



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

Public Disclosure

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Community Reinvestment Act Performance Evaluation

Wells Fargo Bank Illinois, National Association
Charter Number: 22636

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NOTE: 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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General Information

The Community Reinvestment Act (CRA) requires each federal financial supervisory agency to use its authority, when examining financial institutions subject to its supervision, to assess the 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. Upon conclusion of such examination, the agency must prepare a written evaluation of the institution's record of meeting the credit needs of its community.

*This document is an evaluation of the CRA performance of **Wells Fargo Bank Illinois, National Association** prepared by the **Office of the Comptroller of the Currency (OCC)**, the institution's supervisory agency, as of **June 12, 2000**. The agency evaluates performance in assessment area(s), as they are delineated by the institution, rather than individual branches. This assessment area evaluation may include the visits to some, but not necessarily all of the institution's branches. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 25.*

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout this Performance Evaluation. 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 by another company. A company is under common control with another company if both companies are directly or indirectly controlled by the same company. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Block Numbering Area (BNA) - Statistical subdivisions of counties in which census tracts have not been established. BNAs have been established by the United States Census Bureau in conjunction with state agencies.

Census Tract (CT) - Small, locally defined statistical areas within metropolitan statistical areas. These areas are determined by the United States Census Bureau in an attempt to group homogenous populations. A CT has defined boundaries per ten-year census and an average population of 4,000.

Community Development (CD) - Affordable 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.

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

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

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

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

Low-Income - Income levels that are less than 50% of the median family income.

Median Family Income (MFI) - The median income determined by the United States 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 Statistical Area (MSA) - Area defined by the Director of the United States Office of Management and Budget. An MSA consists of one or more counties, including large population centers and nearby communities that have a high degree of interaction.

Middle-Income - Income levels that are at least 80% and less than 120% of the MFI.

Moderate-Income - Income levels that are at least 50% and less than 80% of the MFI.

Small Business Loans - Loans with original amounts of \$1 million or less that are: (1) secured by non-farm nonresidential properties; or (2) commercial and industrial loans to U.S. addresses.

Small Farm Loans - Loans with original amounts of \$500 thousand or less that are: (1) secured by farmland; or (2) to finance agricultural production and other loans to farmers.

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

Upper-Income - Income levels that are 120% or more of the MFI.

Overall CRA Rating

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

The following table indicates the performance level of Wells Fargo Bank Illinois, National Association (WFIL), with respect to the Lending, Investment, and Service Tests:

Performance Levels	Wells Fargo Bank Illinois, N. A. Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X	X	
Low Satisfactory			X
Needs to Improve			
Substantial Noncompliance			

* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

The major factors that support this rating include:

- WFIL's lending activity in its assessment areas is excellent.
- Geographic and borrower distribution of home mortgage loans and small business and small farm loans is good.
- Community development lending had a positive impact on conclusions for the Galesburg assessment area and a neutral impact on the Rock Island MSA.
- WFIL's performance in providing community development investments is good.
- WFIL's delivery systems have an adequate accessibility to geographies and individuals of different income levels.
- WFIL's performance in providing community development services is positive in the Galesburg assessment area and is neutral in the Rock Island MSA.

Description of Institution

Wells Fargo Bank Illinois, National Association (WFIL), an intrastate bank, is headquartered in Galesburg, Illinois, and conducts business through nine branch offices in two assessment areas within the state. WFIL was formerly known as Norwest Bank Illinois, NA. Wells Fargo & Company changed the name of the bank in June 2000. The bank has branch offices in its Galesburg-Canton AA, which covers Knox and Fulton Counties. Also, it has branch offices in the Davenport-Moline-Rock Island MSA (Henry and Rock Island Counties).

WFIL is a subsidiary of Wells Fargo & Company (WFC), San Francisco, California, a multi-bank holding company. WFC recently merged with Norwest Corporation, which formerly was headquartered in Minneapolis, Minnesota. WFC has total assets in excess of \$200 billion and conducts business through 2,916 offices and over 6,000 ATMs in 21 states.

As of March 31, 2000, WFIL reported total assets of approximately \$387 million, and total deposits of some \$294 million. Loans, net of allowances for losses, totaled approximately \$286 million, equating to about 74% of total assets and about 97% of total deposits. Approximately 55% of the bank's loans are to individuals for household, family, and personal use. Another 12% of the loan portfolio financed commercial and industrial businesses. The remainder of the portfolio is largely secured by real estate for purposes such as construction and land development, personal use, and farming. WFIL reported a Tier I capital base of approximately \$40 million.

At the request of WFIL and in accordance with provisions of the CRA, this evaluation considers lending activities of Wells Fargo Home Mortgage, Inc., Norwest Home Improvement, Inc., and Wells Fargo Funding, Inc. These affiliates are related subsidiaries of WFC and are not subsidiaries of WFIL.

WFIL is a full service bank offering a typical array of retail banking services and loan products. Its business strategy is in no way limited or specialized to any narrow field of endeavor. Through the bank's affiliate, Wells Fargo Home Mortgage (WFHM), borrowers can obtain home purchase and refinance lending that is sometimes not available through other local commercial banks.

There are no legal, financial, or other factors impeding the bank's ability to meet the credit needs of its assessment areas.

WFIL was rated "Satisfactory" at its last CRA evaluation dated May 16, 1997.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This evaluation included a review of the bank's HMDA-reportable, small business, small farm, and community development lending; community development investments; and retail and community development services. In accordance with OCC policy, HMDA-reportable, small business, and small farm lending was evaluated for the calendar years 1997, 1998, and 1999. All other products and activities were evaluated for the period beginning at the date of the previous CRA public evaluation (May 16, 1997) and concluding June 12, 2000.

