

Community Development Lending												
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Neighborhood Stabilization		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2013	-	-	-	-	-	-	-	-	-	-	-	-
2014	1	105	3	420	-	-	-	-	-	-	4	525
2015	1	324	5	10,541	3	1,957	-	-	-	-	9	12,822
YTD 2016	-	-	2	3,000	3	1,250	-	-	-	-	5	4,250
<b>Total</b>	<b>2</b>	<b>429</b>	<b>1</b>	<b>13,961</b>	<b>6</b>	<b>3,207</b>					<b>18</b>	<b>17,597</b>

*Source: Bank Records*

Below are notable examples of the bank's community development lending:

- GSB invested \$1 million in a SBA loan fund that provides loans to businesses with an economic development purpose. The investment provided financing to four businesses within the assessment area during the evaluation period.
- GSB originated and renewed six loans totaling approximately \$6.1 million to a qualified community service organization that provides housing, training, and work opportunities for low-income mentally disabled individuals within the assessment area.
- The bank originated two loans totaling approximately \$7.5 million to a healthcare facility that provides nursing home care to primarily low- and moderate-income residents within the assessment area.

### **Qualified Investments**

GSB has six qualified community development investments totaling approximately \$5.2 million, and made 49 donations totaling \$59,400, representing 3.8 percent of total equity capital. Given the community development opportunities and needs in the assessment area, this level of investments demonstrates the bank has been responsive to the community development needs of the assessment area. Therefore, community development investments outside the assessment area were considered as well. The bank invested in two qualified community development investments totaling approximately \$4.5 million located outside the assessment area. Although these were outside of the assessment area, they benefited the Chicago MD, a broader regional area that includes the bank's assessment area.

Overall, when considering all investments inside the assessment area and within the Chicago MD, the bank made eight investments totaling approximately 9.7 million, representing 7.1 percent of total equity capital. The bank's performance compares reasonably to those five Intermediate Small Banks previously mentioned; whose performance averaged approximately \$8.2 million or 9.5 percent of capital. The table below shows the bank's community development investments within the assessment area by year and purpose.