

PUBLIC DISCLOSURE

September 28, 1998

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

**The First Midwest Bank, N.A.
Charter Number 13660**

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Chicago District Office
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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.

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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 **The First Midwest Bank, N.A.** (FMB) prepared by **The Office of the Comptroller of the Currency**, the institution's supervisory agency, as of **September 28, 1998**. 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 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, which became effective on January 1, 1996.

Institution's CRA Rating: This institution is rated **A Outstanding record of meeting community credit needs.**

The primary reasons for this rating are:

- C FMB's excellent penetration in all segments of its assessment area, particularly low- and moderate-income geographies;
- C FMB's excellent penetration to borrowers of different income levels, particularly low- and moderate-income individuals; and
- C FMB's high level and variety of qualified investments initiated during this evaluation period.

The following table indicates the performance level of FMB with respect to the lending, investment, and service tests.

Performance Levels	First Midwest Bank, N.A. Performance Tests		
	Lending	Investment Test	Service
Outstanding	X	X	
High satisfactory			X
Low satisfactory			
Needs to improve			
Substantial noncompliance			

* Note: The lending test is weighted more heavily than the investment and service tests when arriving

at an overall rating.

The last Performance Evaluation was dated July 1996, where FMB earned a Satisfactory record of meeting the community credit needs.

Description of Institution

FMB is owned by First Midwest Bancorp Inc., and operates in northern Illinois and eastern Iowa. First Midwest Bancorp, Inc. is Illinois=third largest publicly traded banking company with assets of approximately \$5 billion and is headquartered in suburban Chicago. The company operates four subsidiaries engaged in commercial banking, mortgage lending, trust services, investment advisory, and credit life insurance.

The bank serves numerous communities throughout northern Illinois and eastern Iowa. The Chicago MSA area contains part of Cook County, and all DuPage, Grundy, Lake, McHenry and Will Counties; the Davenport/Moline multi state MSA area contains Rock Island County in Illinois and Scott County in Iowa; the Champaign MSA area contains the City of Champaign; and the non-MSA area contains Knox, LaSalle, and Vermillion Counties in Illinois.

The bank has 55 banking offices and 85 automatic teller machines (ATMs). These are dispersed throughout the assessment areas (AA), which are detailed in Table 12 located in the Appendix.

There are no impediments that would hamper the bank's ability to help meet the needs of its communities. The institution's ability to meet various credit needs is based on its financial condition and size, product offerings, prior performance, legal impediments, and other factors. As of June 30, 1998, the bank had total average assets of \$3.6 billion and a return on assets of 1.3%. Net loans represented 62% of total average assets with earning assets accounting for 92% of total average assets. The loan portfolio is comprised of 53% real estate loans; 25% commercial and industrial loans; 20% instalment loans; and agriculture credits make up the remaining 2%.

Description of Assessment Area

FMB operates in portions of the Chicago MSA, the Champaign MSA, the Davenport/Moline multi state MSA and three other non-MSA counties. There are a total of 1,053 geographies within the assessment area (AA). The AA is comprised of 22 low-income tracts (2%), 110 (10%) moderate-income tracts, 538 middle-income tracts (52%) and 373 upper-income tracts (35%). The remaining eight tracts do not have an income level. This would indicate the area to be either a cemetery, airport, or park. The median family income varies among the different AAs. The family breakdown by income levels is: 13% low-income families; 16% moderate-income families; 25% middle-income families; and 46% high-income families. The major industry within the AA is services, with manufacturing and retail trade being the next largest industries. The overall industry employment has been steady with little growth over the last two years. Only 2% of the households are farmers (self-employed). The demographics of the AA are separated into four areas for the purposes of this evaluation: the Rock Island/Moline multi state MSA; the Chicago MSA; the Champaign MSA; and the three non-MSA counties are combined to be a separate assessment area. Since the Chicago MSA AA comprises the

most significant amount of overall operations (70% of deposits, 65% of branches, 62% of lending activity), we gave more weight to performance in this area. Alternatively, we gave less weight to the Champaign MSA, where FMB's operations is limited to 1% of total deposits, one branch and an AA consisting of only 16 geographies.

The identified credit needs of the areas can be generally assessed as affordable housing (e.g., low-down payment lending and down payment assistance) and lending to small businesses to generate stability and economic development in the downtown areas of the various towns in the AA.

CONCLUSIONS WITH RESPECT TO OVERALL PERFORMANCE TESTS

LENDING TEST

we evaluated FMB's performance under the Lending Test in terms of the volume of lending, the geographic distribution of loans originated and purchased, the borrower dispersion of loans originated and purchased, the responsiveness to community needs, the level of innovation and flexible products offered, as well as, community development lending activities.

Conclusions

- C Geographic distribution of loans represent an excellent penetration throughout the AA.
- C The distribution of borrowers reflects excellent penetration among retail customers of different income levels and business customers of different size.
- C FMB exhibits a good record of serving the credit needs of the most economically disadvantaged areas of its AA and low-income individuals.
- C FMB makes use of innovative and flexible lending practices to help serve the AA's credit needs.
- C FMB makes an adequate level of community development loans.

Supporting Information

Lending Activity

We evaluated FMB's lending levels reflect excellent responsiveness to AA's community credit needs. The bank originated or purchased over 8,200 loans within the AA during this evaluation period. Of this

total, 63% were HMDA reportable loans, 30% business loans, 6% farm loans and 1% community development loans. The lending activity is generally commensurate with the percentage of deposits in the separate AAs. Table 5 - Lending Volume, on page A-12, discloses the levels of lending activity for the various assessment areas. A large percentage of deposits (70%) are represented in the Chicago MSA AA. This compares with the fact that 62% of the lending activity takes place in this area. The Non-MSA area generates 22% of the lending activity while attracting 16% of the deposits. FMB is making a concerted effort to meet all of the credit needs of its communities and not siphoning deposits from smaller segments of their AA to provide additional credit to other more affluent segments of the AA.

Assessment Area Concentration

A substantial majority of loans originated or purchased during this evaluation period (HMDA reportable, small business and farm loans), 82%, were made in FMB's AA. The breakdown for the individual lending categories is:

- C Small business lending: 88% originated within the AA;
- C HMDA lending: 76% originated within the AA; and,
- C Farm lending: 74% originated within the AA.