Data Integrity

In association with this review, small business and small farm data submitted by the bank in compliance with requirements of the CRA and utilized for analysis were reviewed for accuracy utilizing a selected sample. This activity revealed no significant errors in reporting. Some minor errors were detected and corrected for analysis purposes. The accuracy of HMDA data was reviewed utilizing reports and working papers of the bank's internal auditors as well as a review of a sample of loan applications. The HMDA, Small Business, and Small Farm data were determined to be accurate and useful for analysis. Information presented to the examiners to support the bank's compliance with the Investment Test and with the community development portions of the Lending and Service Tests was reviewed to ensure qualification under the definitions and requirements of the CRA.

Selection of Areas for Full-Scope Review

Both the Rock Island MSA and the Galesburg AA were selected because of significant deposits and market share.

Ratings

The bank's overall rating is based on both assessment areas.

Other

During this review, several community contacts were conducted. These included housing and small business advocates, non-profit capacity-building organizations, business development specialists, and a local government official. The comments indicated that there is a continuing need for affordable housing and access to small business financing. One of the organizations interviewed was not aware that WFIL had branches in Henry County. No comments were heard that generated specific concerns regarding the bank's CRA performance during this evaluation period.

Fair Lending Review

An analysis of 1998 HMDA, Small Business, and Small Farm lending data, public comments, and consumer complaint information was performed according to the OCC's risk based fair lending approach. The analysis of this data revealed no basis for the OCC to conduct a comprehensive fair lending examination in connection with the CRA evaluation this year. The latest comprehensive fair lending exam was performed in 1997.

Conclusions:

- There is no evidence of any violations of the substantive provisions of the anti-discrimination laws and regulations.
- Wells Fargo and Company has a satisfactory process in place, including training, to help ensure corporate-wide ongoing compliance with fair lending laws.

Conclusions with Respect to Performance Tests

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test is rated "High Satisfactory." Based on full-scope reviews, the bank's performance in the Galesburg AA is excellent, and its performance in the Rock Island MSA is adequate.

Lending Activity

Refer to Table 1 in Appendix C for the facts and data used to evaluate the bank's lending activity.

In each full-scope AA, home mortgage loans represent the largest volume of Total Reported Loans. Home Mortgage Loans in both AAs represent approximately three-quarters of the reported loans originated/purchased during the evaluation period. Small loans to businesses and farms represent about 15% and 10%, respectively, of the total for each AA. In the Rock Island MSA, 53% of the small business loans are individual auto leases made to one auto leasing business with revenues of over a million dollars.

Among home mortgage loan originations/purchases, home purchase and refinance loans represent the greatest volumes. Home purchase loans represent 46% of home mortgage loans in the Galesburg AA and 41% in the Rock Island MSA. Refinance loans represent 41% of the total in the Galesburg AA and 50% of the total in the Rock Island MSA. Home Improvement loans comprise only a small portion of the home mortgage loans at 13% in the Galesburg AA and 9% in the Rock Island MSA.

WFIL's lending activity is excellent in the Galesburg AA and good in the Rock Island MSA. In the Galesburg AA, the bank ranks first in terms of deposit market share at 15%, and its volumes reflect a leading presence in the community. Based on 1998 HMDA aggregate data, the bank and its affiliates, rank first in the origination/purchase of home purchase loans with a 37% market share. Its next competitor holds only a 16% market share. The bank also holds a first position in the origination and purchase of refinance loans, with a 22% market share. The bank holds a second position in the overall origination/purchase of home improvement loans, with a 25% market share behind First Midwest Bank, which holds a 27% market share. The bank holds a third position in the origination/purchase of small loans to businesses and a second position in the origination/purchase of small loans to farms, with respective market shares of 16% and 30%. First Midwest Bank leads the overall market for the origination of small loans to businesses and farms, with respective market shares of 32% and 48%.

In the Galesburg AA, the bank's lending volumes in low- and moderate-income geographies and to low- and moderate-income applicants shows further responsiveness

to the community. For all home mortgage products, the bank is the leading lender to low- and moderate-income applicants and in moderate-income geographies (there are no low). WFIL holds a third position in providing small loans to businesses in moderate-income geographies. It holds a first position in providing small loans to farms in moderate-income geographies.

In the Rock Island MSA, the bank has high volumes of lending overall compared with very little deposit market share at four percent. Based on 1998 HMDA aggregate data, WFIL and its affiliates were the number one ranked home purchase lenders, with a 9% market share. The bank has many close competitors. Mercantile Bank Midwest also has a 9% market share. The bank ranks sixth in the origination/purchase of home improvement loans (4% market share) and third in the origination/purchase of refinance loans (6% market share). Metrobank (17%) and IH Mississippi Valley Credit Union (16%) are the top two home improvement lenders, and American Bank (12%) and Mercantile Bank Midwest (10%) are the top two refinance lenders. The bank is also the primary originator/purchaser of small loans to businesses with a 20% market share. However, it should be noted over half of the bank's small business loans are to one auto leasing business for auto leases. The next competitor, First Midwest Bank, has a 17% market share. WFIL is the dominant originator/purchaser of small loans to farms with an 86% market share.

While overall lending volumes in the Rock Island MSA are strong, the bank's level of lending to LMI applicants and in LMI geographies does not reflect the same level of responsiveness overall. For home purchase loans, the bank ranks first in lending to low-income applicants and in moderate-income geographies; however, it ranks fourth in lending to moderate-income applicants and second in lending to low-income geographies. For home improvement loans, the bank held a seventh and fifteenth position in lending in low- and moderate-income tracts, respectively, and a sixth position in lending to moderate-income applicants. The bank reported no lending to low-income applicants in 1998. For refinance lending, the bank held a twelfth and a tenth market rank position in lending in low- and moderate-income tracts, respectively; it held a fifth and a fourth position in lending to low- and moderate-income applicants, respectively. The bank held a first position in the purchase/origination of small loans to businesses in moderate-income tracts because of its lending to the auto leasing business, which is located in a moderate-income tract. However, it is in a seventh position in the low-income tracts. For farm loans, WFIL was the only originator of small loans to farms in moderate-income tracts. (There are few farms in the low-income tracts.)

