.00	\$106,523	\$126,270	\$75,409
17	043	8461.03	Upper	\$92,622	\$109,800	5.05	152.33	\$141,094	\$167,258	\$125,154
17	043	8461.04	Upper	\$92,622	\$109,800	7.56	155.61	\$144,135	\$170,860	\$130,263
17	043	8461.05	Upper	\$92,622	\$109,800	2.84	167.57	\$155,208	\$183,992	\$132,895
17	043	8461.06	Upper	\$92,622	\$109,800	2.84	159.61	\$147,843	\$175,252	\$120,313
17	043	8462.01	Upper	\$92,622	\$109,800	7.01	121.46	\$112,500	\$133,363	\$100,492
17	043	8462.02	Upper	\$92,622	\$109,800	2.99	152.66	\$141,397	\$167,621	\$130,000

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
17	043	8462.03	Upper	\$92,622	\$109,800	1.43	158.42	\$146,736	\$173,945	\$137,056
17	043	8462.05	Upper	\$92,622	\$109,800	4.42	201.96	\$187,063	\$221,752	\$176,875
17	043	8462.06	Upper	\$92,622	\$109,800	3.54	140.24	\$129,894	\$153,984	\$120,100
17	043	8462.07	Upper	\$92,622	\$109,800	1.71	173.11	\$160,346	\$190,075	\$149,302
17	043	8462.08	Upper	\$92,622	\$109,800	1.00	191.77	\$177,625	\$210,563	\$150,833
17	043	8462.09	Upper	\$92,622	\$109,800	3.57	229.71	\$212,763	\$252,222	\$166,528
17	043	8463.04	Upper	\$92,622	\$109,800	0.67	162.36	\$150,382	\$178,271	\$127,583
17	043	8463.05	Upper	\$92,622	\$109,800	4.06	120.94	\$112,019	\$132,792	\$91,824
17	043	8463.07	Middle	\$92,622	\$109,800	7.16	111.90	\$103,646	\$122,866	\$72,235
17	043	8463.08	Middle	\$92,622	\$109,800	10.72	91.45	\$84,709	\$100,412	\$62,974
17	043	8463.10	Moderate	\$92,622	\$109,800	4.32	74.25	\$68,776	\$81,527	\$65,063
17	043	8463.11	Middle	\$92,622	\$109,800	5.08	110.14	\$102,014	\$120,934	\$88,472
17	043	8463.12	Middle	\$92,622	\$109,800	10.22	94.43	\$87,472	\$103,684	\$85,389
17	043	8463.13	Upper	\$92,622	\$109,800	2.35	145.56	\$134,821	\$159,825	\$123,235
17	043	8463.14	Upper	\$92,622	\$109,800	1.66	139.29	\$129,020	\$152,940	\$111,927
17	043	8463.15	Upper	\$92,622	\$109,800	1.72	132.55	\$122,778	\$145,540	\$109,167
17	043	8464.04	Middle	\$92,622	\$109,800	11.16	118.85	\$110,086	\$130,497	\$83,864
17	043	8464.05	Upper	\$92,622	\$109,800	6.85	197.21	\$182,661	\$216,537	\$108,698
17	043	8464.08	Upper	\$92,622	\$109,800	5.22	185.52	\$171,837	\$203,701	\$170,422
17	043	8464.09	Upper	\$92,622	\$109,800	2.91	164.58	\$152,440	\$180,709	\$147,917
17	043	8464.10	Upper	\$92,622	\$109,800	4.46	127.35	\$117,962	\$139,830	\$76,172
17	043	8464.11	Middle	\$92,622	\$109,800	4.12	116.03	\$107,476	\$127,401	\$102,417
17	043	8464.12	Middle	\$92,622	\$109,800	1.49	116.06	\$107,500	\$127,434	\$98,963
17	043	8464.13	Upper	\$92,622	\$109,800	2.38	143.28	\$132,714	\$157,321	\$88,500
17	043	8465.04	Upper	\$92,622	\$109,800	9.08	142.79	\$132,258	\$156,783	\$78,285
17	043	8465.07	Middle	\$92,622	\$109,800	8.63	111.05	\$102,857	\$121,933	\$92,406
17	043	8465.09	Middle	\$92,622	\$109,800	5.23	113.60	\$105,227	\$124,733	\$85,875
17	043	8465.10	Middle	\$92,622	\$109,800	7.57	113.56	\$105,187	\$124,689	\$85,744
17	043	8465.11	Middle	\$92,622	\$109,800	6.60	91.15	\$84,432	\$100,083	\$84,148
17	043	8465.13	Upper	\$92,622	\$109,800	17.96	166.26	\$154,000	\$182,553	\$133,468
17	043	8465.14	Upper	\$92,622	\$109,800	2.09	153.25	\$141,944	\$168,269	\$136,737
17	043	8465.15	Middle	\$92,622	\$109,800	15.05	105.63	\$97,841	\$115,982	\$78,313
17	043	8465.17	Middle	\$92,622	\$109,800	0.83	118.66	\$109,911	\$130,289	\$89,917
17	043	8465.18	Upper	\$92,622	\$109,800	0.78	193.36	\$179,097	\$212,309	\$167,740
17	043	8465.19	Upper	\$92,622	\$109,800	6.56	127.35	\$117,963	\$139,830	\$100,257
17	043	8465.21	Upper	\$92,622	\$109,800	0.76	195.14	\$180,746	\$214,264	\$154,712
17	043	8465.22	Upper	\$92,622	\$109,800	2.92	133.15	\$123,333	\$146,199	\$114,695
17	043	8465.23	Upper	\$92,622	\$109,800	3.61	166.80	\$154,500	\$183,146	\$146,291
17	043	8465.24	Upper	\$92,622	\$109,800	2.09	158.21	\$146,544	\$173,715	\$124,125
17	043	8466.03	Moderate	\$92,622	\$109,800	21.62	75.87	\$70,275	\$83,305	\$54,970
17	043	8466.04	Middle	\$92,622	\$109,800	5.29	94.29	\$87,342	\$103,530	\$77,000
17	043	8467.01	Middle	\$92,622	\$109,800	12.19	95.47	\$88,430	\$104,826	\$68,289
17	043	8467.02	Middle	\$92,622	\$109,800	15.41	82.32	\$76,250	\$90,387	\$72,917

2023 FFIEC Census Report - Summary Census Income Information

State: 17 - ILLINOIS (IL)

