



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

PUBLIC DISCLOSURE

November 17, 2007

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Advantage National Bank
Charter Number: 24150

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Elk Grove Village, IL 60007-0000

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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 **Advantage National Bank** with respect to the lending, investment, and service tests:

Performance Levels	(Name of Depository Institution) Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory		X	X
Low Satisfactory	X		
Needs to Improve			
Substantial Noncompliance			

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

The major factors that support this rating include:

- Advantage National Bank’s (ANB) lending levels reflect an adequate responsiveness to the bank’s assessment area (AA).
- Distribution of loans to individuals and businesses of various income levels is good.
- Geographic distribution throughout the AA is adequate.
- Community development lending has no effect on the lending test conclusions as no community development lending has been extended.
- The number and amount of qualified investments made during the evaluation period is good.
- Delivery systems provide access to low- and moderate-income geographies and individuals. Bank personnel provided their expertise through participation in community development services in the AA.

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.

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 statistical 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.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize-

- (i) Low- or moderate-income geographies;
- (ii) Designated disaster areas; or
- (iii) Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on-
 - a. Rates of poverty, unemployment, and population loss; or
 - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

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 householder 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 delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn). Beginning in 2004, the reports also include data on loan pricing, the lien status of the collateral, any requests for preapproval and loans for manufactured housing.

Home Mortgage Loans: Such loans include home purchase, home improvement and refinancings, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing and one-to-four family dwellings other than manufactured housing.

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 metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget and any other area designated as such by the appropriate federal financial supervisory agency.

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

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

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

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

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

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.

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 at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Description of Institution

ANB is a \$325 million financial institution. It is headquartered in Elk Grove Village, IL which is approximately 22 miles northwest of Chicago. ANB opened in January 2001 and was subsequently purchased by Wintrust Financial Corporation (WTFC) in the fourth quarter of 2003. During the third quarter of 2007, the main branch was renamed to Elk Grove Village Bank and Trust as a division of ANB.

ANB is a wholly owned subsidiary of WTFC which is headquartered in Lake Forest, IL. As of November 28, 2007, WTFC was a 15 bank holding company that holds additional operating subsidiaries on its balance sheet. These subsidiaries are primarily located throughout the Chicagoland area. Total assets of WTFC exceed \$9.5 billion.

The bank's business philosophy is to provide high-quality and diverse community banking products and services to businesses and individuals. ANB has three full-service branch locations which all house deposit taking and withdrawal Automated Teller Machines (ATMs). The three bank offices are located in Elk Grove Village, Roselle, and Bloomingdale. The Bloomingdale branch was opened in May 2007. All branches offer identical products and services including retail and commercial deposit products, commercial and consumer loans, and other ancillary services such as international wires, internet banking, treasury management services, etc. The bank refers its mortgage customers to its WTFC affiliate, WestAmerica Mortgage Company. The bank also has a cash-dispensing ATM located at the Bloomingdale Country Club.

As of September 30, 2007, the bank reported approximately \$207 million in outstanding loans and had a net loans and leases to assets ratio of 64 percent. Also at this date, the bank held \$258 million in deposits and had a total deposit to average assets ratio of 85 percent. Tier 1 Capital was approximately \$23 million. The bank is primarily a commercial lender. Commercial loans, including real estate lending represented 76%, residential real estate lending represents 17%, and consumer loans represent 7% of gross loans.

There are no financial circumstances, legal constraints or other factors that would hinder ANB'S ability to meet the credit needs of the community. This evaluation considers the bank's performance since the last examination, dated September 29, 2003, at which the bank received a "Satisfactory" rating.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for the lending test, excluding community development loans, is January 1, 2003 through December 31, 2006. Products reviewed in the lending test included home mortgages that originated during the years 2003 through 2006. At the bank's request, we also considered the affiliate home mortgages that originated in the bank's AA in the years 2003 through 2006 along with the bank's small business and home equity loans that originated in the years 2005 through 2006. Farm lending, home improvement and multifamily loans are not significant lending products and are not considered in this evaluation. We used 2006 peer lending data to compare the bank's lending performance to other reporting lenders in the AA.

