



LARGE BANK

Comptroller of the Currency
Administrator of National Banks
Washington, DC 20219

Public Disclosure

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Community Reinvestment Act Performance Evaluation

**American Bank and Trust Company, National Association
Charter Number: 24369**

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Davenport, IA 52807**

Office of the Comptroller of the Currency

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111 West Washington Street Suite 300
East Peoria, IL 61611**

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**.

Further, the CRA rating for the State of Illinois Assessment Area (AA) and the multi-state Davenport-Moline-Rock Island MSA AA are **Satisfactory**.

The following table indicates the performance level of American Bank and Trust Company, N.A., with respect to the Lending, Investment, and Service Tests:

Performance Levels	American Bank and Trust Company, N.A. Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X		X
Low Satisfactory		X	
Needs to Improve			
Substantial Noncompliance			

* The lending test is weighted more heavily than the investment and service tests when arriving at an overall rating.

The major factors that support this rating include:

- Lending as shown by the volume of all loans generated reflect excellent responsiveness by American Bank and Trust Company, N.A., (ABT) to the credit needs of its AAs.
- The distribution of loans among borrowers of different income levels for home mortgage loans and to businesses of different revenue sizes throughout its AA is good.
- The bank's level of community development loans reflects a satisfactory responsiveness to community credit needs.
- Investments reflect adequate responsiveness, particularly in relation to the level of opportunities in the AA.
- Accessibility of ABT's offices to borrowers of different income levels and the responsiveness of ABT's community development services to the needs of its AA are good.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout 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. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

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 MA/assessment area.

Block Numbering Area (BNA): A statistical subdivision of a county for grouping and numbering blocks in non-metropolitan counties where local census statistical area committees have not established census tracts. A BNA does not cross county lines.

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

Community Development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Community Reinvestment Act (CRA): the statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, 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, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include 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 household and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full 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 or a block numbering area 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 area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (e.g., approved, denied, and withdrawn).

Home Mortgage Loans: such loans include home purchase and home improvement loans, as defined in the HMDA regulation. This definition also includes loans for multifamily (five or more families) dwellings, loans for the purchase of manufactured homes and refinancing of home improvement and home purchase loans.

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

Limited 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 income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

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

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development 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 it and half below it.

Metropolitan Area (MA): Any primary metropolitan area (PMA), metropolitan area (MA), or consolidated metropolitan area (CMA), as defined by the Office of Management and Budget, with a population of 250,000 or more, and any other area designated as such by the appropriate federal financial supervisory agency.

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

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

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

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

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

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

Rated Area: A rated area is a state or multi-state 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 multi-state metropolitan area, the institution will receive a rating for the multi-state metropolitan area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

Tier One 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 more than 120 percent of the area median income, or a median family income that is more than 120 percent, in the case of a geography.

Description of Institution

American Bank & Trust Company, N.A., (ABT) is headquartered in Davenport, Iowa. ABT is a wholly owned subsidiary of Ambank Holding Company, Inc., a one-bank holding company also headquartered in Davenport. Insurance and brokerage services are available through Ambank Financial Services, which is owned by the holding company. As of September 30, 2004, ABT reported total assets of \$473 million and Tier I Capital of 7.63 percent. ABT is an interstate bank with eight offices serving Rock Island, Kane and DuPage counties in Illinois and Scott County in Iowa. A banking office and mortgage office were opened in Geneva, Illinois, and banking offices in Elburn, Illinois, and Bettendorf, Iowa, were opened since the previous examination.

ABT offers commercial loans for various purposes, consumer and personal loans, and residential and commercial mortgage loans.

As of September 30, 2004, net loans represented 63 percent of total assets. The distribution of loans consisted of commercial and commercial real estate loans (62 percent); agriculture and agricultural real estate loans (less than one percent), and residential real estate-secured loans (38 percent).

There are no legal, financial or other factors impeding ABT's ability to help meet the credit needs of the communities it serves.