County: 089 - KANE COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
17	089	8501.01	Middle	\$97,326	\$113,500	6.19	85.47	\$83,185	\$97,008	\$69,049
17	089	8501.03	Upper	\$97,326	\$113,500	2.11	129.14	\$125,694	\$146,574	\$108,224
17	089	8501.05	Upper	\$97,326	\$113,500	3.99	122.27	\$119,005	\$138,776	\$103,092
17	089	8501.06	Upper	\$97,326	\$113,500	6.61	128.01	\$124,595	\$145,291	\$118,072
17	089	8502.01	Moderate	\$97,326	\$113,500	10.09	66.14	\$64,375	\$75,069	\$62,282
17	089	8502.02	Moderate	\$97,326	\$113,500	13.35	63.72	\$62,022	\$72,322	\$64,269
17	089	8503.01	Moderate	\$97,326	\$113,500	21.13	64.44	\$62,717	\$73,139	\$62,674
17	089	8503.02	Moderate	\$97,326	\$113,500	15.30	64.56	\$62,836	\$73,276	\$57,460
17	089	8504.00	Middle	\$97,326	\$113,500	9.85	95.96	\$93,403	\$108,915	\$68,380
17	089	8505.00	Middle	\$97,326	\$113,500	7.05	107.75	\$104,875	\$122,296	\$74,857
17	089	8506.00	Upper	\$97,326	\$113,500	3.23	127.18	\$123,781	\$144,349	\$106,250
17	089	8507.03	Upper	\$97,326	\$113,500	4.38	122.65	\$119,375	\$139,208	\$105,909
17	089	8507.04	Moderate	\$97,326	\$113,500	15.90	69.44	\$67,591	\$78,814	\$43,101
17	089	8507.05	Middle	\$97,326	\$113,500	8.50	118.74	\$115,570	\$134,770	\$104,899
17	089	8507.06	Unknown	\$97,326	\$113,500	3.75	0.00	\$0	\$0	\$64,422
17	089	8507.07	Middle	\$97,326	\$113,500	1.80	112.72	\$109,712	\$127,937	\$105,474
17	089	8507.08	Middle	\$97,326	\$113,500	2.88	97.87	\$95,262	\$111,082	\$97,349
17	089	8507.09	Upper	\$97,326	\$113,500	0.00	142.89	\$139,078	\$162,180	\$138,207
17	089	8507.10	Middle	\$97,326	\$113,500	9.15	102.47	\$99,730	\$116,303	\$98,204
17	089	8507.11	Upper	\$97,326	\$113,500	2.00	218.91	\$213,058	\$248,463	\$179,917
17	089	8508.00	Moderate	\$97,326	\$113,500	11.86	79.09	\$76,984	\$89,767	\$71,875
17	089	8510.00	Moderate	\$97,326	\$113,500	5.04	63.67	\$61,976	\$72,265	\$53,158
17	089	8511.01	Moderate	\$97,326	\$113,500	10.97	60.45	\$58,839	\$68,611	\$52,793
17	089	8511.02	Moderate	\$97,326	\$113,500	6.89	75.65	\$73,636	\$85,863	\$75,281
17	089	8513.01	Low	\$97,326	\$113,500	31.40	44.13	\$42,955	\$50,088	\$40,988
17	089	8513.02	Moderate	\$97,326	\$113,500	16.13	59.72	\$58,125	\$67,782	\$55,694
17	089	8514.00	Moderate	\$97,326	\$113,500	13.28	65.50	\$63,750	\$74,343	\$60,455
17	089	8515.00	Middle	\$97,326	\$113,500	10.14	80.09	\$77,955	\$90,902	\$59,265
17	089	8516.00	Moderate	\$97,326	\$113,500	18.82	73.49	\$71,528	\$83,411	\$60,761
17	089	8518.01	Middle	\$97,326	\$113,500	5.82	90.54	\$88,125	\$102,763	\$79,288
17	089	8519.04	Middle	\$97,326	\$113,500	11.15	105.40	\$102,589	\$119,629	\$78,977
17	089	8519.07	Middle	\$97,326	\$113,500	1.85	117.32	\$114,191	\$133,158	\$103,599
17	089	8519.08	Middle	\$97,326	\$113,500	7.73	84.08	\$81,832	\$95,431	\$70,368
17	089	8519.09	Middle	\$97,326	\$113,500	7.01	106.17	\$103,333	\$120,503	\$80,361
17	089	8519.10	Middle	\$97,326	\$113,500	4.89	109.67	\$106,740	\$124,475	\$96,481
17	089	8519.11	Upper	\$97,326	\$113,500	1.88	152.41	\$148,338	\$172,985	\$141,830
17	089	8519.12	Moderate	\$97,326	\$113,500	2.40	79.55	\$77,429	\$90,289	\$87,019
17	089	8519.13	Middle	\$97,326	\$113,500	4.26	116.34	\$113,233	\$132,046	\$102,623
17	089	8520.01	Middle	\$97,326	\$113,500	4.49	103.58	\$100,815	\$117,563	\$84,511
17	089	8520.02	Middle	\$97,326	\$113,500	1.63	101.55	\$98,839	\$115,259	\$91,286
17	089	8520.04	Upper	\$97,326	\$113,500	2.10	215.37	\$209,615	\$244,445	\$167,500

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
17	089	8520.05	Upper	\$97,326	\$113,500	1.71	159.83	\$155,559	\$181,407	\$128,182
17	089	8521.01	Upper	\$97,326	\$113,500	4.59	175.16	\$170,483	\$198,807	\$162,330
17	089	8521.03	Upper	\$97,326	\$113,500	2.90	165.20	\$160,789	\$187,502	\$146,865
17	089	8521.04	Upper	\$97,326	\$113,500	3.95	151.55	\$147,500	\$172,009	\$144,688
17	089	8522.01	Middle	\$97,326	\$113,500	7.15	110.45	\$107,500	\$125,361	\$73,996
17	089	8522.03	Middle	\$97,326	\$113,500	6.18	91.70	\$89,250	\$104,080	\$76,737
17	089	8522.04	Upper	\$97,326	\$113,500	0.00	140.11	\$136,371	\$159,025	\$131,865
17	089	8523.00	Middle	\$97,326	\$113,500	6.04	116.87	\$113,750	\$132,647	\$63,920
17	089	8524.03	Middle	\$97,326	\$113,500	2.10	105.79	\$102,969	\$120,072	\$93,935
17	089	8524.04	Upper	\$97,326	\$113,500	10.26	186.36	\$181,379	\$211,519	\$181,075
17	089	8524.05	Upper	\$97,326	\$113,500	2.81	136.92	\$133,264	\$155,404	\$92,759
17	089	8524.06	Upper	\$97,326	\$113,500	1.10	132.68	\$129,135	\$150,592	\$127,273
17	089	8524.07	Upper	\$97,326	\$113,500	1.62	256.86	\$250,001	\$291,536	\$250,001
17	089	8524.08	Upper	\$97,326	\$113,500	3.49	130.34	\$126,855	\$147,936	\$105,500
17	089	8525.00	Middle	\$97,326	\$113,500	5.28	107.28	\$104,419	\$121,763	\$88,068
17	089	8526.06	Upper	\$97,326	\$113,500	1.56	139.06	\$135,347	\$157,833	\$138,864
17	089	8526.07	Upper	\$97,326	\$113,500	3.70	145.21	\$141,335	\$164,813	\$117,891
17	089	8526.08	Upper	\$97,326	\$113,500	3.39	142.69	\$138,882	\$161,953	\$95,208
17	089	8527.00	Upper	\$97,326	\$113,500	5.61	120.45	\$117,236	\$136,711	\$75,104
17	089	8528.03	Middle	\$97,326	\$113,500	16.09	116.07	\$112,973	\$131,739	\$89,792
17	089	8528.05	Middle	\$97,326	\$113,500	1.65	114.03	\$110,984	\$129,424	\$96,111
17	089	8528.06	Upper	\$97,326	\$113,500	3.25	132.76	\$129,212	\$150,683	\$128,587
17	089	8528.07	Upper	\$97,326	\$113,500	0.60	152.69	\$148,611	\$173,303	\$156,276
17	089	8528.08	Upper	\$97,326	\$113,500	5.06	121.13	\$117,891	\$137,483	\$103,882
17	089	8529.03	Middle	\$97,326	\$113,500	8.60	92.32	\$89,858	\$104,783	\$69,774
17	089	8529.04	Moderate	\$97,326	\$113,500	25.35	61.47	\$59,830	\$69,768	\$52,604
17	089	8529.05	Moderate	\$97,326	\$113,500	16.18	51.90	\$50,515	\$58,907	\$48,642
17	089	8529.06	Middle	\$97,326	\$113,500	6.29	88.76	\$86,389	\$100,743	\$65,685
17	089	8529.07	Moderate	\$97,326	\$113,500	15.40	64.51	\$62,791	\$73,219	\$60,336
17	089	8530.01	Middle	\$97,326	\$113,500	3.53	84.07	\$81,830	\$95,419	\$78,398
17	089	8530.04	Moderate	\$97,326	\$113,500	13.44	76.91	\$74,860	\$87,293	\$61,700
17	089	8530.05	Moderate	\$97,326	\$113,500	11.85	68.75	\$66,912	\$78,031	\$49,286
17	089	8530.06	Moderate	\$97,326	\$113,500	4.44	76.97	\$74,912	\$87,361	\$73,130
17	089	8530.07	Moderate	\$97,326	\$113,500	18.79	65.54	\$63,795	\$74,388	\$61,395
17	089	8530.08	Moderate	\$97,326	\$113,500	8.83	68.46	\$66,635	\$77,702	\$64,412
17	089	8531.00	Moderate	\$97,326	\$113,500	20.75	64.95	\$63,214	\$73,718	\$60,769
17	089	8532.00	Moderate	\$97,326	\$113,500	17.76	56.89	\$55,375	\$64,570	\$44,223
17	089	8533.00	Moderate	\$97,326	\$113,500	12.31	55.03	\$53,559	\$62,459	\$51,466
17	089	8534.01	Moderate	\$97,326	\$113,500	2.07	63.03	\$61,349	\$71,539	\$61,579
17	089	8534.02	Moderate	\$97,326	\$113,500	21.37	51.00	\$49,643	\$57,885	\$50,913
17	089	8535.00	Moderate	\$97,326	\$113,500	8.98	70.48	\$68,596	\$79,995	\$67,995
17	089	8536.01	Unknown	\$97,326	\$113,500	27.93	0.00	\$0	\$0	\$43,662
17	089	8536.02	Moderate	\$97,326	\$113,500	14.64	61.47	\$59,830	\$69,768	\$45,951
17	089	8539.00	Middle	\$97,326	\$113,500	10.35	89.41	\$87,026	\$101,480	\$80,618
17	089	8540.01	Middle	\$97,326	\$113,500	4.52	99.57	\$96,908	\$113,012	\$91,632

