



PUBLIC DISCLOSURE

March 15, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First National Bank of Brookfield
Charter Number 14993

9136 Washington Avenue
Brookfield, IL 60513

Office of the Comptroller of the Currency

Chicago Field Office
2001 Butterfield Rd
Suite 400
Downers Grove, IL 60515

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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Overall CRA Rating

Institution's CRA Rating: This institution is rated **Satisfactory**.

The lending test is rated: Satisfactory

The major factors that support this rating include:

- First National Bank of Brookfield's (FNBB; bank) quarterly average loan-to-deposit (LTD) ratio for the period since the previous CRA evaluation is reasonable given the bank's size, financial condition, and assessment area (AA) needs.
- The bank originates a substantial majority of its primary loan products inside the AA.
- Overall, the bank's lending to borrowers of different incomes and to businesses of different sizes exhibited reasonable distribution in the AA, particularly regarding lending to small businesses.
- The geographic distribution of home mortgage loans is excellent. The geographic distribution of loans to small businesses reflects reasonable dispersion in the low- and moderate- income geographies in the AA.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the bank's LTD ratio is reasonable. FNBB's quarterly average LTD ratio for the period of October 1, 2016 through December 31, 2020 was 86.45 percent. During this period, the ratio gradually increased from the quarterly low of 76.59 percent (4Q2016) to a quarterly high of 97.56 percent (4Q2020). The average quarterly LTD ratio during the review period of 12 similarly situated banks was 82.83 percent; FNBB ranked 5-of-12 among these institutions. These financial institutions are banks/thrifts located in Cook County with total assets ranging from \$175 million to \$400 million. Based on this analysis, FNBB's LTD ratio compares favorably to other similarly situated financial institutions in the AA.

Lending in Assessment Area

A substantial majority of the bank's loans are inside its AA.

The bank originated 85.2 percent by dollar amount and 85.8 percent by volume of its total loans inside the bank's AA during the evaluation period. This analysis is performed at the bank, rather than the AA, level.

Table D - Lending Inside and Outside of the Assessment Area

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	144	85.7	24	14.3	168	84,401	84.8	15,079	15.2	99,480
Business	104	86.0	17	14.0	121	34,556	86.1	5,559	13.9	40,116
Total	248	85.8	41	14.2	289	118,957	85.2	20,638	14.8	139,596

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

Description of Institution

FNBB is a nationally chartered bank located in the Village of Brookfield, Illinois, approximately 13 miles southwest of the City of Chicago. The bank is not owned by a holding company and has no subsidiaries or affiliates. The bank operates out of its sole office in Brookfield (middle-income geography). Outside the main branch, FNBB also maintains one deposit-taking automated teller machine (ATM) plaza located in Brookfield, Illinois. There have been no office openings or closings since the prior CRA evaluation.

As of December 31, 2020, FNBB reported total assets of \$262.9 million, total loans of \$194.1 million, and Tier 1 capital of \$24.6 million resulting in a leverage ratio of 9.56 percent. The loan portfolio was composed of 61.69 percent in residential loans, 19.16 percent in commercial loans, 12.23 percent in construction and development loans, and 6.92 percent in consumer and other loans.

FNBB's business strategy is to utilize local deposits to fund the bank's two primary lending products: residential real estate (including multi-family and residential investment properties) and commercial loans. According to bank data, these two categories account for 90.18 percent of all loan originations during the review period. Consumer lending is not a primary loan product and accounted for only 9.82 percent of originations during the review period.

FNBB revised its sole AA in December 2018. The revision removed two census tracts (CTs) in DuPage County and added 1,274 CTs located in Cook County. The AA now consists of all 1,319 CTs in Cook County surrounding its sole branch located in Brookfield, IL and no CTs in DuPage County. The AA is located within the Chicago-Naperville-Arlington Heights metropolitan division (MD), which is part of the Chicago-Arlington Heights-Elgin IL-IN-WI metropolitan statistical area (MSA). Management revised the AA to align with loan officers' experience lending in Cook County. Further, management stated the new AA is a larger market with more growth opportunities. For the purpose of conducting this examination, we will consider the new AA for the entire evaluation period as the larger AA has been in effect for more than half of the evaluation period, and the revision had no change on the sole branch location.

