



LARGE BANK

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

Public Disclosure

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**Community Reinvestment Act
Performance Evaluation**

**Metrobank, National Association
Charter Number: 23175**

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Office of the Comptroller of the Currency

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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 following table indicates the performance level of **Metrobank, National Association** with respect to the Lending, Investment, and Service Tests:

Performance Levels	Metrobank, N.A. Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X	X	X
Low Satisfactory			
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:

- Overall lending activity reflects good responsiveness to credit needs in the assessment areas (AA).
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- Overall Borrower distribution and geographic distribution is good.
- Community development investments (CD) in the bank's primary market reflect good responsiveness to opportunities in the AA.
- Accessibility of MB's offices to geographies and to borrowers of different income levels and the responsiveness of MB's CD services to the needs of the AA's 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.

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 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

Metrobank, N.A. (MB) is an inter-state bank headquartered in Davenport, Iowa. MB is a wholly owned subsidiary of Metrocorp Incorporated, a one-bank holding company located in East Moline Illinois. MB operates 18 full service offices in three assessment areas (AA). The bank's AA in the multi-state metropolitan area (MSMA) 1960 is the bank's major market and offices serve 96 geographies in Henry and Rock Island counties in Illinois and Scott County in Iowa. Since the previous CRA evaluation, MB has acquired Community Bank of Preston, Iowa with 5 branches in Clinton and Jackson Counties. MB also acquired Farmers State Bank-Mt. Carroll and Chadwick in Carroll County Illinois. MB also opened a new branch in Morrison, Illinois. The three offices in the Illinois non-MA AA includes 23 geographies in Carroll and Whiteside Counties. The five offices in Iowa include 4 geographies in Clinton and Jackson Counties in their AA.

MB is a full service lender offering various loan and deposit products. MB offers a full range of business loans, conventional mortgages, home improvement loans, consumer loans and small farm loans. As of September 30, 2004 net loans represented 40 percent of total assets and consisted of residential real estate loans (20 percent), commercial and commercial real estate loans (24 percent), loans to individual (23 percent), farmland and agricultural loans (29 percent), construction, municipal and credit card loans (4 percent).

There are no legal, financial or other factors impeding MB's ability to help meet the credit needs of the communities it serves. As of June 30, 2004, MB reported total assets of \$562 million and Tier 1 capital of \$48.8 million.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for the Lending Test, excluding Community Development (CD) Loans, is January 1, 2001 through December 31, 2002. The evaluation period for the Investment Test, the Service Test, and CD loans is March 19, 2001 through December 22, 2004.

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 HMDA loans.

As part of our evaluation, we performed a data integrity review on the bank's 2001 and 2002 HMDA and CRA data by comparing information from the bank's loan application register to actual loan files. We found the data to be reliable. As a result, we were able to evaluate the bank's distribution of HMDA, small business and small farm loans based on accurate data.

We also verified CD loans, investments and services, submitted by MB's management, to ensure that they met the regulatory definition for CD. Some items submitted by MB for consideration were excluded from this evaluation because they did not meet the definition or purpose of CD.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, a sample of assessment areas (AAs) within that state was selected for full-scope reviews. Refer to the "Scope" section under each State Rating for details regarding how the areas were selected. Every multistate metropolitan area in which the bank has branches in more than one state received a full-scope review.

Ratings

The bank's overall rating is a blend of the multi-state metropolitan area rating(s) and state ratings. We placed more emphasis on the bank's performance in the multi-state metropolitan area (MSMA) 1960 because the MSMA 1960 is the bank's major market.

The multi-state metropolitan area rating(s) and state ratings are based primarily on those areas that received full-scope reviews. Refer to the "Scope" section under each state rating for details regarding how the areas were weighted in arriving at the overall state rating.

Fair Lending Review

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

Multi-state Metropolitan Area Rating

Multi-state Metropolitan Area 1960, Davenport-Moline-Rock Island

CRA rating for the Multi-state Metropolitan Area 1960¹: Satisfactory

The lending test is rated: **High Satisfactory**
The investment test is rated: **High Satisfactory**
The service test is rated: **High Satisfactory**

The major factors that support this rating include:

- Lending levels reflect good responsiveness by MB to the credit needs of its AA.
- The overall borrower distribution is good.
- Community development investments reflect good responsiveness to opportunities in the AA.
- Accessibility of MB's offices to geographies and to borrowers of different income levels and the responsiveness of MB's services to the needs of its AA are good.

Description of Institution's Operations in MA 1960 Davenport, Moline, Rock Island

Refer to the market profile for the MSMA 1960 in appendix C for detailed demographics and other performance context information.

Metrobank (MB) has 10 branches in this AA that encompasses 96 geographies. Seven geographies are low-income, 22 are moderate-income, 52 are middle-income and 15 are upper-income. Six branches are in middle-income geographies, two are in upper-income geographies and two are in moderate-income geographies. MB does not have any branches in the low-income geographies in this AA. Less than 3 percent of the population resides in the low-income geographies. Poverty levels are high at 12.33 percent.

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.

MB ranks 5th out of 46 institutions in the MSMA 1960 with a 6.77 percent deposit market share based on FDIC information as of June 30, 2004. Forty-eight percent of the bank's total reported loans are in MSMA 1960

LENDING TEST

Lending Activity

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

The bank's performance under the Lending Test is rated "high satisfactory". Based on a full scope review, the bank's performance in the MSMA 1960 is "good". We weighted home mortgage lending more heavily because volume of home mortgage loans is greater than small business loans. Small farm loans are not a major product in this AA and therefore will not be analyzed for MSMA 1960.

In the MSMA 1960, approximately 87 percent of the bank's loans originated or purchased during the evaluation period are home mortgage loans. Small business loans comprise the remaining 13 percent. Of home mortgage loans, refinance loans account for 45 percent, home improvement loans account for 35 percent and home purchase loans account for 20 percent.

MB's lending activity in the AA is good. Information on deposit market share compiled by the FDIC as of June 30, 2004, shows the bank ranks 5th out of 46 institutions with a deposit market share of 6.77 percent. Based on aggregate 2002 HMDA data, MB ranks 3rd of 255 HMDA reporters with a 5.23 percent market share. MB ranks 4 of 171 lenders for home purchase lending with a market share of 5.03 percent. MB ranks 2nd of 61 lenders for home improvement loans with a market share of 15.84 percent and 2nd of 239 lenders for home refinance loans with a market share of 5.50 percent. MB ranks 15 of 63 lenders with a 1.34 percent market share for small business loans.

Distribution of Loans by Income Level of the Geography

The geographic distribution of MB's home mortgage loans and small loans to businesses reflects adequate penetration throughout the MSMA 1960 AA.

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.

The overall geographic distribution of home mortgage loans is adequate in the MA 1960.