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
17	089	8540.02	Moderate	\$97,326	\$113,500	7.79	79.52	\$77,400	\$90,255	\$61,575
17	089	8541.00	Moderate	\$97,326	\$113,500	11.62	66.29	\$64,526	\$75,239	\$55,417
17	089	8542.00	Moderate	\$97,326	\$113,500	26.68	53.70	\$52,266	\$60,950	\$44,433
17	089	8543.01	Moderate	\$97,326	\$113,500	13.47	64.55	\$62,833	\$73,264	\$58,875
17	089	8543.02	Moderate	\$97,326	\$113,500	17.46	70.63	\$68,750	\$80,165	\$60,298
17	089	8544.01	Moderate	\$97,326	\$113,500	6.29	56.61	\$55,105	\$64,252	\$55,000
17	089	8544.02	Middle	\$97,326	\$113,500	4.57	92.30	\$89,833	\$104,761	\$61,082
17	089	8544.03	Moderate	\$97,326	\$113,500	8.41	52.84	\$51,434	\$59,973	\$54,328
17	089	8545.04	Upper	\$97,326	\$113,500	5.39	128.61	\$125,179	\$145,972	\$107,096
17	089	8545.05	Upper	\$97,326	\$113,500	1.99	179.25	\$174,457	\$203,449	\$162,679
17	089	8545.06	Upper	\$97,326	\$113,500	0.00	131.00	\$127,500	\$148,685	\$129,158
17	089	8545.07	Upper	\$97,326	\$113,500	4.29	120.68	\$117,460	\$136,972	\$113,073
17	089	8545.08	Upper	\$97,326	\$113,500	1.28	131.02	\$127,526	\$148,708	\$118,885
17	089	8545.09	Upper	\$97,326	\$113,500	1.31	129.68	\$126,222	\$147,187	\$113,971
17	089	8546.00	Moderate	\$97,326	\$113,500	25.55	53.83	\$52,396	\$61,097	\$47,500
17	089	8547.00	Moderate	\$97,326	\$113,500	23.01	67.98	\$66,165	\$77,157	\$52,961
17	089	8548.00	Upper	\$97,326	\$113,500	2.74	162.17	\$157,841	\$184,063	\$132,750
17	089	8549.00	Moderate	\$97,326	\$113,500	26.03	66.23	\$64,468	\$75,171	\$68,423

2023 FFIEC Census Report - Summary Census Income Information

State: 17 - ILLINOIS (IL)

County: 197 - WILL COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
17	197	8801.05	Middle	\$92,622	\$109,800	4.99	92.74	\$85,903	\$101,829	\$82,952
17	197	8801.06	Middle	\$92,622	\$109,800	9.02	83.16	\$77,031	\$91,310	\$75,089
17	197	8801.07	Moderate	\$92,622	\$109,800	16.21	79.86	\$73,969	\$87,686	\$65,504
17	197	8801.09	Upper	\$92,622	\$109,800	6.77	121.67	\$112,698	\$133,594	\$101,471
17	197	8801.11	Middle	\$92,622	\$109,800	13.58	86.37	\$80,000	\$94,834	\$81,422
17	197	8801.12	Middle	\$92,622	\$109,800	8.16	104.19	\$96,510	\$114,401	\$92,813
17	197	8801.13	Moderate	\$92,622	\$109,800	19.83	74.53	\$69,038	\$81,834	\$55,188
17	197	8801.14	Moderate	\$92,622	\$109,800	5.74	66.21	\$61,328	\$72,699	\$40,917
17	197	8801.15	Middle	\$92,622	\$109,800	8.52	87.16	\$80,734	\$95,702	\$77,222
17	197	8801.16	Middle	\$92,622	\$109,800	7.49	108.02	\$100,054	\$118,606	\$94,792
17	197	8801.17	Moderate	\$92,622	\$109,800	15.93	75.41	\$69,849	\$82,800	\$51,324
17	197	8801.18	Upper	\$92,622	\$109,800	0.96	199.35	\$184,650	\$218,886	\$186,375
17	197	8801.19	Upper	\$92,622	\$109,800	0.47	176.36	\$163,355	\$193,643	\$152,759
17	197	8801.22	Upper	\$92,622	\$109,800	6.84	138.33	\$128,125	\$151,886	\$133,929
17	197	8801.23	Upper	\$92,622	\$109,800	0.98	157.09	\$145,508	\$172,485	\$111,303
17	197	8801.24	Upper	\$92,622	\$109,800	1.58	128.06	\$118,615	\$140,610	\$117,250
17	197	8801.25	Upper	\$92,622	\$109,800	4.00	145.04	\$134,345	\$159,254	\$131,091
17	197	8802.02	Middle	\$92,622	\$109,800	5.31	105.49	\$97,716	\$115,828	\$81,563
17	197	8802.03	Middle	\$92,622	\$109,800	10.19	94.04	\$87,109	\$103,256	\$77,539
17	197	8802.04	Middle	\$92,622	\$109,800	3.83	87.67	\$81,210	\$96,262	\$72,689
17	197	8803.03	Upper	\$92,622	\$109,800	8.72	132.08	\$122,340	\$145,024	\$129,956
17	197	8803.04	Upper	\$92,622	\$109,800	3.12	171.54	\$158,889	\$188,351	\$152,786
17	197	8803.05	Upper	\$92,622	\$109,800	2.03	200.04	\$185,288	\$219,644	\$189,653
17	197	8803.07	Upper	\$92,622	\$109,800	9.58	128.10	\$118,654	\$140,654	\$99,420
17	197	8803.09	Upper	\$92,622	\$109,800	1.94	196.61	\$182,109	\$215,878	\$164,196
17	197	8803.14	Upper	\$92,622	\$109,800	0.76	176.88	\$163,833	\$194,214	\$167,500
17	197	8803.15	Upper	\$92,622	\$109,800	1.96	153.66	\$142,330	\$168,719	\$142,216
17	197	8803.16	Upper	\$92,622	\$109,800	6.63	243.67	\$225,699	\$267,550	\$228,318
17	197	8803.17	Upper	\$92,622	\$109,800	1.19	164.05	\$151,950	\$180,127	\$138,750
17	197	8803.18	Upper	\$92,622	\$109,800	0.72	166.69	\$154,397	\$183,026	\$152,908
17	197	8803.19	Upper	\$92,622	\$109,800	0.40	178.54	\$165,375	\$196,037	\$152,738
17	197	8803.20	Upper	\$92,622	\$109,800	1.47	150.32	\$139,231	\$165,051	\$140,197
17	197	8803.21	Upper	\$92,622	\$109,800	2.20	154.12	\$142,750	\$169,224	\$91,045
17	197	8803.22	Upper	\$92,622	\$109,800	0.00	218.19	\$202,100	\$239,573	\$189,722
17	197	8803.23	Upper	\$92,622	\$109,800	1.72	197.14	\$182,602	\$216,460	\$147,654
17	197	8803.24	Upper	\$92,622	\$109,800	2.58	133.43	\$123,594	\$146,506	\$124,688
17	197	8803.25	Upper	\$92,622	\$109,800	2.52	128.27	\$118,810	\$140,840	\$114,482
17	197	8803.26	Upper	\$92,622	\$109,800	1.63	148.99	\$138,000	\$163,591	\$122,946
17	197	8804.08	Middle	\$92,622	\$109,800	10.02	98.58	\$91,308	\$108,241	\$83,958
17	197	8804.11	Upper	\$92,622	\$109,800	4.08	140.01	\$129,688	\$153,731	\$121,299
17	197	8804.12	Middle	\$92,622	\$109,800	7.44	108.23	\$100,245	\$118,837	\$95,255