ABT was rated "Satisfactory" at its last CRA evaluation conducted by the Federal Deposit Insurance Corporation on February 6, 2001.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for the Lending Test, excluding Community Development (CD) Loans, is January 1, 2002 through December 30, 2003. The evaluation period for the Investment Test, the Service Test and CD loans is the same.

Products included in ABT's Lending Test analysis are home mortgage-secured loans (purchase, refinance of purchase money and home improvement) and small loans to businesses. The bank does not participate in the agricultural lending market.

Data Integrity

The Community Reinvestment Act requires that banks, other than small banks, collect and maintain certain data regarding originations and purchases of small business, small farm, and residential real estate loans.

As part of our evaluation, we performed a data integrity review on the bank's CRA data by comparing information from the bank's loan application registers to actual loan files. We found the data to be reliable.

In addition, we reviewed CD loans, investments and services, submitted by ABT management, to determine that they met the regulatory definitions for CD. This evaluation was based on only those CD loans, investments and services that met regulatory definitions.

Selection of Area for Full-Scope Review

ABT has two AAs. Examiners selected the Davenport-Moline-Rock Island MSA AA for a full review, and the DuPage/Kane Counties AA for a limited review. Refer to Appendix A for additional information regarding the review.

The Illinois bank branches in DuPage and Kane Counties received limited scope reviews based on their materiality to the scope of the entire examination.

Ratings

When determining conclusions for the Lending Test, small business loans and home mortgage-secured loans were considered.

The bank's overall CRA rating is a blend of the Illinois and Iowa ratings, both of which were Satisfactory. As a result, the overall rating is also Satisfactory.

Other

Two community contacts from the bank's AAs were made during the evaluation. They were supportive of the bank's participation in the local community. Both cited active involvement and high regard for ABT and other financial institutions in meeting the credit needs of their local communities.

Fair Lending Review

We found no evidence of illegal discrimination or other illegal credit practices.

Multistate Metropolitan Area Rating

CRA rating for the Davenport-Moline-Rock Island MSA in Illinois and Iowa¹:

The lending test is rated: High Satisfactory

The investment test is rated: Low Satisfactory

The service test is rated: High Satisfactory

The major factors that support this rating are:

A high percentage of the bank's loans are to borrowers within its AA. Loans are to borrowers of diverse income levels, and in areas throughout the AA, including those designated low- or moderate-income. The bank has been involved in a number of projects which specifically benefit low- and moderate-income families and geographies.

Based on the full-scope review, the bank's Investment Test performance in the AA is adequate. Information gathered from bank management, performance evaluations of similarly situated local financial institutions and the Community Reinvestment Development Specialist at the OCC indicated that investment opportunities in the area are limited. While the community development needs of the AA are limited, those needs that exist are being met by the bank's lending and services activities.

Examples of the bank's donations include contributions to the United Neighbors Health Initiative benefiting low-income individuals, Habitat for Humanity, the YWCA after-school program for at-risk youth, and other organizations.



Description of Institution's Operations in Davenport-Moline-Rock Island Metropolitan Area

Refer to the market profile for the Davenport-Moline-Rock Island metropolitan area in Appendix C for detailed demographics and other performance context information.

Lending Activity

Refer to Tables 1 "Lending Volume" and 1 "Other" in the "Multistate Metropolitan Area" section of Appendix D for the facts and data used to evaluate the bank's lending activity.

¹ This rating reflects performance within the multistate metropolitan area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan area.

The bank does a good job of lending to commercial and consumer borrowers in the Quad Cities area. Its principal products are those for commercial and commercial real estate purposes, and for consumer loans secured by residential real estate.

Distribution of Loans by Income Level of the Geography

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the “Multistate Metropolitan Area(s)” section of appendix D for the facts and data used to evaluate the geographic distribution of the bank’s home mortgage loan originations and purchases.

