

Lisle Savings Bank CRA Public File

(Data was updated 4/1/2026, 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
(Lisle Creek Estates) 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 3/21/2025)

Maple Avenue and Main Street Lobbies

Monday, Tuesday, Wednesday, Thursday

9:00 a.m. to 5:00 p.m.

Friday

9:00 a.m. to 6:00 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.

Maple Avenue Drive Up

Monday through Friday

8:00 a.m. to 6:00 p.m.

Saturday

8:00 a.m. to 1:00 p.m.

Lending Products

Lisle Savings Bank offers the following loan products:

- 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-Contingent Purchase Loan (Bridge Loan)
- 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:

- Cashback Rewards Checking Account
- EZ Business Checking Account
- Free Checking Account
- High Interest Checking Account
- High Interest Savings Account (Reward Checking Account Required)
- Home Business Checking Account
- Insured Money Market Account
- IRA Statement Savings Account
- Mortgage Advantage Checking Account (qualified, LSB Mortgage Loan Required)
- Small Saver's Account
- Statement Savings Account
- Traditional Checking 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 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
- Non-Deposit Taking ATMs (Lisle Savings Bank currently has one at each full-service location)
- 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.
- Surcharge-free ATMs via MoneyPass®
- 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 per presentment:

If we pay or return a withdrawal request when your account lacks sufficient funds available for withdrawal, we may charge your account an overdraft or fee per presentment. 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

Preauthorized Overdraft transfer \$ 32.00

Collection Item (general) \$ 5.00

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.....	Complimentary
Signature Guarantee	
Customer.....	Complimentary
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	Complimentary
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	\$39.70 per borrower
Deed Recording Fee	\$66.00 - \$107.00 (dependent on county)
Desktop Review	\$150.00
Flood Certification	\$15.25
Lender's Title Policy	\$595.00 (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	\$390.00 for purchases; \$328.00 for refinances
Mortgage Recording Fee	\$66.00 - \$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	\$2,250.00 - \$3,875.00
Points (optional)	Percentage of loan amount
Prepayment Penalty	1% of highest balance if closed out within first year (LOCs only)
Purchase Closing Fee	\$1,950.00 - \$2,250.00 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	\$66.00 - \$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

- Non-Deposit Taking ATMs-Lisle Savings Bank currently has one at each full-service location
- Drive up (Maple Avenue)
- E-sign
- EZ Phone Banking
- Internet Banking
- Mobile Banking
- Mobile Deposit Capture
- After-hours night depository
- Online mortgage loan and deposit applications, including paying mortgage application fees online
- Text Message Banking
- Surcharge-free ATMs via MoneyPass®
- Zelle®

1 (866) GO LISLE (1-866-465-4753)

www.lsb.bank

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 2024, 2025, or 2026 YTD (as of 4/1/2026) 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 opened or closed in 2024, 2025, or 2026 YTD (as of 4/1/2026).

Loan to Deposit Ratio

(From Call Report – Report of Condition)

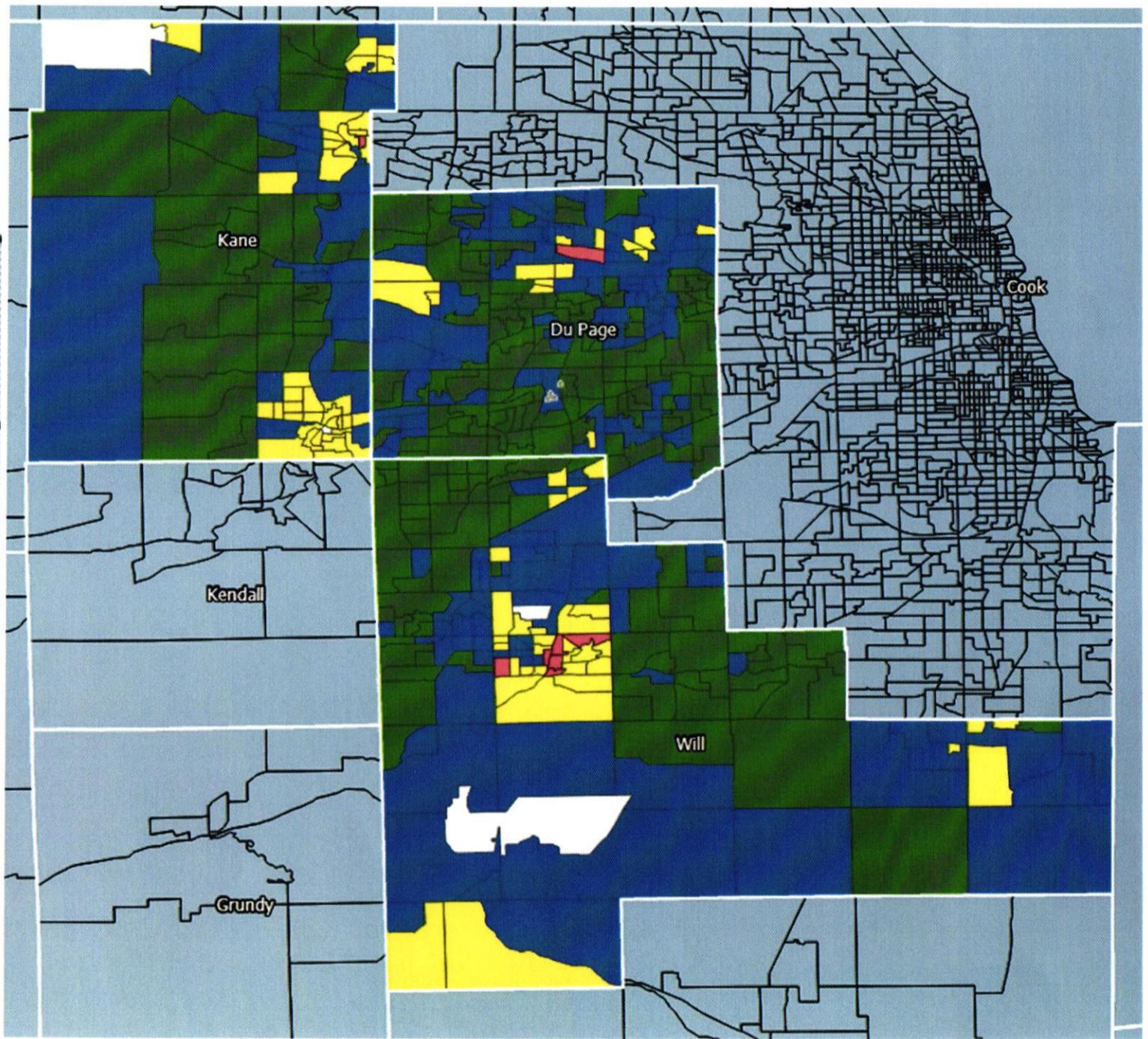
For calendar years 2023, 2024, and 2025 (as of 4/1/2026)

<u>Date</u>	<u>Net Loans</u>	<u>Deposits</u>	<u>Loan to Deposit Ratio</u>
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%
03/31/24	273,294	388,899	70.27%
06/30/24	277,132	380,415	72.85%
09/30/24	275,257	375,931	73.22%
12/31/24	277,692	384,632	72.20%
03/31/25	276,541	390,941	70.74%
06/30/25	281,459	384,528	73.20%
09/30/25	280,244	380,154	73.72%
12/31/25	285,267	386,094	73.89%

Lisle Savings Bank Assessment Area

Map Legend

- Locations / 2025 / Lisle Savings Bank
- Counties
- Census Tracts (Inside) - Tract Income ...
 - 0 - Income Not Available
 - 1 - Low Income
 - 2 - Moderate Income
 - 3 - Middle Income
 - 4 - Upper Income



2025 FFIEC Census Report - Summary Census Income Information

MSA/MD: 16984 - CHICAGO-NAPERVILLE-SCHAUMBURG, IL

State: ILLINOIS

County: 043 - DUPAGE COUNTY

All Tracts: 219



State Abbr	County Name	Tract code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	% Below Poverty Line	Total population for whom poverty status is determined	Tract Median Family Income %	2020 Tract Median Family Income	2020 Tract Median Household Income
IL	DUPAGE COUNTY	8400.00	3 - Middle	\$92,622	\$117,400	8.93	2788	81.64	\$75,625	\$73,558
IL	DUPAGE COUNTY	8401.01	3 - Middle	\$92,622	\$117,400	5.68	5671	85.61	\$79,298	\$78,459
IL	DUPAGE COUNTY	8401.02	3 - Middle	\$92,622	\$117,400	8.55	4279	96.21	\$89,115	\$77,222
IL	DUPAGE COUNTY	8401.03	3 - Middle	\$92,622	\$117,400	5.78	5644	113.21	\$104,861	\$76,496
IL	DUPAGE COUNTY	8401.04	2 - Moderate	\$92,622	\$117,400	21.03	5973	50.29	\$46,580	\$46,146
IL	DUPAGE COUNTY	8402.01	4 - Upper	\$92,622	\$117,400	2.47	6643	130.86	\$121,210	\$112,432
IL	DUPAGE COUNTY	8402.02	3 - Middle	\$92,622	\$117,400	3.63	5544	119.99	\$111,146	\$104,861
IL	DUPAGE COUNTY	8403.03	2 - Moderate	\$92,622	\$117,400	7.56	3424	62.08	\$57,500	\$58,466
IL	DUPAGE COUNTY	8403.04	3 - Middle	\$92,622	\$117,400	3.94	3759	107.19	\$99,286	\$83,750
IL	DUPAGE COUNTY	8406.00	4 - Upper	\$92,622	\$117,400	4.64	5089	144.40	\$133,750	\$106,739
IL	DUPAGE COUNTY	8407.03	3 - Middle	\$92,622	\$117,400	13.11	4241	86.44	\$80,068	\$61,636
IL	DUPAGE COUNTY	8407.04	3 - Middle	\$92,622	\$117,400	14.25	3129	82.75	\$76,649	\$59,559
IL	DUPAGE COUNTY	8407.05	3 - Middle	\$92,622	\$117,400	3.49	3644	115.09	\$106,607	\$103,125
IL	DUPAGE COUNTY	8407.06	3 - Middle	\$92,622	\$117,400	4.49	3543	90.03	\$83,393	\$81,250
IL	DUPAGE COUNTY	8408.01	2 - Moderate	\$92,622	\$117,400	8.87	2301	74.28	\$68,803	\$49,821
IL	DUPAGE COUNTY	8408.02	3 - Middle	\$92,622	\$117,400	6.16	5911	104.62	\$96,902	\$77,594
IL	DUPAGE COUNTY	8409.01	3 - Middle	\$92,622	\$117,400	3.57	3919	119.01	\$110,231	\$87,708
IL	DUPAGE COUNTY	8409.04	1 - Low	\$92,622	\$117,400	21.75	3774	44.97	\$41,659	\$43,655
IL	DUPAGE COUNTY	8409.06	2 - Moderate	\$92,622	\$117,400	19.92	2716	67.87	\$62,868	\$48,800
IL	DUPAGE COUNTY	8409.07	3 - Middle	\$92,622	\$117,400	17.73	4388	107.06	\$99,167	\$57,120
IL	DUPAGE COUNTY	8409.08	3 - Middle	\$92,622	\$117,400	3.56	4915	113.08	\$104,746	\$96,806
IL	DUPAGE COUNTY	8409.10	2 - Moderate	\$92,622	\$117,400	15.06	4720	74.88	\$69,358	\$68,676
IL	DUPAGE COUNTY	8409.11	3 - Middle	\$92,622	\$117,400	7.91	2984	97.09	\$89,934	\$87,928
IL	DUPAGE COUNTY	8410.02	4 - Upper	\$92,622	\$117,400	3.97	2696	135.06	\$125,096	\$103,813
IL	DUPAGE COUNTY	8410.03	3 - Middle	\$92,622	\$117,400	3.18	3365	96.64	\$89,519	\$75,353
IL	DUPAGE COUNTY	8410.04	4 - Upper	\$92,622	\$117,400	4.40	4113	135.57	\$125,573	\$98,403
IL	DUPAGE COUNTY	8411.02	3 - Middle	\$92,622	\$117,400	13.30	5753	97.13	\$89,966	\$72,936