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
17	197	8804.14	Middle	\$92,622	\$109,800	4.71	103.56	\$95,921	\$113,709	\$81,898
17	197	8804.16	Middle	\$92,622	\$109,800	7.36	105.67	\$97,875	\$116,026	\$99,125
17	197	8804.17	Middle	\$92,622	\$109,800	5.23	116.31	\$107,736	\$127,708	\$84,792
17	197	8804.18	Upper	\$92,622	\$109,800	1.92	139.00	\$128,750	\$152,622	\$121,761
17	197	8804.21	Upper	\$92,622	\$109,800	6.57	126.66	\$117,321	\$139,073	\$115,587
17	197	8804.22	Upper	\$92,622	\$109,800	0.00	139.64	\$129,341	\$153,325	\$121,614
17	197	8804.23	Middle	\$92,622	\$109,800	3.88	118.53	\$109,792	\$130,146	\$79,208
17	197	8804.24	Upper	\$92,622	\$109,800	0.95	167.28	\$154,946	\$183,673	\$154,837
17	197	8804.25	Middle	\$92,622	\$109,800	3.13	109.29	\$101,234	\$120,000	\$100,115
17	197	8804.26	Middle	\$92,622	\$109,800	7.92	107.72	\$99,774	\$118,277	\$99,306
17	197	8804.27	Middle	\$92,622	\$109,800	3.98	115.48	\$106,964	\$126,797	\$87,045
17	197	8804.28	Middle	\$92,622	\$109,800	0.00	107.10	\$99,201	\$117,596	\$97,985
17	197	8804.29	Upper	\$92,622	\$109,800	0.86	143.40	\$132,827	\$157,453	\$119,082
17	197	8804.30	Upper	\$92,622	\$109,800	9.75	124.70	\$115,500	\$136,921	\$115,917
17	197	8804.31	Upper	\$92,622	\$109,800	4.22	122.31	\$113,289	\$134,296	\$104,858
17	197	8804.32	Middle	\$92,622	\$109,800	0.71	111.72	\$103,482	\$122,669	\$102,321
17	197	8805.02	Middle	\$92,622	\$109,800	6.60	103.24	\$95,625	\$113,358	\$78,200
17	197	8805.03	Moderate	\$92,622	\$109,800	4.61	77.35	\$71,650	\$84,930	\$66,375
17	197	8805.08	Middle	\$92,622	\$109,800	1.68	104.72	\$96,994	\$114,983	\$95,902
17	197	8805.09	Middle	\$92,622	\$109,800	6.25	96.49	\$89,375	\$105,946	\$92,771
17	197	8805.10	Middle	\$92,622	\$109,800	15.46	83.48	\$77,325	\$91,661	\$55,795
17	197	8805.11	Upper	\$92,622	\$109,800	8.75	132.49	\$122,722	\$145,474	\$108,967
17	197	8806.01	Upper	\$92,622	\$109,800	5.85	135.09	\$125,132	\$148,329	\$100,250
17	197	8806.02	Middle	\$92,622	\$109,800	8.20	106.71	\$98,846	\$117,168	\$62,031
17	197	8807.01	Moderate	\$92,622	\$109,800	14.19	73.82	\$68,382	\$81,054	\$62,275
17	197	8807.02	Moderate	\$92,622	\$109,800	17.43	64.92	\$60,139	\$71,282	\$53,750
17	197	8809.01	Moderate	\$92,622	\$109,800	10.56	69.63	\$64,500	\$76,454	\$60,815
17	197	8809.03	Moderate	\$92,622	\$109,800	6.21	63.02	\$58,375	\$69,196	\$58,200
17	197	8809.05	Moderate	\$92,622	\$109,800	25.21	62.58	\$57,969	\$68,713	\$42,344
17	197	8810.01	Middle	\$92,622	\$109,800	8.75	110.09	\$101,974	\$120,879	\$95,291
17	197	8810.02	Upper	\$92,622	\$109,800	2.75	137.38	\$127,250	\$150,843	\$110,781
17	197	8810.05	Middle	\$92,622	\$109,800	4.02	117.56	\$108,894	\$129,081	\$106,229
17	197	8810.06	Middle	\$92,622	\$109,800	5.27	111.11	\$102,917	\$121,999	\$95,250
17	197	8810.07	Upper	\$92,622	\$109,800	2.68	141.57	\$131,127	\$155,444	\$116,000
17	197	8810.09	Middle	\$92,622	\$109,800	2.51	113.27	\$104,918	\$124,370	\$99,919
17	197	8810.10	Upper	\$92,622	\$109,800	3.67	124.66	\$115,471	\$136,877	\$116,141
17	197	8810.11	Upper	\$92,622	\$109,800	4.90	139.04	\$128,788	\$152,666	\$106,935
17	197	8810.12	Middle	\$92,622	\$109,800	3.26	119.84	\$111,000	\$131,584	\$106,083
17	197	8811.05	Upper	\$92,622	\$109,800	1.87	143.16	\$132,599	\$157,190	\$118,690
17	197	8811.07	Upper	\$92,622	\$109,800	3.09	125.38	\$116,131	\$137,667	\$79,559
17	197	8811.08	Upper	\$92,622	\$109,800	2.56	125.57	\$116,310	\$137,876	\$96,310
17	197	8811.09	Upper	\$92,622	\$109,800	2.37	135.30	\$125,320	\$148,559	\$117,568
17	197	8811.11	Middle	\$92,622	\$109,800	2.96	110.74	\$102,574	\$121,593	\$90,707
17	197	8811.12	Upper	\$92,622	\$109,800	3.53	141.47	\$131,033	\$155,334	\$110,000
17	197	8811.13	Upper	\$92,622	\$109,800	1.39	132.22	\$122,470	\$145,178	\$119,602

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
17	197	8811.15	Upper	\$92,622	\$109,800	2.81	132.55	\$122,772	\$145,540	\$111,936
17	197	8811.16	Upper	\$92,622	\$109,800	1.01	158.48	\$146,796	\$174,011	\$145,115
17	197	8812.01	Low	\$92,622	\$109,800	29.24	45.98	\$42,596	\$50,486	\$43,990
17	197	8812.02	Moderate	\$92,622	\$109,800	13.55	66.44	\$61,540	\$72,951	\$61,027
17	197	8813.01	Moderate	\$92,622	\$109,800	16.15	57.09	\$52,880	\$62,685	\$49,839
17	197	8813.02	Low	\$92,622	\$109,800	24.25	49.22	\$45,591	\$54,044	\$45,701
17	197	8814.01	Moderate	\$92,622	\$109,800	21.47	64.72	\$59,954	\$71,063	\$44,485
17	197	8814.02	Middle	\$92,622	\$109,800	10.72	84.18	\$77,971	\$92,430	\$65,781
17	197	8815.00	Middle	\$92,622	\$109,800	9.71	88.64	\$82,106	\$97,327	\$74,507
17	197	8816.01	Middle	\$92,622	\$109,800	3.93	92.23	\$85,430	\$101,269	\$65,694
17	197	8816.03	Moderate	\$92,622	\$109,800	16.14	56.79	\$52,604	\$62,355	\$40,104
17	197	8816.04	Moderate	\$92,622	\$109,800	17.10	65.79	\$60,938	\$72,237	\$57,788
17	197	8817.00	Middle	\$92,622	\$109,800	9.92	102.77	\$95,192	\$112,841	\$79,018
17	197	8818.00	Moderate	\$92,622	\$109,800	21.25	63.75	\$59,052	\$69,998	\$55,640
17	197	8819.00	Low	\$92,622	\$109,800	35.31	30.04	\$27,831	\$32,984	\$25,293
17	197	8820.00	Low	\$92,622	\$109,800	13.23	42.13	\$39,028	\$46,259	\$32,212
17	197	8821.00	Moderate	\$92,622	\$109,800	19.22	67.64	\$62,650	\$74,269	\$54,600
17	197	8822.00	Moderate	\$92,622	\$109,800	23.23	51.17	\$47,399	\$56,185	\$48,167
17	197	8823.00	Moderate	\$92,622	\$109,800	9.66	74.69	\$69,188	\$82,010	\$50,714
17	197	8824.00	Moderate	\$92,622	\$109,800	18.77	54.29	\$50,292	\$59,610	\$48,165
17	197	8825.00	Low	\$92,622	\$109,800	28.86	38.88	\$36,019	\$42,690	\$36,250
17	197	8826.01	Moderate	\$92,622	\$109,800	14.80	67.18	\$62,232	\$73,764	\$60,096
17	197	8826.02	Moderate	\$92,622	\$109,800	21.15	70.63	\$65,423	\$77,552	\$54,097
17	197	8827.01	Middle	\$92,622	\$109,800	4.94	99.62	\$92,279	\$109,383	\$79,205
17	197	8827.02	Middle	\$92,622	\$109,800	10.67	100.54	\$93,125	\$110,393	\$54,325
17	197	8828.01	Moderate	\$92,622	\$109,800	16.16	68.48	\$63,431	\$75,191	\$50,100
17	197	8828.02	Low	\$92,622	\$109,800	23.16	43.13	\$39,949	\$47,357	\$37,647
17	197	8829.00	Moderate	\$92,622	\$109,800	22.68	53.37	\$49,435	\$58,600	\$46,250
17	197	8830.00	Moderate	\$92,622	\$109,800	10.09	67.68	\$62,689	\$74,313	\$50,063
17	197	8831.00	Moderate	\$92,622	\$109,800	21.98	67.66	\$62,670	\$74,291	\$50,417
17	197	8832.06	Middle	\$92,622	\$109,800	6.91	102.52	\$94,963	\$112,567	\$75,298
17	197	8832.08	Middle	\$92,622	\$109,800	10.77	87.33	\$80,893	\$95,888	\$56,995
17	197	8832.09	Middle	\$92,622	\$109,800	2.53	100.57	\$93,152	\$110,426	\$84,167
17	197	8832.10	Upper	\$92,622	\$109,800	12.20	156.32	\$144,792	\$171,639	\$48,158
17	197	8832.11	Middle	\$92,622	\$109,800	9.62	93.94	\$87,011	\$103,146	\$81,674
17	197	8832.12	Upper	\$92,622	\$109,800	2.64	153.10	\$141,806	\$168,104	\$125,313
17	197	8832.13	Upper	\$92,622	\$109,800	1.05	123.33	\$114,231	\$135,416	\$96,917
17	197	8832.14	Middle	\$92,622	\$109,800	2.54	115.41	\$106,900	\$126,720	\$96,198
17	197	8832.16	Upper	\$92,622	\$109,800	1.73	127.26	\$117,880	\$139,731	\$107,500
17	197	8832.17	Middle	\$92,622	\$109,800	0.00	80.11	\$74,205	\$87,961	\$81,549
17	197	8832.18	Upper	\$92,622	\$109,800	1.52	129.79	\$120,223	\$142,509	\$123,750
17	197	8832.19	Upper	\$92,622	\$109,800	9.50	143.72	\$133,125	\$157,805	\$105,474
17	197	8833.03	Upper	\$92,622	\$109,800	1.88	137.72	\$127,566	\$151,217	\$122,992
17	197	8833.04	Middle	\$92,622	\$109,800	7.33	112.87	\$104,545	\$123,931	\$92,266
17	197	8833.05	Middle	\$92,622	\$109,800	12.11	111.80	\$103,553	\$122,756	\$98,162