These numbers reveal that FMB is committed to serving the diverse credit needs of its various communities.

Geographic Distribution

Geographic distribution of loans represent an excellent penetration throughout the AA. A review of Table 6 - Geographic Distribution: HMDA, on page A-13, shows that FMB makes loans in all segments of its AAs, and based on 1997 comparable peer data (most recent data available), performs very well in its AA, particularly in low- and moderate-income (LMI) area penetration. This is true for all HMDA products (home purchase, refinance and home improvement). Within its AA, FMB ranks 29th for all HMDA products, placing it in the top 3% of the lenders (market share 0.74%) within its AA. The market rank for low-income areas is seventh or also in the top 3% of lenders in this area, and FMB's rank in moderate-income areas is 14th or again, in the top 3% of the lenders within this area. When analyzing the individual HMDA products, the rankings are:

- C Home purchase loans: 41st, placing FMB in the top 5% of lenders in FMB's AA;
- C Home refinance loans: 58th, placing FMB in the top 7% of lenders in FMB's AA; and
- C Home improvement loans: 7th, placing FMB in the top 2% of lenders in FMB's AA.

Particularly noteworthy is the fact that even though the overall market share is 0.74%, market share in low-income areas is 2.31% with a moderate-income area share of 1.44%. This indicates that FMB does three times better in low-income areas than it performs overall and two times better in moderate-income tracts than overall performance. The same characteristics are noted for each HMDA product.

A breakdown of the products follows:

- Home purchase loans: overall market share 0.61%
low-income market share 2.11%
moderate-income market share 1.12%
- Home refinance loans: overall market share 0.48%
low-income market share 0.98%
moderate-income market share 0.75%
- Home improvement loans: overall market share 2.54%
low-income market share 6.50%
moderate-income market share 4.70%

Market share data shows that although there is a very high level of competition from large banks and national mortgage companies, FMB is very aggressive and successful in its AA's LMI areas.

The fact that FMB performs well in LMI areas is also evident when comparing lending activity with owner occupied units. Only 0.4% of the owner occupied units within the AA are located in low-income tracts. However, 1.1% of FMB's lending activity is within these geographies. There are 6% of the owner occupied units located in moderate-income tracts, and FMB originated or purchased 8.4% of its loans in these geographies. These numbers reveal that FMB is making excellent penetration in markets and areas where opportunities are limited but necessary in helping to meet the credit needs of its entire community.

Small loans to businesses reveal an overall pattern of activity comparable to the opportunities in each AA, but better penetration in LMI areas. This is detailed in Table 8 - Geographic Distribution - Small Business, on page A-15. Only 1% of the businesses are located in low-income tracts and FMB generated 3% of its small business loans in these geographies. Moderate-income tracts contain 8% of the businesses in the AA, while 9% of the small business lending takes place in this segment of the AA. Market share data for 1997 (latest available) shows FMB ranked fourth (top 1% of business lenders in this AA) with a market share of 3.6%. Performance in low-income areas place FMB in the top 2% of business lenders with a market share of 2.8%. Performance in moderate-income tracts place FMB in the top 2% of business lenders with a market share of 3.0%.

Small farm loans represent a small portion of FMB's overall lending. The geographic distribution for these loans is comparable to the opportunities within the AA. Table 10 - Geographic Distribution Small Farm, on page A-16, shows that only 0.2% of the farms within FMB's AA are located in low-income tracts. FMB made no farm loans in low-income tracts. FMB did originate 2% of their farm loans in moderate-income tracts, while 4% of the farms in the AA are located in these tracts. Market share reports reveal FMB's performance to be favorable when compared to others. Performance, however, is not better in LMI areas than overall. The overall market rank for farm loans is third, placing FMB in the top 3% of farm lenders in this AA. FMB's market share is 6.6%. When looking at moderate-

income tracts, FMB's rank is sixth (top 6%) with a market share of 2%. Penetration is lower in moderate-income tracts, even though FMB is within the top 6% of farm lenders in these geographies.

Borrower Distribution

The distribution of borrowers reflects excellent penetration among retail customers of different income levels and business customers of different size. A review of Table 7 - Borrower Distribution: HMDA, on page A-14, shows that FMB makes loans to retail customers of all different income levels. Of these loans, 9% were originated to low-income individuals, compared with the fact that 13% of the families within FMB's AA are low-income. Twenty percent of these loans were made to moderate-income individuals which compares favorably to the demographics as 16% of the families within the AA are moderate-income.

Since FMB has an AA that covers different MSAs and non-MSA areas, we could not use market share information for the AA as a whole in the analysis. Each MSA and the non-MSA in the AA have different median family incomes and combining these totals would distort the analysis. Table 7 - Borrower Distribution: HMDA, on page A-14, provides a comparison of performance by product with other HMDA lenders in the different AAs. Within each AA, FMB is aggressive in its lending to LMI individuals when compared with other lenders in the AA. FMB's market share to LMI individuals exceeds its overall market share for most markets in all three HMDA related products.

The penetration to business customers of different sizes is detailed in Table 9 - Borrower Distribution: Small Business, on page A-15. FMB makes 74% of its business loans to businesses with revenues of less than one million. The bank made 78% of its business loans in original amounts of less than \$100,000. These facts disclose that FMB is making a vast majority of its business loans to small businesses in small dollar amounts. FMB enjoys a leadership role in its AA as they rank fourth which places them in the top 1% of business lenders in this AA with a market share of 3.6%. When looking at loans made to businesses with revenues of less than one million, the penetration is greater with FMB ranked second, placing it in the top 1% of business lenders in this AA, with a market share of 5.4%. This characteristic is found in all of the individual AAs.

Lending to farms shows high penetration to farms with revenues of less than \$500,000. Table 11 - Borrower Distribution: Small Farm, on page A-16, shows that lending to these farms represent 96% of all farm loans originated. The bank originated 82% of farms loans in amounts of less than \$100,000. These facts show that FMB is originating a very high level of farm loans to farms with less than \$500,000 in revenue in small dollar amounts. Even though this type of lending is a small portion of FMB's lending patterns, market share data indicate that within its AA, FMB is ranked third, placing it in the top 3% of farm lenders.