State Abbr	County Name	Tract code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	% Below Poverty Line	Total population for whom poverty status is determined	Tract Median Family Income %	2020 Tract Median Family Income	2020 Tract Median Household Income
IL	DUPAGE COUNTY	8411.03	3 - Middle	\$92,622	\$117,400	7.84	4247	115.82	\$107,279	\$101,125
IL	DUPAGE COUNTY	8411.04	3 - Middle	\$92,622	\$117,400	2.05	4198	110.51	\$102,357	\$92,059
IL	DUPAGE COUNTY	8411.08	3 - Middle	\$92,622	\$117,400	14.24	4712	82.59	\$76,500	\$72,450
IL	DUPAGE COUNTY	8411.09	2 - Moderate	\$92,622	\$117,400	17.51	4312	79.10	\$73,270	\$68,517
IL	DUPAGE COUNTY	8411.10	3 - Middle	\$92,622	\$117,400	2.65	3021	108.25	\$100,269	\$86,941
IL	DUPAGE COUNTY	8411.11	3 - Middle	\$92,622	\$117,400	7.79	3313	118.54	\$109,803	\$71,208
IL	DUPAGE COUNTY	8411.12	4 - Upper	\$92,622	\$117,400	2.28	3506	151.82	\$140,625	\$120,913
IL	DUPAGE COUNTY	8411.13	3 - Middle	\$92,622	\$117,400	3.91	3810	107.18	\$99,276	\$91,818
IL	DUPAGE COUNTY	8411.14	3 - Middle	\$92,622	\$117,400	6.49	3976	111.59	\$103,359	\$96,496
IL	DUPAGE COUNTY	8412.04	3 - Middle	\$92,622	\$117,400	4.80	5920	93.70	\$86,795	\$85,441
IL	DUPAGE COUNTY	8412.05	4 - Upper	\$92,622	\$117,400	7.91	4348	120.78	\$111,875	\$95,089
IL	DUPAGE COUNTY	8412.06	3 - Middle	\$92,622	\$117,400	4.50	5492	110.66	\$102,500	\$90,339
IL	DUPAGE COUNTY	8412.07	3 - Middle	\$92,622	\$117,400	4.63	3150	86.14	\$79,792	\$81,083
IL	DUPAGE COUNTY	8412.08	2 - Moderate	\$92,622	\$117,400	11.25	5199	75.87	\$70,275	\$67,257
IL	DUPAGE COUNTY	8412.09	4 - Upper	\$92,622	\$117,400	0.91	3623	140.18	\$129,844	\$88,333
IL	DUPAGE COUNTY	8412.10	3 - Middle	\$92,622	\$117,400	14.65	4334	93.05	\$86,189	\$74,306
IL	DUPAGE COUNTY	8413.07	4 - Upper	\$92,622	\$117,400	4.37	5657	130.06	\$120,469	\$116,316
IL	DUPAGE COUNTY	8413.08	4 - Upper	\$92,622	\$117,400	0.96	4796	164.56	\$152,422	\$133,818
IL	DUPAGE COUNTY	8413.10	4 - Upper	\$92,622	\$117,400	0.99	3755	173.37	\$160,586	\$159,353
IL	DUPAGE COUNTY	8413.12	2 - Moderate	\$92,622	\$117,400	17.43	3459	78.83	\$73,021	\$61,641
IL	DUPAGE COUNTY	8413.13	3 - Middle	\$92,622	\$117,400	4.66	2489	93.12	\$86,250	\$78,990
IL	DUPAGE COUNTY	8413.14	4 - Upper	\$92,622	\$117,400	3.63	6780	127.10	\$117,723	\$111,852
IL	DUPAGE COUNTY	8413.15	3 - Middle	\$92,622	\$117,400	5.58	3030	90.98	\$84,271	\$78,750
IL	DUPAGE COUNTY	8413.16	4 - Upper	\$92,622	\$117,400	4.93	3550	140.14	\$129,808	\$127,692
IL	DUPAGE COUNTY	8413.18	3 - Middle	\$92,622	\$117,400	1.18	2708	115.69	\$107,159	\$105,453
IL	DUPAGE COUNTY	8413.20	3 - Middle	\$92,622	\$117,400	6.98	2437	88.59	\$82,054	\$76,908
IL	DUPAGE COUNTY	8413.21	4 - Upper	\$92,622	\$117,400	2.61	2456	131.38	\$121,688	\$117,155
IL	DUPAGE COUNTY	8413.22	3 - Middle	\$92,622	\$117,400	8.46	5320	111.36	\$103,152	\$100,389
IL	DUPAGE COUNTY	8413.23	3 - Middle	\$92,622	\$117,400	12.04	2823	119.69	\$110,863	\$97,273
IL	DUPAGE COUNTY	8413.24	4 - Upper	\$92,622	\$117,400	1.77	3160	142.82	\$132,292	\$129,214
IL	DUPAGE COUNTY	8413.25	4 - Upper	\$92,622	\$117,400	2.76	5906	120.60	\$111,705	\$107,009

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IL	DUPAGE COUNTY	8413.26	4 - Upper	\$92,622	\$117,400	0.80	3636	144.85	\$134,167	\$125,071
IL	DUPAGE COUNTY	8413.27	4 - Upper	\$92,622	\$117,400	0.46	3897	147.38	\$136,512	\$132,384
IL	DUPAGE COUNTY	8414.01	3 - Middle	\$92,622	\$117,400	1.56	5631	117.71	\$109,028	\$87,396
IL	DUPAGE COUNTY	8414.03	4 - Upper	\$92,622	\$117,400	1.82	4060	144.28	\$133,636	\$122,716
IL	DUPAGE COUNTY	8414.04	4 - Upper	\$92,622	\$117,400	2.64	3225	167.77	\$155,398	\$139,792
IL	DUPAGE COUNTY	8415.01	2 - Moderate	\$92,622	\$117,400	14.58	6017	77.25	\$71,553	\$67,198
IL	DUPAGE COUNTY	8415.03	3 - Middle	\$92,622	\$117,400	7.36	4416	94.57	\$87,598	\$86,339
IL	DUPAGE COUNTY	8415.04	2 - Moderate	\$92,622	\$117,400	10.78	3507	77.53	\$71,818	\$63,643
IL	DUPAGE COUNTY	8416.03	3 - Middle	\$92,622	\$117,400	12.29	4419	82.82	\$76,711	\$64,521
IL	DUPAGE COUNTY	8416.04	3 - Middle	\$92,622	\$117,400	6.58	4573	100.25	\$92,860	\$93,695
IL	DUPAGE COUNTY	8416.05	3 - Middle	\$92,622	\$117,400	9.22	3339	96.11	\$89,020	\$79,338
IL	DUPAGE COUNTY	8416.06	4 - Upper	\$92,622	\$117,400	5.01	1858	138.85	\$128,611	\$102,692
IL	DUPAGE COUNTY	8416.07	3 - Middle	\$92,622	\$117,400	11.29	4631	100.54	\$93,125	\$88,750
IL	DUPAGE COUNTY	8417.04	4 - Upper	\$92,622	\$117,400	3.81	4353	145.92	\$135,156	\$129,292
IL	DUPAGE COUNTY	8417.05	3 - Middle	\$92,622	\$117,400	5.95	6639	91.95	\$85,172	\$81,002
IL	DUPAGE COUNTY	8417.06	3 - Middle	\$92,622	\$117,400	7.59	4148	84.84	\$78,586	\$70,139
IL	DUPAGE COUNTY	8417.07	2 - Moderate	\$92,622	\$117,400	10.52	3357	61.50	\$56,964	\$87,375
IL	DUPAGE COUNTY	8417.08	2 - Moderate	\$92,622	\$117,400	22.60	3447	70.91	\$65,685	\$44,420
IL	DUPAGE COUNTY	8418.01	4 - Upper	\$92,622	\$117,400	3.97	5063	140.42	\$130,066	\$107,176
IL	DUPAGE COUNTY	8418.02	4 - Upper	\$92,622	\$117,400	2.08	5387	152.74	\$141,471	\$129,900
IL	DUPAGE COUNTY	8419.01	4 - Upper	\$92,622	\$117,400	0.30	2699	173.60	\$160,795	\$152,292
IL	DUPAGE COUNTY	8419.02	4 - Upper	\$92,622	\$117,400	11.62	2142	137.56	\$127,419	\$111,597
IL	DUPAGE COUNTY	8420.00	4 - Upper	\$92,622	\$117,400	0.71	4083	199.45	\$184,740	\$156,479
IL	DUPAGE COUNTY	8421.00	4 - Upper	\$92,622	\$117,400	2.19	6036	217.42	\$201,379	\$128,399
IL	DUPAGE COUNTY	8422.00	4 - Upper	\$92,622	\$117,400	6.74	4508	182.62	\$169,150	\$74,875
IL	DUPAGE COUNTY	8423.00	4 - Upper	\$92,622	\$117,400	1.81	3651	210.81	\$195,260	\$178,977
IL	DUPAGE COUNTY	8424.00	3 - Middle	\$92,622	\$117,400	11.31	4882	108.49	\$100,491	\$86,164
IL	DUPAGE COUNTY	8425.00	4 - Upper	\$92,622	\$117,400	3.07	3578	176.25	\$163,250	\$116,250
IL	DUPAGE COUNTY	8426.01	4 - Upper	\$92,622	\$117,400	0.72	4176	173.68	\$160,870	\$143,487
IL	DUPAGE COUNTY	8426.02	4 - Upper	\$92,622	\$117,400	1.45	3921	202.97	\$188,000	\$194,583
IL	DUPAGE COUNTY	8426.03	4 - Upper	\$92,622	\$117,400	4.04	3218	120.11	\$111,250	\$96,250