Currently, the AA contains 253 low-income CTs, 381 moderate-income CTs, 317 middle-income CTs, 355 upper-income CTs, and 13 CTs with unspecified income levels. According to 2015 American Community Service (ACS) data from the U.S. Census, there are 5.2 million persons residing in the AA, of which 14.5 percent live in low-income CTs, 29.9 percent live in moderate-income CTs, 27.0 percent

live in middle-income CTs, 28.3 million live in upper-income CTs, and 0.4 percent live in CTs with unspecified income levels. The AA contains 1.1 million families, of which 28.0 percent are low-income, 17.0 percent are moderate-income, 17.7 percent are middle-income, and 37.2 percent are upper-income. The AA is home to 392,238 businesses (3,839 farms and 388,399 businesses). The AA is contiguous, meets the requirements of the regulation, and does not arbitrarily exclude any low- or moderate- income (LMI) areas.

Competition within the AA is considerable, including local, regional, and nationwide financial institutions of all sizes that operate within Cook County. The Federal Deposit Insurance Corporation (FDIC) deposit market share report from June 30, 2020 included 102 financial institutions taking deposits within the AA. The bank ranked 69-of-102 financial institutions with a deposit share of 0.05 percent. Further, the 2019 HMDA lending market share report reflected FNBB ranked 198-of-200 with a 0.07 percent market share in Cook County. The bank does not have any legal impediments that hinder their ability to meet the needs of the AA. The bank's prior CRA rating was "Satisfactory" as detailed in the performance evaluation (PE) dated October 20, 2016.

The local economy has experienced a greater increase in unemployment during 2020 than state and national labor statistics. According to the U.S. Bureau of Labor Statistics (BLS), the average monthly unemployment rate in Cook County increased from 3.8 percent in 2019 to 10.9 percent in 2020. In comparison, statewide unemployment increased by 5.6 percent, and the national unemployment rate increased by 4.4 percent to 9.6 percent and 8.1 percent, respectively. As per the OCC's Spring 2020 Semiannual Risk Perspective, unemployment rates across the country spiked in April due to economic conditions stemming from the COVID-19 pandemic. Further, the OCC has noted unemployment rates in the Chicagoland area increased by a greater magnitude relative to nationwide metrics as a result of the pandemic. According to our community contact, the Community Development Director of a neighboring municipality, the local economy consists primarily of small, locally owned businesses. Generally, these businesses have fared well throughout the pandemic due to support from local residents. The table below provides basic demographic information based on the income level of geographies and families within the AA.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The CRA evaluation is an assessment of FNBB's ability to meet the credit needs of its community. Using the small institutions' criteria to evaluate FNBB's CRA performance, we assessed the following performance standards during this examination:

- Loan-to-Deposit (LTD) Ratio;
- Percentage of Lending Activity Inside the AA;
- Lending to Borrowers of Different Income Levels and Businesses of Different Sizes;
- Geographic Distribution of Loans; and
- The bank's record of taking action in response to written complaints about its CRA Performance.

We completed this PE using full-scope small bank examination procedures for the bank's one AA, which consists of all of Cook County, Illinois. The evaluation period is October 20, 2016 through April 2, 2021. The review period for lending is January 1, 2018 through December 31, 2020.

We identified FNBB's primary loan products as commercial and residential real estate (RRE; including reported multi-family and residential investor property) loans. Prior to this CRA evaluation, we tested FNBB's publicly filed Home Mortgage Disclosure Act (HMDA) lending data for the years of 2018, 2019, and for the first six months of 2020. We reviewed a sample of 50 HMDA-reported transactions to ensure that key fields were accurately populated on the bank's Loan Application Registers (LAR) for the review period. Further, we reviewed a sample of 30 business loans originated during the years 2018, 2019, and the first six months of 2020. The HMDA and business lending data were found to be reliable for assessment of the bank's CRA performance.

We used home mortgage data reported on the HMDA LAR from January 1, 2018 through December 31, 2020 to analyze the bank's record of lending within its AA and to perform the borrower and geographic distribution analysis. Because the bank is not a CRA LAR reporter, our analysis of the bank's small business performance is based on 121 commercial loans originated during the review period. The bank did not request a review of qualified investments, services, or other community development (CD) loans during this evaluation.