Distribution of Loans by Income Level of the Geography

The geographic distribution of home mortgage loans and small business and small farm loans is excellent in the Galesburg AA and adequate penetration in the Rock Island MSA. We based our conclusions primarily upon the bank's lending distribution compared to area demographics. The demographic comparison was then supplemented by a market share analysis.

Home Mortgage Loans

Refer to Tables 2, 3 and 4 in Appendix C 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 excellent in the Galesburg AA and is adequate in the Rock Island MSA.

Home Purchase Loans

Home purchase loan geographic distribution is excellent in both Galesburg and Rock Island AAs. In the Galesburg AA, the portion of home purchase loans made in moderate-income geographies is near to the portion of owner-occupied housing units that are within those geographies, and the market share of loans made in moderate-income tracts exceeds the bank's overall market share. There are no low-income geographies in this AA. In the Rock Island MSA, the portion of home purchase loans made in low-income geographies, is more than half the comparable demographic, and market share of loans made in the low-income tracts significantly exceeds the bank's overall market share. The portion of home purchase loans made in moderate-income geographies exceeds the portion of owner-occupied housing units within those geographies. The market share of loans made in moderate-income geographies significantly exceeds the bank's overall market share.

Home Improvement Loans

Home improvement loan distribution is excellent in the Galesburg AA and poor in the Rock Island MSA. In the Galesburg AA, the portion of home improvement loans made in moderate-income geographies significantly exceeds the portion of owner-occupied housing units that are within those geographies. The market share of loans made in moderate-income tracts also significantly exceeds the bank's overall market share. In the Rock Island MSA, the portion of home improvement loans made in low-income tracts (two loans) is not sufficient for a meaningful analysis. The portion of home purchase loans made in moderate-income geographies is less than half the portion of owner-occupied housing units within those geographies. The market share of loans made in moderate-income geographies is only about a third the bank's overall market share.

Home Refinance Loans

Refinance loan distribution is excellent in the Galesburg AA and very poor in the Rock Island MSA. In the Galesburg AA, the portion of refinance loans made in moderate-income geographies exceeds the portion of owner-occupied housing units that are within those geographies. The market share of loans made in moderate-income tracts significantly exceeds the bank's overall market share. In the Rock Island MSA, the portion of refinance loans made in low-income geographies, at .34 percent is significantly less than the comparable demographic at 1.25 percent. The market share of loans made in the low-income tracts to the bank's overall market share is less than a quarter. The portion of refinance loans made in moderate-income geographies is about a third the portion of owner-occupied housing units within those geographies. The market share of loans made in moderate-income geographies is less than half the bank's overall market share.

Small Loans to Businesses

Refer to Table 5 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.

The geographic distribution of small loans to businesses is excellent in the Galesburg AA and poor in the Rock Island MSA. The portion of small loans to businesses made in moderate-income geographies in the Galesburg AA exceeds the portion of businesses that are in those geographies. The bank's market share of such loans is consistent in that it exceeds the bank's overall market share. In the Rock Island MSA, the portion of small loans to businesses made in low-income geographies is about an eighth the portion of businesses that are in those geographies. The bank made six loans in low-income geographies in 1998, and there were 543 small businesses reported by Dunn and Bradstreet. The market share of such loans is less than a quarter the bank's overall market share. The portion of small loans to businesses made in moderate-income geographies more than double the portion of small businesses in those geographies. The market share of such loans is also double the bank's overall market share. However, not including 303 auto leases made by one business with revenues over \$1 million, the bank made only 28 small loans to businesses in moderate-income tracts. This represents only ten percent of the bank's remaining small business lending, which is less than half the demographic.

Small Loans to Farms

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 small loans to farms.

The geographic distribution of small loans to farms is excellent in the Galesburg AA. In the Galesburg AA, the portion of small loans to farms made in moderate-income geographies in the Galesburg AA is near to the portion of farms that are in those geographies. The bank's market share of such loans significantly exceeds the bank's overall market share. Lending performance in the Rock Island MSA was not evaluated, as there were too few farms in low- and moderate-income geographies and too few loans made to result in a

meaningful analysis.

Lending Gap Analysis

We performed an analysis of WFIL's loan patterns of home mortgage loan and small loans to businesses and farms, utilizing a variety of techniques including mapping for both AAs. We did not note any significant or unexplained gaps in the geographic distribution in the Galesburg AA. Although there were several geographies in the Rock Island MSA where a limited number of loans were made, the gaps were mostly a result of limited opportunities due to either the high unemployment, few owner-occupied homes, older housing stock or a limited number of businesses or farms. We also noted that the majority of small business loans are centered in one moderate-income tract. These loans are comprised primarily of individual auto leases made to one auto leasing business, with revenues in excess of a million dollars. The bank reported 303 auto leases made to this business.

Inside/Outside Ratio

An adequate percentage of loans are made in the bank's assessment area. The bank made 87 percent of loans to small businesses and 90 percent of loans to small farms in its assessment areas. While the bank made only 54 percent of its home mortgage loans within the assessment areas, the bank and its affiliates hold the number one market share in mortgage lending in its assessment areas.

Distribution of Loans by Income Level of the Borrower

The borrower distribution of home mortgage loans and small loans to businesses and farm loans is excellent in the Galesburg AA and adequate in the Rock Island MSA. We based our conclusions primarily upon the bank's lending to borrowers of different income levels compared to the population demographics of the area. The demographic comparison was then supplemented by a market share analysis.

Home Mortgage Loans

Refer to Tables 7, 8 and 9 in Appendix C for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases. We based our conclusions primarily upon the bank's lending to borrowers of different income levels compared to the population demographics of the area. The demographic comparison was then supplemented by a market share analysis.