State Abbr	County Name	Tract code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	% Below Poverty Line	Total population for whom poverty status is determined	Tract Median Family Income %	2020 Tract Median Family Income	2020 Tract Median Household Income
IL	DUPAGE COUNTY	8426.04	4 - Upper	\$92,622	\$117,400	9.53	4166	122.94	\$113,872	\$76,716
IL	DUPAGE COUNTY	8426.05	4 - Upper	\$92,622	\$117,400	4.36	3834	141.76	\$131,310	\$101,618
IL	DUPAGE COUNTY	8427.02	4 - Upper	\$92,622	\$117,400	6.38	4453	139.42	\$129,138	\$86,083
IL	DUPAGE COUNTY	8427.03	4 - Upper	\$92,622	\$117,400	1.03	4162	159.92	\$148,125	\$130,333
IL	DUPAGE COUNTY	8427.04	3 - Middle	\$92,622	\$117,400	11.21	5549	107.30	\$99,388	\$74,838
IL	DUPAGE COUNTY	8427.06	4 - Upper	\$92,622	\$117,400	1.39	4667	151.04	\$139,900	\$115,022
IL	DUPAGE COUNTY	8427.08	4 - Upper	\$92,622	\$117,400	0.76	2486	188.60	\$174,688	\$151,563
IL	DUPAGE COUNTY	8427.09	4 - Upper	\$92,622	\$117,400	1.23	3657	121.38	\$112,426	\$103,542
IL	DUPAGE COUNTY	8427.10	3 - Middle	\$92,622	\$117,400	10.36	3476	115.42	\$106,905	\$70,302
IL	DUPAGE COUNTY	8427.11	4 - Upper	\$92,622	\$117,400	2.79	2470	165.54	\$153,333	\$146,719
IL	DUPAGE COUNTY	8428.00	4 - Upper	\$92,622	\$117,400	2.45	4617	188.24	\$174,357	\$140,856
IL	DUPAGE COUNTY	8429.00	4 - Upper	\$92,622	\$117,400	2.06	4957	226.92	\$210,181	\$137,755
IL	DUPAGE COUNTY	8430.00	4 - Upper	\$92,622	\$117,400	8.32	4590	161.64	\$149,716	\$106,875
IL	DUPAGE COUNTY	8431.00	3 - Middle	\$92,622	\$117,400	12.04	4137	84.67	\$78,429	\$55,156
IL	DUPAGE COUNTY	8432.00	3 - Middle	\$92,622	\$117,400	4.29	5273	93.22	\$86,351	\$71,696
IL	DUPAGE COUNTY	8433.01	3 - Middle	\$92,622	\$117,400	5.30	3812	82.68	\$76,587	\$80,023
IL	DUPAGE COUNTY	8433.02	3 - Middle	\$92,622	\$117,400	0.27	3382	103.01	\$95,417	\$91,207
IL	DUPAGE COUNTY	8434.00	4 - Upper	\$92,622	\$117,400	5.79	3504	132.14	\$122,391	\$107,958
IL	DUPAGE COUNTY	8435.00	4 - Upper	\$92,622	\$117,400	3.23	5389	123.40	\$114,301	\$72,083
IL	DUPAGE COUNTY	8436.01	3 - Middle	\$92,622	\$117,400	14.57	3576	88.59	\$82,059	\$78,551
IL	DUPAGE COUNTY	8436.02	3 - Middle	\$92,622	\$117,400	6.45	2962	108.95	\$100,917	\$82,344
IL	DUPAGE COUNTY	8437.00	3 - Middle	\$92,622	\$117,400	4.77	4237	113.71	\$105,321	\$95,167
IL	DUPAGE COUNTY	8438.00	3 - Middle	\$92,622	\$117,400	6.57	3210	118.76	\$110,000	\$89,375
IL	DUPAGE COUNTY	8439.00	4 - Upper	\$92,622	\$117,400	2.67	4264	216.42	\$200,455	\$150,682
IL	DUPAGE COUNTY	8440.01	4 - Upper	\$92,622	\$117,400	1.43	3913	146.46	\$135,662	\$128,426
IL	DUPAGE COUNTY	8440.02	4 - Upper	\$92,622	\$117,400	2.64	4246	237.85	\$220,303	\$192,500
IL	DUPAGE COUNTY	8441.00	4 - Upper	\$92,622	\$117,400	0.92	4130	184.56	\$170,950	\$151,094
IL	DUPAGE COUNTY	8442.01	3 - Middle	\$92,622	\$117,400	3.30	5792	109.23	\$101,176	\$92,271
IL	DUPAGE COUNTY	8442.02	4 - Upper	\$92,622	\$117,400	1.97	2438	127.66	\$118,250	\$107,188
IL	DUPAGE COUNTY	8443.04	3 - Middle	\$92,622	\$117,400	6.47	4253	116.83	\$108,214	\$92,765
IL	DUPAGE COUNTY	8443.05	3 - Middle	\$92,622	\$117,400	3.75	4022	87.04	\$80,625	\$68,602

State Abbr	County Name	Tract code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	% Below Poverty Line	Total population for whom poverty status is determined	Tract Median Family Income %	2020 Tract Median Family Income	2020 Tract Median Household Income
IL	DUPAGE COUNTY	8443.06	3 - Middle	\$92,622	\$117,400	10.23	5475	95.93	\$88,860	\$62,225
IL	DUPAGE COUNTY	8443.07	3 - Middle	\$92,622	\$117,400	7.87	3560	88.37	\$81,852	\$80,565
IL	DUPAGE COUNTY	8443.08	3 - Middle	\$92,622	\$117,400	13.15	1962	93.57	\$86,667	\$59,625
IL	DUPAGE COUNTY	8443.09	4 - Upper	\$92,622	\$117,400	9.08	1939	125.44	\$116,193	\$115,852
IL	DUPAGE COUNTY	8443.10	3 - Middle	\$92,622	\$117,400	10.55	2217	93.20	\$86,328	\$85,417
IL	DUPAGE COUNTY	8444.01	4 - Upper	\$92,622	\$117,400	4.06	3028	169.22	\$156,743	\$137,431
IL	DUPAGE COUNTY	8444.02	4 - Upper	\$92,622	\$117,400	6.02	4202	148.86	\$137,885	\$101,250
IL	DUPAGE COUNTY	8445.01	3 - Middle	\$92,622	\$117,400	4.04	3141	102.39	\$94,837	\$80,243
IL	DUPAGE COUNTY	8445.02	4 - Upper	\$92,622	\$117,400	10.21	3292	153.28	\$141,976	\$88,906
IL	DUPAGE COUNTY	8446.01	4 - Upper	\$92,622	\$117,400	6.45	3115	138.46	\$128,250	\$103,452
IL	DUPAGE COUNTY	8446.02	4 - Upper	\$92,622	\$117,400	4.28	4979	125.51	\$116,250	\$79,458
IL	DUPAGE COUNTY	8447.01	4 - Upper	\$92,622	\$117,400	4.60	3996	135.87	\$125,852	\$91,188
IL	DUPAGE COUNTY	8447.02	4 - Upper	\$92,622	\$117,400	1.10	5614	228.12	\$211,296	\$153,250
IL	DUPAGE COUNTY	8448.01	4 - Upper	\$92,622	\$117,400	1.91	4283	164.54	\$152,404	\$126,484
IL	DUPAGE COUNTY	8448.02	4 - Upper	\$92,622	\$117,400	4.84	3493	140.54	\$130,179	\$81,438
IL	DUPAGE COUNTY	8449.01	4 - Upper	\$92,622	\$117,400	8.84	3450	167.92	\$155,536	\$101,713
IL	DUPAGE COUNTY	8449.02	4 - Upper	\$92,622	\$117,400	9.70	4269	160.44	\$148,606	\$112,750
IL	DUPAGE COUNTY	8450.00	3 - Middle	\$92,622	\$117,400	16.91	6541	111.19	\$102,994	\$83,628
IL	DUPAGE COUNTY	8451.00	4 - Upper	\$92,622	\$117,400	11.43	6010	208.77	\$193,370	\$162,813
IL	DUPAGE COUNTY	8452.00	4 - Upper	\$92,622	\$117,400	1.22	4848	269.91	\$250,001	\$213,264
IL	DUPAGE COUNTY	8453.00	4 - Upper	\$92,622	\$117,400	0.84	3219	269.91	\$250,001	\$250,001
IL	DUPAGE COUNTY	8454.01	4 - Upper	\$92,622	\$117,400	4.27	3721	244.38	\$226,354	\$147,467
IL	DUPAGE COUNTY	8454.02	4 - Upper	\$92,622	\$117,400	3.49	3156	161.18	\$149,297	\$124,444
IL	DUPAGE COUNTY	8455.02	3 - Middle	\$92,622	\$117,400	3.44	4732	106.99	\$99,100	\$76,806
IL	DUPAGE COUNTY	8455.05	3 - Middle	\$92,622	\$117,400	8.97	4001	117.03	\$108,403	\$86,189
IL	DUPAGE COUNTY	8455.06	3 - Middle	\$92,622	\$117,400	13.43	3210	98.15	\$90,913	\$51,392
IL	DUPAGE COUNTY	8455.07	4 - Upper	\$92,622	\$117,400	2.21	3399	137.32	\$127,196	\$111,705
IL	DUPAGE COUNTY	8455.08	4 - Upper	\$92,622	\$117,400	7.33	3791	121.76	\$112,782	\$80,682
IL	DUPAGE COUNTY	8455.09	4 - Upper	\$92,622	\$117,400	1.31	3507	185.07	\$171,419	\$144,028
IL	DUPAGE COUNTY	8455.10	3 - Middle	\$92,622	\$117,400	3.73	3512	118.05	\$109,348	\$69,480
IL	DUPAGE COUNTY	8456.01	4 - Upper	\$92,622	\$117,400	6.12	4474	120.83	\$111,923	\$93,608