The geographic distribution of home purchase loans is adequate. Home purchase loans made in the low-income geographies (0.57 percent) are below the percentage of owner occupied units (1.38 percent) in those geographies. There is little opportunity to make home mortgage loans in the low-income geographies due to the low percentage of owner occupied units there. Home purchase loans made in the moderate-income geographies (9.66 percent) are below the percentage of owner occupied units in those geographies (13.45 percent). Market share for loans made in the low-income geographies (0.00 percent) is below the bank's overall market share (4.36 percent) for home purchase loans. Market share for home purchase loans in the moderate-income geographies (3.62 percent) is near the overall market share (4.36 percent) for home purchase loans.

The geographic distribution of home improvement loans is good. Home improvement loans made in the low-income geographies (0.81 percent) are somewhat below the percentage of owner occupied units (1.38) in those geographies. There is little opportunity to make home mortgage loans in the low-income geographies due to the low percentage of owner occupied units in those geographies. The home improvement loans made in the moderate-income geographies (15.80 percent) exceed the percentage of owner occupied units (13.45 percent) in those geographies. Market share for home improvement loans in the low-income geographies (5.56 percent) is below the bank's overall market share (15.60) for home improvement loans. Market share for home improvement loans made in the moderate-income geographies (11.28 percent) is somewhat below the bank's overall market share (15.60 percent) for home improvement loans.

The geographic distribution of home refinance loans is adequate. Home refinance loans made in the low-income geographies (0.00 percent) is below the percentage of owner occupied units (1.38 percent) in those geographies. There is little opportunity to make home mortgage loans in the low-income geographies due to the low percentage of owner occupied units in those geographies. Home refinance loans made in the moderate-income geographies (7.44 percent) is also below the percentage of owner occupied units (13.45 percent) in those geographies. The bank's market share in the low- and moderate-income geographies (0.00 and 2.39 percent) is below the overall market share of 3.92 percent.

Small Loans to Businesses

Refer to Table 6 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 origination/purchase of small loans to businesses.

The geographic distribution of small loans to businesses is good in MSMA 1960. MB's lending in the low-income geographies (2.68 percent) is below the percentage of small businesses (12.74 percent) in those geographies. The bank's small business lending in the moderate-income geographies (23.75 percent) exceeds the percentage of small businesses (20.09 percent) in those geographies. The bank's market share in the low-

income geographies (0.39 percent) is below the overall market share (1.34 percent) for small business loans. The bank's market share in the moderate-income geographies (1.29 percent) meets the bank's overall market share (1.34 percent) for small business loans.

Small Loans to Farms

Refer to Table 7 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 origination/purchase of small loans to farms.

Small farm lending is not a major portion of the bank's portfolio in the MSMA 1960 AA therefore a geographic analysis will not be performed on small farm lending in this AA.

Lending Gap Analysis

Maps and reports detailing MB's lending activity over the evaluation period for home mortgage loans and small loans to businesses were reviewed to identify gaps in the geographic distribution of those loans. No unexplained conspicuous gaps were identified.

Inside/Outside Ratio

A large majority of home mortgage loans and small loans to businesses originated or purchased by MB over the evaluation period are within the AA. Eighty percent of the bank's home mortgage loans and 89 percent of its small loans to businesses are within its AA. The analysis was performed at the state level as opposed to the AA level. This performance was positively factored into the overall analysis of the geographic distribution of lending by income level of geographies.

Distribution of Loans by Income Level of the Borrower

Home Mortgage Loans

The overall borrower distribution of home mortgage loans in the MA 1960 is good.

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.

Borrower distribution of home purchase loans is good. Home purchase loans made to low-income borrowers (9.88 percent) is below the percentage of low-income borrowers (20.07 percent) in the AA. Opportunities to lend to low-income borrowers are limited by the high poverty level of 12.33 percent. Home purchase loans made to moderate-income borrowers (25.00 percent) exceeds the percentage of moderate-income borrowers (17.98 percent) in the AA. Market share for home purchase loans to low-

income (3.76 percent) is near the overall market share (4.84 percent) for all home purchase loans. Market share for home purchase loans to moderate-income borrowers (5.22 percent) exceeds the bank's overall market share (4.84 percent) for all home purchase loans.

Borrower distribution of home improvement loans is good. Home improvement loans made to low-income borrowers (12.15 percent) is below the percentage of low-income borrowers (20.07 percent) in the AA. Opportunities to lend to low-income borrowers are limited by the high poverty level of 12.33 percent. Home improvement loans made to moderate-income borrowers (28.79 percent) significantly exceed the percentage of moderate-income borrowers (17.98 percent) in the AA. Market share for home improvement loans to low-income borrowers (8.26 percent) is below the overall market share (15.41 percent) for all home improvement loans. Market share for home improvement loans to moderate-income borrowers (18.94 percent) exceeds the bank's overall market share (15.41 percent) for all home improvement loans.

Borrower distribution of home refinance loans is good Home refinance loans made to low-income borrowers (6.53 percent) is below the percentage of low-income borrowers (20.07 percent) in the AA. Opportunities to make home improvement loans to low-income borrowers are limited by the high poverty level of 12.33 percent. Home refinance loans made to moderate-income borrowers (17.67 percent) meets the percentage of low-income borrowers (17.92 percent) in the AA. Market share for home refinance loans to low-income borrowers (2.96 percent) is below the bank's overall market share (4.51 percent) for home refinance loans in the AA. Market share for home refinance loans to moderate-income borrowers (4.14 percent) is very near the overall market share (4.51 percent) for all home refinance loans.

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.

Borrower distribution of small loans to businesses is good. MB's small loans to businesses with revenues less than \$1 million (59.39 percent) are near the percentage of small businesses (62.43 percent) in the AA. MB has a market share of 2.57 percent for small loans made to businesses with revenues less than \$1 million. This market share exceeds the bank's overall market share of 1.34 percent for loans to all businesses.

Small Loans to Farms

Refer to Table 12 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 farms.

The bank is not a small farm lender in the MSMA 1960 AA therefore an analysis will not be performed on small farm lending in this AA.

Community Development Lending

Refer to Table 1 Lending Volume in the “Multistate Metropolitan Area(s)” section of appendix D for the facts and data used to evaluate the bank’s level of community development lending. This table includes all community development loans, including multifamily loans that also qualify as community development loans. In addition, Table 5 includes geographic lending data on all multi-family loans, including those that also qualify as community development loans. Table 5 does not separately list community development loans, however.

In the MSMA, the bank originated 1 CD loan for \$20 thousand for the renovation of a building in downtown East Moline, Illinois. The building is located in a tax increment-financing (TIF) district and the area is targeted by the city under the Redeem Program. The Redeem program was established to revitalize and stabilize this low-income area.

The bank has made many loans that have community development characteristics but are required to be reported and considered in the evaluation of home mortgage or small loans to businesses.