The overall distribution of home mortgage loans is excellent in the Galesburg AA and good in the Rock Island MSA.

Home Purchase Loans

WFIL's distribution of home purchase loans by borrower income is excellent in both

Galesburg and Rock Island AAs. In the Galesburg AA, the portion of home purchase loans made to low-income borrowers is half the portion of families defined as such. The market share of loans made to low-income families exceeds the bank's overall market share. When we compared the bank's performance to peers, we found it good. The portion of home purchase loans made to moderate-income borrowers significantly exceeds the portion of moderate-income families. And the market share of such loans significantly meets the bank's overall market share. In the Rock Island MSA, the portion of home purchase loans made to low-income borrowers is about two-thirds the portion of families that are defined as such. The market share to low-income borrowers is nearly twice the bank's overall market share. The portion of home purchase loans made to moderate-income borrowers significantly exceeds the portion of families defined as such. The market share of loans made to moderate-income borrowers substantially meets the bank's overall market share.

Home Improvement Loans

WFIL's distribution of home improvement loans by borrower income is excellent in the Galesburg AA and adequate in the Rock Island AA. In the Galesburg AA, the portion of home improvement loans made to low-income borrowers is half the portion of families defined as such; however, the market share of loans made to low-income families significantly exceeds the bank's overall market share. The portion of home improvement loans made to moderate-income borrowers exceeds the portion of moderate-income families. And the market share of such loans exceeds the bank's overall market share. In the Rock Island MSA, the portion of home improvement loans made to low-income borrowers is less than half the comparable demographic. The bank had no market share to low-income borrowers in 1998. The portion of home improvement loans made to moderate-income borrowers is near the portion of families defined as such. And the market share of loans made to moderate-income borrowers substantially meets the bank's overall market share.

Home Refinance Loans

Refinance loan distribution is adequate in both full-scope AAs. In the Galesburg AA, the portion of refinance loans made to low-income borrowers is about a third the portion of families defined as such. The market share of refinance loans made to low-income families is less than the bank's overall market share at about 80 percent. The portion of refinance loans made to moderate-income borrowers is nearly three-quarter the portion of moderate-income families. And the market share of such loans is about 80 percent of the bank's overall market share. In the Rock Island MSA, the portion of refinance loans made to low-income borrowers is less than a quarter the comparable demographic. The bank market share to low-income borrowers is about two-thirds its overall market share. The portion of refinance loans made to moderate-income borrowers is about 80 percent the portion of families defined as such. The market share of loans made to moderate-income borrowers is also about 80 percent the bank's overall market share.

Small Loans to Businesses

Refer to Table 10 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.

The borrower distribution of small loans to businesses is excellent in the Galesburg AA and poor in the Rock Island MSA. In the Galesburg AA, the portion of small loans to small businesses (businesses with revenues of \$1 million or less) exceeds the portion of businesses that are defined as such. In addition, the market share of small loans made to small businesses exceeds the bank's overall market share for small loans to all businesses.

In the Rock Island MSA, the portion of small loans to small businesses is half the portion of businesses that are defined as such. The market share of small loans made to small businesses is about two-thirds the bank's overall market share.

Small Loans to Farms

Refer to Table 11 in the Appendix C for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

The borrower distribution of small loans to farms is excellent for both AAs. In the Galesburg AA, the portion of small loans to small farms (farms with revenues of \$500M or less) substantially meets the portion of farms that are defined as such. The market share of small loans made to farms exceeds the bank's overall market share for small loans to farms. In the Rock Island MSA, the portion of small loans to small farms exceeds the portion of farms defined as such. The market share of small loans made to farms substantially meets the overall market share.

Community Development Lending

Refer to Table 1 in Appendix C for the facts and data used to evaluate the bank's level of community development lending.

CD lending had a positive impact on conclusions for the Galesburg AA and a neutral impact on the Rock Island MSA. WFIL did not make any community development loans in the Rock Island MSA.

The quantity and quality of WFIL's CD lending in the Galesburg AA is good. During the evaluation period, WFIL originated six CD loans totaling \$1.9 million. This corresponds to 8% of the bank's Tier 1 Capital. The loans are considered responsive to credit needs within the bank's assessment area, primarily by financing critically needed affordable housing projects throughout the assessment areas. None of the loans exhibits a notably high level of complexity or innovation.

The following are examples of CD loans that address the needs of LMI neighborhoods or individuals:

- A loan for \$1.5 million to provide permanent financing for a 64-unit complex. The financing qualified for low-income-housing tax credits. The project provides affordable rental housing for LMI families in Galesburg and Knox County.
- The bank worked with a state agency to provide financing for a 60-unit affordable multi-family apartment complex. The bank financed \$275,000 with additional financing provided by the state agency and the sale of low-income housing tax credits. A portion of each unit type will be targeted to meet the needs of the LMI elderly, developmentally disabled, handicapped and families.

In addition to the reported CD loans, the bank facilitated community development activities by providing a \$0.5 million renewal of a working capital loan to a not-for-profit organization that provides community service programs for the mentally, emotionally, and physically disabled.

Product Innovation and Flexibility

Product innovation and flexibility had a neutral impact on the Lending Test conclusions for both AAs. WFHM offers flexible mortgage-related lending programs, serving low- and moderate-income borrowers. During the review period, WFHM originated seven loans totaling \$645 thousand under the Community Living Program. This program provides funding to individual or legal entity investors to provide primary and permanent housing for LMI individuals with disabilities. The bank lends up to 90 percent of the property and allows cash out for rehabilitation or repairs. Qualifications are based on the property cash flow.