- Home Purchase -- Comparison of the bank’s lending activity to the income levels of the geographies shows the bank has not excluded low- and moderate-income Census Tracts. It has reasonably served those areas.
- Home Improvement – The bank’s lending activity correlates well with the percentage of low- and moderate-income geographies.
- Home Refinance – While the middle- and upper-income geographies are proportionately best served by the bank, it has not excluded low- and moderate-income geographies in its lending activity.
- The bank is not active in the multi-family residential real estate market.

Small Loans to Businesses

Refer to Table 6 in the “Multistate Metropolitan Area” section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank’s origination/purchase of small loans to businesses.

The bank particularly well serves the needs of businesses in moderate-income Census Tracts. It also has representation in all other income geographies.

Lending Gap Analysis

We did not identify any unexplained conspicuous gaps in lending activity.

Inside/Outside Ratio

We sampled 30 residential real estate loans for the purchase or refinance of purchase. We found all but two (seven percent) to be within the bank’s AA. We concluded that the bank does a good job of serving the needs of its AA and contributes to the “high satisfactory” rating conclusion.

Distribution of Loans by Income Level of the Borrower

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in the “Multistate Metropolitan Area(s)” section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank’s home mortgage loan originations and purchases.

- Home Purchase – The bank’s lending activity correlates closely with the distribution of borrowers within the AA.
- Home Improvement – Again, the bank’s lending activity correlates closely with the distribution of borrowers within the AA.
- Home Refinance – The bank’s lending activity reasonably correlates with the distribution of borrowers within the AA.
- The bank is not active in the market for multifamily residential real estate.

Small Loans to Businesses

Refer to Table 11 in the “Multistate Metropolitan Area(s)” section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank’s origination/purchase of small loans to businesses.

- The bulk of the bank’s small loans to businesses are less than \$100,000. Original loans to those businesses constituted 45.45 percent of total loans.

Community Development Lending

- Beginning in 2002, ABT partnered with the Rock Island Housing Authority, the Rock Island Economic Growth Corporation and Consumer Credit Counseling Services of Northwestern Illinois to offer Section 8 Voucher-Into-Mortgage loans through Freddie Mac. The vouchers subsidize rental payments for families earning up to 80 percent of the area median income. Eventually, under the program, the renters can become home owners. Potential borrowers receive homeownership counseling, and through the Community Gold program are offered down payment and closing cost assistance. Many of the properties are in targeted underdeveloped or deteriorating neighborhoods.
- ABT participates in the “Ameridream” program for down payment and closing cost assistance and in the Davenport Dream program for targeted low- to moderate-income areas.
- As an approved lender for the Rural Housing initiative, the bank provides counseling and down payment/closing cost assistance for rural families. They employ the Illinois League of Financial Institutions Downpayment Plus program to provide up to \$4,000 in non-interest bearing, forgivable loans to low- and moderate- income individuals.

- The bank offers first-time homebuyer programs through FHA/VA, the Freddie Mac Foundation, the Fannie Mae Foundation, the Iowa Mortgage Credit Certificate program, the Iowa Finance Authority and the Illinois Housing Development Authority program. These programs feature lower down payments and flexible financing options to individuals meeting certain income limitations.

Product Innovation and Flexibility

The bank offers a standard menu of loan products for commercial and consumer borrowers, but also offers a number of first-time homebuyer and rural development programs.

INVESTMENT TEST

Refer to Table 14 in the “Multistate Metropolitan Area(s)” section of Appendix D for the facts and data used to evaluate the bank’s level of qualified investments.

Opportunities for qualifying investments in the area are limited, based on healthy competition from commercial enterprises and other financial institutions. The bank has made no such investments.

SERVICE TEST

Retail Banking Services

Refer to Table 15 in the “Multistate Metropolitan Area” section of Appendix D for the facts and data used to evaluate the distribution of the bank’s branch delivery system and branch openings and closings.