The evaluation period for community development loans and the investment and the service tests is January 1, 2003 through December 17, 2007.

We used deposit information, reported to the Federal Deposit Insurance Corporation annually, to determine the bank's deposit market share and market presence within its AAs. The most recent deposit information available is as of June 30, 2007.

Data Integrity

To assess the accuracy of the data, we conducted an independent test of the home mortgage, small business, and home equity loan data. We found the reported data to be accurate and reliable for this evaluation.

We reviewed 100% of the bank's community development loans, investments, and services. Only those activities that qualified are presented and considered in this evaluation.

Selection of Areas for Full-Scope Review

The Chicago-Naperville-Joliet Metropolitan Statistical Area (MSA) is the bank's only AA and we performed a full-scope review of this area. The MSA accounts for 100% of deposits and 100% of the bank's branches.

The 2000 U.S. Census resulted in changes to the geographic boundaries of the Chicago MSA. Therefore, we presented lending information in the performance tables in appendix C separately for calendar year 2003, and combined for calendar years 2004, 2005, and 2006. Refer to appendix B for additional information on the Chicago MSA.

Ratings

For the borrower income and geographic distribution analysis, home mortgage lending received more weight over small loans to businesses and home equity loans due to the volume of loans generated during the evaluation period with the affiliate lending being considered.

Fair Lending or Other Illegal Credit Practices Review

We found no evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The performance under the lending test is rated “Low Satisfactory.”

Lending Activity

Refer to Table 1, Lending Volume, in appendix C for the facts and data used to evaluate the bank’s lending activity.

ANB adequately responds to its AA credit needs.

In drawing our conclusions for the loans extended in the AA as compared to outside the AA analysis, based on loan volume, more weight was given first to the small business loans, second to the consumer loans, and finally to the home mortgages. Small business loans equal 53%, consumer loans 29%, and home mortgages 17% of the total loan originations during the evaluation period. For the geographic distribution and borrower-income analyses we gave more weight to home mortgage lending. Based on the volume of home mortgages, more weight was given for loan originations in the years 2004 through 2006 than in the year 2003. Home mortgage loans represent 64% of the loan originations during the evaluation period. Within the home mortgage loan products, home purchase loans received the most weight followed by home refinance loans. These loans represent 47% and 41% respectively of the bank’s home mortgage loan activity in the AA. Home improvement and multi-family loans were not part of the analysis since the volume of these loans represents only 3% and 9 % respectively of the total home mortgage loan originations.

The bank’s deposit market share within the MSA is reasonable given the strong competition with 200 financial institutions (operating over 2,000 offices) competing for business. As of June 30, 2007, ANB ranks 91st in deposit market share among 200 financial institutions in the AA, with less than 1% of the market. Approximately 186 or 93% of the institutions in the AA hold less than 1% of the deposit market share. The top 3 financial institutions have a combined deposit market share of 43 percent. Based on the 2006 peer mortgage data, the bank ranks 288th in home mortgage lending with less than 1% of the market. There are over 506 lenders reporting mortgage originations in the MSA with the top 10 national or regional banks holding 41% of the market. Over 480 lenders hold less 1% of the home mortgage market share. The 2006 peer small business data shows the bank ranks 67th with less than 1% of the market. There are over 200 lenders reporting small business loan originations in the MSA with the top 3 national banks holding 66% of the market share.

Distribution of Loans by Income Level of the Geography

The geographic distribution of loans is adequate. For home mortgage loans, small business loans, and consumer loans performance is satisfactory.

Analysis in low-income geographies is not applicable as there are no low-income geographies in the AA. There are 3 moderate-income geographies, or 4% of the census tracts in the AA that was included in this review.

Home Mortgage Loans

Refer to Table 2 in appendix C for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases. Evaluation period was the years 2003 through 2006.

The overall geographic distribution of home mortgage loans is adequate. The bank does not have a significant market share for home mortgage lending in the AA. Home refinance mortgages in the year 2003 are the only product type that exceeded the overall market share.