Product Innovation and Flexibility

Product flexibility had a positive effect on the lending test conclusions for the MSMA AA. The bank provides several flexible loan products that indicate MB has been responsive to the affordable housing needs of this AA.

The bank supports an affordable community homebuyer program through Project Now and the Illinois Housing Development Authority (IHDA). The program makes use of Freddie Mac’s Affordable Seconds Program that allows 97 percent loan to values and 2 percent down payments. The bank has committed to \$500 thousand in first mortgage funds. During the evaluation period, the program assisted twenty-one low or moderate-income families achieve home ownership.

The bank is a SBA lender. SBA loans provide funding to small businesses or start up businesses and have flexible terms and rates. During the evaluation period, MB originated \$669 thousand in SBA loans.

Working with the League of Financial Institutions/Federal Home Loan Bank, through the “Down Payment Plus” Affordable housing program, MB helps low- or moderate-income individuals who lack funds for down payment and closing costs achieve home ownership. In addition, the program offers homebuyers counseling and up to 2 months principal, interest, taxes and insurance for emergency repairs, hardship or post purchase counseling. Through this program, MB has helped 33 low- or moderate-income individuals achieve home ownership.

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.

Based on a full scope review, the bank’s performance under the Investment Test is good in MSMA 1960.

During the evaluation period, MB's qualified investments, in the MSMA 1960, totaled just over \$2.1 million. Discussions with MB's personnel and community contacts indicated that there are many opportunities for investments in the bank’s AA. MB exhibits good responsiveness to credit and community development needs.

Some examples of the CD investments are:

The bank invested \$450 thousand in a school bond from an area where 68 percent of students are from low-income households. There is only one school in this district.

The bank purchased a general obligation bond in the amount of \$1.3 million for a project targeted by the city for re-development. The project is in a tax-increment financing district (TIF) and will revitalize and stabilize this moderate-income area.

The bank purchased a general obligation bond in the amount of \$305 thousand. This bond will help finance the construction of a parking ramp, which is a part of an overall plan to revitalize and stabilize this moderate-income geography in Iowa.

The bank made a \$1,500 hundred grant to a child development center located in a moderate-income geography. The center provides child-care at no cost to low-income families. This organization runs entirely on donations.

SERVICE TEST

Retail Banking Services

Refer to Table 15 in the “Multistate Metropolitan Area(s)” 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.

Based on a full scope review, the bank’s performance under the Service Test is good. MB’s delivery systems in the MSMA 1960 are accessible to geographies and individuals of different income levels throughout the AA. MB operates 10 full service branches in this AA, each branch having an automated teller machine (ATM). There are also 19 offsite ATMs. The bank has not opened or closed any branches in this AA during this evaluation period.

The overall branch distribution is good. There are no branches in the low-income geographies; however, only 2.89 percent of the population in the AA resides in the low-

income geographies. The distribution of branches in the moderate-income geographies (20 percent) exceeds the percentage of the population that resides in those geographies (10.08 percent).

MB operates 29 ATMs in this AA. There are no ATMs in the low-income geographies; however, only 2.89 percent of the population in the AA resides in the low-income geographies. The distribution of ATMs in the moderate-income geographies (34.48 percent) exceeds the percentage of the population that resides in those geographies (16.08 percent).

The hours and services offered by MB throughout the AA provide adequate accessibility for the community. Services are standard throughout the branch network. Nine out of the ten branches offer Saturday hours and loan officers are also available. The main office, located in a moderate-income geography, is not open on Saturdays. The difference in the main branch and the other offices in the branch network does not negatively impact the community's ability to access services.

Community Development Services

The bank's performance in providing CD services in the MSMA 1960 is good. Management invests many hours in programs targeted to low- and moderate-income individuals, positively impacting the Service Test rating. Some examples of the CD services provided by MB's management are:

East Moline Avenue of the Cities Façade Committee. As a committee member, a bank officer provides financial expertise by reviewing and approving City Staff recommendations for façade grant funding. The façade program is for small businesses in an area targeted by the city for revitalization.

Illinois Housing Development Authority and Rural Development: This is a program for low- or moderate-income individuals in rural communities in the MSMA 1960 AA. An officer of the bank provides financial expertise through seminars for low- or moderate-income first time homebuyers, pre-approves applicants, reviews credit information and provides credit counseling to borrowers.

Illinois League of Financial Institutions/Down Payment Plus Program: This bank officer provides financial expertise by qualifying low- or moderate-income borrowers for grant money to help with down payment and closing cost assistance. Grant funding has been provided to 33 low- or moderate-income homebuyers through this affordable housing program with the Federal Home Loan Bank.

Rebuilding Together Quad Cities: A bank officer provides financial expertise for fundraising and budgeting for this organization that provides volunteers to repair homes for low- or moderate-income individuals who cannot afford to do the repairs themselves. Funding was provided to 25 low- or moderate-income homeowners.

Redeem: The bank President sits on the board of this organization providing his financial expertise through many avenues such as budgeting and planning. This is a non-profit organization committed to the revitalization and stabilization of East Moline.

City of Rock Island Loan Portfolio Servicing: Management provides collection and record keeping services for the city's loan portfolio, which primarily consists of a commercial revolving loan fund for start up businesses and businesses at risk. Another program in the cities portfolio that the bank services are primarily a home improvement loan program funded by Federal block grants to qualifying low-income individuals.

State Rating

State of Illinois

CRA Rating for State of Illinois²: **Satisfactory**

The lending test is rated: Outstanding
The investment test is rated: Low Satisfactory
The service test is rated: Low Satisfactory

The major factors that support this rating include [

- Lending activity in the AA is excellent.
- Overall borrower distribution of home mortgage loans, small loans to business and small loans to farms is excellent.
- There is little opportunity to make CD investments in this AA.
- Accessibility of MB's offices to geographies and to borrowers of different income levels is adequate.

Description of Institution's Operations in Illinois

MB has one AA in the State of Illinois. The bank's primary focus in this AA is small farm lending. MB has 3 new branches in this AA that encompasses 23 geographies in Carroll and Whiteside Counties. There are no low- or moderate-income geographies in this AA. Poverty levels are high at 14.69 percent using 1990 census data. MB ranks 11th out of 21 institutions in the non-MA AA with a 3.44 percent deposit market share based on FDIC information as of June 30, 2004. Twenty-four percent of the bank's total reported loans are in the non-MA AA.

Refer to the market profiles for the state of Illinois in appendix C for detailed demographics and other performance context information for assessment areas that received full-scope reviews.

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.

Scope of Evaluation in State of Illinois

MB has one AA in the State of Illinois and it will receive a full scope review in order to rate the bank's performance in the state.