WFIL and WFHM have also made use of secondary market and government loan programs. WFHM originated 156 loans totaling \$11 million through the Freddie 97 loan program. This program allows gifts to cover closing costs and loan-to-values of up to 97 percent. It is limited to applicants with incomes of less than 100 percent the average median income. WFIL participates in the Rural Economic Development Services, Farmers Home Program. This program benefits rural LMI borrowers employed by the agricultural industry. WFIL originated 567 of these loans totaling \$32.3 million. Neither program is considered innovative.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Investment Test is rated "High Satisfactory." Based on full-scope reviews, the bank's performance is good in both the Galesburg AA and the Rock Island MSA. During the evaluation period, WFIL made 18 community development investments totaling \$3.7 million. To assist in gauging the relative volume of investments, we calculated their relationship to Tier 1 capital, allocated by AA. This volume of activity corresponds to 9.25% of the bank's Tier 1 Capital.

Refer to Table 12 in Appendix C for the facts and data used to evaluate the bank's level of qualified investments.

In the Galesburg AA, WFIL made 12 qualified investments totaling \$2.2 million. The majority of this volume consists of the AA's allocated portion of LMI-mortgage-backed securities and multifamily mortgage-backed securities. WFIL made several contributions within this AA, as well. These supported primarily community services for LMI persons.

In the Rock Island AA, WFIL made six qualified investments totaling \$1.5 million. The majority of this volume consists of the AA's allocated portion of LMI-mortgage-backed securities and multifamily mortgage-backed securities. WFIL made some contributions within this AA, as well. These supported primarily community services for LMI persons.

The mortgage-backed securities were purchased by WFIL's affiliate Wells Fargo Bank Minnesota. The portion of securities that were supported by LMI-mortgages in Illinois was allocated to WFIL for CRA consideration. The allocated portion was not considered in any other affiliate's CRA performance.

Although all of these investments are responsive to identified needs in the bank's AAs, none is notable for its innovation.

SERVICE TEST

Conclusion for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test is rated "Low Satisfactory." Based on the full-scope review, the bank's performance in the Galesburg AA is excellent, and the Rock Island MSA is poor.

Retail Banking Services

Refer to Table 13 in Appendix C for the facts and data used to evaluate the distribution of the bank's branch delivery system and the branch openings and closings.

WFIL's delivery systems have excellent accessibility to geographies and individuals of different income levels in Galesburg, but have poor accessibility in the Rock Island MSA. In Galesburg, the distribution of WFIL offices in moderate-income geographies significantly exceeds the distribution of families living there. There are no low-income geographies in Galesburg. In the Rock Island MSA, none of the bank's five branches are in a low- or moderate-income geography although about twenty percent of the population resides in these geographies.

Branch openings and closures have not adversely affected the accessibility of delivery systems in either full-scope AA. There were no closures in either AA. All five branches in the Rock Island MSA were added during the assessment period.

WFIL offers a wide range of alternate delivery systems, including telephone banking and ATMs. Since the bank could not provide specific information on how low- and moderate-income individuals and geographies are impacted by the services, significant weight was not placed on the alternative delivery systems when drawing conclusions for each full-scope area under the Service Test. WFIL has only two ATMs in the Galesburg AA, and these are both located in middle-income areas. The Rock Island MSA does not offer any ATMs.

WFIL's hours and services offered throughout both full-scope AA are good. Hours and services in both AAs are comparable among all locations regardless of the income level of the geography. Banking hours and services provided Monday through Friday are supplemented by Saturday hours at all offices, and a majority of the branches offer extended drive-up hours. WFIL offers a no minimum balance checking account in all AAs that allow customers, including those who are low- and moderate-income, to maintain accounts without fees

Community Development Services

WFIL's performance in providing CD services had a positive impact in the Galesburg AA and a neutral impact in the Rock Island MSA. In Galesburg, WFIL has specifically targeted its CD service efforts on economic development, affordable housing, and small business in response to an identified need within the AA.

In Galesburg, bank employees are actively involved in five economic development organizations, one affordable housing organization, one small business organization, and six local organizations that provide services to various low-and moderate-income members of the community. The bank's involvement is primarily centered in board participation, serving on finance committees, and assisting in fund raising. In the Rock Island MSA, bank employees are involved in two affordable housing groups and serve four local organizations that provide services to low-and moderate-income members of the community.

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: January 1, 1997 to December 31, 1999 Investment Test: May 17, 1997 to June 12, 2000 Service Test: May 17, 1997 to June 12, 2000	
Financial Institution		Products Reviewed
Wells Fargo Bank Illinois, N.A. Galesburg, Illinois		Home mortgage loans, small loans to businesses and farms, and CD loans, services and investments
Affiliate(s)	Affiliate Relationship	Products Reviewed
Wells Fargo Home Mortgage Corporation	Holding company subsidiary	Home purchase and refinance loans
Norwest Home Improvement, Inc.	Holding company subsidiary	Home improvement loans
Wells Fargo Funding, Inc.	Holding company subsidiary	Home purchase and refinance loans
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Davenport-Moline-Rock Island MSA #1960	Full-Scope	
Galesburg-Canton AA	Full-Scope	

Appendix B: Market Profiles for Full-Scope Areas

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Market Profiles for Areas Receiving Full-Scope Reviews

Davenport-Moline-Rock Island MSA.....	B-2
Galesburg-Canton AA	B-4

Appendix B: Market Profiles for Full-Scope Areas

Davenport-Moline-Rock Island MSA

Demographic Information for Full-Scope Area: Davenport-Moline-Rock Island MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	57	7.02	26.32	56.14	10.53	0.00
Population by Geography	199,882	2.15	19.10	68.65	10.09	0.00
Owner-Occupied Housing by Geography	54,318	1.25	16.77	69.97	12.01	0.00
Businesses by Geography	7,226	7.51	25.45	57.99	9.05	0.00
Farms by Geography	1,122	0.18	8.56	82.17	9.09	0.00
Family Distribution by Income Level	54,498	20.87	19.50	23.35	36.28	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	22,002	3.29	25.97	64.90	5.84	0.00
Median Family Income HUD Adjusted Median Family Income for 1998 Households Below the Poverty Level	= \$34,082 = \$47,900 = 12.33%	Median Housing Value Unemployment Rate (July 1999)				= \$49,502 = 4.5%

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 1990 U.S. Census and 1999 HUD updated MFI.