The bank did not extend any home purchase mortgages in the moderate income geographies. Extension of home purchase mortgages is limited and somewhat difficult, based on several factors including, (1) only 3 geographies in the bank's AA are considered moderate-income with the majority consisting primarily of forest preserves, golf courses, rental housing units, and mobile home parks, (2) the total population in the moderate-income geographies contains only 3% of the bank's total AA population, (3) approximately 9% of the households live below the poverty level in the moderate-income geographies, making it difficult for them to qualify for a loan, and (4) only 2% of the owner-occupied units in bank's AA are located in moderate-income geographies. Given these factors, a lack of home purchase mortgages in moderate-income geographies is reasonable.

The extension of home refinance mortgages in the moderate income- income geographies is excellent. Extension of home refinance loans in the year 2003 greatly exceeded the community demographics. For the years 2004-2006, the number of home refinance loans fell short of community demographics, but is still considered excellent due to the factors outlined above.

Small Loans to Businesses

Refer to Table 3 in appendix C for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses. Evaluation period was the years 2005 and 2006.

The geographic distribution of small loans to businesses is adequate even though loans extended in the moderate income tracts fall short of the demographic comparator. Market share in moderate-income tracts is slightly below the bank's overall market share. Bank branches are not in close proximity to moderate-income tracts with the closest branch approximately 3 miles from a moderate-income tract. Extension of loans to small businesses is limited with only 5% of the small businesses in the bank's AA located in moderate-income geographies. Based on these factors, extension of credits to businesses in moderate-income geographies is reasonable.

Consumer Loans

The geographic distribution analysis for consumer loans consisted of home equity loans that originated during the years 2005 through 2006.

Refer to Table 6 in appendix C for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of consumer loans.

The geographic distribution of consumer loans is adequate even though the bank did not extend any home equity loans to individuals in moderate-income geographies. This is based on the factors listed above under the home mortgage summary.

Lending Gap Analysis

Our geographic distribution analysis included a review for lending gaps, specifically moderate-income areas. We did not identify any unexplained conspicuous gaps in the AA.

Inside/Outside Ratio

Refer to Table 1 in appendix C for the facts and data used to perform the inside/outside analysis.

The inside/outside ratio analysis was conducted at the bank level. A majority of the bank's loans, 55% by number, are to borrowers in the bank's AA. By product type and by number, 44% of home mortgages, 54% of business loans, and 64% of consumer loans are originated to borrowers within the AA. The lower number of home mortgages extended in the AA is attributed to the majority of the bank's mortgage activity being generated through its affiliate mortgage operations. In addition, through the year 2003 the bank was a commercial lender and mortgages extended were only to commercial customers.

Distribution of Loans by Income Level of the Borrower

Extension of loans to borrowers of various income levels is good. Distribution of home mortgages, small loans to businesses, and consumer loans is good.

Based on volume, home mortgage loans received the most weight in this analysis followed by small loans to businesses and consumer loans. Home purchase and home refinance were evaluated equally but for both product types with more weight given for mortgage originations in the years 2004 through 2006.

Home Mortgage Loans

Refer to Table 4 in appendix C for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases. Evaluation period was the years 2003 through 2006.

The distribution of home mortgage loans to borrowers of different income levels is good.

The distribution of home purchases and refinances to moderate-income individuals is excellent, exceeding community demographics in all timeframes except in the year 2003 when the bank did not extend any home refinance loans to moderate-income individuals. Extension of both mortgage products to low-income individuals for all years is below the demographic comparator. Although the percentage of loans to low-income borrowers is lower than demographics, performance is considered reasonable. The median housing price in the AA is

\$168 thousand. In addition, 4% of the households live below poverty level, making it difficult to qualify for a mortgage. Additionally, the bank does not have a significant market share for either home refinance or home purchase loans.

Small Loans to Businesses

Refer to Table 5 in appendix C for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses. Evaluation period was the years 2005 and 2006.

Distribution of small loans to businesses is good, even though penetration is below community demographics. For loans extended with origination amounts less than \$1 million, 46% are originated in amounts of less than \$100 thousand demonstrating responsiveness to small business credit needs. The market share of small loans to businesses is above the bank's overall market share.