Community Development Lending

FMB makes an adequate level of community development loans. These activities include making loans

for multi-family dwellings, as well as, providing credit through loan participations with groups such as NHS and CIC. Activities are geared towards the areas which have more opportunities within each AA. For instance, more of this type of lending takes place in Cook, Lake and Will counties in the Chicago MSA AA than in DuPage county. For details on individual examples of community development lending activities, see the sections on the individual assessment areas located in the Appendix section.

Flexible Lending Practices

FMB makes use of flexible lending practices to help serve the AA credit needs. The most often used program is the Illinois League Down Payment and Closing Cost Assistance grants. This program is statewide and funded through the Federal Home Loan Bank of Chicago. FMB provides down payment assistance and closing cost grants in all areas of operation. These programs are used with long term funding through the Federal Home Loan Bank of Chicago.

Other flexible products include loans made with greater than 80% loan-to-value with private mortgage insurance.

INVESTMENT TEST

We evaluated FMB's performance under the Investment Test in terms of the volume of qualified investments and grants; the level of innovation and complexity associated with the investments; the degree to which the investments and grants responded to the credit and community development needs of the bank's AA; and, the degree to which these investments and activities are not routinely provided by private investors.

Conclusions:

- C FMB has an excellent level of qualified community development investments and grants. Investments and grants total \$8.9 million and represent 3% of Tier 1 capital.
- C FMB exhibits an excellent responsiveness to credit and economic development needs. This is evidenced by the number (45) and variety of investments made.
- C FMB occasionally acts in a leadership position in those activities which are not routinely provided by private investors.
- C Occasionally, FMB uses innovative and/or complex investments to support community development initiatives.

Supporting Information

FMB has initiated investments in all segments of its AA. Table 13 - Qualified Investments, on page A-17, details the number and dollar amount of investment in each AA organized by Affordable Housing projects, Community Service projects, Economic Development/Small Business projects, and Revitalizing or Stabilizing projects. FMB is involved in 21 affordable housing projects, six community service projects, 10 economic development/small business projects and another eight projects to help stabilize or revitalize low- or moderate-income areas. The bank initiated over 90% of these endeavors during this evaluation period.

FMB has concentrated its efforts in areas within each AA which are in the most need of investment. For example, within the Chicago MSA AA, FMB has several investments in Cook, Lake and Will counties and fewer in areas such as DuPage County where the opportunities are less. The same is true with respect to investments in the Davenport/Moline multi state MSA AA, where a majority of investing is performed in Rock Island County, an area with more opportunities than others.

FMB has been involved in a few projects which are complex. These include:

- C FMB is the equity investor, providing the leadership role in an 11 unit apartment building in Rock Island. The project was too small for major equity fund investors, therefore FMB stepped forward. The project included a rehab of an old building to house LMI individuals. In addition, due to structural problems with the building discovered during the rehab stages, FMB secured a grant from the Federal Home Loan Bank Affordable Housing Program(AHP) to enable the project to continue on schedule.

- C FMB worked with an organization specializing in affordable housing and community services in Danville, IL to secure a grant from the Federal Home Loan Bank AHP to rehab two four-plexes to be used for housing of the low-income developmentally disabled adults. FMB donated these two buildings which were parcels of other real estate owned.

SERVICE TEST

We evaluated FMB's performance under the Services Test in terms of Retail Banking Services (the accessibility of delivery systems, changes in branch locations and the reasonableness of business hours and services to help meet the AA's needs), and the level of community development services provided in the AA.

Conclusions:

- C FMB provides a relatively high level of community development services when considering the opportunities that exist within all of the AAs.
- C FMB's delivery systems are reasonably accessible to essentially all portions of the institution's AA. Branches and ATMs are distributed throughout its AA.
- C FMB's opening and closing of branches has not adversely affected the accessibility of its delivery systems.
- C Services, including business hours, do not vary in a way that inconveniences certain portions of the AAs, particularly LMI individuals.

Supporting Information

Retail Banking Services

Branch Network

FMB makes its retail services reasonably accessible to all individuals in each of its AAs through its branch distribution. There are 55 full service branches located throughout the four different AAs. The distribution of branches is either consistent with or favorable to the demographics within each AA. See Table 12 - Distribution of Branch and ATM Delivery System, on page A-17, for details.

All branches offer loan products and deposit services. Commercial loan originators are located at 16 branch offices throughout the bank's AA. Management strategically places commercial lenders where they are easily accessible to all branch locations. These commercial lenders are available to meet with customers at any office location or at the customer's place of business.

FMB's record of opening and closing offices has not adversely affected the accessibility of its delivery systems. Since our last examination, 15 branches have been added. The purchase of McHenry State Bank in February 1998, added four branches. On November 30, 1996, the purchase of Citizens Federal Savings bank added four branch offices. First Midwest added one branch in Crystal Lake, Illinois through its purchase from First of America, Illinois, N.A. (FOA) on September 5, 1998. The bank opened the remaining six branches through normal corporate application processes.

Three of the 15 branch additions are located in moderate-income census tracts, seven are located in middle-income census tracts and the remaining five are located in upper-income census tracts.

Overall branch hours are reasonable. There are drive-up facilities at 75% of the branches. All of the branches keep Saturday morning hours, while 75% also maintain Sunday hours.

Alternative Delivery Systems

FMB's alternative delivery systems make services more accessible. The bank operates 85 proprietary ATMs throughout its AA. The Chicago MSA AA has 75% of the ATMs, the Davenport/Moline MSA and Non-MSA AAs each has 11%, and the Champaign MSA AA has 1%. The overall distribution of ATMs is good when compared to the population characteristics within each of the AAs. All branch locations are equipped with a 24 hour ATM which offers a Spanish language option for customers who speak this language.