Davenport-Moline-Rock Island MSA comprises about 41 percent of WFIL's deposits. The bank has very little market share at four percent. The largest deposit taking institutions include Mercantile Bank, Metrobank, and Blackhawk State Bank, with respective market shares of 20 percent, eight percent, and nine percent. There are several mortgage companies competing in the market. WFIL and its affiliates rank first in HMDA reported mortgage originations, with a 29.1 percent market share. The next competitors include First Financial Bank and First Bank, with market shares of 15.9 percent and 9.8 percent, respectively. WFIL ranks first and third among small business and small farm lenders, respectively. They hold a 32 percent market share in small business lending with the next competitor, Firststar Bank Iowa, holding a 15 percent market share. The bank holds a 14 percent market share in small farm lending behind Firststar Bank Iowa and Mercantile Bank Midwest. These banks hold respective market shares of 57 percent and 18 percent. The bank has 41 percent of its branches and no freestanding ATMs in this AA.

WFIL's AA consists of Henry and Rock Island Counties. The remainder of the MSA is located in Iowa. The MSA's economy is largely reliant on agriculture and manufacturing. Trade and services are also strong with government a major area employer. Major employers include Deere and Company, Rock Island Arsenal, Genesis Medical Center, Aluminum Company of America, Eagle

Food Center, IBP, Trinity Medical Center, and Oscar Meyer Foods. The area population totals about 350 thousand. Unemployment is stable at 4.5 percent. Housing prices have increased to

\$83 thousand for existing housing. (Source: Dismal Sciences Inc. and Haver Regional Economic Focus)

As part of our evaluation, we considered information from two local and two statewide organizations, supporting housing, small business and economic development. The contacts expressed the need for affordable housing, housing rehabilitation and small business financing. One of the local organizations found Wells Fargo actively involved, while the other was not aware that Wells Fargo had a presence in Henry County. Wells Fargo is not involved with either statewide organization with which we spoke. Opportunities for involvement are good.

Galesburg-Canton AA

Demographic Information for Full-Scope Area: Galesburg-Canton AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	28	0.00	17.86	75.00	7.14	0.00
Population by Geography	94,473	0.00	15.93	77.50	6.57	0.00
Owner-Occupied Housing by Geography	25,893	0.00	12.35	80.91	6.74	0.00
Businesses by Geography	3,272	0.00	24.76	66.47	8.77	0.00
Farms by Geography	893	0.00	13.55	82.87	3.58	0.00
Family Distribution by Income Level	25,877	19.88	19.83	23.61	36.68	0.00
Distribution of Low- and Moderate-Income Families throughout AA Geographies	10,276	0.00	18.02	77.72	4.26	0.00
Median Family Income HUD Adjusted Median Family Income for 1998 Households Below the Poverty Level	= \$29,694 = \$41,500 = 9.27%	Median Housing Value Unemployment Rate (July 1999)				= \$40,181 = 6.68%

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

Source: 1990 U.S. Census and 1999 HUD updated MFI.

The Galesburg-Canton AA comprises 59 percent of WFIL deposits. The bank holds the number one deposit, market rank in this MSA, with a 15 percent deposit market share. Other close competitors include Associates Bank of Illinois at 13 percent and Midamerica National Bank at 12 percent. There are also many mortgage companies competing in the market. WFIL and its affiliates rank first in HMDA reported mortgage originations. They hold a 14.8 percent market share. Top competitors include Mercantile Bank Midwest, with a 10 percent market share, and Homeside Lending, with an 8 percent market share. WFIL ranks second and third behind a small number of small business and small farm lenders. They hold 16 percent and 30 percent market shares, respectively. First Midwest Bank ranks first in both small business and small farm lending with 32 and 48 percent market shares, respectively. 59 percent of its branches and both of its freestanding ATMs are located in this AA.

This AA consists of Knox and Fulton Counties in Western Illinois. The primary cities in these counties are Galesburg and Canton. The area economy is largely reliant on agriculture and manufacturing. Major employers in Galesburg include Maytag Corporation, Gates Rubber Company, Butler Manufacturing, Protexall, and Midstate Manufacturing. Canton is best known for Canton's P&O-IHC factory-produced farm equipment and cigar manufacturing. Population and unemployment are stable. Galesburg boasts some of the most affordable housing in the country (Sources: Canton and Galesburg Area Chambers of Commerce)

As part of our evaluation, we performed two local community contacts and two statewide contacts. Our contacts included organizations supporting housing, small business and economic development. The contacts identified the needs of the community as small business and small farm loans as well as housing and commercial real estate rehabilitation financing. The two local organizations described the needs of the community as having been generally met. Both found

WFIL actively involved in the community. The bank has not been involved in the two statewide organizations we contacted. Opportunities for involvement in the community are fair.

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: purchased loans are treated as originations/purchases; market rank is based on the number of loans originated and purchased by the bank as compared to all other lenders in the MSA/assessment area; 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.

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.
- 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 rank and 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 Refinance Loans** - See Table 2.
- Table 5. 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 rank and market share information based on the most recent aggregate market data available.
- Table 6. 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 rank and market share information based on the most recent aggregate market data available.
- Table 7. 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 MSA/assessment area. The table also presents market rank and market share information based on the most recent aggregate market data available.