Consumer Loans

The borrower-income distribution analysis for consumer loans consisted of home equity loans that originated during the years 2005 through 2006.

Refer to Table 6 in appendix C for the facts and data used to evaluate the borrower-income distribution of the bank's origination/purchase of consumer loans.

Distribution of consumer loans to individuals at various income levels is good, exceeding community demographics to moderate-income borrowers but falling short to low-income individuals.

Community Development Lending

The bank does not have any community development loans. The effect on the lending test is neutral. The bank is working to improve this area. With strong competition and over 200 branches competing for business, the bank's ability to extend community development loans is somewhat limited.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The performance under the Investment Test is rated "High Satisfactory." At the last performance evaluation, the bank was evaluated as a small bank and therefore had no community development investments. Refer to Table 7 in Appendix C for the facts and data used to evaluate the bank's level of qualified investments.

ANB made approximately 31 donations and investments that total \$2,820 million during the evaluation period. This equates to 12% of Tier 1 Capital. Responsiveness to credit and community needs is good. The investments are not considered to be innovative or complex.

The following are examples of qualifying investments and donations:

Investments:

A total of 8 investment pools totaling \$2,805 million were obtained during the evaluation period. They consist of owner occupied, 30-year, fixed mortgages that were extended to low- or moderate-income borrowers with the majority within the AA. Loans were made to purchase or refinance residential properties. Breakdown of pools include:

- 4 pools of FHLMC Gold totaling \$916 million
- 3 pools of FNMA loans totaling \$627 million
- 1 pool of GNMA loans totaling \$1,263 million

Donations:

The bank made 23 donations during this evaluation period that totaled \$15 thousand dollars. The donations are made to various community organizations in the AA and in the general region of the AA. These donations are made to assist low or moderate-income families in providing them food, shelter, educational opportunities and mental health services. Examples of donations include:

- A \$3.1 thousand donation to Christus Victor PADS who provides food baskets to those in need. The organization gets their referrals from the Bloomingdale Township food pantry.
- A \$2 thousand donation was made to Community Housing Association of DuPage (CHAD). CHAD manages rental units to provide low cost housing to the low and moderate- income families.
- A \$3 thousand donation to Link Unlimited. This organization provides educational opportunities for underprivileged low and moderate-income individuals.
- A \$2.5 hundred donation was made to Volunteer Council of Bloomingdale who operates the food pantry for the greater Bloomingdale area, providing food to the low or moderate-income individuals.

The needs of the community are being consistently met by the local banks as noted in the community contact interview. Opportunities for the AA consist of providing assistance for the food pantries, manpower at events, housing for the low or moderate income individuals, and providing financing for local small businesses.

SERVICE TEST**Conclusions for Areas Receiving Full-Scope Reviews**

The bank's performance under the Service Test is rated "High Satisfactory." This conclusion is based on the following:

- Bank's performance in the Chicago-Naperville-Joliet MSA is adequate.
- Delivery systems are accessible to geographies and individuals of different income levels in its AA.

- The opening of Bloomingdale branch provides additional accessibility to product and services.
- The institution provided moderate level of community development services.

Refer to table 8 for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Retail Banking Services

ANB operates 3 branches, all located in middle-income tracts. The main office in Elk Grove Village, Illinois is located within three miles of one of the three moderate-income tracts in the AA. There are no low-income tracts in the AA. ANB's ability to provide services in moderate-income geographies is limited with only three percent of the population in the AA living in a moderate-income tract with composition of the geographies comprised primarily of industrial parks, golf courses, forest preserves, and rental properties.

During the evaluation period, the bank opened its Bloomingdale branch in May of 2007. Branch opening did not adversely affect the accessibility of the bank's delivery systems. The bank did not close any branches.

There are no material differences in services offered at branch locations. Banking hours do not vary in a way that inconveniences the AA, particularly low and moderate-income geographies and individuals. All branches have extended hours through its drive-through facilities. All offices are full-service offering the same products and services. Alternative delivery services include four ATMS and internet and telephone banking services. Three of the ATMs are at the branch locations, available 24 hours a day for deposits and/or withdrawals. The fourth ATM is cash-dispensing located at the Bloomingdale Country Club. All ATMs are located in middle-income tracts. ANB customers have available to them Wintrust ATMS and are part of the STAR system at no charge. In addition, the Bloomingdale branch has collaborated with Bloomingdale Horizon, an independent senior living community housing low- to moderate-income individuals to provide services to the residents on a weekly basis. Every Friday, one or more personal bankers visit the residents of Bloomingdale Horizon and handle the banking needs of the residents.