Examples of alternative delivery systems that First Midwest offers include:

- C **First Midwest Direct** - a delivery channel which provides banking services via the telephone. Specific services include: general financial information and counseling, opening of deposit and loan accounts, general information about products and services, and portfolio manager for assigned accounts. Hours of operation are similar to normal banking hours.
- C **First Midwest Bank-Line** - 24 hour telephone banking service where customers can access information regarding deposit and loan information. Specifically, the customer is able to transfer funds between accounts, check balances and inquire on the status of checks on deposit. The customer is also able to inquire on the status of payments, payoffs, interest, and balances on loans. This banking service has both English and Spanish options.
- C **Small Business Checking Account** - A checking account available for businesses with a low number of monthly transactions. The account minimizes banking costs while enabling the bank to establish a relationship with the business. There is a monthly maintenance fee and transactions are generally charged a per item fee after 10 items are processed.
- C **Employee Banking Program** - Checking account program available to employees of FMB's business customers who direct deposit employee wages. Employees are allowed to choose from two different checking account programs at reduced prices. FMB waives the basic checking account's minimum balance requirement and the monthly maintenance fee as long as the account holder is employed with the company and has direct deposit. Also, discounts are provided for other services including: safe deposit rental fees, personal line of credit annual fees, eight free transactions per month at all non-proprietary ATMs, and free checks.

Community Development Service

FMB provides a relatively high level of community development services in the AAs that it serves. Many bank employees and officers provide community development services to organizations that have as their primary purpose economic development and revitalization, affordable housing and social services targeted to LMI persons. In many cases, FMB personnel serve in a leadership capacity with regard to community development initiatives. The programs and organizations are detailed within the Conclusion with Respect to Performance Section for each MSA and Non-MSA area.

FAIR LENDING REVIEW

The OCC conducted a fair lending examination of FMB concurrently with its CRA examination. We targeted Home improvement loans for our review. The bank's 1997 Home Mortgage Disclosure Act (HMDA) Loan Application Register (LAR) was analyzed to identify minority denials and non-minority approvals. The files were reviewed for compliance with applicable fair lending laws and regulations. The sample consisted of African-American denials, Hispanic denials, and White approvals. African-American and Hispanic denials were matched to similarly situated White approvals to ensure both groups received similar opportunities to obtain credit. The results of the comparative analysis showed no disparate treatment of Hispanics or African-Americans at FMB during the time period reviewed with respect to home improvement loans.

Appendix

RATINGS FOR THE DAVENPORT/MOLINE MULTI STATE MSA

CRA Rating for this multi state MSA: **A Outstanding record of meeting community credit needs.®**

The primary reasons for this rating are:

- C FMB’s excellent penetration in all segments of its AA, particularly LMI geographies;
- C FMB’s excellent penetration to borrowers of different income levels, particularly LMI individuals; and,
- C FMB’s high level and variety of qualified investments initiated during this evaluation period.

The following table indicates the performance level of FMB with respect to the lending, investment, and service tests.

Performance Levels	Davenport/Moline MULTI STATE MSA Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding	X	X	
High satisfactory			X
Low satisfactory			
Needs to improve			
Substantial noncompliance			

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

The description of operations in this area is consistent with that of the overall bank operations. All lending services are provided within this area. The specific demographics of this AA are detailed in Table 1- Demographic Information for Assessment Area: Davenport/Moline Multi state MSA, on page A-10. Of the 82 tracts, 9% are low-income and 22% are moderate-income. These percentages are higher than the characteristics of FMB’s entire AA. Of the families in this AA, 20% are low-income, compared with 13% for the overall AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Lending Test

Conclusions with respect to the lending test are consistent with the findings of the overall bank conclusions. Tables 5 through 10, on pages A-12 to A-16, show similar data as that discussed in the body of the Performance Evaluation. Penetration is higher in LMI tracts and to LMI individuals than overall market share data for HMDA related products. Business data discloses comparable performance in low-income tracts with respect to opportunities and higher levels of concentration in moderate-income tracts. Market share data show that FMB's penetration to businesses with revenues less than \$1,000,000 is higher than overall market share. Farm lending data also shows a high level of activity in moderate-income tracts. These facts are not inconsistent with those of the overall institution.

FMB participates in a community development lending program located in a low-income neighborhood in western Moline. The program is to improve the appearance of the residential section. FMB participates through their waiving of loan fees, administering the program (showing their leadership role), and lowering the minimum loan amount to \$500.

FMB participates with NOW/IHDA in providing down payment and closing cost assistance for persons buying and rehabbing homes. These activities are in addition to the actual purchase loans analyzed through HMDA data.

Investment Test

Performance under the investment test in this area is not inconsistent with the overall performance. Investments and grants total \$903,000 and represent 10% of FMB's total qualified investments. There were 12 investments covering a variety of initiatives made during this evaluation period. Table 13 - Qualified Investments, on page A-17, details the number and dollar amount of investments in this AA. FMB is involved in seven affordable housing projects, two community service projects, one economic development/small business projects and another two projects to help stabilize or revitalize LMI areas. A majority of investing is performed in Rock Island County, an area with more opportunities than others.

See the Overall Bank Rating - Investment Test section for the example detailing the Rock Island housing project. This project is complex in nature as it involved several layers of financing, equity positions and the use of tax credits to make it feasible. The project demonstrates the leadership role provided by FMB in activities not routinely provided by private investors.

Service Test

Performance under the service test in this area is not inconsistent with the overall performance.

FMB maintains eight full service branches distributed throughout this AA. Table 12 - Distribution of Branch and ATM Delivery System, on page A-17, shows a wide distribution of branches within the geographies that it serves. The distribution of branches exceeds the population characteristics within this AA, particularly within LMI census tracts. Five branches were added since our last examination. Four of these branches were added through the purchase of Citizens Federal Savings Bank on November 30, 1996. Three of the four branch offices were opened in Davenport and one office was opened in Bettendorf. The other branch office was opened in Moline through the normal corporate application process. There are drive-up facilities at 88% of the branches. All of the branches maintain Saturday morning hours while 25% also have Sunday hours. The distribution of ATMs compare favorably with the population characteristics within the AA. Delivery systems are not inconsistent with those detailed in the body of this Performance Evaluation.

FMB's Community Development Services are not inconsistent with the overall performance. Bank employees are actively involved in organizations whose primary purpose is economic development, affordable housing, and social services. Some examples include:

- C FMB monitors the grant funds that are associated with the Federal Home Loan Bank's Affordable Housing Program.
- C During 1997, FMB co-sponsored a summit designed to seek consensus and commitments from area leaders on solving economic development problems in the Quad Cities.
- C Officers are actively involved in organizations whose missions are to assist with affordable housing needs and redevelopment of downtown areas in the Quad Cities. They serve as officers in these organizations.
- C A member of senior management serves as director of a community development corporation whose primary focus is to develop small business in the Quad Cities area.
- C A bank officer serves on the board of an organization that funds a family loan program for LMI families.