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IL	DUPAGE COUNTY	8456.02	4 - Upper	\$92,622	\$117,400	4.05	4695	131.04	\$121,375	\$89,036
IL	DUPAGE COUNTY	8457.01	4 - Upper	\$92,622	\$117,400	1.83	4370	138.45	\$128,240	\$109,653
IL	DUPAGE COUNTY	8457.02	4 - Upper	\$92,622	\$117,400	4.07	4548	162.08	\$150,125	\$138,060
IL	DUPAGE COUNTY	8457.03	3 - Middle	\$92,622	\$117,400	6.19	4428	112.45	\$104,154	\$80,974
IL	DUPAGE COUNTY	8457.04	3 - Middle	\$92,622	\$117,400	5.66	4912	93.66	\$86,750	\$63,944
IL	DUPAGE COUNTY	8458.02	3 - Middle	\$92,622	\$117,400	3.66	3523	106.48	\$98,625	\$78,266
IL	DUPAGE COUNTY	8458.03	3 - Middle	\$92,622	\$117,400	16.67	4762	82.55	\$76,466	\$69,367
IL	DUPAGE COUNTY	8458.05	4 - Upper	\$92,622	\$117,400	2.83	4033	132.55	\$122,778	\$98,250
IL	DUPAGE COUNTY	8458.07	4 - Upper	\$92,622	\$117,400	4.47	6400	144.49	\$133,830	\$101,576
IL	DUPAGE COUNTY	8458.08	4 - Upper	\$92,622	\$117,400	2.37	3414	173.89	\$161,068	\$144,453
IL	DUPAGE COUNTY	8458.09	4 - Upper	\$92,622	\$117,400	2.64	4578	125.16	\$115,933	\$106,923
IL	DUPAGE COUNTY	8458.10	3 - Middle	\$92,622	\$117,400	10.64	3974	90.48	\$83,813	\$61,719
IL	DUPAGE COUNTY	8458.11	3 - Middle	\$92,622	\$117,400	11.85	3359	95.81	\$88,750	\$84,177
IL	DUPAGE COUNTY	8459.01	4 - Upper	\$92,622	\$117,400	3.29	3311	174.92	\$162,019	\$147,083
IL	DUPAGE COUNTY	8459.02	4 - Upper	\$92,622	\$117,400	3.00	3472	184.78	\$171,154	\$119,306
IL	DUPAGE COUNTY	8460.02	4 - Upper	\$92,622	\$117,400	5.75	4418	123.64	\$114,522	\$67,885
IL	DUPAGE COUNTY	8460.03	4 - Upper	\$92,622	\$117,400	5.12	4025	134.68	\$124,750	\$78,605
IL	DUPAGE COUNTY	8460.04	3 - Middle	\$92,622	\$117,400	4.45	3482	114.05	\$105,636	\$80,326
IL	DUPAGE COUNTY	8461.02	3 - Middle	\$92,622	\$117,400	11.03	4616	115.00	\$106,523	\$75,409
IL	DUPAGE COUNTY	8461.03	4 - Upper	\$92,622	\$117,400	5.05	4573	152.33	\$141,094	\$125,154
IL	DUPAGE COUNTY	8461.04	4 - Upper	\$92,622	\$117,400	7.56	4444	155.61	\$144,135	\$130,263
IL	DUPAGE COUNTY	8461.05	4 - Upper	\$92,622	\$117,400	2.84	3943	167.57	\$155,208	\$132,895
IL	DUPAGE COUNTY	8461.06	4 - Upper	\$92,622	\$117,400	2.84	3974	159.61	\$147,843	\$120,313
IL	DUPAGE COUNTY	8462.01	4 - Upper	\$92,622	\$117,400	7.01	6262	121.46	\$112,500	\$100,492
IL	DUPAGE COUNTY	8462.02	4 - Upper	\$92,622	\$117,400	2.99	5611	152.66	\$141,397	\$130,000
IL	DUPAGE COUNTY	8462.03	4 - Upper	\$92,622	\$117,400	1.43	3910	158.42	\$146,736	\$137,056
IL	DUPAGE COUNTY	8462.05	4 - Upper	\$92,622	\$117,400	4.42	3688	201.96	\$187,063	\$176,875
IL	DUPAGE COUNTY	8462.06	4 - Upper	\$92,622	\$117,400	3.54	4260	140.24	\$129,894	\$120,100
IL	DUPAGE COUNTY	8462.07	4 - Upper	\$92,622	\$117,400	1.71	5624	173.11	\$160,346	\$149,302
IL	DUPAGE COUNTY	8462.08	4 - Upper	\$92,622	\$117,400	1.00	3404	191.77	\$177,625	\$150,833
IL	DUPAGE COUNTY	8462.09	4 - Upper	\$92,622	\$117,400	3.57	3751	229.71	\$212,763	\$166,528

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IL	DUPAGE COUNTY	8463.04	4 - Upper	\$92,622	\$117,400	0.67	5692	162.36	\$150,382	\$127,583
IL	DUPAGE COUNTY	8463.05	4 - Upper	\$92,622	\$117,400	4.06	5376	120.94	\$112,019	\$91,824
IL	DUPAGE COUNTY	8463.07	3 - Middle	\$92,622	\$117,400	7.16	4342	111.90	\$103,646	\$72,235
IL	DUPAGE COUNTY	8463.08	3 - Middle	\$92,622	\$117,400	10.72	4125	91.45	\$84,709	\$62,974
IL	DUPAGE COUNTY	8463.10	2 - Moderate	\$92,622	\$117,400	4.32	4820	74.25	\$68,776	\$65,063
IL	DUPAGE COUNTY	8463.11	3 - Middle	\$92,622	\$117,400	5.08	5319	110.14	\$102,014	\$88,472
IL	DUPAGE COUNTY	8463.12	3 - Middle	\$92,622	\$117,400	10.22	5215	94.43	\$87,472	\$85,389
IL	DUPAGE COUNTY	8463.13	4 - Upper	\$92,622	\$117,400	2.35	4817	145.56	\$134,821	\$123,235
IL	DUPAGE COUNTY	8463.14	4 - Upper	\$92,622	\$117,400	1.66	3618	139.29	\$129,020	\$111,927
IL	DUPAGE COUNTY	8463.15	4 - Upper	\$92,622	\$117,400	1.72	3957	132.55	\$122,778	\$109,167
IL	DUPAGE COUNTY	8464.04	3 - Middle	\$92,622	\$117,400	11.16	5870	118.85	\$110,086	\$83,864
IL	DUPAGE COUNTY	8464.05	4 - Upper	\$92,622	\$117,400	6.85	3968	197.21	\$182,661	\$108,698
IL	DUPAGE COUNTY	8464.08	4 - Upper	\$92,622	\$117,400	5.22	4154	185.52	\$171,837	\$170,422
IL	DUPAGE COUNTY	8464.09	4 - Upper	\$92,622	\$117,400	2.91	4569	164.58	\$152,440	\$147,917
IL	DUPAGE COUNTY	8464.10	4 - Upper	\$92,622	\$117,400	4.46	5089	127.35	\$117,962	\$76,172
IL	DUPAGE COUNTY	8464.11	3 - Middle	\$92,622	\$117,400	4.12	5123	116.03	\$107,476	\$102,417
IL	DUPAGE COUNTY	8464.12	3 - Middle	\$92,622	\$117,400	1.49	4242	116.06	\$107,500	\$98,963
IL	DUPAGE COUNTY	8464.13	4 - Upper	\$92,622	\$117,400	2.38	3367	143.28	\$132,714	\$88,500
IL	DUPAGE COUNTY	8465.04	4 - Upper	\$92,622	\$117,400	9.08	5818	142.79	\$132,258	\$78,285
IL	DUPAGE COUNTY	8465.07	3 - Middle	\$92,622	\$117,400	8.63	3127	111.05	\$102,857	\$92,406
IL	DUPAGE COUNTY	8465.09	3 - Middle	\$92,622	\$117,400	5.23	5624	113.60	\$105,227	\$85,875
IL	DUPAGE COUNTY	8465.10	3 - Middle	\$92,622	\$117,400	7.57	3789	113.56	\$105,187	\$85,744
IL	DUPAGE COUNTY	8465.11	3 - Middle	\$92,622	\$117,400	6.60	5909	91.15	\$84,432	\$84,148
IL	DUPAGE COUNTY	8465.13	4 - Upper	\$92,622	\$117,400	17.96	2895	166.26	\$154,000	\$133,468
IL	DUPAGE COUNTY	8465.14	4 - Upper	\$92,622	\$117,400	2.09	3917	153.25	\$141,944	\$136,737
IL	DUPAGE COUNTY	8465.15	3 - Middle	\$92,622	\$117,400	15.05	5082	105.63	\$97,841	\$78,313
IL	DUPAGE COUNTY	8465.17	3 - Middle	\$92,622	\$117,400	0.83	5418	118.66	\$109,911	\$89,917
IL	DUPAGE COUNTY	8465.18	4 - Upper	\$92,622	\$117,400	0.78	2945	193.36	\$179,097	\$167,740
IL	DUPAGE COUNTY	8465.19	4 - Upper	\$92,622	\$117,400	6.56	3094	127.35	\$117,963	\$100,257
IL	DUPAGE COUNTY	8465.21	4 - Upper	\$92,622	\$117,400	0.76	5001	195.14	\$180,746	\$154,712
IL	DUPAGE COUNTY	8465.22	4 - Upper	\$92,622	\$117,400	2.92	3932	133.15	\$123,333	\$114,695

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IL	DUPAGE COUNTY	8465.23	4 - Upper	\$92,622	\$117,400	3.61	2687	166.80	\$154,500	\$146,291
IL	DUPAGE COUNTY	8465.24	4 - Upper	\$92,622	\$117,400	2.09	5129	158.21	\$146,544	\$124,125
IL	DUPAGE COUNTY	8466.03	2 - Moderate	\$92,622	\$117,400	21.62	3760	75.87	\$70,275	\$54,970
IL	DUPAGE COUNTY	8466.04	3 - Middle	\$92,622	\$117,400	5.29	4213	94.29	\$87,342	\$77,000
IL	DUPAGE COUNTY	8467.01	3 - Middle	\$92,622	\$117,400	12.19	4562	95.47	\$88,430	\$68,289
IL	DUPAGE COUNTY	8467.02	3 - Middle	\$92,622	\$117,400	15.41	4237	82.32	\$76,250	\$72,917