State Code	County Code	Tract Code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2023 FFIEC Est. MSA/MD non-MSA/MD Median Family Income	% Below Poverty Line	Tract Median Family Income %	2020 Tract Median Family Income	2023 Est. Tract Median Family Income	2020 Tract Median Household Income
17	197	8833.06	Middle	\$92,622	\$109,800	2.87	109.35	\$101,290	\$120,066	\$98,011
17	197	8833.07	Middle	\$92,622	\$109,800	7.58	111.98	\$103,724	\$122,954	\$97,135
17	197	8834.01	Middle	\$92,622	\$109,800	9.30	83.20	\$77,066	\$91,354	\$57,697
17	197	8834.02	Middle	\$92,622	\$109,800	12.92	86.03	\$79,688	\$94,461	\$68,906
17	197	8835.04	Upper	\$92,622	\$109,800	5.57	151.03	\$139,890	\$165,831	\$107,250
17	197	8835.05	Upper	\$92,622	\$109,800	0.34	147.17	\$136,316	\$161,593	\$133,101
17	197	8835.07	Upper	\$92,622	\$109,800	4.11	123.73	\$114,602	\$135,856	\$105,573
17	197	8835.09	Middle	\$92,622	\$109,800	2.70	107.70	\$99,756	\$118,255	\$105,253
17	197	8835.10	Upper	\$92,622	\$109,800	6.75	126.36	\$117,038	\$138,743	\$114,527
17	197	8835.11	Upper	\$92,622	\$109,800	3.30	127.04	\$117,674	\$139,490	\$103,393
17	197	8835.13	Upper	\$92,622	\$109,800	6.06	124.44	\$115,268	\$136,635	\$109,012
17	197	8835.14	Upper	\$92,622	\$109,800	3.47	146.57	\$135,764	\$160,934	\$127,014
17	197	8835.15	Upper	\$92,622	\$109,800	1.65	152.82	\$141,549	\$167,796	\$140,000
17	197	8835.16	Upper	\$92,622	\$109,800	2.42	167.34	\$155,000	\$183,739	\$138,625
17	197	8835.17	Middle	\$92,622	\$109,800	8.60	111.95	\$103,696	\$122,921	\$84,135
17	197	8835.19	Upper	\$92,622	\$109,800	2.91	143.08	\$132,528	\$157,102	\$105,909
17	197	8835.21	Upper	\$92,622	\$109,800	1.72	164.80	\$152,650	\$180,950	\$115,035
17	197	8835.22	Upper	\$92,622	\$109,800	3.78	141.70	\$131,250	\$155,587	\$106,231
17	197	8836.02	Middle	\$92,622	\$109,800	7.15	107.73	\$99,788	\$118,288	\$76,677
17	197	8836.03	Middle	\$92,622	\$109,800	14.71	80.97	\$75,000	\$88,905	\$64,728
17	197	8836.05	Moderate	\$92,622	\$109,800	4.65	56.49	\$52,330	\$62,026	\$57,576
17	197	8836.06	Middle	\$92,622	\$109,800	8.84	98.69	\$91,417	\$108,362	\$90,708
17	197	8837.00	Moderate	\$92,622	\$109,800	12.35	61.73	\$57,177	\$67,780	\$54,322
17	197	8838.03	Moderate	\$92,622	\$109,800	17.19	55.65	\$51,550	\$61,104	\$39,453
17	197	8838.04	Middle	\$92,622	\$109,800	8.71	82.10	\$76,046	\$90,146	\$56,111
17	197	8838.06	Middle	\$92,622	\$109,800	7.25	90.93	\$84,226	\$99,841	\$80,595
17	197	8838.08	Middle	\$92,622	\$109,800	8.32	111.25	\$103,047	\$122,153	\$75,694
17	197	8838.09	Moderate	\$92,622	\$109,800	8.11	69.31	\$64,205	\$76,102	\$60,000
17	197	8838.10	Upper	\$92,622	\$109,800	2.93	121.61	\$112,639	\$133,528	\$86,786
17	197	8838.11	Middle	\$92,622	\$109,800	9.69	81.05	\$75,078	\$88,993	\$69,355
17	197	8839.02	Middle	\$92,622	\$109,800	3.59	111.70	\$103,464	\$122,647	\$94,912
17	197	8839.03	Upper	\$92,622	\$109,800	0.81	127.19	\$117,813	\$139,655	\$93,276
17	197	8839.04	Middle	\$92,622	\$109,800	8.47	93.79	\$86,875	\$102,981	\$60,219
17	197	8840.03	Middle	\$92,622	\$109,800	10.91	105.35	\$97,581	\$115,674	\$73,694
17	197	8840.04	Moderate	\$92,622	\$109,800	10.27	72.03	\$66,717	\$79,089	\$65,881
17	197	8840.05	Moderate	\$92,622	\$109,800	6.80	74.75	\$69,236	\$82,076	\$77,708
17	197	8840.06	Middle	\$92,622	\$109,800	12.34	81.64	\$75,625	\$89,641	\$65,417
17	197	8841.01	Middle	\$92,622	\$109,800	10.02	91.27	\$84,537	\$100,214	\$66,125
17	197	8841.03	Middle	\$92,622	\$109,800	5.01	113.46	\$105,096	\$124,579	\$98,690
17	197	9800.00	Unknown	\$92,622	\$109,800	0.00	0.00	\$0	\$0	\$0
17	197	9801.00	Unknown	\$92,622	\$109,800	0.00	0.00	\$0	\$0	\$170,917

PUBLIC DISCLOSURE

November 13, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Lisle Savings Bank
Certificate Number: 29800

1450 Maple Ave
Lisle, Illinois 60532

Federal Deposit Insurance Corporation
Division of Depositor and Consumer Protection
Chicago Regional Office

300 South Riverside Plaza, Suite 1700
Chicago, Illinois 60606

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, nor should it 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.

INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated Satisfactory.

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

The Lending Test is rated Satisfactory.

- The loan-to-deposit ratio is reasonable given the institution's size, financial condition, and AA credit needs.
- A substantial majority of loans are in the institution's AA.
- The geographic distribution of loans reflects poor dispersion throughout the AA.
- The distribution of borrowers reflects, given the demographics of the AA, reasonable penetration among borrowers of different income levels.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the Lending Test.

The Community Development Test is rated Satisfactory.

The institution's community development performance demonstrates adequate responsiveness to community development needs in its AA through community development loans, qualified investments, and community development services. Examiners considered the institution's capacity and the need and availability of such opportunities for community development in the institution's AA.

DESCRIPTION OF INSTITUTION

Lisle Savings Bank (LSB) is a state-chartered mutual savings bank headquartered in Lisle, Illinois. The institution does not have any subsidiaries or affiliates. FDIC examiners assigned a Satisfactory rating at the prior CRA evaluation dated January 11, 2021, utilizing the Interagency Intermediate Small Institution Examination Procedures.