CONCLUSIONS WITH RESPECT TO PERFORMANCE IN THE CHICAGO MSA

The description of operations in this area is not inconsistent with that of the overall bank operations. All lending services are provided within this area. The specific demographics of this AA are detailed in Table 2 - Demographic Information for Assessment Area: Chicago MSA, on page A-10. Of the 885 tracts 1% are low-income and 9% are moderate-income. These percentages are higher than the characteristics of FMB's entire AA. Of the families in this AA, 12% are low-income compared with 13% for the overall AA.

Lending Test

Conclusions with respect to the lending test are not inconsistent with the findings of the overall bank conclusions. Tables 5 through 10, on pages A-12 to A-16, show similar data as that discussed in the body of the Performance Evaluation. Penetration is higher in LMI tracts and to LMI individuals than overall market share data for HMDA related products. Business data discloses comparable performance in LMI tracts with respect to opportunities. Market share data shows that FMB's penetration to businesses with revenues less than \$1,000,000 is higher than overall market share. These facts are not inconsistent with those of the overall institution. Small farm data indicates that there is no performance in moderate-income tracts in this AA. Three percent of the farms are located in such tracts. This segment of lending is therefore slightly inconsistent with the overall conclusions on farm lending.

FMB works with a local government housing program to construct housing for LMI families. FMB committed to providing 30 year financing at a fixed rate of 6%. This program resulted in mortgages originated and analyzed under HMDA.

FMB is working with a non-profit organization providing construction line of credits up to \$500,000 with reduced fee structures for the development of LMI housing in a low- and moderate-income neighborhood.

Investment Test

Performance under the investment test in this area is not inconsistent with the overall performance. Investments and grants total \$7,731,000 and represent 87% of FMB's total qualified investments. There were 20 investments covering a variety of initiatives made during this evaluation period. FMB provides more investments to areas where the need is greater in this AA. This includes Cook, Lake and Will counties. Management works with numerous groups and organizations throughout the AA in order to help meet the individual needs of the various sectors of the economy. Table 13 - Qualified Investments, on page A-17, provides details and highlights the number and dollar amount of investment, organized by Affordable Housing projects, Community Service projects, Economic Development/Small Business projects, and Revitalizing or Stabilizing projects. FMB's investment in this AA is in line with its level of operations.

Service Test

Performance under the service test in this area is not inconsistent with the overall performance.

FMB operates 36 full service branches throughout this AA. The number and distribution of branch offices are as follows: four offices in Cook County, two offices in DuPage County, two offices in Grundy County, one office in Kane County, 12 offices in Lake County, five offices in McHenry County and 10 offices in Will County. Table 12 - Distribution of Branch and ATM Delivery System, on page A-17, reflects a reasonable distribution of branches within this AA. This distribution is comparable to the population characteristics within this portion of the AA. Since our last examination, nine branches have been added. Five branch offices were added in McHenry County, in conjunction with the purchase of McHenry State Bank. The remaining 4 branches were opened in 1997 and are located in Elk Grove Village, Grayslake, Highland Park and Geneva. No branch offices have been closed since our last examination. The bank operates 66 ATMs throughout this AA. The distribution of ATMs is good when compared to the population characteristics within this area. Delivery systems do not vary from those discussed under the Overall Performance - Service Test section of this Performance Evaluation.

FMB's Community Development Services are not inconsistent with the overall performance. Bank employees are actively involved in organizations whose primary purpose is economic development, affordable housing, and social services. Some examples include:

- C In 1997, FMB employed a consultant to conduct an educational program directed towards seniors at a high school in a moderate-income census tract in North Chicago. This program, which is called Senior Reality Check, exposed students to managing their finances when posed with various life-based scenarios.
- C FMB employees are active in three organizations in Lake County and one organization in Kane County whose missions are to assist with affordable housing needs. These employees serve in a leadership capacity.
- C FMB employees are active in organizations whose missions are to assist in promoting economic revitalization in or helping developmentally disabled persons in Lake County.
- C FMB employees serve in a leadership capacity in two small business development organizations in Kane County.
- C FMB employees serve in leadership positions for four social service, medical service, affordable housing and economic development organizations to within Will County.

CONCLUSIONS WITH RESPECT TO PERFORMANCE IN THE CHAMPAIGN MSA

The description of operations in this area is not inconsistent with that of the overall bank operations. All lending services are provided within this area. The specific demographics of this AA are detailed in Table 3 - Demographic Information for Assessment Area: Champaign MSA on page A-11. Of the 16 tracts, 16% are low-income and 37% are moderate-income. These percentages are higher than the characteristics of FMB's entire AA. The 16 tracts encompass the city of Champaign only and do not expand into the surrounding community. This is due to the limited number of offices in this AA. Of the families in this AA, 5% are low-income compared with 13% for the overall AA.

Lending Test

Conclusions with respect to the lending test are not inconsistent with the findings of the overall bank conclusions. Tables 5 through 10, on pages A-12 to A-16, show similar data as that discussed in the body of the Performance Evaluation. Penetration is comparable when reviewing market share in LMI tracts to overall market share data for HMDA related products. Penetration is higher to LMI individuals than overall market share data for HMDA related products. Business data discloses higher levels of performance in LMI tracts than overall market share. Market share data shows that FMB's penetration to businesses with revenues less than \$1,000,000 is higher than overall market share. No farm loans were made in the segment of the AA. These facts are not inconsistent with those of the overall institution.

Community development lending is not inconsistent with the program noted in the overall bank conclusions.

Investment Test

Performance under the investment test in this area is not inconsistent with the overall performance. Investments and grants total \$11,000, and represent less than 1% of FMB's total qualified investments. There were two investments involving small business and community service made during this evaluation period. FMB is relatively new in this area, has a very small presence in this market, and its investments are commensurate with this level. Only one branch is located in this area (1% of the total branch network, less than 1% of total deposits).