Community Development Services

ANB provides an adequate level of community development services in the AA. The bank's officers provide their financial expertise to 5 different organizations that promote community development initiatives in the AA. Examples of community services provided include education, medical services, and affordable housing to low- and moderate-income individuals, and alternative lending to small businesses. Other community development services provided by bank staff were to organizations that mentor at risk children, provide outreach programs, homeless shelters, and senior citizen programs to low- and moderate-income individuals.

Appendix A: Scope of Examination

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

Time Period Reviewed	Lending Test (excludes CD Loans): 01/01/2003 to 12/31/2006 Investment and Service Tests and CD Loans: 01/01/03 to 12/17/07	
Financial Institution	Products Reviewed	
Advantage National Bank Elk Grove Village, Illinois	Home mortgage, small business, home equity, community development loans, qualified investments, and community development services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
WestAmercia Mortgage Company	Subsidiary of Barrington Bank and Trust Company	Home Mortgages
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Chicago-Naperville-Joliet, IL MSA #16974	Full- Scope	

Appendix B: Market Profiles for Full-Scope Areas

Chicago-Naperville-Joliet, IL MSA #16974

Demographic Information for Full-Scope Area: Advantage NB Assessment Area (AA)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	High % of #	NA* % of #
Geographies (Census Tracts/BNAs)	83	0.00	3.61	56.63	39.76	0.00
Population by Geography	524,578	0.00	3.27	58.67	38.06	0.00
Owner-Occupied Housing by Geography	140,747	0.00	2.33	55.50	42.17	0.00
Businesses by Geography	38,695	0.00	5.71	61.71	32.58	0.00
Farms by Geography	443	0.00	3.84	54.18	41.99	0.00
Family Distribution by Income Level	135,474	11.28	15.85	25.80	47.07	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	36,758	0.00	5.99	67.30	26.71	0.00
Median Family Income	= 60,166		Median Housing Value		= 168,300	
HUD Adjusted Median Family Income for 2006	= 72,100		Unemployment Rate		= 1.98%	
Households Below the Poverty Level	= 4%					

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

Source: 2000 U.S. Census, 2006 HUD updated MFI, and Bureau of Labor Statistics

The bank's AA contains portions of Cook and DuPage Counties located in the Chicago/Joliet/Naperville MSA (16974), in the State of Illinois. Since the last CRA examination, the AA has changed, expanding from 21 census tracts to a total of 83. Of the total, 44 census tracts are located in Cook County and 39 are in DuPage County. The AA is contiguous and meets the requirements of the CRA regulation, not arbitrarily excluding any low- or moderate-income geographies.

Major towns in the AA are Schaumburg, Roselle, Elk Grove Village, Addison and Bartlett. The AA is bordered on the north by I-90, York Road on the east, Route 59 on the west, and North Avenue on the south.

The local economy remains strong. There are 4% of households living below the poverty level. The unemployment rate is low at 1.9% as compared to the November of 2007 State of Illinois average of 5.2% and the national average of 4.7 percent. Based on 2007 business geodemographic data, there were a total of 40 thousand businesses in the AA. Of these, 64% are considered small businesses with total revenues less than \$1 million. The major employers in the AA are BP America, Central DuPage Hospital, Edward Hospital, Motorola and Universal Oil Products.

Competition among financial institutions within the AA is high with 200 banks competing for business. As of June 30, 2007, 3 large national and regional banks held 43% of the AA's deposit market share. ANB holds less than 1% of the market share.

During our examination, we interviewed one community contact located within the AA. The contact was a privately chartered not-for-profit organization. The contact stated that the credit needs in the AA include affordable housing to low and moderate-income families and small business lending. The contact stated that there were no unsatisfied credit needs in the community.