LSB operates two full-service offices and two limited-service mobile offices within its AA. Both limited-service offices are located in assisted living facilities. One of the assisted living facilities is new since the last evaluation and opened September 28, 2021. All of the offices are in Lisle, Illinois: three are located in middle-income census tracts and one is located in an upper-income census tract. LSB has not closed any branches or participated in any merger or acquisition activities since the prior evaluation.

The bank offers conventional home mortgage loans and home equity lines of credit. LSB does not sell loans on the secondary market. A variety of retail deposit products are offered to customers including traditional checking and savings accounts, certificates of deposit, and money market accounts. The bank also offers safe deposit boxes, internet banking, telephone banking, a free mobile application to conduct mobile banking, and two bank surcharge-free automated teller machines.

In response to the economic impact on small businesses as a result of the Coronavirus Aid, Relief, and Security Act (CARES Act), the Small Business Administration (SBA) created the Paycheck Protection Program (PPP). The PPP was a loan program designed to help small businesses maintain and compensate their workforce during 2020 and 2021. Although the bank was not previously an SBA lender and is heavily concentrated in home mortgage lending, LSB chose to participate in the program to meet community needs. Since the last evaluation, the bank originated 30 PPP loans totaling approximately \$574,707 with an average loan amount of approximately \$19,156. This evidences that the bank extended PPP loans to small businesses, as smaller businesses tend to obtain smaller dollar loans.

According to the September 30, 2023, Consolidated Reports of Condition and Income (Call Report), the bank reported approximately \$559.4 million in total assets, \$278.9 million in total loans, and \$390.7 million in total deposits. Since the prior CRA evaluation, total loans increased approximately \$23.1 million or 9.0 percent, while assets decreased approximately \$17.9 million or 3.1 percent. One-to-four family residential lending continues to represent the bank’s primary business focus. Loan portfolio concentrations are detailed in the following table.

Loan Distribution as of 09/30/2023		
Loan Type	\$(000s)	Percent of Total Loans
Construction and Land Development	260	0.1
Secured by Farmland	0	0.0
1-4 Family Residential	264,452	94.8
Multifamily (5 or more) Residential	1,600	0.6
Secured by Nonfarm Nonresidential Properties	12,038	4.3
Total Real Estate Loans	278,350	99.8
Commercial and Industrial	209	0.1
Agricultural	330	0.1
Consumer	0	0.0
Other	1	0.0
Less: Unearned Income	0	0.0
Total Loans	278,890	100.0
<i>Source: 09/30/2023 Bank Call Report. Due to rounding, totals may not equal 100.0 percent.</i>		

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

DESCRIPTION OF ASSESSMENT AREA

The CRA requires each financial institution to define one or more AAs to evaluate its CRA performance. LSB designated a single AA, which includes the entirety of DuPage, Kane, and Will counties in Illinois. The AA contained 450 census tracts based on the 2015 American Community

Survey (ACS) and 495 census tracts based on 2020 U.S. Census data. DuPage and Will counties are part of the Chicago-Naperville-Evanston Metropolitan Division (MD), while Kane County is part of the Elgin MD. These MDs are within the same Metropolitan Statistical Area (MSA); therefore, they were analyzed as one AA. The AA includes contiguous census tracts, conforms to CRA regulatory requirements, and does not arbitrarily exclude any low- or moderate-income geographies.

Economic and Demographic Data

Examiners used demographic data from the 2015 ACS, compiled by the U.S. Census Bureau, and 2020 U.S. Census data to analyze the bank's CRA performance. According to 2015 ACS data, the AA's 450 census tracts reflect the following income designations: 14 low-income tracts, 60 moderate-income tracts, 171 middle-income tracts, 204 upper-income tracts, and 1 income census tract with no income designation. According to 2020 U.S. Census data, the AA's 495 census tracts reflect the following income designations: 8 low-income tracts, 84 moderate-income tracts, 184 middle-income tracts, 215 upper-income tracts, and 4 income census tracts with no income designation.

The two following tables illustrate 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)	450	3.1	13.3	38.0	45.3	0.2
Population by Geography	2,139,293	2.2	13.4	36.8	47.5	0.0
Housing Units by Geography	779,632	2.2	12.4	38.8	46.6	0.0
Owner-Occupied Units by Geography	557,687	1.0	9.1	36.9	52.9	0.0
Occupied Rental Units by Geography	176,515	5.5	21.1	43.2	30.3	0.0
Vacant Units by Geography	45,430	4.2	18.8	44.9	32.1	0.0
Businesses by Geography	185,324	1.8	7.7	34.4	56.1	0.0
Farms by Geography	3,832	1.4	10.3	40.3	47.9	0.0
Family Distribution by Income Level	539,167	16.0	14.9	19.8	49.4	0.0
Household Distribution by Income Level	734,202	17.7	14.0	17.4	50.9	0.0
Median Family Income MSA - 16984 Chicago-Naperville-Evanston, IL		\$75,024	Median Housing Value			\$251,530
Median Family Income MSA - 20994 Elgin, IL		\$80,899	Median Gross Rent			\$1,106
			Families Below Poverty Level			6.3%

*Source: 2015 ACS and 2021 D&B Data. Due to rounding, totals may not equal 100.0%
 (*) The NA category consists of geographies that have not been assigned an income classification.*

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	495	1.6	17.0	37.2	43.4	0.8
Population by Geography	2,145,754	1.1	15.9	36.8	45.9	0.4
Housing Units by Geography	795,768	1.2	16.4	38.0	44.2	0.3
Owner-Occupied Units by Geography	576,046	0.5	12.8	36.5	50.1	0.3
Occupied Rental Units by Geography	182,508	3.0	26.9	41.8	28.0	0.3
Vacant Units by Geography	37,214	3.0	21.0	42.6	33.1	0.3
Businesses by Geography	230,051	1.0	10.2	36.0	52.7	0.1
Farms by Geography	4,396	0.8	15.2	37.6	46.0	0.4
Family Distribution by Income Level	548,134	16.1	15.6	20.6	47.7	0.0
Household Distribution by Income Level	758,554	18.3	14.4	17.5	49.9	0.0
Median Family Income MSA - 16984 Chicago-Naperville-Evanston, IL		\$92,622	Median Housing Value			\$284,266
Median Family Income MSA - 20994 Elgin, IL		\$97,326	Median Gross Rent			\$1,294
			Families Below Poverty Level			5.0%

Source: 2020 U.S. Census and 2022 D&B Data. Due to rounding, totals may not equal 100.0%
 (*) The NA category consists of geographies that have not been assigned an income classification.

The Geographic Distribution criterion compares the bank's home mortgage lending to the distribution of owner-occupied housing units in the AA by census tract level. According to the 2015 ACS data and 2020 U.S. Census data, the AA contains 779,632 and 795,786 housing units, respectively, of which 71.5 and 72.4 percent are owner-, 22.6 and 22.9 percent are rental units, and 5.8 and 4.7 percent are vacant.

The 2021 and 2022 Federal Financial Institutions Examination Council (FFIEC)-updated median family income levels are used to analyze lending performance under the Borrower Profile criterion. The following table contains information on the median family incomes by category.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Chicago-Naperville-Evanston, IL Median Family Income (16984)				
2021 (\$87,100)	<\$43,550	\$43,550 to <\$69,680	\$69,680 to <\$104,520	≥\$104,520
2022 (\$105,700)	<\$52,850	\$52,850 to <\$84,560	\$84,560 to <\$126,840	≥\$126,840
Elgin, IL Median Family Income (20994)				
2021 (\$94,600)	<\$47,300	\$47,300 to <\$75,680	\$75,680 to <\$113,520	≥\$113,520
2022 (\$111,900)	<\$55,950	\$55,950 to <\$89,520	\$89,520 to <\$134,280	≥\$134,280

Source: FFIEC

According to a Moody’s Analytics analysis for the Chicago-Naperville MSA, “Chicago-Naperville-Arlington Heights economy is advancing at a modest clip. Payroll employment has grown at about the same pace as the U.S. during the past several months. Healthcare and leisure/hospitality are leading job gains, offsetting sluggishness in most other industries. Finance employment has bounced back from losses earlier this year. After two years of rapid wage gains, employers have significantly reined in pay increases. The employment cost index shows that wage growth for private workers has slowed more in Chicago than in the U.S. during the past year. Single-family house prices have held up better than nationally, thanks partly to smaller gains last year and weak construction. Condo prices are also rising after a smaller-than-average dip.”

Consistent with national and state trends, unemployment rates with the AA declined between 2021 and 2022 and since have slightly increased as of September 2023.