Service Test

Performance under the service test in this area is not inconsistent with the overall performance.

FMB operates one full service branch within this AA. This branch was opened on July 8, 1996 and is located in a moderate-income census tract. The branch hours are reasonable. The branch has a drive-up facility and maintains Saturday morning hours. FMB operates one ATM in this area. Delivery

systems are not inconsistent with those of the overall bank.

FMB's Community Development Services are not inconsistent with the overall performance. Bank employees are actively involved in organizations whose primary purpose is economic development, affordable housing, and social services. Some examples include:

- C Senior management member serves as director of a community development corporation whose primary focus is to develop small businesses.
- C One officer is a member of organization providing affordable housing.

CONCLUSIONS WITH RESPECT TO PERFORMANCE IN THE NON-MSA AREAS AS A WHOLE

The description of operations in this area is not inconsistent with that of the overall bank operations. All lending services are provided within this area. The specific demographics of this AA are detailed in Table 4 - Demographic Information for Assessment Area: Non-MSA Area, on page A-11. There are no low-income tracts and 13% of the 68 tracts are moderate-income. The percentage of moderate-income tracts is higher than the characteristics of FMB's entire AA. Low-income families represent 18% of this AA are low-income compared with 13% for the overall AA. Another 18% are moderate-income and is comparable to the entire AA.

Lending Test

Conclusions with respect to the lending test are not inconsistent with the findings of the overall bank conclusions. Tables 5 through 10, on pages A-12 to A-16, show similar data as that discussed in the body of the Performance Evaluation. Penetration is higher in moderate-income tracts and to LMI individuals than overall market share data for HMDA related products. Business data discloses higher levels of concentration in LMI tracts with respect to opportunities. Market share data shows that FMB's penetration to businesses with revenues less than \$1,000,000 is higher than overall market share. These facts are not inconsistent with those of the overall institution. Small farm data indicate that there is low performance in moderate-income tracts in this AA when compared with the number of opportunities. Market share data however is not inconsistent with overall farm lending activity.

Community development lending is not inconsistent with the program noted in the overall bank conclusions.

Investment Test

Performance under the investment test in this area is not inconsistent with the overall performance. Investments and grants total \$226,000 and represent 3% of FMB's total qualified investments. There were 11 investments covering a variety of initiatives made during this evaluation period. Table 13 - Qualified Investments, on page A-17, highlights the number and dollar amount of investment, organized by Affordable Housing projects, Community Service projects, Economic Development/Small Business projects, and Revitalizing or Stabilizing projects. Investment in this AA is in line with its level of operations. Management works with numerous groups and organizations throughout the AA in order to help meet the individual needs of the various sectors of the economy.

See the Overall Performance - Investment Test section for the example detailing the Danville, IL housing project. This project is complex in nature as it involved equity positions, the use of FMB other real estate owned and the use of tax credits to make it feasible. The project demonstrates the leadership role provided by FMB in activities not routinely provided by private investors.

Service Test

Performance under the service test in this area is not inconsistent with the overall performance.

FMB operates 10 full service branches throughout this AA. Table 12 - Distribution of Branch and ATM Delivery System, on page A-17, reflects good distribution of branches within the geographies that it serves. The distribution of branches exceeds the population characteristics within the AA, particularly within the moderate-income census tracts. One branch was opened since our last examination. The branch was opened on July 7, 1998 in Galesburg, Illinois, a moderate-income census tract. All of the branches maintain Saturday morning hours while a few also have Sunday hours. The distribution of ATMs compare favorably with the population characteristics within the AA. Delivery systems do not vary from those discussed under the Overall Performance - Service Test section of this Performance Evaluation.

FMB's Community Development Services are not inconsistent with the overall performance. Bank employees are actively involved in organizations whose primary purpose is economic development, affordable housing, and social services. Some examples include:

- C Members of senior management serve in leadership positions of two organizations that promote economic development in the Danville area.
- C A bank officer serves as treasurer of a community development corporation whose focus is small business development in LaSalle and Grundy counties.
- C Two members of senior management serve in leadership positions of a community development corporation whose primary focus includes small business and affordable housing in Vermillion County.
- C A member of senior management is president of a service organization that assists disabled persons in housing, job training, and life skills.
- C A officer of the bank sits on the board of a Community Action Agency that assists with various housing and family service needs for low- and moderate-income persons.

TABLE 1 Demographic Information for Assessment Area: Davenport/Moline Multi state MSA						
Demographic Characteristic						
Geographies (Census Tracts/BNAs)	82	9	22	54	16	0
Population by Geography	300,000	3	15	65	17	0
Owner-Occupied Housing by Geography	78,000	2	12	67	19	0
Businesses by Geography	19,500	9	22	53	16	0
Farms by Geography	300	1	6	83	10	0
Family Distribution by Income Level	80,400	20	17	23	40	0
Median Family Income	= \$35,392	Median Housing Value		= \$50,975		
HUD Adjusted Median Family Income for 1998	= \$45,400	Unemployment Rate		= 3.0%		
Households Below the Poverty Level	= 12.6%					

Source: 1990 U.S. Census and 1998 HUD updated MFI.

TABLE 2 Demographic Information for Assessment Area: CHICAGO MSA						
Demographic Characteristic						
Geographies (Census Tracts/BNAs)	885	1	9	50	39	1
Population by Geography	4,518,000	1	8	51	40	0
Owner-Occupied Housing by Geography	1,181,000	1	5	49	45	0
Businesses by Geography	168,700	1	6	48	45	0
Farms by Geography	3,100	0	3	52	45	0
Family Distribution by Income Level	1,202,000	12	16	25	47	0
Median Family Income	= \$51,576	Median Housing Value		= \$130,560		
HUD Adjusted Median Family Income for 1998	= \$59,500	Unemployment Rate		= 2.3%		
Households Below the Poverty Level	= 5.0%					

Source: 1990 U.S. Census and 1998 HUD updated MFI.