We used demographic information derived from 2015 ACS Census data throughout this review. To evaluate the bank's loan volume, we calculated an average quarterly LTD ratio since the previous PE. Further, we conducted an interview with a local government official to gather contextual information on the local economy.

Selection of Areas for Full-Scope Review

The bank has only one AA and is not an interstate institution. A full-scope review was performed for the bank's sole AA of Cook County, Illinois.

Table A – Demographic Information of the Assessment Area						
Assessment Area: FNB Brookfield Cook County IL AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1,319	19.2	28.9	24.0	26.9	1.0
Population by Geography	5,236,393	14.5	29.9	27.0	28.3	0.4
Housing Units by Geography	2,176,549	14.4	27.9	26.3	30.8	0.5
Owner-Occupied Units by Geography	1,107,485	6.9	24.2	32.0	36.7	0.2
Occupied Rental Units by Geography	835,474	20.8	32.1	20.9	25.3	0.9
Vacant Units by Geography	233,590	27.5	30.5	19.1	22.3	0.6
Businesses by Geography	388,399	6.9	20.1	25.1	47.0	0.8
Farms by Geography	3,839	6.3	21.7	30.7	41.2	0.2
Family Distribution by Income Level	1,184,857	28.0	17.0	17.7	37.2	0.0
Household Distribution by Income Level	1,942,959	29.2	15.8	16.7	38.2	0.0
Median Family Income MSA - 16984 Chicago-Naperville-Evanston, IL		\$75,024	Median Housing Value			\$245,250
			Median Gross Rent			\$1,038
			Families Below Poverty Level			13.2%
<i>Source: 2015 ACS and 2020 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Ratings

The bank's overall rating is based on performance in the bank's sole AA of Cook County, Illinois.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

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

State Rating

State of Illinois

CRA rating for the State of Illinois: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- FNBB's quarterly average LTD ratio for the period since the previous CRA evaluation is reasonable given the bank's size, financial condition, and AA needs.
- The bank originates a substantial majority of its primary loan products inside the AA.
- Overall, the bank's lending to borrowers of different incomes and to businesses of different sizes exhibited reasonable distribution in the AA, particularly regarding lending to small businesses.
- The geographic distribution of home mortgage loans is excellent. The geographic distribution of loans to small businesses reflects reasonable dispersion in the low- and moderate- income geographies in the AA.

LENDING TEST

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

Based on our review of the bank's performance in the Chicago-Naperville-Arlington Heights MD, the bank's LTD ratio was reasonable, a substantial majority of the bank's lending during the evaluation was inside its AA, and the borrower and geographic distributions of lending throughout the AA were reasonable.

Conclusions for Area Receiving a Full-Scope Review

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

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of loans in the AA. The geographic distribution of home mortgage loans reflects excellent dispersion in the low- and moderate- income geographies in the AA. The geographic distribution of loans to small businesses reflects reasonable dispersion in the low- and moderate- income geographies in the AA.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects excellent dispersion in low- and moderate-income geographies of the AA given the bank's operational environment. FNBB's penetration percentages in these geographies (7.6 percent and 31.3 percent, respectively) exceeded the percentage of owner-occupied units located in these geographies (6.9 percent and 24.2 percent, respectively). Further,

the bank's penetration percentages in low- and moderate- income CTs in the AA exceeded aggregate peer penetration percentages during the review period of 5.6 percent and 19.8 percent, respectively.

Refer to Table O in appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Small Loans to Businesses

The geographical distribution of loans to small businesses reflects a reasonable dispersion in the low- and moderate- income geographies in the AA. FNBB's penetration percentage of 3.8 percent in low-income CTs fell below the percentage of small businesses in the AA located in these geographies and the aggregate peer comparator (6.9 percent and 5.6 percent, respectively). The percentage of loans originated in moderate-income CTs of 20.3 percent was on par with the percentage of business in these geographies and fell modestly below the aggregate comparator (20.1 percent and 21.5 percent, respectively). Overall, FNBB's penetration percentages in low- and moderate- income CTs are reasonable relative to the level of small businesses within these geographies.