Appendix C: Tables of Performance Data

Content of Standardized Tables

References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: (1) purchased 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 MSA/assessment area; (2) Partially geocoded loans (loans where no census tract is provided) cannot be broken down by income geographies and, therefore, are only reflected in the Total Loans in Core Tables 2 and 3 and part of Table 6; and (3) Partially geocoded loans are included in the Total Loans and % Bank Loans Column in Core Tables 4 and 5 and part of Table 7.

The following is a listing and brief description of the tables:

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MSA/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 in the MSA/Assessment Area column and record the corresponding numbers and amounts in the “Community Development Loans” column with the appropriate caption, such as: “Statewide/Regional,” “Statewide/Regional with potential benefit to one or more AAs” or “Out of Assessment Area.” “Out of Assessment Area” is used ONLY if the bank has otherwise adequately met the CD lending needs of its assessment area.
- Table 2. Geographic Distribution of Home Purchase Loans and Home Mortgage Refinance 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 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 4. Borrower Distribution of Home Purchase Loans and Refinance 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 MSA/Assessment Area. The table also presents market share information based on the most recent aggregate market data available.
- Table 5. 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 6. 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 MSA/Assessment Area.

Table 7. Qualified Investments - Presents the number and dollar amount of qualified investments made by the bank in each MSA/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 in the MSA/Assessment Area column and record the corresponding numbers and amounts in the "Qualified Investments" column with the appropriate caption, such as: "Statewide/Regional," "Statewide/Regional with potential benefit to one or more AAs" or "Out of Assessment Area." "Out of the Assessment Area" is used ONLY if the bank has otherwise adequately met the qualified investment needs of its assessment area.

Table 8. 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 MSA/AA. The table also presents data on branch openings and closings in each MSA/AA.

Institution ID: ADVANTAGE NATIONAL BANK

Table 1. Lending Volume

LENDING VOLUME		Geography: ADVANTAGE AA						Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2006				
MA/Assessment Area (2006):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Consumer Loans Home Equity LOC		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:												
Advantage NB AA	55.43	21	3,994	80	18,178	52	6,916	0	0	153	29,088	100.00

* Loan Data as of December 31, 2006. 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, 2006.
 *** Deposit Data as of June 30, 2007. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2 Geographic Distribution of Home Mortgages

Geographic Distribution: HOME MORTGAGES 2006		Geography: ANB AA								Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31,					
MSA/Assessment Area:	Total Mortgage Type		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% Loans****	% Owner Occ Units***	% Loans****	% Owner Occ Units***	% Loans****	% Owner Occ Units***	% Loans****	Overall	Low	Mod	Mid	Upp
Full Scope:															
Home Purchase Loans															
ANB AA (2003)*	2	100.00	0.00	0.00	2.33	0.00	56.54	50.00	41.13	50.00	0.01	0.00	0.00	0.00	0.02
ANB AA (2004 - 2006)*1	121		0.00	0.00	2.33	0.00	55.50	64.46	42.17	35.54	0.01	0.00	0.00	0.00	0.02
Home Refinance Loans															
ANB AA (2003) *	5	100.00	0.00	0.00	2.33	20.00	56.54	40.00	41.13	40.00	0.01	0.00	0.17	0.01	0.01
ANB AA (2004 - 2006) *1	104		0.00	0.00	2.33	1.92	55.50	53.85	42.17	44.23	0.01	0.00	0.00	0.00	0.02

*Based on 2003 Peer Mortgage Data (Western)

*1 Based on 2006 Mortgage Data (Western)

**Home mortgage loans originated/purchased in the MSA/AA as a percentage of all home purchase loans originated/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 2000 census information.