2025 FFIEC Census Report - Summary Census Income Information

MSA/MD: 20994 - ELGIN, IL

State: ILLINOIS

County: 089 - KANE COUNTY

All Tracts: 104



State Abbr	County Name	Tract code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	% Below Poverty Line	Total population for whom poverty status is determined	Tract Median Family Income %	2020 Tract Median Family Income	2020 Tract Median Household Income
IL	KANE COUNTY	8501.01	3 - Middle	\$97,326	\$119,400	6.19	6547	85.47	\$83,185	\$69,049
IL	KANE COUNTY	8501.03	4 - Upper	\$97,326	\$119,400	2.11	6023	129.14	\$125,694	\$108,224
IL	KANE COUNTY	8501.05	4 - Upper	\$97,326	\$119,400	3.99	7021	122.27	\$119,005	\$103,092
IL	KANE COUNTY	8501.06	4 - Upper	\$97,326	\$119,400	6.61	7961	128.01	\$124,595	\$118,072
IL	KANE COUNTY	8502.01	2 - Moderate	\$97,326	\$119,400	10.09	4491	66.14	\$64,375	\$62,282
IL	KANE COUNTY	8502.02	2 - Moderate	\$97,326	\$119,400	13.35	6623	63.72	\$62,022	\$64,269
IL	KANE COUNTY	8503.01	2 - Moderate	\$97,326	\$119,400	21.13	8725	64.44	\$62,717	\$62,674
IL	KANE COUNTY	8503.02	2 - Moderate	\$97,326	\$119,400	15.30	4176	64.56	\$62,836	\$57,460
IL	KANE COUNTY	8504.00	3 - Middle	\$97,326	\$119,400	9.85	2619	95.96	\$93,403	\$68,380
IL	KANE COUNTY	8505.00	3 - Middle	\$97,326	\$119,400	7.05	3946	107.75	\$104,875	\$74,857
IL	KANE COUNTY	8506.00	4 - Upper	\$97,326	\$119,400	3.23	7079	127.18	\$123,781	\$106,250
IL	KANE COUNTY	8507.03	4 - Upper	\$97,326	\$119,400	4.38	2147	122.65	\$119,375	\$105,909
IL	KANE COUNTY	8507.04	2 - Moderate	\$97,326	\$119,400	15.90	5158	69.44	\$67,591	\$43,101
IL	KANE COUNTY	8507.05	3 - Middle	\$97,326	\$119,400	8.50	6698	118.74	\$115,570	\$104,899
IL	KANE COUNTY	8507.06	0 - Unknown	\$97,326	\$119,400	3.75	2216	0.00	\$0	\$64,422
IL	KANE COUNTY	8507.07	3 - Middle	\$97,326	\$119,400	1.80	7600	112.72	\$109,712	\$105,474
IL	KANE COUNTY	8507.08	3 - Middle	\$97,326	\$119,400	2.88	4092	97.87	\$95,262	\$97,349
IL	KANE COUNTY	8507.09	4 - Upper	\$97,326	\$119,400	0.00	2843	142.89	\$139,078	\$138,207
IL	KANE COUNTY	8507.10	3 - Middle	\$97,326	\$119,400	9.15	6549	102.47	\$99,730	\$98,204
IL	KANE COUNTY	8507.11	4 - Upper	\$97,326	\$119,400	2.00	2846	218.91	\$213,058	\$179,917
IL	KANE COUNTY	8508.00	2 - Moderate	\$97,326	\$119,400	11.86	7277	79.09	\$76,984	\$71,875
IL	KANE COUNTY	8510.00	2 - Moderate	\$97,326	\$119,400	5.04	6156	63.67	\$61,976	\$53,158
IL	KANE COUNTY	8511.01	2 - Moderate	\$97,326	\$119,400	10.97	3818	60.45	\$58,839	\$52,793
IL	KANE COUNTY	8511.02	2 - Moderate	\$97,326	\$119,400	6.89	4574	75.65	\$73,636	\$75,281
IL	KANE COUNTY	8513.01	1 - Low	\$97,326	\$119,400	31.40	3510	44.13	\$42,955	\$40,988
IL	KANE COUNTY	8513.02	2 - Moderate	\$97,326	\$119,400	16.13	3231	59.72	\$58,125	\$55,694
IL	KANE COUNTY	8514.00	2 - Moderate	\$97,326	\$119,400	13.28	6354	65.50	\$63,750	\$60,455

State Abbr	County Name	Tract code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	% Below Poverty Line	Total population for whom poverty status is determined	Tract Median Family Income %	2020 Tract Median Family Income	2020 Tract Median Household Income
IL	KANE COUNTY	8515.00	3 - Middle	\$97,326	\$119,400	10.14	1006	80.09	\$77,955	\$59,265
IL	KANE COUNTY	8516.00	2 - Moderate	\$97,326	\$119,400	18.82	6670	73.49	\$71,528	\$60,761
IL	KANE COUNTY	8518.01	3 - Middle	\$97,326	\$119,400	5.82	7177	90.54	\$88,125	\$79,288
IL	KANE COUNTY	8519.04	3 - Middle	\$97,326	\$119,400	11.15	6894	105.40	\$102,589	\$78,977
IL	KANE COUNTY	8519.07	3 - Middle	\$97,326	\$119,400	1.85	8492	117.32	\$114,191	\$103,599
IL	KANE COUNTY	8519.08	3 - Middle	\$97,326	\$119,400	7.73	5910	84.08	\$81,832	\$70,368
IL	KANE COUNTY	8519.09	3 - Middle	\$97,326	\$119,400	7.01	4010	106.17	\$103,333	\$80,361
IL	KANE COUNTY	8519.10	3 - Middle	\$97,326	\$119,400	4.89	3865	109.67	\$106,740	\$96,481
IL	KANE COUNTY	8519.11	4 - Upper	\$97,326	\$119,400	1.88	5115	152.41	\$148,338	\$141,830
IL	KANE COUNTY	8519.12	2 - Moderate	\$97,326	\$119,400	2.40	3411	79.55	\$77,429	\$87,019
IL	KANE COUNTY	8519.13	3 - Middle	\$97,326	\$119,400	4.26	5281	116.34	\$113,233	\$102,623
IL	KANE COUNTY	8520.01	3 - Middle	\$97,326	\$119,400	4.49	4498	103.58	\$100,815	\$84,511
IL	KANE COUNTY	8520.02	3 - Middle	\$97,326	\$119,400	1.63	7553	101.55	\$98,839	\$91,286
IL	KANE COUNTY	8520.04	4 - Upper	\$97,326	\$119,400	2.10	2665	215.37	\$209,615	\$167,500
IL	KANE COUNTY	8520.05	4 - Upper	\$97,326	\$119,400	1.71	4338	159.83	\$155,559	\$128,182
IL	KANE COUNTY	8521.01	4 - Upper	\$97,326	\$119,400	4.59	7887	175.16	\$170,483	\$162,330
IL	KANE COUNTY	8521.03	4 - Upper	\$97,326	\$119,400	2.90	6232	165.20	\$160,789	\$146,865
IL	KANE COUNTY	8521.04	4 - Upper	\$97,326	\$119,400	3.95	2987	151.55	\$147,500	\$144,688
IL	KANE COUNTY	8522.01	3 - Middle	\$97,326	\$119,400	7.15	4741	110.45	\$107,500	\$73,996
IL	KANE COUNTY	8522.03	3 - Middle	\$97,326	\$119,400	6.18	4322	91.70	\$89,250	\$76,737
IL	KANE COUNTY	8522.04	4 - Upper	\$97,326	\$119,400	0.00	3781	140.11	\$136,371	\$131,865
IL	KANE COUNTY	8523.00	3 - Middle	\$97,326	\$119,400	6.04	1936	116.87	\$113,750	\$63,920
IL	KANE COUNTY	8524.03	3 - Middle	\$97,326	\$119,400	2.10	5328	105.79	\$102,969	\$93,935
IL	KANE COUNTY	8524.04	4 - Upper	\$97,326	\$119,400	10.26	2749	186.36	\$181,379	\$181,075
IL	KANE COUNTY	8524.05	4 - Upper	\$97,326	\$119,400	2.81	3382	136.92	\$133,264	\$92,759
IL	KANE COUNTY	8524.06	4 - Upper	\$97,326	\$119,400	1.10	2736	132.68	\$129,135	\$127,273
IL	KANE COUNTY	8524.07	4 - Upper	\$97,326	\$119,400	1.62	3954	256.86	\$250,001	\$250,001
IL	KANE COUNTY	8524.08	4 - Upper	\$97,326	\$119,400	3.49	4324	130.34	\$126,855	\$105,500
IL	KANE COUNTY	8525.00	3 - Middle	\$97,326	\$119,400	5.28	6361	107.28	\$104,419	\$88,068
IL	KANE COUNTY	8526.06	4 - Upper	\$97,326	\$119,400	1.56	4932	139.06	\$135,347	\$138,864
IL	KANE COUNTY	8526.07	4 - Upper	\$97,326	\$119,400	3.70	3435	145.21	\$141,335	\$117,891