Retail Banking Services

Refer to Table 15 in Appendix C for the facts and data used to evaluate the distribution of bank’s branch delivery system and branch openings and closings.

ABT operates five offices in the Quad Cities AA and three in the DuPage-Kane County area. Full service is available at the main bank in Davenport, at the Hilltop branch, the Downtown branch, and in the Moline, Geneva, Bettendorf and Elburn locations. For four hours per week, ABT offers banking services at Friendship Manor in Rock Island, an assisted living facility. The offices are convenient to all segments of the community, including to low- and moderate-income persons. Twenty percent of the Quad Cities branches are in moderate-income geographies. The balance are located in middle- and upper- income geographies.

ABT offers alternate delivery systems, which include twenty-four hour customer access to their account through telephone and personal computers via the Internet. ABT, however, does not monitor the usage of these alternative delivery services by low- and moderate-income individuals. Therefore, we did not place significant weight on these alternative systems when drawing our CRA performance conclusions.

Community Development Services

Examples of the bank's service test performance include involvement in improving the area's low- and moderate-income communities:

- Craig Haines, Vice President and Mortgage Department Manager, serves on the board of the Rock Island Economic Growth Corporation, which specializes in home ownership counseling and financing. This group developed a program called "Live and Work Rock Island", which targets employees of Rock Island businesses. It offers down payment assistance up to five percent of the purchase price, and \$2,000 toward closing costs to applicants with household incomes of less than 120 percent of the area median income.
- Harry S. Coin, Chairman, President and CEO, and Bob Krohn, Executive Vice President and Chief Commercial Officer, serve on the board of DARI, the Development Association of Rock Island. DARI works with city officials and others on job growth, housing rehabilitation, industrial site redevelopment, community marketing, neighborhood revitalization, riverfront and streetscape beautification, educational reform initiatives and the expansion of day care opportunities. Mr. Coin also serves on the boards of the Quad City Community Development Corporation and the Quad City Regional Economic Development Authority.
- ATC participates in the FDIC's "Money Smart" adult education program designed for individuals with little or no banking experience.
- The bank funds scholarships for Rock Island High School students who are in need of financial assistance.



State Rating

CRA Rating for Illinois²:

The lending test is rated: High Satisfactory

The investment test is rated: Satisfactory

The service test is rated: Satisfactory

The major factors that support this rating:

- The bank's lending activity in low- to moderate-income geographies within its AA is weak, however this AA has very few low- or moderate-income geographies. The AA is also highly affluent, and there are few low- and moderate-income households.

Description of Institution's Operations in Illinois

ABT's presence in Illinois (beyond the Quad Cities area) is limited to DuPage and Kane Counties. Both are very affluent communities, and the bank faces substantial competition from other financial institutions in the area. The bank makes just three percent of its loans in this AA, and controls only .25% of the market for deposits. The AA includes no low-income tracts, and just eight percent of the tracts are moderate-income. Refer to the market profiles for the State of Illinois in Appendix C for detailed demographics.

LENDING TEST

Refer to Tables 1 "Lending Volume" and 1 "Other" in the State of Illinois section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Based on limited-scope reviews, the bank's performance under the lending test in the DuPage and Kane Counties AA is consistent with the bank's overall performance under the lending test in Illinois. Refer to the Tables 1 through 13 in Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Based on limited-scope reviews, the bank's performance under the investment test in the DuPage-Kane County AA is consistent with the bank's overall rating performance under the investment test in Illinois.

² For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

SERVICE TEST

Based on limited-scope reviews, the bank's performance under the service test in the DuPage and Kane County AA is consistent with the bank's overall rating performance under the service test in Illinois.

