



PUBLIC DISCLOSURE

June 9, 1999

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

**First National Bank of Winnebago
Charter Number 15225**

**500 N. Elida Street
Winnebago, Illinois 61088**

**Office of the Comptroller of the Currency
Chicago North Field Office
Arlington Place II, Suite 340
Arlington Heights, Illinois 60005**

NOTE: This evaluation is not, nor should it 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.

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 **First National Bank of Winnebago** prepared by the **Office of the Comptroller of the Currency (OCC)**, the institution's supervisory agency, as of **June 9, 1999**. The OCC rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 C.F.R. Part 25.*

INSTITUTION'S CRA RATING: This institution is rated **Satisfactory**.

FNB of Winnebago originates a substantial majority of its loans within its assessment area.

FNB of Winnebago originates a large majority of its commercial loans to small businesses and small farms.

FNB of Winnebago's loan to deposit ratio is reasonable.