TABLE 3						
Demographic Information for Assessment Area: Champaign MSA						
Demographic Characteristic						%
Geographies (Census Tracts/BNAs)	16	19	37	25	19	0
Population by Geography	76,000	21	22	29	28	0
Owner-Occupied Housing by Geography	14,500	3	17	35	45	0
Businesses by Geography	3,400	15	36	24	25	0
Farms by Geography	50	2	28	26	44	0
Family Distribution by Income Level	15,400	5	19	36	40	0
Median Family Income	= \$38,712	Median Housing Value				= \$69,200
HUD Adjusted Median Family Income for 1998	= \$49,800	Unemployment Rate				= 2.5%
Households Below the Poverty Level	= 20.0%					

Source: 1990 U.S. Census and 1998 HUD updated MFI.

TABLE 4						
Demographic Information for Assessment Area: Non-MSA Areas (Total)						
Demographic Characteristic						%
Geographies (Census Tracts/BNAs)	68	0	13	65	22	0
Population by Geography	251,600	0	10	69	21	0
Owner-Occupied Housing by Geography	69,600	0	8	71	21	0
Businesses by Geography	8,100	0	20	62	18	0
Farms by Geography	300	0	8	72	20	0
Family Distribution by Income Level	68,800	18	18	23	41	0
Median Family Income	= \$31,680	Median Housing Value				= \$44,200
HUD Adjusted Median Family Income for 1998	= \$39,500	Unemployment Rate				= 3.5%
Households Below the Poverty Level	= 13.1%					

Source: 1990 U.S. Census and 1998 HUD updated MFI.

TABLE 5
LENDING VOLUME

MSA/Assessment Area:	% of Total Bank Deposits in Rated Area	Residential		Small Business		Small Farm		Community Development		Total Loans		% of Total Bank Loans in Rated Area
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Report/Moline Multi state MSA	13%	931	48,450	316	28,459	3	324	2	55	1,252	77,288	15%
St. Louis MSA	70%	3,284	326,469	1,637	169,671	160	11,725	6	1,288	5,087	509,153	62%
Springfield MSA	1%	88	6,260	25	1,319	0	0	0	0	113	7,579	1%
MSA Totals	16%	900	45,265	624	24,319	289	17,090	0	0	1,813	86,674	22%

TABLE 6
Geographic Distribution: HMDA

MSA/Assessment Area:	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total 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	Upp	#	% of Total
HOME PURCHASE MORTGAGE LOANS																
Davenport/Moline Multi state MSA	2.0%	2.0%	12.0%	9.0%	67.0%	73.0%	19.0%	16.0%	4	4.86	8.00	5.25	4.51	6.44	315	17%
Chicago MSA	1.0%	1.0%	5.0%	8.0%	49.0%	60.0%	45.0%	31.0%	57	0.38	0.52	0.73	0.50	0.24	1,184	62%
Champaign MSA	3.0%	0.0%	17.0%	4.0%	35.0%	50.0%	45.0%	46.0%	12	0.84	0.00	0.66	1.50	0.41	36	2%
Non-MSA Totals	0.0%	0.0%	8.0%	5.0%	71.0%	69.0%	21.0%	26.0%	2	14.12	N/A	12.24	15.26	11.83	361	20%
HOME REFINANCE LOANS																
Davenport/Moline Multi state MSA	2.0%	1.0%	12.0%	9.0%	67.0%	69.0%	19.0%	21.0%	13	2.26	0.00	0.87	2.48	2.31	346	16%
Chicago MSA	1.0%	1.0%	5.0%	6.0%	49.0%	58.0%	45.0%	35.0%	79	0.33	1.11	0.54	0.41	0.24	1,546	70%
Champaign MSA	3.0%	0.0%	17.0%	13.0%	35.0%	33.0%	45.0%	54.0%	21	1.46	0.00	2.44	1.41	1.33	40	2%
Non-MSA Totals	0.0%	0.0%	8.0%	4.0%	71.0%	63.0%	21.0%	33.0%	2	8.11	N/A	8.97	7.96	8.27	271	12%
HOME IMPROVEMENT LOANS																
Davenport/Moline Multi state MSA	2.0%	3.0%	12.0%	15.0%	67.0%	64.0%	19.0%	18.0%	5	4.92	5.41	4.96	4.52	8.08	270	24%
Chicago MSA	1.0%	2.0%	5.0%	14.0%	49.0%	60.0%	45.0%	24.0%	14	1.63	7.10	3.24	1.85	1.00	554	50%

Champaign MSA	3.0%	0.0%	17.0%	8.0%	35.0%	17.0%	45.0%	75.0%	5	3.63	0.00	2.70	1.16	5.98	12	1%
Non-MSA Totals	0.0%	0.0%	8.0%	13.0%	71.0%	77.0%	21.0%	10.0%	1	33.28	N/A	49.06	35.78	17.36	268	24%

(*) Based on 1997 Aggregate HMDA Data only.

TABLE 7 Borrower Distribution: HMDA																
MSA/Assessment Area:	Low-Income Families		Moderate-Income Families		Middle-Income Families		Upper-Income Families		Overall Market Rank*	Market Share*					Total Loans	
	% of Families	% BANK Loans	% of Families	% BANK Loans	% of Families	% BANK Loans	% of Families	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
HOME PURCHASE MORTGAGE LOANS																
Davenport/Moline Multi state MSA	20	16	17	28	23	26	40	26	4	4.86	9.09	6.34	4.63	3.72	315	17
Chicago MSA	12	13	16	24	25	27	47	30	57	0.38	1.02	0.56	0.45	0.44	1,184	62
Champaign MSA	5	4	19	29	36	39	40	28	12	0.84	.92	1.02	1.86	0.21	36	2
Non-MSA Totals	18	7	18	20	23	27	41	44	2	14.12	15.47	12.84	13.07	17.50	361	20
HOME REFINANCE LOANS																
Davenport/Moline Multi state MSA	20	6	17	16	23	27	40	48	13	2.26	0.57	2.60	2.86	2.86	346	16
Chicago MSA	12	6	16	19	25	30	47	39	79	.33	0.41	0.41	0.47	0.33	1,546	70
Champaign MSA	5	0	19	18	36	31	40	51	21	1.46	0.00	2.99	2.14	1.46	40	2
Non-MSA Totals	18	2	18	10	23	14	41	71	2	8.11	2.20	4.57	4.95	13.73	271	12
HOME IMPROVEMENT LOANS																

Davenport/Moline Multi state MSA	20	10	17	24	23	32	40	33	5	4.92	2.84	3.77	5.17	5.87	270	24
Chicago MSA	12	11	16	23	25	31	47	35	14	1.63	2.41	2.02	1.65	1.35	554	50
Champaign MSA	5	3	19	23	36	44	40	30	5	3.63	0.00	0.00	6.06	5.56	12	1
Non-MSA Totals	18	10	18	22	23	28	41	40	1	33.28	40.38	40.50	32.58	30.08	268	24

(*) Based on 1997 Aggregate HMDA Data only.