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 metropolitan and non-metropolitan areas 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	Lending Test: 01/01/01 to 12/31/03 Investment and Service Tests 01/01/01 to 12/31/03	
Financial Institution	Products Reviewed	
American Bank & Trust Company (ABT) Davenport, Iowa	Residential Real Estate Small Business/Small Farm Community Development Loans Investments	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None reviewed		
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Quad Cities MSA #1960	Full-scope CRA	
Kane and DuPage Counties	Limited-scope CRA	

Appendix B: Summary of Multistate Metropolitan Area and State Ratings

RATINGS AMERICAN BANK & TRUST, N.A.				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
AMERICAN BANK & TRUST, N.A.	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
Multistate Metropolitan Area or State:				
DAVENPORT-MOLINE-ROCK ISLAND MSA	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
ILLINOIS	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory

(*) The lending test is weighted more heavily than the investment and service tests in the overall rating.

Davenport-Moline-Rock Island IA-IL Metropolitan Area

Demographic Information for Full-Scope Area: Davenport-Moline-Rock Island MSA Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	99	4.04	26.26	50.51	19.19	0.00
Population by Geography	359,062	2.79	17.86	56.92	22.48	0.00
Owner-Occupied Housing by Geography	102,053	1.27	14.63	59.83	24.27	0.00
Businesses by Geography	19,343	6.67	20.63	48.43	24.26	0.00
Farms by Geography	1,609	0.68	5.28	71.16	22.87	0.00
Family Distribution by Income Level	95,869	19.05	18.60	23.96	38.39	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	36,094	4.82	24.74	56.74	13.70	0.00
Median Family Income = 50,055 HUD Adjusted Median Family Income for 2002 = 55,600 Households Below the Poverty Level 9.91%	Median Housing Value = 83,300 Unemployment Rate					2.87%

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 1990 U.S. Census, and 2003 HUD Updated MFI

DuPage-Kane County Metropolitan Area

Demographic Information for Limited-Scope Area: DuPage and Kane Counties, IL						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	214	0.00	8.41	39.25	51.87	0.47
Population by Geography	1,308,280	0.00	6.68	39.18	54.10	0.04
Owner-Occupied Housing by Geography	350,498	0.00	4.33	36.93	58.74	0.00
Businesses by Geography	77,289	0.00	4.21	36.98	58.79	0.01
Farms by Geography	1,567	0.00	3.25	38.67	58.07	0.00
Family Distribution by Income Level	338,175	11.31	14.05	22.78	51.87	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	85,757	0.00	12.82	49.67	37.51	0.00
Median Family Income = 61,182 HUD Adjusted Median Family Income for 2002 =68,700 Households Below the Poverty Level 9.67%	Median Housing Value = 161,700 Unemployment Rate 3.12					

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 1990 U.S. Census, and 2003 HUD Updated MFI

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan areas 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: purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/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 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration. Refer to Interagency Q&As __.12(i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans. When such loans exist, insert a line item with the appropriate caption, such as “Statewide/Regional” or “Out of Assessment Area,” in the MA/Assessment Area column and record the corresponding numbers and amounts in the “Community Development Loans” column.
- Table 1. Other Products** - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank, if applicable, over the evaluation period by MA/assessment area. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.
- Table 2. Geographic Distribution of Home Purchase Loans** - 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 market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.

- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 6. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses 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) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small business data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank’s assessment area.
- Table 7. Geographic Distribution of Small Loans to Farms** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank’s assessment area.
- Table 8. Borrower Distribution of Home Purchase Loans** - 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 MA/assessment area. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of Refinance Loans** - See Table 8.
- Table 11. Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business.

Market share information is presented based on the most recent aggregate market data available.

Table 12. Borrower Distribution of Small Loans to Farms - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. Market share information is presented based on the most recent aggregate market data available.

Table 13. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL) - For geographic distribution, the table 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 households within each geography. For borrower distribution, the table 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 of households by income level in each MA/assessment area.

Table 14. Qualified Investments - Presents the number and dollar amount of qualified investments made by the bank in each MA/AA. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank's financial reporting system.