Our contact with an individual involved with a local homebuilders association stated that economic conditions in the area are stable. Primary credit needs are small farm, small business and affordable housing loans. Our contact spoke favorably about the institutions serving the area.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in the State of Illinois is rated "Outstanding". Based on a full-scope review, the bank's performance in the Illinois non-metropolitan area is excellent.

Lending Activity

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

We weighted small farm lending more heavily because volume of small farm loans is greater than home mortgage loans or small business loans.

In the Illinois non-MA AA, approximately 51 percent of the bank's loans originated or purchased during the evaluation period are small farm loans. Home mortgage loans comprise 29 percent and small business loans comprise the remaining 20 percent. Of home mortgage loans, refinance loans account for 76 percent, home improvement loans account for 8 percent and home purchase loans account for 16 percent.

MB's lending activity in the AA is excellent. Information on deposit market share compiled by the FDIC as of June 30, 2004, shows the bank ranks 11th out of 21 institutions with a deposit market share of 3.44 percent. Based on aggregate 2002 HMDA data, MB ranks 3rd of 255 HMDA reporters with a 5.23 percent market share. MB ranks 4 of 171 lenders for home purchase lending with a market share of 5.03 percent. MB ranks 2nd of 61 lenders for home improvement loans with a market share of 15.84 percent and 2nd of 239 lenders for home refinance loans with a market share of 5.50 percent. MB ranks 15 of 63 lenders with a 1.34 percent market share for small business loans.

Distribution of Loans by Income Level of the Geography

There are no low- or moderate-income geographies in the bank's non-MA AA in the State of Illinois therefore no geographic distribution analysis will be performed for this AA, as it would not be meaningful.

Lending Gap Analysis

Maps and reports detailing MB's lending activity over the evaluation period for home mortgage loans and small loans to businesses were reviewed to identify gaps in the geographic distribution of those loans. No unexplained conspicuous gaps were identified.

Inside/Outside Ratio

A large majority of home mortgage loans and small loans to businesses and farms originated or purchased by MB over the evaluation period are within the AA. Eighty percent of the bank's home mortgage loans and 89 percent of its small loans to businesses and farms are within its AA.

Distribution of Loans by Income Level of the Borrower

Home Mortgage Loans

Refer to Tables 8, 9 and 10 in the state of Illinois 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.

The overall borrower distribution of home mortgage loans is good.

The borrower distribution for home purchase loans is good. Home purchase loans (8.89 percent) made to low-income borrowers, are below the percentage of low-income families (12.80 percent) in the AA. Opportunities to make home purchase loans to low-income borrowers are limited by the high poverty level in the AA of 14.69 percent. Home purchase loans (20.00 percent) made to moderate-income borrowers, exceed the percentage of moderate-income families (16.87 percent) in the AA. Market share for loans made to low-income borrowers (25.00 percent), exceeds the overall market share (15.49) for home purchase loans. Market share for loans made to moderate-income borrowers (10.34 percent) also exceed the overall market share (15.49) for home purchase loans in the AA.

The borrower distribution for home improvement loans is good. Home improvement loans made to low-income borrowers (8.33. percent) is below the percentage of low-income families (12.80 percent) in the AA. Opportunities to make home improvement loans to low-income borrowers are limited by the high poverty level in the AA of 14.69 percent. Home improvement loans, made to moderate-income borrowers (25.00 percent) exceed the percentage of moderate-income families (16.87 percent) in the AA.

Market share for home improvement loans made to low-income borrowers (100 percent) significantly exceed the overall market share (21.88 percent) in the AA for home improvement loans. Market share for home improvement loans made to moderate-income borrowers (25.00 percent) exceed the overall market share (21.88 percent) in the AA for home improvement loans.

The borrower distribution for home mortgage refinance loans is adequate. Refinance loans (5.53 percent) made to low-income borrowers is below the percentage of low-income families (12.80 percent) in the AA. Refinance loans made to moderate-income borrowers (12.44 percent) is also below the percentage (16.87 percent) of moderate-income families in the AA. Market share for refinance loans made to low-income borrowers and moderate-income borrowers (17.46 percent and 17.52 percent respectively) both exceed the overall market share (23.16 percent) in the AA for refinance loans.

Small Loans to Businesses

Refer to Table 11 in the state of Illinois section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

Borrower distribution of small loans to businesses is excellent. MB's small loans to businesses with revenues less than \$1 million (90.50 percent) significantly exceed the percentage of small businesses (67.95 percent) in the AA. MB has a market share of 24.64 percent for small loans made to businesses with revenues less than \$1 million. This market share significantly exceeds the bank's overall market share of 10.14 percent for loans to all businesses.

Small Loans to Farms

Refer to Table 12 in the state of Illinois 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 farms.

Borrower distribution of small loans to farms is excellent. MB's small loans to farms with revenues less than \$1 million (99.42 percent) exceed the percentage of small farms (97.90 percent) in the AA. MB has a market share of 69.76 percent for small loans made to farms with revenues less than \$1 million. This market share exceeds the bank's overall market share of 66.02 percent for loans to all farms.

Community Development Lending

Refer to Table 1 Lending Volume in the state of Illinois section of appendix D for the facts and data used to evaluate the bank's level of community development lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multi-family loans,

including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

The bank originated 1 CD loan in the Illinois non-MA AA during this evaluation period. The loan is a participation loan for \$105 thousand through the Illinois Department of Commerce and Community Affairs (IDCCA) program in an enterprise zone. The bank's portion of the loan is \$73 thousand. These loans are to small businesses and have very flexible terms and below market rates.

Product Innovation and Flexibility

The bank supports the Illinois Department of Commerce and Community Affairs (IDCCA) program that allows small businesses to expand or even purchase a business with minimal down payments. This program helps small businesses create jobs and stabilizes this area. The loan program has flexible terms and rates. The bank participated in one of these loans during the evaluation period for \$73 thousand.

MB supports the Illinois Farm Development Authority loan program that provides funding for small farms and first time farm purchasers. The program allows borrowers flexible terms and lower than market rates. During the evaluation period, MB originated 2 of these loans for a total of \$355 thousand.

The bank participates in the Illinois Guaranteed Rural Housing Development "502: loan program that provides affordable housing opportunities to low- and moderate-income individuals. During the evaluation period, MB has loans totaling \$1.5 million through this program.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in the State of Illinois is rated Low Satisfactory. Based on full-scope reviews, the bank's performance in the non-MA AA in Illinois is adequate.

Refer to Table 14 in the state of Illinois section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

The bank did not make any CD Investments in the State of Illinois AA. According to our community contact and a review of other financial institution evaluations, there are very few opportunities for CD investments in this AA.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in the State of Illinois is rated Low Satisfactory. Based on full-scope reviews, the bank's performance in the Illinois non-metropolitan area is adequate.

Retail Banking Services

Refer to Table 15 in the state of Illinois 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.