Unemployment Rates			
	2021	2022	September 2023
Area	%	%	%
DuPage County, Illinois	4.5	3.6	3.8
Will County, Illinois	5.7	4.6	4.5
Kane County, Illinois	6.0	4.5	5.3
State of Illinois	6.1	4.6	4.9
National Average	5.4	3.7	3.6

Source: Bureau of Labor Statistics

Competition

LSB operates in a highly competitive environment and faces competition from other financial institutions operating within its AA. According to the Deposit Market Share data as of June 30, 2022, 95 financial institutions operated 550 offices in the AA. LSB ranked 29th, maintaining a 0.5 percent deposit market share.

Additionally, a high level of competition in the AA exists for home mortgage loans among banks, credit unions, and non-depositor mortgage lenders. According to the 2022 aggregate data (the latest aggregate data available), 721 lenders reported 96,160 conventional home mortgage originations and purchases. The market share of the top five lenders was 21.0 percent by number of loans. LSB ranked 87th, capturing 0.2 percent of the market share.

Community Contacts

As part of the evaluation process, examiners contact third parties active in the AA to assist in identifying the credit and community development needs. This information provides examiners with insight regarding the opportunities available and assists in determining whether institutions are responsive to the credit needs of the AA.

Examiners utilized information from a recent community contact interview performed with a representative from a local economic development organization focusing on the Aurora, Illinois area. The organization provides small business owners with support, business expertise, and access to capital. This community contact indicated that there is a need for capital and liquidity in the form of small business loans to support new and existing businesses in the area.

Examiners also reviewed a community contact conducted with an organization whose mission is to advance economic justice and racial equity within financial systems through research and advocacy at local, state, and national levels. The contact stated a need for community banks to be located in areas closer to those they serve. The contact further noted that there is a need for mortgage products that consider the realities of the Chicago MSA home buying market. The contact indicated additional needs for pre-approval and down payment assistance for low- and moderate-income residents; a need for more flexible lending products that consider alternative credit history; and a need for loans under \$25,000 for small business financing.

Credit and Community Development Needs and Opportunities

Considering the information from the community contacts and demographic data, examiners determined that affordable multi-family housing represents a significant credit need in the AA. The AA provides numerous opportunities for involvement in community development activities. Will County contains enterprise zones and tax increment financing districts that have been designated by local or state government entities for revitalization, stabilization, and economic development.

Additionally, through the competitive Affordable Housing Program, member institutions of the Federal Home Loan Bank of Chicago (FHLB Chicago) can collaborate with for- and not-for-profit developers, community organizations, government units, and public housing authorities to apply for annual grants to subsidize the acquisition, new construction, and/or rehabilitation of affordable rental or owner-occupied housing. The Affordable housing Program subsidy is provided as a forgivable grant from the FHLB Chicago, through a member institution, to a project sponsor.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated January 11, 2021, to the current evaluation dated November 13, 2023. Examiners utilized the Interagency Intermediate Small Institution Examination Procedures to evaluate LSB's CRA performance. These procedures include the Lending Test and the Community Development Test. Performance criteria for each of these tests are contained in the Appendix. Banks must achieve a rating of at least Satisfactory under each test to obtain an overall Satisfactory rating.

Activities Reviewed

Through a review of LSB's business strategy, loan portfolio composition, and number and dollar volume of loan originations during the evaluation period, examiners determined the bank's major product line to be home mortgage loans. LSB did not originate any small farm loans during the review period, and small business and consumer loans do not represent significant portions of the loan portfolio. Therefore, these loan products were not reviewed, as they provide no material support for the conclusions.

Bank records indicate that the lending focus and product mix remained generally consistent throughout the evaluation period. Examiners reviewed all residential mortgage loans extended from

January 1, 2021, through December 31, 2022 as reported on the bank’s Home Mortgage Disclosure Act (HMDA) Loan Application Registers. LSB originated 278 home mortgage loans totaling \$67.5 million in 2021, and 161 home mortgage loans totaling \$42.0 million in 2022.

Aggregate HMDA data for 2021 and 2022 along with 2015 ACS and 2020 U.S. Census data provided a standard of comparison for HMDA reportable loans. Examiners focused more on the comparison to aggregate HMDA data as it provides a better assessment of demand and represents all loans extended by all lenders in the AA subject to HMDA data reporting requirements. Further, while examiners considered both number and dollar volume of home mortgage loans, discussion of performance is limited to loans by number, as performance by number of loans is a better indicator of the number of borrowers served, and performance by dollar volume led to similar conclusions.

Community development loans, qualified investments, and community development services since the prior CRA evaluation were considered under the Community Development Test.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

LSB demonstrated reasonable performance under the Lending Test. The bank’s performance under Loan-to-Deposit Ratio, AA Concentration, and Borrower Profile criterion supports the conclusion.

Loan-to-Deposit Ratio

The net loan-to-deposit ratio is reasonable given the institution’s size, financial condition, and AA credit needs. Based on Call Report data for the previous 11 quarters (March 31, 2021, through September 30, 2023), the bank’s net loan-to-deposit ratio averaged 65.0 percent. The net ratio trended up during the evaluation period from a low of 61.0 as of March 31, 2021 to its current level of 70.5 percent as of September 30, 2023.

Examiners compared the average net loan-to-deposit ratio to five similarly-situated financial institutions (SSIs). The SSIs include savings banks operating in, and serving a similar market area and having comparable lending concentrations, with a focus in residential real estate. The SSIs had an average net loan-to-deposit ratio ranging from 45.1 percent to 72.8 percent as depicted in the following table.

Loan-to-Deposit Ratio Comparison		
Institution	Total Assets \$(000s)	Average Net Loan-to-Deposit Ratio (%)
Lisle Savings Bank	559,442	65.0
Similarly Situated Institution #1	449,126	47.3
Similarly Situated Institution #2	425,806	59.7
Similarly Situated Institution #3	854,730	72.8
Similarly Situated Institution #4	798,038	59.3
Similarly Situated Institution #5	836,643	45.1
<i>Source: Reports of Condition and Income 03/31/2021 through 09/30/2023</i>		

Assessment Area Concentration

A substantial majority of home mortgage loans are inside LSB's AA. The following table details home mortgage loan concentrations inside and outside of the AA during the review period.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				
	Inside		Outside			Inside		Outside		Total \$(000s)
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2021	248	89.2	30	10.8	278	60,006	88.8	7,542	11.2	67,548
2022	140	87.0	21	13.0	161	36,384	86.7	5,579	13.3	41,964
Total	388	88.4	51	11.6	439	96,390	88.0	13,121	12.0	109,512

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

Geographic Distribution

The geographic distribution of home mortgage loans reflects poor dispersion throughout the AA. Performance is measured against aggregate data and the percentage of owner-occupied housing units (demographic data). Examiners focused on lending penetrations in low- and moderate-income census tracts. The following table reflects the distribution of home mortgage loans by census-tract income level.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	1.0	0.6	0	0.0	0	0.0
2022	0.5	0.5	0	0.0	0	0.0
Moderate						
2021	9.1	6.8	10	4.0	1,828	3.0
2022	12.8	11.5	5	3.6	755	2.1
Middle						
2021	36.9	34.6	56	22.6	11,119	18.5
2022	36.5	37.1	38	27.1	7,872	21.6
Upper						
2021	52.9	58.0	182	73.4	47,059	78.4
2022	50.1	50.6	97	69.3	27,757	76.3
Not Available						
2021	0.0	0.0	0	0.0	0	0.0
2022	0.3	0.3	0	0.0	0	0.0
Totals						
2021	100.0	100.0	248	100.0	60,006	100.0
2022	100.0	100.0	140	100.0	36,384	100.0

*Source: 2015 ACS; 2020 U.S. Census; Bank Data, 2021 and 2022 HMDA Aggregate Data. "--" data not available.
Due to rounding, totals may not equal 100.0%*

While the bank did not originate any home mortgage loans in low-income census tracts during the review period, aggregate data in 2020 and 2021 shows that less than 1.0 percent of loans were originated in these tracts. Additionally, lending opportunities in low-income census tracts are very limited. Specifically, the table reflects only 1.0 percent of owner-occupied housing units are in such tracts based on the 2015 ACS data and 0.5 percent based on 2020 US census data. LSB's lending performance in moderate-income census tracts was significantly below aggregate data and demographic data.