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's assessment area. See Interagency Q&As __.12(i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such investments. When such investments exist, insert a line item with the appropriate caption, such as "Statewide/Regional" or "Out of Assessment Area," in the MA/Assessment Area column and record the corresponding numbers and amounts in the "Qualified Investments" column.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings - Compares the percentage distribution of the number of the bank's branches in low-, moderate-, middle-, and upper-income geographies to the

percentage of the population within each geography in each MA/AA. The table also presents data on branch openings and closings in each MA/AA.

Table 1. Lending Volume

LENDING VOLUME		Geography: STATE OF ILLINOIS						Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003		
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total F Loans
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#
Full Review:										
Davenport	97.09	1,916	168,379	55	11,056	0	0	0	0	1,971
Limited Review:										
DuPage	2.91	41	5,086	17	3,101	1	180	0	0	59
C										

* Loan Data as of 12/31/03. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Community Development Loans is January 1, 2003 to December 31, 2003

*** Deposit Data as of 6/30/04. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: STATE OF ILLINOIS						Evaluation Period: JANUARY 1, 2003				
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Consum
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#
Full Review:												
Davenport	60.00	9	695	9	695	0	0	0	0	0	0	0
Limited Review:												
DuPage-Kane Counties	40.00	8	2,330	8	2,330	0	0	0	0	0	0	0

* Loan Data as of 12/31/03. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is From January 1, 2003 to December 31, 2003

*** Deposit Data as of 6/30/04. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE				Geography: ILLINOIS AND IOWA				Evaluation Period: JANUAR			
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		
	#	% of Total**	% Owner Occ Units***	% ABT Loans	% Owner Occ Units***	% ABT Loans	% Owner Occ Units***	% ABT Loans	% Owner Occ Units***	% ABT Loans	
Full Review:											
Scott and Rock Island Counties	340	97.70	1.65	0.88	12.04	9.71	67.47	55.88	18.84	33.53	
Limited Review:											
DuPage-Kane Counties	8	2.30	0.01	0.00	2.27	0.00	38.02	37.80	59.70	62.50	

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT				Geography: ILLINOIS AND IOWA				Evaluation Period: JANUAR			
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Mar
	#	% of Total*	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Ove

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.
 *** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.
 * Based on 2002 Peer Mortgage Data: (CE).
 ** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.
 *** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Full Review:											
Scott and Rock Island Counties	178	98.89	1.65	1.12	12.04	9.55	67.47	74.16	18.84	15.17	
Limited Review:											
DuPage and Kane Counties	2	1.11	0.01	0.00	2.27	0.00	38.02	50.00	59.70	50.00	

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE					Geography: ILLINOIS AND IOWA				Evaluation Period: JANUARY		
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		M
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	O
Full Review:											
Scott and Rock Island Counties	1,147	97.95	1.65	0.35	12.04	6.54	67.47	64.08	18.84	29.03	
Limited Review:											
DuPage and Kane Counties	24	2.05	0.01	0.00	2.27	0.00	38.02	66.87	59.70	33.33	

* Based on 2002 Peer Mortgage Data: (CE)

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: ILLINOIS AND IOWA				Evaluation Period: JANUARY 2003				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Overall
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	
Full Review:											
Scott and Rock Island Counties	0	0.00	7.73	0.00	20.99	0.00	54.45	0.00	16.83	0.00	
Limited Review:											
DuPage and Kane Counties	0	0.00	0.32	0.00	1.84	0.00	53.70	0.00	44.14	0.00	

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: STATE OF ILLINOIS				Evaluation Period: JANUARY 2003				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Overall
	#	% of Total*	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	
Full Review:											
East Peoria-Moline-Rock Island	55	76.39	6.67	1.82	20.63	38.18	48.43	32.73	24.26	27.27	

* Based on 2002 Peer Mortgage Data: (CE).

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

* Based on [Year] Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2003).