State Abbr	County Name	Tract code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	% Below Poverty Line	Total population for whom poverty status is determined	Tract Median Family Income %	2020 Tract Median Family Income	2020 Tract Median Household Income
IL	KANE COUNTY	8526.08	4 - Upper	\$97,326	\$119,400	3.39	4162	142.69	\$138,882	\$95,208
IL	KANE COUNTY	8527.00	4 - Upper	\$97,326	\$119,400	5.61	6773	120.45	\$117,236	\$75,104
IL	KANE COUNTY	8528.03	3 - Middle	\$97,326	\$119,400	16.09	4599	116.07	\$112,973	\$89,792
IL	KANE COUNTY	8528.05	3 - Middle	\$97,326	\$119,400	1.65	5885	114.03	\$110,984	\$96,111
IL	KANE COUNTY	8528.06	4 - Upper	\$97,326	\$119,400	3.25	7580	132.76	\$129,212	\$128,587
IL	KANE COUNTY	8528.07	4 - Upper	\$97,326	\$119,400	0.60	3823	152.69	\$148,611	\$156,276
IL	KANE COUNTY	8528.08	4 - Upper	\$97,326	\$119,400	5.06	7190	121.13	\$117,891	\$103,882
IL	KANE COUNTY	8529.03	3 - Middle	\$97,326	\$119,400	8.60	6257	92.32	\$89,858	\$69,774
IL	KANE COUNTY	8529.04	2 - Moderate	\$97,326	\$119,400	25.35	2899	61.47	\$59,830	\$52,604
IL	KANE COUNTY	8529.05	2 - Moderate	\$97,326	\$119,400	16.18	4110	51.90	\$50,515	\$48,642
IL	KANE COUNTY	8529.06	3 - Middle	\$97,326	\$119,400	6.29	5690	88.76	\$86,389	\$65,685
IL	KANE COUNTY	8529.07	2 - Moderate	\$97,326	\$119,400	15.40	6888	64.51	\$62,791	\$60,336
IL	KANE COUNTY	8530.01	3 - Middle	\$97,326	\$119,400	3.53	3481	84.07	\$81,830	\$78,398
IL	KANE COUNTY	8530.04	2 - Moderate	\$97,326	\$119,400	13.44	3051	76.91	\$74,860	\$61,700
IL	KANE COUNTY	8530.05	2 - Moderate	\$97,326	\$119,400	11.85	6040	68.75	\$66,912	\$49,286
IL	KANE COUNTY	8530.06	2 - Moderate	\$97,326	\$119,400	4.44	3578	76.97	\$74,912	\$73,130
IL	KANE COUNTY	8530.07	2 - Moderate	\$97,326	\$119,400	18.79	5991	65.54	\$63,795	\$61,395
IL	KANE COUNTY	8530.08	2 - Moderate	\$97,326	\$119,400	8.83	4213	68.46	\$66,635	\$64,412
IL	KANE COUNTY	8531.00	2 - Moderate	\$97,326	\$119,400	20.75	3368	64.95	\$63,214	\$60,769
IL	KANE COUNTY	8532.00	2 - Moderate	\$97,326	\$119,400	17.76	7073	56.89	\$55,375	\$44,223
IL	KANE COUNTY	8533.00	2 - Moderate	\$97,326	\$119,400	12.31	4632	55.03	\$53,559	\$51,466
IL	KANE COUNTY	8534.01	2 - Moderate	\$97,326	\$119,400	2.07	3141	63.03	\$61,349	\$61,579
IL	KANE COUNTY	8534.02	2 - Moderate	\$97,326	\$119,400	21.37	5784	51.00	\$49,643	\$50,913
IL	KANE COUNTY	8535.00	2 - Moderate	\$97,326	\$119,400	8.98	6383	70.48	\$68,596	\$67,995
IL	KANE COUNTY	8536.01	0 - Unknown	\$97,326	\$119,400	27.93	3165	0.00	\$0	\$43,662
IL	KANE COUNTY	8536.02	2 - Moderate	\$97,326	\$119,400	14.64	4118	61.47	\$59,830	\$45,951
IL	KANE COUNTY	8539.00	3 - Middle	\$97,326	\$119,400	10.35	5778	89.41	\$87,026	\$80,618
IL	KANE COUNTY	8540.01	3 - Middle	\$97,326	\$119,400	4.52	4228	99.57	\$96,908	\$91,632
IL	KANE COUNTY	8540.02	2 - Moderate	\$97,326	\$119,400	7.79	5648	79.52	\$77,400	\$61,575
IL	KANE COUNTY	8541.00	2 - Moderate	\$97,326	\$119,400	11.62	4984	66.29	\$64,526	\$55,417
IL	KANE COUNTY	8542.00	2 - Moderate	\$97,326	\$119,400	26.68	5408	53.70	\$52,266	\$44,433

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IL	KANE COUNTY	8543.01	2 - Moderate	\$97,326	\$119,400	13.47	6876	64.55	\$62,833	\$58,875
IL	KANE COUNTY	8543.02	2 - Moderate	\$97,326	\$119,400	17.46	5517	70.63	\$68,750	\$60,298
IL	KANE COUNTY	8544.01	2 - Moderate	\$97,326	\$119,400	6.29	1782	56.61	\$55,105	\$55,000
IL	KANE COUNTY	8544.02	3 - Middle	\$97,326	\$119,400	4.57	2734	92.30	\$89,833	\$61,082
IL	KANE COUNTY	8544.03	2 - Moderate	\$97,326	\$119,400	8.41	10161	52.84	\$51,434	\$54,328
IL	KANE COUNTY	8545.04	4 - Upper	\$97,326	\$119,400	5.39	8901	128.61	\$125,179	\$107,096
IL	KANE COUNTY	8545.05	4 - Upper	\$97,326	\$119,400	1.99	6429	179.25	\$174,457	\$162,679
IL	KANE COUNTY	8545.06	4 - Upper	\$97,326	\$119,400	0.00	3554	131.00	\$127,500	\$129,158
IL	KANE COUNTY	8545.07	4 - Upper	\$97,326	\$119,400	4.29	5663	120.68	\$117,460	\$113,073
IL	KANE COUNTY	8545.08	4 - Upper	\$97,326	\$119,400	1.28	5772	131.02	\$127,526	\$118,885
IL	KANE COUNTY	8545.09	4 - Upper	\$97,326	\$119,400	1.31	6008	129.68	\$126,222	\$113,971
IL	KANE COUNTY	8546.00	2 - Moderate	\$97,326	\$119,400	25.55	4062	53.83	\$52,396	\$47,500
IL	KANE COUNTY	8547.00	2 - Moderate	\$97,326	\$119,400	23.01	2277	67.98	\$66,165	\$52,961
IL	KANE COUNTY	8548.00	4 - Upper	\$97,326	\$119,400	2.74	7779	162.17	\$157,841	\$132,750
IL	KANE COUNTY	8549.00	2 - Moderate	\$97,326	\$119,400	26.03	5378	66.23	\$64,468	\$68,423

2025 FFIEC Census Report - Summary Census Income Information

MSA/MD: 16984 - CHICAGO-NAPERVILLE-SCHAUMBURG, IL

State: ILLINOIS

County: 197 - WILL COUNTY

All Tracts: 172



State Abbr	County Name	Tract code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	% Below Poverty Line	Total population for whom poverty status is determined	Tract Median Family Income %	2020 Tract Median Family Income	2020 Tract Median Household Income
IL	WILL COUNTY	8801.05	3 - Middle	\$92,622	\$117,400	4.99	6376	92.74	\$85,903	\$82,952
IL	WILL COUNTY	8801.06	3 - Middle	\$92,622	\$117,400	9.02	4888	83.16	\$77,031	\$75,089
IL	WILL COUNTY	8801.07	2 - Moderate	\$92,622	\$117,400	16.21	4930	79.86	\$73,969	\$65,504
IL	WILL COUNTY	8801.09	4 - Upper	\$92,622	\$117,400	6.77	5303	121.67	\$112,698	\$101,471
IL	WILL COUNTY	8801.11	3 - Middle	\$92,622	\$117,400	13.58	4249	86.37	\$80,000	\$81,422
IL	WILL COUNTY	8801.12	3 - Middle	\$92,622	\$117,400	8.16	1924	104.19	\$96,510	\$92,813
IL	WILL COUNTY	8801.13	2 - Moderate	\$92,622	\$117,400	19.83	3827	74.53	\$69,038	\$55,188
IL	WILL COUNTY	8801.14	2 - Moderate	\$92,622	\$117,400	5.74	2352	66.21	\$61,328	\$40,917
IL	WILL COUNTY	8801.15	3 - Middle	\$92,622	\$117,400	8.52	4473	87.16	\$80,734	\$77,222
IL	WILL COUNTY	8801.16	3 - Middle	\$92,622	\$117,400	7.49	2871	108.02	\$100,054	\$94,792
IL	WILL COUNTY	8801.17	2 - Moderate	\$92,622	\$117,400	15.93	3390	75.41	\$69,849	\$51,324
IL	WILL COUNTY	8801.18	4 - Upper	\$92,622	\$117,400	0.96	4879	199.35	\$184,650	\$186,375
IL	WILL COUNTY	8801.19	4 - Upper	\$92,622	\$117,400	0.47	4086	176.36	\$163,355	\$152,759
IL	WILL COUNTY	8801.22	4 - Upper	\$92,622	\$117,400	6.84	7823	138.33	\$128,125	\$133,929
IL	WILL COUNTY	8801.23	4 - Upper	\$92,622	\$117,400	0.98	3863	157.09	\$145,508	\$111,303
IL	WILL COUNTY	8801.24	4 - Upper	\$92,622	\$117,400	1.58	3662	128.06	\$118,615	\$117,250
IL	WILL COUNTY	8801.25	4 - Upper	\$92,622	\$117,400	4.00	5056	145.04	\$134,345	\$131,091
IL	WILL COUNTY	8802.02	3 - Middle	\$92,622	\$117,400	5.31	4817	105.49	\$97,716	\$81,563
IL	WILL COUNTY	8802.03	3 - Middle	\$92,622	\$117,400	10.19	4072	94.04	\$87,109	\$77,539
IL	WILL COUNTY	8802.04	3 - Middle	\$92,622	\$117,400	3.83	5373	87.67	\$81,210	\$72,689
IL	WILL COUNTY	8803.03	4 - Upper	\$92,622	\$117,400	8.72	4438	132.08	\$122,340	\$129,956
IL	WILL COUNTY	8803.04	4 - Upper	\$92,622	\$117,400	3.12	4713	171.54	\$158,889	\$152,786
IL	WILL COUNTY	8803.05	4 - Upper	\$92,622	\$117,400	2.03	5179	200.04	\$185,288	\$189,653
IL	WILL COUNTY	8803.07	4 - Upper	\$92,622	\$117,400	9.58	6212	128.10	\$118,654	\$99,420
IL	WILL COUNTY	8803.09	4 - Upper	\$92,622	\$117,400	1.94	4753	196.61	\$182,109	\$164,196
IL	WILL COUNTY	8803.14	4 - Upper	\$92,622	\$117,400	0.76	7363	176.88	\$163,833	\$167,500
IL	WILL COUNTY	8803.15	4 - Upper	\$92,622	\$117,400	1.96	3012	153.66	\$142,330	\$142,216