Refer to Table Q in appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to individuals of different income levels and businesses of different sizes, given the product lines offered by the bank. The distribution of home mortgage loans by borrower income levels exhibited poor dispersion among low- and moderate- income families. The distribution of loans to businesses by revenue level exhibited reasonable dispersion among businesses with annual revenues below \$1 million. Due to the limited availability of borrower income data for home mortgage originations, the evaluation of this criterion emphasized the bank's lending to businesses with annual revenues of less than \$1 million.

Home Mortgage Loans

The bank's distribution of home mortgage loans to low- and moderate- income families is poor. According to available bank data, the percentages of home mortgage loans with reported income data to these segments of the community (both 4.2 percent, respectively) were significantly lower than the percentage of such families residing in the AA (28.0 percent and 17.0 percent, respectively). While the bank's penetration percentage to low income borrowers was on par with the aggregate comparator of 4.9 percent, the penetration percentage to moderate income families fell notably below the aggregate comparator of 15.5 percent.

However, our review determined a majority (83.3 percent) of FNBB's home mortgage originations during the review period were exempt from reporting borrower income data; these covered originations were secured by multi-family and residential investment properties. Due to the unavailability of borrower income data for a significant portion of the bank's home mortgage originations, our analysis put more weight on the bank's small business lending performance to conclude on the distribution of loans by income level of borrowers.

Refer to Table P in appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Small Loans to Businesses

The bank's distribution of loans to businesses reflects reasonable distribution among businesses of varying sizes. Our analysis of 104 originations to businesses within the AA determined 76.0 percent were advanced to businesses with revenues less than \$1 million. While the bank's penetration percentage fell below the percent of small businesses in the AA (85.5 percent), FNBB notably outperformed the aggregate penetration percentage of all other lenders in the AA (48.7 percent).

Refer to Table R in appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

Responses to Complaints

There have been no complaints received related to the bank's CRA performance during the review period.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	01/01/2018 to 12/31/2020	
Bank Products Reviewed:	Residential Mortgage Loans Small Business Loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
N/A	N/A	N/A
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Chicago-Naperville-Arlington Heights MD FNBB AA – Cook County, IL	Full-Scope	Cook County

Appendix B: Summary of State Ratings

RATING	First National Bank at Brookfield
Overall Bank:	Lending Test Rating
First National Bank at Brookfield	Satisfactory
State:	
Illinois	Satisfactory

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

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

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

Rating Area: A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

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

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																				2018-20	
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate		
FNB Brookfield Cook County IL AA	144	84,401	100.0	155,859	6.9	7.6	5.6	24.2	31.3	19.8	32.0	26.4	29.7	36.7	34.7	44.7	0.2	0.0	0.2		
Total	144	84,401	100.0	155,859	6.9	7.6	5.6	24.2	31.3	19.8	32.0	26.4	29.7	36.7	34.7	44.7	0.2	0.0	0.2		

*Source: 2015 ACS Census ; 01/01/2018 - 12/31/2020 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																				2018-20	
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers				
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate		
FNB Brookfield Cook County IL AA	144	84,401	100.0	155,859	28.0	0.7	4.9	17.0	0.7	15.5	17.7	4.9	20.3	37.2	10.4	43.3	0.0	83.3	16.1		
Total	144	84,401	100.0	155,859	28.0	0.7	4.9	17.0	0.7	15.5	17.7	4.9	20.3	37.2	10.4	43.3	0.0	83.3	16.1		

Source: 2015 ACS Census ; 01/01/2018 - 12/31/2020 Bank Data, 2019 HMDA Aggregate Data, "--" data not available.

Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography 2018-20

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
FNB Brookfield Cook County IL AA	79	26,230	100.0	142,823	6.9	3.8	5.6	20.1	20.3	21.5	25.1	35.4	27.8	47.0	40.5	44.7	0.8	--	0.4
Total	79	26,230	100.0	142,823	6.9	3.8	5.6	20.1	20.3	21.5	25.1	35.4	27.8	47.0	40.5	44.7	0.8	--	0.4

Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues 2018-20

Assessment Area:	Total Loans to Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
FNB Brookfield Cook County IL AA	104	34,556	100.0	142,823	85.5	76.0	48.7	5.8	24.0	8.7	--
Total	104	34,556	100.0	142,823	85.5	76.0	48.7	5.8	24.0	8.7	--

Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%