Limited Review:											
DuPage and Kane Counties	17	23.61	0.00	0.00	4.21	0.00	36.99	29.41	58.80	70.59	

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS				Geography: STATE OF ILLINOIS				Evaluation Period: JANUAR			
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Mark
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	
Full Review:											
Enport-Moline-Rock and MSA	0	0.00	0.68	0.00	5.28	0.00	71.16	0.00	22.87	0.00	
Limited Review:											
DuPage and Kane Counties	1	100.00	0.00	0.00	3.25	0.00	38.67	100.00	58.07	0.00	

* Based on [Year] Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet (2003).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: ILLINOIS AND IOWA						Evaluation Period: JANUARY		
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		M
	#	% of Total*	% Families**	% BANK Loans**	% Families**	% BANK Loans****	% Families* **	% BANK Loans****	% Families* **	% BANK Loans****	O all
Full Review:											
Scott and Rock Island Counties	340	87.70	19.92	10.32	17.28	19.47	22.97	29.20	39.84	41.00	
Limited Review:											
DuPage and Kane Counties	8	2.30	9.29	0.00	13.91	0.00	25.11	62.50	51.69	37.50	

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: ILLINOIS AND IOWA						Evaluation Period: JANUARY 1, 2003		
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Mark
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overa
Full Review:											
Scott and Rock Island Counties	178	98.89	19.92	12.92	17.28	24.72	22.97	27.53	39.04	34.83	
Limited Review:											

* Based on 2002] Peer Mortgage Data: (CE)

** As a percentage of loans with borrower income information available. No information was available for 0.3% of loans originated and purchased by Bank.

*** Percentage of Families is based on the 1990 Census information.

**** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

* Based on 2002 Peer Mortgage Data: (CE).

** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by Bank.

*** Percentage of Families is based on the 1990 Census information.

**** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

DuPage and Kane Counties	2	1.11	9.28	50.00	13.91	0.00	25.11	0.00	51.69	50.00	
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Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE				Geography: ILLINOIS AND IOWA				Evaluation Period: JANUARY 1, 2003			
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Mar
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	
Full Review:											
Scott and Rock Island Counties	1,147	97.95	19.92	5.63	17.28	15.22	22.97	29.11	39.84	50/04	
Limited Review:											
DuPage and Kane Counties	24	2.05	9.28	8.33	13.91	20.83	25.11	25.00	51.69	45.83	

* Based on 2002 Peer Mortgage Data: (CE).

** As a percentage of loans with borrower income information available. No information was available for 0.9% of loans originated and purchased by Bank.

*** Percentage of Families is based on the 1990 Census information.

**** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: STATE OF ILLINOIS			Evaluation Period: JANUARY 1, 2003		
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size		
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000
Full Review:							
Peoria-Quincy Moline-Quad City Rock Island MSA	55	76.39	60.82	100.00	45.45	32.73	21.82
Limited Review:							
DuPage and Kane Counties	17	23.61	61.74	100.00	52.94	29.41	17.85

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2003).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 0.00% of small loans to businesses originated and purchased by the Bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: STATE OF ILLINOIS			Evaluation Period: JANUARY 1		
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size		
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000
Full Review:							
Menard-Moline- Rock Island MSA	0	0.00	95.33	0.00	0.00	0.00	0.00
Limited Review:							
DuPage and Kane Counties	1	100.00	85.39	100.00	0.00	100.00	0.00

*

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2003).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by Bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: XXXXXXXXXXXXX				Evaluation Period: MONTH	
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments		
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of T
Full Review:							
None							
Limited Review:							
None							

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS														
Geography: STATE OF ILLINOIS AND IOWA														
Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2003														
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Popul
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of F Geogr
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	
Full Review:														
Menport- Pine-Rock Island MSA	78.33	5	62.50	0.00	20.00	60.00	20.00	0	0	0	0	0	0	2.73
Limited Review:														
DuPage and Kane Counties	21.67	3	37.50	0.00	0.00	0.00	100.00	0	0	0	0	0	0	0.00