The bank has 3 locations in the Illinois non-MA AA. There are no low- or moderate-income geographies in this AA. Bank hours are the same at all 3 locations. Bank services and loan officers are available 6 days a week with longer availability on Friday and open until noon on Saturday.

Community Development Services

An officer of the bank serves on the executive committee of an economic development committee. The officer provides advice on residential and commercial development for this area.

State Rating

State of Iowa

CRA Rating for State of Iowa³:

The lending test is rated: Low Satisfactory
The investment test is rated: Low Satisfactory
The service test is rated: Low Satisfactory

- The major factors that support this rating include:
- The bank's lending activity in this AA is excellent.
- Borrower distribution of small loans to farms is adequate.
- The bank has little opportunity to make CD investments in this AA.
- Accessibility of MB's offices to borrowers of different income levels and responses of MB's services to the needs of the AA area is adequate.

Description of Institution's Operations in the State of Iowa

MB has one AA in the State of Iowa. The bank's primary focus in this AA is small farm lending. MB has 5 new branches in this AA that encompasses 4 geographies in Clinton and Jackson Counties. There are no low- or moderate-income geographies in this AA. Poverty levels are high at 12.01 percent using 1990 census data. MB ranks 7th out of 14 institutions in the Iowa non-MA AA with a 6.36 percent deposit market share based on FDIC information as of June 30, 2004. Twenty-eight percent of the bank's total reported loans are in the Iowa non-MA AA.

Refer to the market profiles for the state of Iowa in appendix C for detailed demographics and other performance context information for assessment areas that received full-scope reviews.

³ 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.

Scope of Evaluation in State of Iowa

MB has one AA in the State of Iowa and it will receive a full scope review in order to rate the bank's performance in the state.

Our contact with an individual serving on the local economic development committee in this area stated that economic conditions are stable. Primary credit needs are small farm and small business loans. Our contact spoke favorably about the institutions serving the area.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in the State of Iowa is rated "low satisfactory". Based on full-scope reviews, the bank's performance in the Iowa non-metropolitan area is adequate.

Lending Activity

Refer to Tables 1 Lending Volume and 1 Other in the state of Iowa section of appendix D for the facts and data used to evaluate the bank's lending activity.

We weighted small farm lending more heavily because volume of small farm loans is greater than home mortgage loans or small business loans.

In the Iowa non-MA AA, approximately 67 percent of the bank's loans originated or purchased during the evaluation period are small farm loans. Home mortgage loans comprise 16 percent and small business loans comprise the remaining 17 percent. Of home mortgage loans, refinance loans account for 71 percent, home improvement loans account for 12 percent and home purchase loans account for 16 percent.

MB's lending activity in the AA is excellent. Information on deposit market share compiled by the FDIC as of June 30, 2004, shows the bank ranks 7th out of 14 institutions with a deposit market share of 6.36 percent. Based on aggregate 2002 HMDA data, MB ranks 1st of 72 HMDA reporters with a 33.85 percent market share. MB ranks 1 of 40 lenders for home purchase lending with a market share of 19.64 percent. MB ranks 1st of 8 lenders for home improvement loans with a market share of 59.26 percent and 1st of 54 lenders for home refinance loans with a market share of 36.83 percent. MB ranks 1 of 30 lenders with a 40.22 percent market share for small business/small farm loans.

Distribution of Loans by Income Level of the Geography

Refer to Tables 2, 3, 4, and 5 in the state of Iowa section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

There are no low- or moderate-income geographies in the bank's non-MA AA in the State of Iowa therefore no geographic distribution analysis will be performed for this AA, as it would not be meaningful.

Lending Gap Analysis

Maps and reports detailing MB's lending activity over the evaluation period for home mortgage loans and small loans to businesses were reviewed to identify gaps in the geographic distribution of those loans. No unexplained conspicuous gaps were identified.

Inside/Outside Ratio

A large majority of home mortgage loans and small loans to businesses originated or purchased by MB over the evaluation period are within the AA. Eighty percent of the bank's home mortgage loans and 89 percent of its small loans to businesses and farms are within its AA. The analysis was performed at the state level as opposed to the AA level. This performance was positively factored into the overall analysis of the geographic distribution of lending by income level of geographies.

Distribution of Loans by Income Level of the Borrower

Home Mortgage Loans

Refer to Tables 8, 9 and 10 in the state of Iowa 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.

The overall borrower distribution of home mortgage loans is good.

The borrower distribution for home purchase loans is good. Home purchase loans (9.38 percent) made to low-income borrowers are below the percentage of low-income families (15.15 percent) in the AA. Opportunities to lend to low-income borrowers are limited by the high poverty level of 12 percent. Home purchase loans (25.00 percent) made to moderate-income borrowers, exceed the percentage of moderate-income families (17.98 percent) in the AA. Market share for loans made to low-income borrowers (25.00 percent), exceeds the overall market share (22.45 percent) for home purchase loans. Market share for loans made to moderate-income borrowers (28.00 percent) also exceeds the overall market share (22.45 percent) for home purchase loans in the AA.

The borrower distribution for home improvement loans is good. Home improvement loans made to low-income borrowers (16.67 percent) exceed the percentage of low-income families (15.15 percent) in the AA. Home improvement loans, made to moderate-income borrowers (12.50 percent) are below the percentage of moderate-income families (17.98 percent) in the AA. Market share for home improvement loans made to low-income borrowers (75 percent) significantly exceeds the overall market share (59.26 percent) in the AA for home improvement loans. Market share for home improvement loans made to moderate-income borrowers (66.67 percent) also exceeds the overall market share (59.26 percent) in the AA for home improvement loans.

The borrower distribution for home mortgage refinance loans is good. Refinance loans (7.30 percent) made to low-income borrowers is below the percentage of low-income families (15.15 percent) in the AA. Refinance loans made to moderate-income borrowers (20.44 percent) exceed the percentage (17.98 percent) of moderate-income families in the AA. Market share for refinance loans made to low-income borrowers (32.14 percent) is below the overall market share for home improvement loans (41.67 percent). Market share for refinance loans made to moderate-income borrowers (47.27 percent) exceeds the overall market share (41.67 percent) in the AA for refinance loans.

Small Loans to Businesses

Refer to Table 11 in the state of Iowa section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

Borrower distribution of small loans to businesses is excellent. MB's small loans to businesses with revenues less than \$1 million (64.53 percent), meets the percentage of small businesses (65.33 percent) in the AA. MB has a market share of 27.71 percent for small loans made to businesses with revenues less than \$1 million. This market share significantly exceeds the bank's overall market share of 14.57 percent for loans to all businesses.

Small Loans to Farms

Refer to Table 12 in the state of Iowa 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 farms.

Borrower distribution of small loans to farms is adequate. MB's small loans to farms with revenues less than \$1 million (87.32 percent) are somewhat below the percentage of small farms (97.51 percent) in the AA. MB has a market share of 68.84 percent for small loans made to farms with revenues less than \$1 million. This market share is somewhat below the bank's overall market share of 70.50 percent for loans to all farms.