TABLE 8
Geographic Distribution: SMALL BUSINESS

MSA/Assessment Area:	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% of Businesses	% BANK Loans	% of Businesses	% BANK Loans	% of Businesses	% BANK Loans	% of Businesses	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Dav/Moline Multi state MSA	9.0%	2.0%	22.0%	23.0%	53.0%	51.0%	16.0%	24.0%	4	12.50	3.87	10.98	13.45	14.98	316	12.1
Chicago MSA	1.0%	4.0%	6.0%	4.0%	48.0%	51.0%	45.0%	41.0%	7	3.14	3.17	1.58	3.84	2.87	1,637	62.9
Champaign MSA	15.0%	12.0%	36.0%	36.0%	24.0%	20.0%	25.0%	32.0%	10	1.49	2.13	2.46	.80	1.54	25	1.0
Non-MSA Totals	0.0%	0.0%	20.0%	13.0%	62.0%	66.0%	18.0%	21.0%	8	4.09	N/A	4.30	3.77	6.22	624	24.0

(*) Based on 1997 Aggregate Small Business Data only.

TABLE 9
Borrower Distribution: SMALL BUSINESS

MSA/Assessment Area:	Businesses with Revenues of \$1 million or less			Loans by Original Amount Regardless of Business Size			Market Share**		Total Loans	
	% of Businesses	% BANK Loans	% Market Loans*	< \$100,000	\$100,000 to \$250,000	> \$250,000	All	Rev \$1 million or less	#	% of Total
				0	0	0	All			

Dav/Moline Multi state MSA	70	67	11.6	251	35	30	12.50	15.30	316	12.1
Chicago MSA	70	70	2.9	1,191	276	170	3.14	4.88	1,637	62.9
Champaign MSA	69	80	1.4	22	2	1	1.49	2.43	25	1.0
Non-MSA Totals	74	89	3.9	577	34	13	4.09	5.51	624	24.0

(*) The market consists of all other Small Business reporters in BANK's assessment area and is based on 1997 Aggregate Small Business Data only.

(**) Based on 1997 Aggregate Small Business Data only.

TABLE 10
Geographic Distribution: SMALL FARM

MSA/Assessment Area:	Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Overall Market Rank*	Market Share*					Total Loans	
	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans	% of Farms	% BANK Loans		Overall	Low	Mod	Mid	Upp	#	% of Total
Dav/Moline Multi state MSA	1.0%	0.0%	6.0%	34.0%	83.0%	33.0%	10.0%	33.0%	6	5.38	0.00	16.67	2.78	20.00	3	.7
Chicago MSA	0.0%	0.0%	3.0%	0.0%	52.0%	92.0%	45.0%	8.0%	1	29.09	0.00	0.00	30.72	19.32	160	35.4
Champaign MSA	2.0%	0.0%	28.0%	0.0%	26.0%	0.0%	44.0%	0.0%	7	0.00	0.00	0.00	0.00	0.00	0	0
Non-MSA Totals	0.0%	0.0%	8.0%	3.0%	72.0%	79.0%	20.0%	18.0%	7	4.23	0.00	1.89	4.03	7.41	289	63.9

(*) Based on 1997 Aggregate Small Farm Data only.

TABLE 11
Borrower Distribution: SMALL FARM

MSA/Assessment Area:	Farms with Revenues of \$500 thousand or less			Loans by Original Amount Regardless of Business Size			Market Share**		Total Loans	
	% of Businesses	% BANK Loans	% Market Loans*	< \$100,000	\$100,000 to \$250,000	> \$250,000	All	Rev \$500,000 or less	#	% of Total
Full Scope:										
Dav/Moline Multi state MSA	91	67	2.3	1	2	0	5.38	5.04	3	0.7
Chicago MSA	87	99	18.2	126	27	7	29.09	30.29	160	35.4
Champaign MSA	89	0	0.0	0	0	0	0.00	0.00	0	0
Non-MSA Totals	91	95	3.6	242	38	9	4.23	4.38	289	63.9

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(*) The market consists of all other Small Farm reporters in BANK's assessment area and is based on 1997 Aggregate Small Farm Data only.

(**) Based on 1997 Aggregate Small Farm Data only.

TABLE 12
DISTRIBUTION OF BRANCH AND ATM DELIVERY SYSTEM

MSA/Assessment Area:	Deposits	Branches						ATMs						Population			
	% of Total BANK Deposits	# of BANK Branches	% of Total BANK Branches	Location of Branches by Income of Geographies				# of BANK ATMs	% of Total BANK ATMs	Location of ATMs by Income of Geographies				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Dav/Moline Multi state MSA	13	8	15	1	2	4	1	9	11	1	1	6	1	3	15	65	17
Chicago MSA	70	36	65	2	3	15	16	66	77	8	6	31	21	1	8	50	41
Champaign MSA	1	1	2	0	1	0	0	1	1	0	1	0	0	21	22	29	28
Non-MSA Totals	16	10	18	0	3	6	1	9	11	0	3	5	1	0	10	69	21

TABLE 13
QUALIFIED INVESTMENTS

MSA/Assessment Areas:	Affordable Housing		Community Service		Economic Development/ Small Business		Revitalize or Stabilize		Total Investments		
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$=
Dav/Moline Multi state MSA	7	626	2	25	1	150	2	102	12	903	10
Chicago MSA	8	1,714	2	60	6	447	4	5,510	20	7,731	87
Champaign MSA	0	0	1	1	1	10	0	0	2	11	< 1
Non-MSA Totals	6	90	1	2	2	115	2	19	11	226	3

Totals	21	2,430	6	88	10	722	8	5,631	45	8.871	100
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