- Table 8. Borrower Distribution of Home Improvement Loans** - See Table 7.
- Table 9. Borrower Distribution of Refinance Loans** - See Table 7.
- Table 10. 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. The table also compares the banks percentage distribution with the percentage of loans originated and purchased by all other small business reporters in the bank's AA to businesses with revenues of \$1 million or less and is based on the most recent aggregate market data available. 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 11. Borrower Distribution of Small Loans to Farms** - Compares the percentage distribution of the number of small loans (less than or equal to \$500 thousand) 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. The table also compares the banks percentage distribution with the percentage of loans originated and purchased by all other small farm reporters in the bank's AA to farms with revenues of \$1 million or less and is based on the most recent aggregate market data available. 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 12. 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 have been reported on schedule RC-L of the Call Reports as an off-balance sheet item.
- Table 13. 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.

Table 1. Lending Volume

LENDING VOLUME		Evaluation Period: 01/01/1997 TO 12/31/1999										
MSA/Assessment Area	% of Rating Area Deposits in AA*	Home Mortgage		Small Business		Small Farm		Community Development		Total Reported Loans		% of Rating Area Loans in AA (% of #)
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope												
Rock Island MSA	41	2,299	143,205	570	36,811	281	18,453	0	0	3,150	198,469	56
Galesburg AA	59	1,830	81,649	350	37,206	256	18,816	6	1,889	2,442	139,560	44

* Deposit Data as of June 30, 1999.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE																
Evaluation Period: 01/01/1997 TO 12/31/1999																
MSA/Assessment Area	Low Income Geographies		Moderate Income Geographies		Middle Income Geographies		Upper Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Home Purchase Loans	
	% Owner Occ Units	% Bank Loans	% Owner Occ Units	% Bank Loans	% Owner Occ Units	% Bank Loans	% Owner Occ Units	% Bank Loans		Overall	Low	Mod	Mid	Upper	#	% of Total**
Full-Scope																
Rock-Island MSA	1	1	17	18	70	72	12	9	1	10.4	13.6	13.7	10.2	7.0	947	53
Galesburg AA	0	0	12	11	81	80	7	9	1	38.2	0.0	43.2	37.5	38.8	837	47

* Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

** Home purchase loans within an MSA/AA as a % of all home purchase loans in the rating area.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT										Evaluation Period: 01/01/1997 TO 12/31/1999						
MSA/Assessment Area	Low Income Geographies		Moderate Income Geographies		Middle Income Geographies		Upper Income Geographies		Overall Market Rank*	Market Share by Geography					Total Home Improvement Loans	
	% Owner Occ Units	% Bank Loans	% Owner Occ Units	% Bank Loans	% Owner Occ Units	% Bank Loans	% Owner Occ Units	% Bank Loans		Overall	Low	Mod	Mid	Upper	#	% of Total**
Full-Scope																
Rock Island MSA	1	1	17	8	70	79	12	12	6	4.1	3.3	1.3	4.8	4.3	205	45
Galesburg AA	0	0	12	17	81	77	7	6	2	25.2	0.0	43.8	22.9	13.0	249	55

* Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.
 ** Home improvement loans within an MSA/AA as a % of all home improvement loans in the rating area.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE										Evaluation Period: 01/01/1997 TO 12/31/1999						
MSA/Assessment Area	Low Income Geographies		Moderate Income Geographies		Middle Income Geographies		Upper Income Geographies		Overall Market Rank*	Market Share by Geography					Total Home Mortgage Refinance Loans	
	% Owner Occ Units	% Bank Loans	% Owner Occ Units	% Bank Loans	% Owner Occ Units	% Bank Loans	% Owner Occ Units	% Bank Loans		Overall	Low	Mod	Mid	Upper	#	% of Total**
Full-Scope																
Rock Island MSA	1	0	17	6	70	82	12	12	3	8.2	2.0	3.5	9.0	8.6	1,145	61
Galesburg AA	0	0	12	13	81	77	7	10	1	22.8	0.0	30.9	21.5	26.5	744	39

* Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

** Refinance loans within an MSA/AA as a % of all refinance loans in the rating area.

Table 5. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL BUSINESS										Evaluation Period: 01/01/1997 TO 12/31/1999							
MSA/Assessment Area	Low Income Geographies		Moderate Income Geographies		Middle Income Geographies		Upper Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Small Business Loans		
	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans	% of Businesses	% Bank Loans		Overall	Low	Mod	Mid	Upper	#	% of Total**	
Full-Scope																	
Rock Island MSA	8	1	25	58	58	35	9	5	1	18.0	3.9	35.3	11.2	10.1	570	62	
Galesburg AA	0	0	25	27	66	65	9	8	3	15.9	0.0	19.1	15.7	12.2	350	38	

* Based on 1998 Aggregate Small Business Data only. Market rank is for all income categories combined.

** Small Business loans within an MSA/AA as a % of all Small Business loans in the rating area.

Table 6. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL FARM																
Evaluation Period: 01/01/1997 TO 12/31/1999																
MSA/Assessment Area	Low Income Geographies		Moderate Income Geographies		Middle Income Geographies		Upper Income Geographies		Overall Market Rank*	Market Share by Geography*					Total Loans Small Farm Loans	
	% of Farms	% Bank Loans	% of Farms	% Bank Loans	% of Farms	% Bank Loans	% of Farms	% Bank Loans		Overall	Low	Mod	Mid	Upper	#	% of Total**
Full-Scope																
Rock Island MSA	0	0	9	1	82	86	9	12	1	87.0	0.0	100.0	87.1	85.0	281	52
Galesburg AA	0	0	14	13	83	75	4	13	2	30.0	0.0	39.3	27.7	38.5	256	48

* Based on 1998 Aggregate Small Farm Data only. Market rank is for all income categories combined.