Community Development Lending

Refer to Table 1 Lending Volume in the state of Iowa section of appendix D for the facts and data used to evaluate the bank's level of community development lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

The bank did not originate any CD loans in this AA. There are very few opportunities to make CD loans in this AA.

Product Innovation and Flexibility

MB supports a state farm program through the Iowa State Farm Agency. The program provides funding on flexible terms and lower than market rates for farmers who would not otherwise qualify for credit. During the evaluation period, the bank originated 1 loan for \$380 thousand.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in the State of Iowa is rated low satisfactory. Based on full-scope reviews, the bank's performance in the Iowa non-metropolitan area is adequate.

Refer to Table 14 in the state of State of Iowa section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

The bank did not make any CD qualified investments in this AA. There are very few opportunities to make CD investments in this AA.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in the State of Iowa is rated Low Satisfactory. Based on full-scope reviews, the bank's performance in the Iowa non-metropolitan area is adequate.

Retail Banking Services

Refer to Table 15 in the state of Iowa 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.

The bank has 5 locations in the Iowa non-MA AA. There are no low- or moderate-income geographies in this AA. Bank hours are the same at all 5 locations. Bank services and loan officers are available 6 days a week with longer availability on Friday and open until noon on Saturday.

Community Development Services

A bank officer serves on a county committee that reviews applications and approves loans from a revolving loan fund for small business. Capital venture funding provides economic development for areas in this county with low- and moderate-income borrowers.

Two officers assist in the application and funding process for grants to low- and moderate-income individuals for affordable housing. Ten low- and moderate-income individuals were approved for these grants during the evaluation period.

APPENDIX A: SCOPE OF EVALUATION

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 (excludes CD Loans): January 1, 2001 to December 31, 2002 Investment and Service Tests and CD Loans: March 19,2001 to Decemberr 22,2004	
Financial Institution		Products Reviewed
Metrobank, National Association 2322 East Kimberly Road Davenport, IA 52807		Home Mortgage Loans, Small Business Loans and Community Development Loans, Community Development Investments
Affiliate(s)	Affiliate Relationship	Products Reviewed
None	None	None
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
MSMA 1960, Davenport, Moline, Rock Island State of Illinois Non-MA State of Iowa Non-MA	Full Scope Full Scope Full Scope	

Appendix B: Summary of Multistate Metropolitan Area and State Ratings

RATINGS		BANK NAME		
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
Metrobank NA	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Multistate Metropolitan Area or State:				
MULTISTATE MA 1960	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
STATE of Illinois	Outstanding	Low Satisfactory	Low Satisfactory	Satisfactory
STATE Iowa	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory

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

Appendix C: Market Profiles for Full-Scope Areas

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Market Profiles for Areas Receiving Full-Scope Reviews

Multistate Metropolitan Area 1960 Davenport-Moline-Rock Island	C-2
State of Illinois Non-MA	C-3
<u>State of Iowa Non-MA</u>	C-4

Metrobank MSMA 1960 AA

Demographic Information for Full Scope Area: Metrobank MSMA 1960 AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	96	7.29	22.92	54.17	15.63	0.00
Population by Geography	350,861	2.89	16.08	64.48	16.55	0.00
Owner-Occupied Housing by Geography	92,433	1.38	13.45	66.73	18.43	0.00
Business by Geography	18,907	6.35	20.41	53.56	19.69	0.00
Farms by Geography	1,590	0.38	4.53	84.47	10.63	0.00
Family Distribution by Income Level	94,999	20.07	17.92	23.32	38.69	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	36,091	4.78	22.60	63.58	9.04	0.00
Median Family Income		34,082	Median Housing Value		49,446	
HUD Adjusted Median Family Income for 2002		53,600	Unemployment Rate (1990 US Census)		2.95%	
Households Below Poverty Level		12.33%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 1990 US Census and 2002 HUD updated MFI

Description of the Assessment Area MSMA 1960 Davenport-Moline-Rock Island

This AA consists of the entire MSMA 1960, which is located along the Illinois and Iowa state line. Some of the larger cities in the AA are Rock Island, Moline and East Moline in Illinois and Davenport and Bettendorf in Iowa. A major barrier between the 2 states is the Mississippi River.

This MSMA has 96 geographies in the Rock Island and Henry Counties in Illinois and Scott County in Iowa. Of the 96 geographies, 7 are low-income with only 1,280 owner-occupied units; twenty-two are moderate-income with 12, 436 owner occupied units. A large majority of the low- and moderate-income geographies are located on the western edge of this AA and run primarily along the Mississippi River. These geographies are separated from 7 of the bank’s 10 branches by an inter-state highway that is a major barrier to servicing these geographies. Eighty-three percent of the low- and moderate-income geographies are not in close proximity to any of the bank’s locations.

Some of the bank’s major competitors in this AA are large regional and national banks such as Wells Fargo, Firststar Bank, Bank One and First Midwest Bank.

The largest industry in this AA is the service industry followed by the retail trade and manufacturing. Major employers are Deere and Company, Rock Island Arsenal, Genesis Medical Center and Alcoa Aluminum. The unemployment rate for the MSMA averaged 4.50 percent. Illinois and Iowa unemployment during this same period was 5.2 percent and 6.00 percent respectively. Our community contacts indicated that affordable housing and small business loans are the major credit needs for this area.

A moderate level of community resources and opportunities for partnerships exist to facilitate activities to address the unmet credit and community development needs of this AA. These conclusions are based on discussions with community groups and our review of CRA performance evaluations of other

banks operating in MSMA 1960. Competition for loans and deposits is strong and consist primarily of institutions larger than MB.

Metrobank Illinois

Demographic Information for Full Scope Area: Metrobank Illinois						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	23	0.00	0.00	91.30	8.70	0.00
Population by Geography	73,360	0.00	0.00	91.36	8.64	0.00
Owner-Occupied Housing by Geography	20,171	0.00	0.00	91.36	8.64	0.00
Business by Geography	3,739	0.00	0.00	88.93	11.07	0.00
Farms by Geography	853	0.00	0.00	88.98	11.02	0.00
Family Distribution by Income Level	20,691	14.76	17.66	25.66	41.92	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	6,707	0.00	0.00	96.26	3.74	0.00
Median Family Income		29,693	Median Housing Value		40,384	
HUD Adjusted Median Family Income for 2002		46,700	Unemployment Rate		5.20%	
Households Below Poverty Level		14.69%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 1990 US Census and 2002 HUD updated MFI

Description of the Assessment Area in the State of Illinois

This AA located in the northwestern portion of the State of Illinois and consists of 23 geographies in Carroll and Whiteside Counties. There are no low- or moderate-income geographies in this AA. Primary industries in this AA are services, agriculture and construction. Of the 853 farms in the AA, 836 have revenues less than \$1 million. Total non-farm businesses with revenues less than \$1 million number just over 3000.