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IL	WILL COUNTY	8803.16	4 - Upper	\$92,622	\$117,400	6.63	3440	243.67	\$225,699	\$228,318
IL	WILL COUNTY	8803.17	4 - Upper	\$92,622	\$117,400	1.19	5191	164.05	\$151,950	\$138,750
IL	WILL COUNTY	8803.18	4 - Upper	\$92,622	\$117,400	0.72	3316	166.69	\$154,397	\$152,908
IL	WILL COUNTY	8803.19	4 - Upper	\$92,622	\$117,400	0.40	5039	178.54	\$165,375	\$152,738
IL	WILL COUNTY	8803.20	4 - Upper	\$92,622	\$117,400	1.47	3822	150.32	\$139,231	\$140,197
IL	WILL COUNTY	8803.21	4 - Upper	\$92,622	\$117,400	2.20	4637	154.12	\$142,750	\$91,045
IL	WILL COUNTY	8803.22	4 - Upper	\$92,622	\$117,400	0.00	5890	218.19	\$202,100	\$189,722
IL	WILL COUNTY	8803.23	4 - Upper	\$92,622	\$117,400	1.72	6106	197.14	\$182,602	\$147,654
IL	WILL COUNTY	8803.24	4 - Upper	\$92,622	\$117,400	2.58	5109	133.43	\$123,594	\$124,688
IL	WILL COUNTY	8803.25	4 - Upper	\$92,622	\$117,400	2.52	3257	128.27	\$118,810	\$114,482
IL	WILL COUNTY	8803.26	4 - Upper	\$92,622	\$117,400	1.63	3132	148.99	\$138,000	\$122,946
IL	WILL COUNTY	8804.08	3 - Middle	\$92,622	\$117,400	10.02	5181	98.58	\$91,308	\$83,958
IL	WILL COUNTY	8804.11	4 - Upper	\$92,622	\$117,400	4.08	3459	140.01	\$129,688	\$121,299
IL	WILL COUNTY	8804.12	3 - Middle	\$92,622	\$117,400	7.44	3912	108.23	\$100,245	\$95,255
IL	WILL COUNTY	8804.14	3 - Middle	\$92,622	\$117,400	4.71	4523	103.56	\$95,921	\$81,898
IL	WILL COUNTY	8804.16	3 - Middle	\$92,622	\$117,400	7.36	2960	105.67	\$97,875	\$99,125
IL	WILL COUNTY	8804.17	3 - Middle	\$92,622	\$117,400	5.23	2544	116.31	\$107,736	\$84,792
IL	WILL COUNTY	8804.18	4 - Upper	\$92,622	\$117,400	1.92	5533	139.00	\$128,750	\$121,761
IL	WILL COUNTY	8804.21	4 - Upper	\$92,622	\$117,400	6.57	6251	126.66	\$117,321	\$115,587
IL	WILL COUNTY	8804.22	4 - Upper	\$92,622	\$117,400	0.00	4275	139.64	\$129,341	\$121,614
IL	WILL COUNTY	8804.23	3 - Middle	\$92,622	\$117,400	3.88	3171	118.53	\$109,792	\$79,208
IL	WILL COUNTY	8804.24	4 - Upper	\$92,622	\$117,400	0.95	4718	167.28	\$154,946	\$154,837
IL	WILL COUNTY	8804.25	3 - Middle	\$92,622	\$117,400	3.13	4350	109.29	\$101,234	\$100,115
IL	WILL COUNTY	8804.26	3 - Middle	\$92,622	\$117,400	7.92	4206	107.72	\$99,774	\$99,306
IL	WILL COUNTY	8804.27	3 - Middle	\$92,622	\$117,400	3.98	2739	115.48	\$106,964	\$87,045
IL	WILL COUNTY	8804.28	3 - Middle	\$92,622	\$117,400	0.00	4622	107.10	\$99,201	\$97,985
IL	WILL COUNTY	8804.29	4 - Upper	\$92,622	\$117,400	0.86	4437	143.40	\$132,827	\$119,082
IL	WILL COUNTY	8804.30	4 - Upper	\$92,622	\$117,400	9.75	4029	124.70	\$115,500	\$115,917
IL	WILL COUNTY	8804.31	4 - Upper	\$92,622	\$117,400	4.22	6913	122.31	\$113,289	\$104,858
IL	WILL COUNTY	8804.32	3 - Middle	\$92,622	\$117,400	0.71	4082	111.72	\$103,482	\$102,321
IL	WILL COUNTY	8805.02	3 - Middle	\$92,622	\$117,400	6.60	5335	103.24	\$95,625	\$78,200

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IL	WILL COUNTY	8805.03	2 - Moderate	\$92,622	\$117,400	4.61	4559	77.35	\$71,650	\$66,375
IL	WILL COUNTY	8805.08	3 - Middle	\$92,622	\$117,400	1.68	3567	104.72	\$96,994	\$95,902
IL	WILL COUNTY	8805.09	3 - Middle	\$92,622	\$117,400	6.25	4541	96.49	\$89,375	\$92,771
IL	WILL COUNTY	8805.10	3 - Middle	\$92,622	\$117,400	15.46	2606	83.48	\$77,325	\$55,795
IL	WILL COUNTY	8805.11	4 - Upper	\$92,622	\$117,400	8.75	3850	132.49	\$122,722	\$108,967
IL	WILL COUNTY	8806.01	4 - Upper	\$92,622	\$117,400	5.85	2924	135.09	\$125,132	\$100,250
IL	WILL COUNTY	8806.02	3 - Middle	\$92,622	\$117,400	8.20	3413	106.71	\$98,846	\$62,031
IL	WILL COUNTY	8807.01	2 - Moderate	\$92,622	\$117,400	14.19	4201	73.82	\$68,382	\$62,275
IL	WILL COUNTY	8807.02	2 - Moderate	\$92,622	\$117,400	17.43	2846	64.92	\$60,139	\$53,750
IL	WILL COUNTY	8809.01	2 - Moderate	\$92,622	\$117,400	10.56	5397	69.63	\$64,500	\$60,815
IL	WILL COUNTY	8809.03	2 - Moderate	\$92,622	\$117,400	6.21	2867	63.02	\$58,375	\$58,200
IL	WILL COUNTY	8809.05	2 - Moderate	\$92,622	\$117,400	25.21	2892	62.58	\$57,969	\$42,344
IL	WILL COUNTY	8810.01	3 - Middle	\$92,622	\$117,400	8.75	4867	110.09	\$101,974	\$95,291
IL	WILL COUNTY	8810.02	4 - Upper	\$92,622	\$117,400	2.75	4974	137.38	\$127,250	\$110,781
IL	WILL COUNTY	8810.05	3 - Middle	\$92,622	\$117,400	4.02	3356	117.56	\$108,894	\$106,229
IL	WILL COUNTY	8810.06	3 - Middle	\$92,622	\$117,400	5.27	2411	111.11	\$102,917	\$95,250
IL	WILL COUNTY	8810.07	4 - Upper	\$92,622	\$117,400	2.68	5999	141.57	\$131,127	\$116,000
IL	WILL COUNTY	8810.09	3 - Middle	\$92,622	\$117,400	2.51	6965	113.27	\$104,918	\$99,919
IL	WILL COUNTY	8810.10	4 - Upper	\$92,622	\$117,400	3.67	4090	124.66	\$115,471	\$116,141
IL	WILL COUNTY	8810.11	4 - Upper	\$92,622	\$117,400	4.90	3856	139.04	\$128,788	\$106,935
IL	WILL COUNTY	8810.12	3 - Middle	\$92,622	\$117,400	3.26	2788	119.84	\$111,000	\$106,083
IL	WILL COUNTY	8811.05	4 - Upper	\$92,622	\$117,400	1.87	6627	143.16	\$132,599	\$118,690
IL	WILL COUNTY	8811.07	4 - Upper	\$92,622	\$117,400	3.09	2331	125.38	\$116,131	\$79,559
IL	WILL COUNTY	8811.08	4 - Upper	\$92,622	\$117,400	2.56	6446	125.57	\$116,310	\$96,310
IL	WILL COUNTY	8811.09	4 - Upper	\$92,622	\$117,400	2.37	4393	135.30	\$125,320	\$117,568
IL	WILL COUNTY	8811.11	3 - Middle	\$92,622	\$117,400	2.96	2637	110.74	\$102,574	\$90,707
IL	WILL COUNTY	8811.12	4 - Upper	\$92,622	\$117,400	3.53	5154	141.47	\$131,033	\$110,000
IL	WILL COUNTY	8811.13	4 - Upper	\$92,622	\$117,400	1.39	5735	132.22	\$122,470	\$119,602
IL	WILL COUNTY	8811.15	4 - Upper	\$92,622	\$117,400	2.81	4879	132.55	\$122,772	\$111,936
IL	WILL COUNTY	8811.16	4 - Upper	\$92,622	\$117,400	1.01	4178	158.48	\$146,796	\$145,115
IL	WILL COUNTY	8812.01	1 - Low	\$92,622	\$117,400	29.24	2962	45.98	\$42,596	\$43,990

State Abbr	County Name	Tract code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	% Below Poverty Line	Total population for whom poverty status is determined	Tract Median Family Income %	2020 Tract Median Family Income	2020 Tract Median Household Income
IL	WILL COUNTY	8812.02	2 - Moderate	\$92,622	\$117,400	13.55	2163	66.44	\$61,540	\$61,027
IL	WILL COUNTY	8813.01	2 - Moderate	\$92,622	\$117,400	16.15	3090	57.09	\$52,880	\$49,839
IL	WILL COUNTY	8813.02	1 - Low	\$92,622	\$117,400	24.25	1200	49.22	\$45,591	\$45,701
IL	WILL COUNTY	8814.01	2 - Moderate	\$92,622	\$117,400	21.47	3530	64.72	\$59,954	\$44,485
IL	WILL COUNTY	8814.02	3 - Middle	\$92,622	\$117,400	10.72	3432	84.18	\$77,971	\$65,781
IL	WILL COUNTY	8815.00	3 - Middle	\$92,622	\$117,400	9.71	3120	88.64	\$82,106	\$74,507
IL	WILL COUNTY	8816.01	3 - Middle	\$92,622	\$117,400	3.93	2140	92.23	\$85,430	\$65,694
IL	WILL COUNTY	8816.03	2 - Moderate	\$92,622	\$117,400	16.14	3452	56.79	\$52,604	\$40,104
IL	WILL COUNTY	8816.04	2 - Moderate	\$92,622	\$117,400	17.10	2549	65.79	\$60,938	\$57,788
IL	WILL COUNTY	8817.00	3 - Middle	\$92,622	\$117,400	9.92	3165	102.77	\$95,192	\$79,018
IL	WILL COUNTY	8818.00	2 - Moderate	\$92,622	\$117,400	21.25	3905	63.75	\$59,052	\$55,640
IL	WILL COUNTY	8819.00	1 - Low	\$92,622	\$117,400	35.31	3642	30.04	\$27,831	\$25,293
IL	WILL COUNTY	8820.00	1 - Low	\$92,622	\$117,400	13.23	1791	42.13	\$39,028	\$32,212
IL	WILL COUNTY	8821.00	2 - Moderate	\$92,622	\$117,400	19.22	3148	67.64	\$62,650	\$54,600
IL	WILL COUNTY	8822.00	2 - Moderate	\$92,622	\$117,400	23.23	4133	51.17	\$47,399	\$48,167
IL	WILL COUNTY	8823.00	2 - Moderate	\$92,622	\$117,400	9.66	3508	74.69	\$69,188	\$50,714
IL	WILL COUNTY	8824.00	2 - Moderate	\$92,622	\$117,400	18.77	4082	54.29	\$50,292	\$48,165
IL	WILL COUNTY	8825.00	1 - Low	\$92,622	\$117,400	28.86	1753	38.88	\$36,019	\$36,250
IL	WILL COUNTY	8826.01	2 - Moderate	\$92,622	\$117,400	14.80	3567	67.18	\$62,232	\$60,096
IL	WILL COUNTY	8826.02	2 - Moderate	\$92,622	\$117,400	21.15	2529	70.63	\$65,423	\$54,097
IL	WILL COUNTY	8827.01	3 - Middle	\$92,622	\$117,400	4.94	2791	99.62	\$92,279	\$79,205
IL	WILL COUNTY	8827.02	3 - Middle	\$92,622	\$117,400	10.67	2794	100.54	\$93,125	\$54,325
IL	WILL COUNTY	8828.01	2 - Moderate	\$92,622	\$117,400	16.16	2389	68.48	\$63,431	\$50,100
IL	WILL COUNTY	8828.02	1 - Low	\$92,622	\$117,400	23.16	3109	43.13	\$39,949	\$37,647
IL	WILL COUNTY	8829.00	2 - Moderate	\$92,622	\$117,400	22.68	2813	53.37	\$49,435	\$46,250
IL	WILL COUNTY	8830.00	2 - Moderate	\$92,622	\$117,400	10.09	2794	67.68	\$62,689	\$50,063
IL	WILL COUNTY	8831.00	2 - Moderate	\$92,622	\$117,400	21.98	4236	67.66	\$62,670	\$50,417
IL	WILL COUNTY	8832.06	3 - Middle	\$92,622	\$117,400	6.91	4383	102.52	\$94,963	\$75,298
IL	WILL COUNTY	8832.08	3 - Middle	\$92,622	\$117,400	10.77	3202	87.33	\$80,893	\$56,995
IL	WILL COUNTY	8832.09	3 - Middle	\$92,622	\$117,400	2.53	2846	100.57	\$93,152	\$84,167
IL	WILL COUNTY	8832.10	4 - Upper	\$92,622	\$117,400	12.20	2427	156.32	\$144,792	\$48,158