The bank continues to maintain a First Time Home Buyer (FTHB) program, which has been offered since March 2014. The FTHB program provides greater support than traditional lending program to low- and moderate-income borrowers. Under this program, LSB originated two home mortgage loans totaling \$1.4 million in moderate-income census tracts during the review period. LSB has continued the targeted, direct census tract mailing campaign to market its FTHB program to borrowers located in low- and moderate-income census tracts in the Bolingbrook and Aurora areas. However, management indicated that there have been no loans originated from the direct census tract mailing campaign during the review period.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	16.0	5.7	7	2.8	499	0.8
2022	16.1	8.9	6	4.3	657	1.8
Moderate						
2021	14.9	15.8	26	10.5	3,682	6.1
2022	15.6	20.7	24	17.1	4,194	11.5
Middle						
2021	19.8	21.2	53	21.4	10,920	18.2
2022	20.6	22.2	50	35.7	12,795	35.2
Upper						
2021	49.4	41.4	126	50.8	36,637	61.1
2022	47.7	33.4	53	37.9	17,110	47.0
Not Available						
2021	0.0	15.9	36	14.5	8,267	13.8
2022	0.0	14.8	7	5.0	1,627	4.5
Totals						
2021	100.0	100.0	248	100.0	60,006	100.0
2022	100.0	100.0	140	100.0	36,384	100.0
<i>Source: 2015 ACS; 2020 U.S. Census; Bank Data. 2021 and 2022 HMDA Aggregate Data. "--" data not available. Due to rounding, totals may not equal 100.0%.</i>						

In 2021 and 2022, the bank's performances to low-income borrowers trailed aggregate data. However, LSB's lower percentage of loans to low-income borrowers is reasonable given the highly competition market in the AA and the bank's market share. According to 2021 aggregate data, 356 lenders originated or purchased conventional mortgage loans to low-income borrowers in the AA. LSB ranked 130th with 0.1 percent market share by number of loans. In 2022, 357 lenders originated or purchased conventional mortgage loans to low-income borrowers in the AA, and LSB ranked 125th with 0.1 percent market share. The bank's performance is also affected by the percentage of low-income families whose incomes fall below the poverty level and high median home values in the AA. Specifically, 6.3 percent in 2021 and 5.0 percent of low-income families generate incomes below the poverty levels, and as such, likely face difficulties in qualifying for traditional mortgage loans offered by the bank. In addition, the large gap between the low median family income levels and high median home values in the AA presents further challenges. The fact that aggregate performance trails the demographic for low-income families supports the assessment that lenders face certain challenges when serving this market.

The bank's performance to moderate-income borrowers trailed both aggregate and demographic data in 2021. In 2022, the bank's performance improved, was closer to aggregate performance, and exceeded demographics. In addition, LSB's AA is a highly competitive market for loans.

According to 2021 aggregate data, 442 lenders originated or purchased conventional mortgage loans to moderate-income borrowers in the AA. LSB ranked 120th with 0.1 percent market share by number of loans. In 2022, there were 434 lenders, and LSB ranked 90th with 0.2 percent market share.

Furthermore, as previously mentioned, the bank maintained and developed programs to provide lending opportunities for low- and moderate-income borrowers. Although loans originated under the FTHB program are included in the above table, it is worthwhile to note that LSB originated 19 home mortgage loans totaling \$16.3 million through the FTHB program to low- and moderate-income borrowers during the evaluation period. The bank also originated two FTHO loans to low- and moderate-income borrowers during the evaluation totaling \$650,000. This data indicates the bank is actively originating loans to low- and moderate-income borrowers, despite limited product offerings. As such, the bank's overall lending performance by borrower income level is reasonable.

Response to Complaints

The bank did not receive any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the Lending Test rating.

COMMUNITY DEVELOPMENT TEST

LSB's community development performance demonstrates adequate responsiveness to community development needs in its AA through community development loans, qualified investments, and community development services. Examiners considered the institution's capacity and the need and availability of such opportunities for community development in the AA by reviewing community contacts and the activity of three SSIs that operate in the same regional area.

Community Development Loans

During the evaluation period, the bank had five community development loans totaling \$6.9 million in its portfolio. All the loans were purchased from a certified Community Development Financial Institution (CDFI) SBA Loan Fund. Its mission is to promote economic development by supporting permanent job creation, retention, and/or improvement in low- or moderate-income geographies, or in areas targeted for redevelopment by Federal, state, local or tribal governments, or by supporting permanent job creation, retention, and/or improvement for persons who are currently low- or moderate-income. Bank management decided that the community development loans would better serve its AA when included with the qualified investments for community development initiatives.

Qualified Investments

LSB made \$17.3 million in qualified investments and \$112,000 in qualified donations, totaling \$17.4 million. Approximately \$9.5 million of qualified investments consisted of an investment in a fund that provides community development loans to area small businesses that meet the definition of community development. As of the examination date, approximately \$6.9 million of this investment has been funded. The remainder of qualified investments consists of certificate of deposits from Minority Depository Institutions (MDIs) and CDFIs.

The dollar amount of qualified investments represented 7.6 percent of the bank’s average securities. The bank’s level of qualified investment activity is comparable to the three SSIs. The SSIs had qualified investments to average securities ranging from a low of 2.4 percent to a high of 14.0 percent. LSB’s average securities exceeded all but one of the SSIs. The following table provides additional details regarding the bank’s qualified investment and donation activity.

Community Development Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	0	0	2	2,207	0	0	2	2,207
2021	0	0	15	3,998	2	4,498	0	0	17	8,496
2022	0	0	8	2,000	0	0	0	0	8	2,000
2023	0	0	7	1,779	1	2,824	0	0	8	4,603
Subtotal	0	0	30	7,777	5	9,529	0	0	35	17,306
Grants & Donations	13	31	16	81	0	0	0	0	29	112
Total	13	31	46	7,858	5	9,529	0	0	64	17,418

Source: Bank Records

During the review period, LSB invested in 30 certificates of deposit from MDIs and CDFIs, including eight that were purchased from Chicago-area financial institutions totaling \$1.7 million. Of the 30 certificates of deposit, 22 certificates of deposits totaling \$6.0 million were from MDIs and CDFIs located in various communities throughout the nation.

The bank continued the investment to corporations for the development and delivery of digital and on-line financial literacy programs. During the review period, the bank invested \$51,000 to the aforementioned programs. These programs are designed for students attending predominantly low- and moderate-income schools in the AA.

Community Development Services

During the evaluation period, bank employees participated with several organizations providing community development services in the AA. The bank continues to offer two affordable housing programs and bank employees provide technical assistance. Some of the bank’s services are ongoing where an officer provided technical assistance as a member of the Board or Finance Committee of the organization. These services meet the definition of community development and relate to the provision of financial services and utilizing the financial expertise of bank staff. Over the review period, LSB provided ongoing community development services to six organizations in the AA that included outreach to a broad array of AA organizations and residents. This included delivering financial education to 25 AA schools where the majority of the students received free or reduced lunch. LSB’s performance was comparable to that of SSIs. The following table provides additional details regarding some of the bank’s community development services.

Community Development Services				
Brief Service Description	Community Development Purpose	Bank Sponsored Event, Program or Seminar	Technical Assistance or Direct Involvement by Bank Employee	Bank Product or Service
The bank collaborated with an organization for the development and delivery of digital financial literacy program designed for students attending 25 LMI schools and for LMI adults through a community development organization.	Community Services		2021, 2022, 2023	
A bank officer participated with a community development organization to provide financial expertise and budgeting assistance to LMI individuals.	Community Services		2021, 2022, 2023	
A bank officer participates with a community development organization to teach a first time homebuyer course to LMI individuals.	Community Services		2023	
The bank collaborated with the Federal Home Loan Bank to be a part of their Down Payment Assistance Program. The program provides down payment and closing cost assistance for income-eligible homebuyers.	Affordable Housing			2023
Bank officers participated with two community development organizations to provide information on financial scams and other elder abuse tactics to LMI senior citizens.	Community Services		2023	
<i>Source: Bank Data</i>				

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The bank's compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

APPENDICES

INTERMEDIATE 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 geographic distribution of the bank's loans;
- 4) The bank's record 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; 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).

Community Development Test

The Community Development Test considers the following criteria:

- 1) The number and amount of community development loans;
- 2) The number and amount of qualified investments;
- 3) The extent to which the bank provides community development services; and
- 4) The bank's responsiveness through such activities to community development lending, investment, and service needs.

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.

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: The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

Assessment Area: A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

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: For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

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 institution:
 - (i) Has not been reported or collected by the institution or an affiliate for consideration in the institution's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
 - (ii) Benefits the institution'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 institution's retail banking services under § 345.24(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 loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured 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.

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).

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 the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

Home Mortgage Loans: Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

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.

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).

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.

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 other having incomes below the median.

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities 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 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 and less than 80 percent in the case of a geography.

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

Nonmetropolitan Area (also known as **non-MSA**): All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

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.

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.

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

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. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

Small Business Loan: A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small Farm Loan: 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, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

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.

Upper-Income: 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.

Urban Area: All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, "urban" consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

"Urban" excludes the rural portions of "extended cities"; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.