The population of this area is just over 73 thousand persons. Unemployment is high at 5.79 percent, which is comparable to the state unemployment rate of 6.59 percent. Percentage of households below poverty level is high at 14.69 percent or 3,074 households.

According to our community contact, this AA is economically stable with farming being the major employer. Credit needs consist primarily of small farm loans, small business start up loans and affordable rental housing. There is a very low level of community resources and opportunities for partnerships to facilitate activities to address the unmet credit and community development needs of this AA. These conclusions are based on discussions with a community contact and our review of CRA performance evaluations of other financial institutions operating in the area.

Metrobank Iowa

Demographic Information for Full Scope Area: Metrobank Iowa						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	4	0.00	0.00	100.00	0.00	0.00
Population by Geography	14,738	0.00	0.00	100.00	0.00	0.00
Owner-Occupied Housing by Geography	4,067	0.00	0.00	100.00	0.00	0.00
Business by Geography	744	0.00	0.00	100.00	0.00	0.00
Farms by Geography	446	0.00	0.00	100.00	0.00	0.00
Family Distribution by Income Level	4,139	15.15	17.98	27.06	39.82	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	1,371	0.00	0.00	100.00	0.00	0.00
Median Family Income		29,303	Median Housing Value		38,449	
HUD Adjusted Median Family Income for 2002		49,400	Unemployment Rate		6.00%	
Households Below Poverty Level		12.52%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 1990 US Census and 2002 HUD updated MFI

Description of the Assessment Area in the State of Iowa

This AA located in the northeastern portion of the State of Iowa and consists of 4 geographies in Clinton and Jackson Counties. There are no low- or moderate-income geographies in this AA. Primary industries in this AA are services, agriculture and manufacturing. Of the 446 farms in the AA, 437 have revenues less than \$1 million. Total non-farm businesses with revenues less than \$1 million number just over 540.

Total population of this area is 14,738 persons. Unemployment is low at 2.15 percent. Percentage of households below poverty level is high at 12.52 percent or 656 households.

According to our community contact, this AA is economically stable with farming being the major employer. Credit needs consist primarily of small farm and small business loans. There is a very low level of community resources and opportunities for partnerships to facilitate activities to address the unmet credit and community development needs of this AA. These conclusions are based on discussions with a community contact and our review of CRA performance evaluations of other financial institutions operating in the area.

Appendix D: Tables of Performance Data

Tables of Performance Data

Multistate Metropolitan Area(s)

MSMA 1960, Davenport-Rock Island and Moline

State of Illinois

State Of Iowa

Appendix D: Tables of Performance Data

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CONTENT OF STANDARDIZED TABLES D-2

TABLES OF PERFORMANCE DATA D-5

 MULTISTATE METROPOLITAN AREA 1960 D-5

 STATE OF ILLINOIS D-5

 STATE OF IOWA D-5

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.

Institution ID: METROBANK, N.A. (1000023175)

Table 1. Lending Volume

LENDING VOLUME		Geography: ILLINOIS AND IOWA						Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area (2002):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
Metrobank MSMA 1960 A	47.13	1,773	102,567	261	15,330	1	120	0	0	2,035	118,017	0.00
Metrobank Illinois	24.87	330	22,910	211	8,281	533	31,356	0	0	1,074	62,547	0.00
Metrobank Iowa	28.00	194	11,056	203	8,551	812	27,479	0	0	1,209	47,086	0.00

* Loan Data as of December 31, 2002. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2004 to December 31, 2004.

*** Deposit Data as of April 12, 2005. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Institution ID: METROBANK, N.A. (1000023175)

Table 1. Other Products

LENDING VOLUME		Geography: ILLINOIS AND IOWA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area (2002):	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:														
Metrobank MSMA 1960 A	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.00
Metrobank Illinois	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.00
Metrobank Iowa	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.00

* Loan Data as of December 31, 2002. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2001 to December 31, 2002.

*** Deposit Data as of April 12, 2005. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Institution ID: METROBANK, N.A. (1000023175)

Table2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: ILLINOIS AND IOWA				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upper	
	#	% of Total**	% Owner Occ Units** *	% BANK Loans	% Owner Occ Units** *	% BANK Loans	% Owner Occ Units** *	% BANK Loans	% Owner Occ Units** *	% BANK Loans						
Full Review:																
Metrobank MSMA 1960 AA	352	81.11	1.38	0.57	13.45	9.66	66.73	77.27	18.43	12.50	4.36	0.00	3.62	4.78	3.02	
Metrobank Illinois	50	11.52	0.00	0.00	0.00	0.00	91.36	84.00	8.64	16.00	5.79	0.00	0.00	5.25	10.94	
Metrobank Iowa	32	7.37	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2002 Peer Mortgage Data (CE)

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

Institution ID: METROBANK, N.A. (10000023175)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: ILLINOIS AND IOWA								Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002						
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total **	% Owner Occ Units** *	% BANK Loans	% Owner Occ Units** *	% BANK Loans	% Owner Occ Units** *	% BANK Loans	% Owner Occ Units** *	% BANK Loans	Overa ll	Low	Mod	Mid	Upp	
Full Review:																
Metrobank MSMA 1960 AA	614	90.69	1.38	0.81	13.45	15.80	66.73	73.78	18.43	9.61	15.60	5.56	11.28	16.70	17.46	
Metrobank Illinois	39	5.76	0.00	0.00	0.00	0.00	91.36	100.00	8.64	0.00	15.58	0.00	0.00	16.33	0.00	
Metrobank Iowa	24	3.55	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

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

Institution ID: METROBANK, N.A. (10000023175)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: ILLINOIS AND IOWA				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total*	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overa II	Low	Mod	Mid	Upp	
Full Review:																
Metrobank MSMA 1960 AA	806	68.02	1.38	0.00	13.45	7.44	66.73	78.29	18.43	14.27	3.92	0.00	2.39	4.43	2.82	
Metrobank Illinois	241	20.34	0.00	0.00	0.00	0.00	91.36	80.08	8.64	19.92	9.98	0.00	0.00	8.76	18.22	
Metrobank Iowa	138	11.65	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2002 Peer Mortgage Data (CE)

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

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

Institution ID: METROBANK, N.A. (10000023175)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: ILLINOIS AND IOWA						Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002							
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Metrobank MSMA 1960 AA	1	100.00	7.38	0.00	21.87	0.00	54.31	100.00	16.44	0.00	0.00	0.00	0.00	0.00	0.00
Metrobank Illinois	0	0.00	0.00	0.00	0.00	0.00	83.45	0.00	16.55	0.00	0.00	0.00	0.00	0.00	0.00
Metrobank Iowa	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2002 Peer Mortgage Data (CE)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