****Data shown includes only one to four-family and manufactured housing (property type 1 or 2)

Table 3. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: ANB AA				Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2006					Market Share (%) by Geography*				
MSA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Biz***	% Loans	% of Biz ***	% Loans	% of Biz ***	% Loans	% of Biz***	% Loans						
Full Scope:																
ANB AA (2005 - 2006)*1	80	100.00	0.00	0.00	5.71	1.25	61.71	63.75	32.58	35.00	0.02	0.01	0.01	0.03	0.02	

*Based on 2006 Peer Small Business Data – US and PR

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

***Source Data – Dun and Bradstreet (2006)

Table 4. Borrower Distribution of Home Mortgages															
Borrower Distribution: HOME MORTGAGES 2006			geography: ANB AA				Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2006								
MSA/Assessment Area:	Total Mortgage Type		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% Loans****	% of Families***	% Loans****	% of Families***	% Loans****	% of Families***	% Loans****	Overall	Low	Mod	Mid	Upp
Full Scope:															
Home Purchase Loans															
ANB AA (2003)*	2	100	11.66	0.00	16.22	50.00	26.31	0.00	45.82	50.00	0.01	0.00	0.02	0.00	0.00
ANB AA (2004 - 2006)*1	121		11.28	1.65	15.85	19.01	25.8	37.19	47.07	42.15	0.01	0.00	0.00	0.00	0.02
Home Refinance Loans															
ANB AA (2003)*	5	100	11.66	0.00	16.22	0.00	26.31	0.00	45.82	100.00	0.01	0.00	0.00	0.00	0.03
ANB AA (2004 - 2006)*1	104		11.28	8.65	15.85	16.35	25.80	24.04	47.07	50.96	0.01	0.00	0.00	0.00	0.01

*Based on 2003 Peer Mortgage Data (Western)

*1 Based on 2006 Peer Mortgage Data (Western)

**As a percentage of loans with borrower income information available. For home purchase loans for the years 2003 – 2006, no information was available for 0.0%, 7.1%, 10.3%, and 19.2% respectively of loans originated/purchased by bank. For home refinance loans for the years 2003 – 2006, no information was available for 20.0%, 0.0%, 0.0%, and 15.2% respectively of loans originated/purchased by bank.

***Percentage of families is based on 2002 census information

****Home mortgage loans originated/purchased in the MSA/AA as a percentage of all home mortgage loans originated/purchased in the rated area

Table 5. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES Geography: ANB AA Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2006

MSA/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* **	% Loans* ***	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Scope:									
ANB AA (2005 - 2006)*	80	100	61.94	47.50	46.25	18.75	35.00	0.02	0.04

*Based on 2006 Peer Small Business Data – US and PR

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

***Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D & B – 2006)

****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 2.78% of small loans to businesses originated/purchased by the bank.

Table 6. Borrower and Geographic Distribution of Consumer Loans																		
Borrower Distribution: Consumer Loans					geography: ANB AA					Evaluation Period: JANUARY 1, 2005 TO DECEMBER 31, 2006								
MSA/Assessment Area:	Borrower Distribution										Geographic Distribution							
	Total Consumer Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Low income Borrowers		Moderate Income geographies		Middle Income Geographies		Upper Income Geographies	
	#	% of Total*	% of Hhlds	% Loans	% of Hhlds	% Loans	% of Hhlds	% Loans	% of Hhlds	% Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans	% of Hhlds	% of Bank Loans
Full Scope:																		
ANB AA (2005 - 2006)*1	52	100.00	13.35	1.92	15.24	17.31	21.79	25.00	49.62	50.00	0.00	0.00	3.42	0.00	59.63	55.77	36.96	44.23

*Consumer loans (home equity loans) originated/purchased in the MSA/AA as a percentage of all consumer loans originated/purchased in the rated area.

**Percentage of households is based on 2000 census information.

Table 7. Qualified Investments

QUALIFIED INVESTMENTS		Geography: CHICAGO-JOLIET-NAPERVILLE MSA				Evaluation Period: January 1, 2003 TO December 17, 2007			
MSA/Assessment Area:	Prior Period Investments		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Scope:									
Chicago-Joliet-Naperville MSA	0	0	31	2,820	31	2,820	100.00	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.

Table 8. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENING/CLOSINGS				Geography: ADVANT AA				Evaluation Period: January 1, 2004 TO DECEMBER 31, 2006									
MSA/Assessment Area:	Deposit S	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of 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 Scope:																	
Advantage NB AA	100	3	100	0	0	100	0	1	0	0	0	+1	0	0	3.27	58.67	38.06