** Small Farm loans within an MSA/AA as a % of all Small Farm loans in the rating area.

Table 7. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HMDA HOME PURCHASE																Evaluation Period: 01/01/1997 TO 12/31/1999	
MSA/Assessment Area	Low Income Borrowers		Moderate Income Borrowers		Middle Income Borrowers		Upper Income Borrowers		Overall Market Rank*	Market Share by Borrower Income*					Total Home Purchase Loans		
	% of Families	% Bank Loans**	% of Families	% Bank Loans**	% of Families	% Bank Loans**	% of Families	% Bank Loans**		Overall	Low	Mod	Mid	Upper	#	% of Total	
Full-Scope																	
Rock Island MSA	21	13	19	27	23	29	36	30	1	10.4	19.0	10.2	12.3	11.2	947	53	
Galesburg AA	20	10	20	29	24	32	37	29	1	38.2	44.6	37.6	42.0	37.9	837	47	

* Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

** As a percentage of loans with borrower income information available.

Table 8. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT										Evaluation Period: 01/01/1997 TO 12/31/1999						
MSA/Assessment Area	Low Income Borrowers		Moderate Income Borrowers		Middle Income Borrowers		Upper Income Borrowers		Overall Market Rank*	Market Share By Borrower Income*					Total Home Improvement Loans	
	% of Families	% Bank Loans**	% of Families	% Bank Loans**	% of Families	% Bank Loans**	% of Families	% Bank Loans**		Overall	Low	Mod	Mid	Upper	#	% of Total
Full-Scope																
Rock Island MSA	21	8	19	17	23	26	36	44	6	4.1	0.0	3.9	2.8	6.4	205	45
Galesburg AA	20	10	20	21	24	24	37	40	2	25.2	37.8	28.6	19.5	23.3	249	55

* Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

** As a percentage of loans with borrower income information available.

Table 9. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE										Evaluation Period: 01/01/1997 TO 12/31/1999						
MSA/Assessment Area	Low Income Families		Moderate Income Families		Middle Income Families		Upper Income Families		Overall Market Rank*	Market Share by Borrower Income*					Total Loans	
	% of Families	% Bank Loans**	% of Families	% Bank Loans**	% of Families	% Bank Loans**	% of Families	% Bank Loans**		Overall	Low	Mod	Mid	Upper	#	% of Total
Full-Scope																
Rock Island MSA	21	5	19	16	23	25	36	44	3	8.2	5.1	6.4	7.4	9.5	1,145	61
Galesburg AA	20	7	20	14	24	28	37	42	1	22.8	18.8	18.7	24.9	25.3	744	39

* Based on 1998 Aggregate HMDA Data only. Market rank is for all income categories combined.

** As a percentage of loans with borrower income information available.

Table 10. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL BUSINESS			Evaluation Period: 01/01/1997 TO 12/31/1999							
MSA/Assessment Area	Businesses With Revenues of \$1 million or less			% Distribution of Loans by Original Amount Regardless of Business Size			Market Share*		Total Small Business Loans	
	% Business**	% Bank Loans***	% Market Loans*	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$ 1 Million or Less	#	% of Total
Full-Scope										
Rock Island MSA	70	37	52	87	7	6	18.0	11.9	570	62
Galesburg AA	73	74	53	77	13	10	15.9	18.6	350	38

* The market consists of all other Small Business reporters in Wells Fargo Bank Illinois's assessment area and is based on 1998 Aggregate Small Business Data only.

** Businesses with revenues of \$1 million or less as a percentage of all businesses.

*** Loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No revenue information was available for 5% of small loans to businesses reported by the BANK.

Table 11. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL FARM				Evaluation Period: 01/01/1997 TO 12/31/1999						
MSA/Assessment Area	Farms With Revenues of \$1 million or less			% Distribution Loans by Original Amount Regardless of Farm Size			Market Share*		Total Small Farm Loans	
	% Farms**	% Bank Loans***	% Market Loans*	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$ 1 Million or Less	#	% of Total
Full-Scope										
Rock Island MSA	93	99	14	81	14	5	87.0	86.8	281	52
Galesburg AA	93	92	59	82	12	6	30.0	30.6	256	48

* The market consists of all other Small Farm reporters in Wells Fargo Bank Illinois's assessment area and is based on 1998 Aggregate Small Business Data only.

** As a Percentage of Farms with known revenues.

*** As a percentage of loans with borrower income information available. No revenue information was available for 1% of small loans to farms reported by the BANK.

Table 12. Qualified Investments

QUALIFIED INVESTMENTS									
Evaluation Period: 05/17/1997 TO 06/12/2000									
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope:									
Rock Island MSA	0	0	6	1,520	6	1,520	33.33%	0	0
Galesburg AA	0	0	12	2,218	12	2,218	66.67%	0	0

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

** "Unfunded Commitments" means legally binding investment commitments reported on the Report of Condition Schedule-L "Off Balance Sheet Items."

Table 13. Distribution of Branch Delivery System

DISTRIBUTION OF BRANCH DELIVERY SYSTEM																	Evaluation Period: 05/17/1997 TO 06/12/2000			
MSA/Assessment Area	Deposits	Branches						Branch Openings/Closings						Population						
	% of Total Bank Deposits	# of Bank Branches	% of Total Bank Branches	Location of Branches by Income of Geographies (%)				# of Branch Closings	# of Branch Openings	Net gain(+) / loss(-) of branches due to openings/closings				% of the Population with Each Geography*						
				Low (%)	Mod (%)	Mid (%)	Upper (%)			Low	Mod	Mid	Upper	Low	Mod	Mid	Upper			
Full-Scope																				
Rock Island- MSA	40.8	5	55.6	0.0	0.0	100.0	0.0	0	5	0	+5	0	0	2.2	19.1	68.7	10.1			
Galesburg AA	59.2	4	44.4	0.0	50.0	25.0	25.0	0	0	0	0	0	0	0.0	15.9	77.5	6.6			

* The percentage of the population in the MSA/AA that resides in these geographies.