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

Institution ID: METROBANK, N.A. (10000023175)

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: ILLINOIS AND IOWA						Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002						
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% of Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Metrobank MSMA 1960 AA	261	38.67	6.35	2.68	20.41	23.75	53.56	62.07	19.69	11.49	1.34	0.39	1.29	1.88	0.67
Metrobank Illinois	211	31.26	0.00	0.00	0.00	0.00	88.93	86.26	11.07	13.74	10.14	0.00	0.00	10.82	10.66
Metrobank Iowa	203	30.07	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	14.57	0.00	3.76	23.64	1.31

* Based on 2002 Peer Small Business Data -- US and PR

** 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 (2002).

Institution ID: METROBANK, N.A. (10000023175)

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: ILLINOIS AND IOWA				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overa ll	Low	Mod	Mid	Upp	
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans						
Full Review:																
Metrobank MSMA 1960 AA	1	0.07	0.38	0.00	4.53	0.00	84.47	100.00	10.63	0.00	0.36	0.00	0.00	0.40	0.00	
Metrobank Illinois	533	39.60	0.00	0.00	0.00	0.00	88.98	84.43	11.02	15.57	66.02	0.00	0.00	64.92	72.07	
Metrobank Iowa	812	60.33	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	70.50	0.00	15.66	74.83	83.33	

* Based on 2002 Peer Small Business Data -- US and PR

** 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 (2002).

Institution ID: METROBANK, N.A. (10000023175)

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: ILLINOIS AND IOWA				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002					Market Share*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overa ll	Low	Mod	Mid	Upp	
	#	% of Total**	% Families*	% BANK Loans**	% Families*	% BANK Loans**	% Families*	% BANK Loans**	% Families*	% BANK Loans**						
Full Review:																
Metrobank MSMA 1960 AA	352	81.11	20.07	9.88	17.92	29.36	23.32	31.40	38.69	29.36	4.84	3.76	5.22	4.51	5.37	
Metrobank Illinois	50	11.52	14.76	8.00	17.66	20.00	25.66	34.00	41.92	38.00	6.40	6.45	3.95	8.47	6.42	
Metrobank Iowa	32	7.37	15.15	9.38	17.98	25.00	27.06	34.38	39.82	31.25	22.45	25.00	28.00	23.53	16.13	

* Based on 2002 Peer Mortgage Data (CE)

** As a percentage of loans with borrower income information available. No information was available for 1.8% 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.

Institution ID: METROBANK, N.A. (10000023175)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: ILLINOIS AND IOWA				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002					Market Share*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers							
	#	% of Total**	% Families* **	% BANK Loans**	% Families* **	% BANK Loans**	% Families* **	% BANK Loans**	% Families* **	% BANK Loans**	Overa II	Low	Mod	Mid	Upp	
Full Review:																
Metrobank Illinois	39	5.76	14.76	10.26	17.66	28.21	25.66	25.64	41.92	35.90	16.22	23.08	25.81	15.38	9.62	
Metrobank Iowa	24	3.55	15.15	16.67	17.98	12.50	27.06	45.83	39.82	25.00	59.26	75.00	66.67	53.85	57.14	
Metrobank MSMA 1960 AA	614	90.69	20.07	12.15	17.92	28.79	23.32	29.45	38.69	29.62	15.41	8.26	18.94	15.78	16.58	

* Based on 2002 Peer Mortgage Data (CE)

** As a percentage of loans with borrower income information available. No information was available for 1.9% 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.

Institution ID: METROBANK, N.A. (10000023175)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: ILLINOIS AND IOWA						Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families**	% BANK Loans**	% Families**	% BANK Loans**	% Families**	% BANK Loans**	% Families**	% BANK Loans**	Overa II	Low	Mod	Mid	Upp
Full Review:															
Metrobank MSMA 1960 AA	806	68.02	20.07	6.53	17.92	17.67	23.32	30.60	38.69	45.20	4.51	2.96	4.14	4.68	4.94
Metrobank Illinois	241	20.34	14.76	5.39	17.66	12.03	25.66	29.88	41.92	52.70	11.53	9.92	8.50	11.94	12.69
Metrobank Iowa	138	11.65	15.15	7.30	17.98	20.44	27.06	43.80	39.82	28.47	41.67	32.14	47.27	44.00	33.33

* Based on 2002 Peer Mortgage Data (CE)

** As a percentage of loans with borrower income information available. No information was available for 2.2% of loans originated and purchased by bank.

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

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

Institution ID: METROBANK, N.A. (10000023175)

Table11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: ILLINOIS AND IOWA			Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total*	% of Businesses ***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Metrobank MSMA 1960 AA	261	38.67	74.32	59.39	85.82	10.34	3.83	1.34	2.57
Metrobank Illinois	211	31.26	82.27	90.52	92.42	5.21	2.37	10.14	24.64
Metrobank Iowa	203	30.07	72.58	64.53	89.16	8.37	2.46	14.57	27.71

* Based on 2002 Peer Small Business Data -- US and PR

** 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 - 2002).

**** 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 5.04% of small loans to businesses originated and purchased by the bank.

Institution ID: METROBANK, N.A. (10000023175)

Table12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			Geography: ILLINOIS AND IOWA		Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total*	% of Farms***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Metrobank MSMA 1960 AA	1	0.07	96.73	100.00	0.00	100.00	0.00	0.36	0.39
Metrobank Illinois	533	39.60	98.01	99.44	81.61	14.63	3.75	66.02	69.76
Metrobank Iowa	812	60.33	97.98	87.32	92.86	5.79	1.35	70.50	68.84

* Based on 2002 Peer Small Business Data -- US and PR

** 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 - 2002).

**** 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 4.83% of small loans to farms originated and purchased by the bank.

Institution ID: METROBANK, N.A. (1000023175)

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: ILLINOIS AND IOWA				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Metrobank MSMA 1960 AA	0	0	0	0	4	2.056	100	0	0
Metrobank Illinois	0	0	0	0	0	0	0.00	0	0
Metrobank Iowa	0	0	0	0	0	0	0.00	0	0

* 'Prior Period Investments' means investments made in a previous 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.

Institution ID: METROBANK, N.A. (10000023175)

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: ILLINOIS AND IOWA				Evaluation Period: JANUARY 1, 2001 TO DECEMBER 31, 2002									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% 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 Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Metrobank MSMA 1960 AA	76.00	10	56	0.00	20	60	20	0	0	0	0	0	0	2.89	16.08	64.48	16.55
Metrobank Illinois	10.00	3	17	0.00	0.00	100	0.00	0	0	0	0	3	0	0.00	0.00	91.36	8.64
Metrobank Iowa	14.00	5	28	0.00	0.00	100	0.00	0	0	0	0	5	0	0.00	0.00	100.00	0.00