State Abbr	County Name	Tract code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	% Below Poverty Line	Total population for whom poverty status is determined	Tract Median Family Income %	2020 Tract Median Family Income	2020 Tract Median Household Income
IL	WILL COUNTY	8832.11	3 - Middle	\$92,622	\$117,400	9.62	5552	93.94	\$87,011	\$81,674
IL	WILL COUNTY	8832.12	4 - Upper	\$92,622	\$117,400	2.64	6294	153.10	\$141,806	\$125,313
IL	WILL COUNTY	8832.13	4 - Upper	\$92,622	\$117,400	1.05	5621	123.33	\$114,231	\$96,917
IL	WILL COUNTY	8832.14	3 - Middle	\$92,622	\$117,400	2.54	2682	115.41	\$106,900	\$96,198
IL	WILL COUNTY	8832.16	4 - Upper	\$92,622	\$117,400	1.73	3117	127.26	\$117,880	\$107,500
IL	WILL COUNTY	8832.17	3 - Middle	\$92,622	\$117,400	0.00	3405	80.11	\$74,205	\$81,549
IL	WILL COUNTY	8832.18	4 - Upper	\$92,622	\$117,400	1.52	4338	129.79	\$120,223	\$123,750
IL	WILL COUNTY	8832.19	4 - Upper	\$92,622	\$117,400	9.50	3285	143.72	\$133,125	\$105,474
IL	WILL COUNTY	8833.03	4 - Upper	\$92,622	\$117,400	1.88	3773	137.72	\$127,566	\$122,992
IL	WILL COUNTY	8833.04	3 - Middle	\$92,622	\$117,400	7.33	1720	112.87	\$104,545	\$92,266
IL	WILL COUNTY	8833.05	3 - Middle	\$92,622	\$117,400	12.11	3444	111.80	\$103,553	\$98,162
IL	WILL COUNTY	8833.06	3 - Middle	\$92,622	\$117,400	2.87	3453	109.35	\$101,290	\$98,011
IL	WILL COUNTY	8833.07	3 - Middle	\$92,622	\$117,400	7.58	4012	111.98	\$103,724	\$97,135
IL	WILL COUNTY	8834.01	3 - Middle	\$92,622	\$117,400	9.30	4106	83.20	\$77,066	\$57,697
IL	WILL COUNTY	8834.02	3 - Middle	\$92,622	\$117,400	12.92	1819	86.03	\$79,688	\$68,906
IL	WILL COUNTY	8835.04	4 - Upper	\$92,622	\$117,400	5.57	5400	151.03	\$139,890	\$107,250
IL	WILL COUNTY	8835.05	4 - Upper	\$92,622	\$117,400	0.34	8532	147.17	\$136,316	\$133,101
IL	WILL COUNTY	8835.07	4 - Upper	\$92,622	\$117,400	4.11	3965	123.73	\$114,602	\$105,573
IL	WILL COUNTY	8835.09	3 - Middle	\$92,622	\$117,400	2.70	4332	107.70	\$99,756	\$105,253
IL	WILL COUNTY	8835.10	4 - Upper	\$92,622	\$117,400	6.75	5822	126.36	\$117,038	\$114,527
IL	WILL COUNTY	8835.11	4 - Upper	\$92,622	\$117,400	3.30	4424	127.04	\$117,674	\$103,393
IL	WILL COUNTY	8835.13	4 - Upper	\$92,622	\$117,400	6.06	5564	124.44	\$115,268	\$109,012
IL	WILL COUNTY	8835.14	4 - Upper	\$92,622	\$117,400	3.47	7036	146.57	\$135,764	\$127,014
IL	WILL COUNTY	8835.15	4 - Upper	\$92,622	\$117,400	1.65	4655	152.82	\$141,549	\$140,000
IL	WILL COUNTY	8835.16	4 - Upper	\$92,622	\$117,400	2.42	7188	167.34	\$155,000	\$138,625
IL	WILL COUNTY	8835.17	3 - Middle	\$92,622	\$117,400	8.60	3513	111.95	\$103,696	\$84,135
IL	WILL COUNTY	8835.19	4 - Upper	\$92,622	\$117,400	2.91	5946	143.08	\$132,528	\$105,909
IL	WILL COUNTY	8835.21	4 - Upper	\$92,622	\$117,400	1.72	3723	164.80	\$152,650	\$115,035
IL	WILL COUNTY	8835.22	4 - Upper	\$92,622	\$117,400	3.78	3123	141.70	\$131,250	\$106,231
IL	WILL COUNTY	8836.02	3 - Middle	\$92,622	\$117,400	7.15	6167	107.73	\$99,788	\$76,677
IL	WILL COUNTY	8836.03	3 - Middle	\$92,622	\$117,400	14.71	2196	80.97	\$75,000	\$64,728

State Abbr	County Name	Tract code	Tract Income Level	2020 MSA/MD Statewide non-MSA/MD Median Family Income	2025 FFIEC Est. MSA/MD/non-MSA/MD Median Family Income	% Below Poverty Line	Total population for whom poverty status is determined	Tract Median Family Income %	2020 Tract Median Family Income	2020 Tract Median Household Income
IL	WILL COUNTY	8836.05	2 - Moderate	\$92,622	\$117,400	4.65	3186	56.49	\$52,330	\$57,576
IL	WILL COUNTY	8836.06	3 - Middle	\$92,622	\$117,400	8.84	3654	98.69	\$91,417	\$90,708
IL	WILL COUNTY	8837.00	2 - Moderate	\$92,622	\$117,400	12.35	3239	61.73	\$57,177	\$54,322
IL	WILL COUNTY	8838.03	2 - Moderate	\$92,622	\$117,400	17.19	2490	55.65	\$51,550	\$39,453
IL	WILL COUNTY	8838.04	3 - Middle	\$92,622	\$117,400	8.71	2686	82.10	\$76,046	\$56,111
IL	WILL COUNTY	8838.06	3 - Middle	\$92,622	\$117,400	7.25	3639	90.93	\$84,226	\$80,595
IL	WILL COUNTY	8838.08	3 - Middle	\$92,622	\$117,400	8.32	1286	111.25	\$103,047	\$75,694
IL	WILL COUNTY	8838.09	2 - Moderate	\$92,622	\$117,400	8.11	3476	69.31	\$64,205	\$60,000
IL	WILL COUNTY	8838.10	4 - Upper	\$92,622	\$117,400	2.93	3240	121.61	\$112,639	\$86,786
IL	WILL COUNTY	8838.11	3 - Middle	\$92,622	\$117,400	9.69	3025	81.05	\$75,078	\$69,355
IL	WILL COUNTY	8839.02	3 - Middle	\$92,622	\$117,400	3.59	6185	111.70	\$103,464	\$94,912
IL	WILL COUNTY	8839.03	4 - Upper	\$92,622	\$117,400	0.81	1861	127.19	\$117,813	\$93,276
IL	WILL COUNTY	8839.04	3 - Middle	\$92,622	\$117,400	8.47	4319	93.79	\$86,875	\$60,219
IL	WILL COUNTY	8840.03	3 - Middle	\$92,622	\$117,400	10.91	4190	105.35	\$97,581	\$73,694
IL	WILL COUNTY	8840.04	2 - Moderate	\$92,622	\$117,400	10.27	2852	72.03	\$66,717	\$65,881
IL	WILL COUNTY	8840.05	2 - Moderate	\$92,622	\$117,400	6.80	1646	74.75	\$69,236	\$77,708
IL	WILL COUNTY	8840.06	3 - Middle	\$92,622	\$117,400	12.34	1921	81.64	\$75,625	\$65,417
IL	WILL COUNTY	8841.01	3 - Middle	\$92,622	\$117,400	10.02	3484	91.27	\$84,537	\$66,125
IL	WILL COUNTY	8841.03	3 - Middle	\$92,622	\$117,400	5.01	2635	113.46	\$105,096	\$98,690
IL	WILL COUNTY	9800.00	0 - Unknown	\$92,622	\$117,400	0.00	0	0.00	\$0	\$0
IL	WILL COUNTY	9801.00	0 - Unknown	\$92,622	\$117,400	0.00	42	0.00	\$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.

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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 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 contain 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
	#	%	#	%		\$	%	\$	%	
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
<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>						

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.

In 2018, LSB developed a First Time Homeowner Refinance (FTHO) program designed to lower monthly mortgage payments for qualified applicants, specifically those paying private mortgage insurance each month. This program is also geared to provide more advantageous credit terms to low- and moderate-income borrowers than traditional lending programs. Under the FTHO program, the bank originated two home refinance loans totaling \$1.1 million in moderate-income census tracts during the review period.

These loan programs are responsive to the credit needs of the AA; however, have not mitigated the low level of penetration in low- and moderate-income geographies over the evaluation period. Although various factors, including the level of competition, affect the bank's performance, low level of penetration in moderate-income census tracts compared to aggregate data and demographic data support the poor assessment.

Borrower Profile

The distribution of borrowers reflects, given the demographics of the AA, reasonable penetration among individuals of different income levels. Performance is measured against aggregate lending and the percentage of families (demographic data). Examiners focused on the percentage of home mortgage loans to low- and moderate-income borrowers. The following table reflects the distribution of home mortgage loans by borrower income level.

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

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%

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 FTFO 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.