

PUBLIC DISCLOSURE

January 17, 2006

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Bloomington Bank and Trust
RSSD# 1887516

150 South Bloomington Road
Bloomington, Illinois 60108

Federal Reserve Bank of Chicago

230 South LaSalle Street
Chicago, IL 60604-1413

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, 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.

TABLE OF CONTENTS

Institution Rating	
Institution's CRA Rating	1
Table of Performance Test Ratings.....	1
Summary of Major Factors Supporting Rating	1
 Institution	
Description of Institution	3
Scope of Examination.....	7
Conclusions With Respect to Performance Tests.....	9
 CRA Appendices	
CRA Appendix A: Scope of Examination	14
CRA Appendix B: Glossary.....	15
CRA Appendix C: Core CRA Tables	18
CRA Appendix D: Assessment Area Map	34

INSTITUTION'S RATING

INSTITUTION'S CRA RATING: Bloomington Bank and Trust is rated "**SATISFACTORY.**"

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

PERFORMANCE LEVELS	NAME OF FINANCIAL INSTITUTION		
	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory			
Low Satisfactory	X	X	X
Needs to Improve			
Substantial Noncompliance			

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

The major factors supporting the institution's rating include:

Lending Test

- Lending activity reflects an adequate responsiveness to the credit needs of the assessment area.
- The bank originated a good percentage of small business loans within its assessment area.
- The geographic distribution of small business loans reflects a good penetration of geographies of different income levels, especially to low- and moderate-income geographies.
- The distribution of loans among businesses of different revenue sizes reflects an adequate level of lending to small businesses with annual revenues less than or equal to \$1 million.

- The distribution by loan amounts reflects an adequate level of lending to businesses in amounts less than or equal to \$100,000.
- The bank made no use of innovative or flexible lending practices to address the credit needs of low- or moderate-income individuals or geographies.

Investment Test

- The bank made an adequate level of qualified community development investments, benefiting low- and moderate-income individuals and areas.

Service Test

- Delivery systems are reasonably accessible to geographies and individuals of different income levels in its assessment areas.
- The bank's record of opening and closing branches has not adversely affected the accessibility of delivery systems.
- Services do not vary in a way that inconveniences residents of its assessment areas, particularly low- and moderate-income geographies and individuals.
- The bank provides an adequate level community development services.

INSTITUTION

DESCRIPTION OF INSTITUTION

Bloomington Bank and Trust, with total assets of \$451.8 million as of September 30, 2005, is a wholly-owned subsidiary of Bloomington Bank and Trust Bancshares Corporation. The main banking office is located in Bloomington, Illinois. In addition to the main banking office, Bloomington Bank and Trust's branch network consists of four full-service branches located in Cook, DuPage and Kane Counties. Two branches, named Bank of Park Ridge, are located in Park Ridge, Illinois and one local branch, Bank of Itasca, is located in Itasca, Illinois. Since the previous examination the bank opened one full-service branch, Bank of Elgin which is located in Elgin, Illinois. In order to provide its customers with additional access to its banking services, each Bloomington Bank and Trust branch location includes a 24-hour ATM and the bank offers a website www.bbtcorp.com, which provides customers with access to on-line banking, bill payment, stop payments and account maintenance.

Bloomington Bank and Trust is a full-service bank specializing in commercial lending, with expertise in small to mid-sized industrial and manufacturing companies. Commercial banking services and products include business checking, savings and money market accounts, certificates of deposit, commercial loans, free online banking, ACH services, lockbox services, depository for withheld taxes, and merchant card services. In addition to its commercial product offerings, Bloomington Bank and Trust offers personal banking services including personal checking, savings, and money market accounts, certificates of deposit, individual retirement accounts, free online banking, mortgage loans, home equity loans and lines of credit, home improvement loans, wire transfers, night depository, land trust department, and safe deposit boxes.

As of June 30, 2005, Bloomington Bank and Trust reported \$383.5 million in deposits in the Chicago-Naperville-Joliet, IL-IN-WI Metropolitan Statistical Area (MSA), according to the FDIC Summary of Deposits Market Share Report. This represents less than one percent of the deposit market share for the MSA. Market share leaders by deposits include JP Morgan Chase Bank, NA, LaSalle Bank National Association, Harris National Association and Northern Trust Company. Additional local competition includes Itasca Bank and Trust Company and Park Ridge Community Bank. With regard to the local communities Bloomington Bank and Trust serves, the bank enjoys a larger market share by deposit. In the villages of Bloomington, Itasca, Park Ridge and Elgin the bank accounts for 22.4%, 11.6%, 7.4% and 0.7% of the deposit market share respectively.

According to the September 30, 2005 Uniform Bank Performance Report (UBPR), commercial loans accounted for 81.7% of the bank's loan portfolio by dollar amount. This includes both Commercial and Industrial loans (43.1%) and Non-Farm Non-Residential Real Estate loans (38.6%). The remainder of the portfolio primarily consists of 1-4 Family Residential Real Estate secured loans

(10.4%) and Construction and Development loans (5.9%). Further, the bank's loan-to-deposit ratio (88.9%) was slightly higher than the bank's peer group (85.9%).

In 2003, the bank's assessment area consisted of portions of the Chicago MSA #1600 including census tracts in Northwestern Cook County and Northern DuPage County. According to 2000 census data, the 2003 assessment area encompassed 220 census tracts; 10 moderate-income (4.5%), 121 middle-income (55.0%) 88 upper-income (40.0%) and one unknown census tract (0.5%), with a total population of 1,224,646 people. Low- and moderate-income families made up 29.0% of the families within the assessment area and 3.0% of the families are considered below the poverty level. The HUD adjusted median family income for the 2003 assessment area was \$69,081.

The median housing value for the assessment area is \$184,482, with median gross rent at \$811. Both the housing value and gross rent were significantly higher than the median housing value (\$161,700) and gross rent (\$669) for the entire Chicago MSA. Owner-occupied housing units made up 73.3% of the housing stock of the assessment area. Affordability ratios, developed by dividing the median family income by the median housing value for a given area or groups of geographies, are helpful in comparing costs for different areas. An area with a high ratio generally has more affordable housing than an area with a low ratio. The affordability ratio for the bank's 2003 and 2004 assessment areas was 33%. Comparing the affordability ratios of the counties that make up the bank's assessment area, the housing in the assessment area is generally less affordable than the counties as a whole, with the exception of Cook County (29%). McHenry County (38%) reported the most affordable housing, while Kane County was 37%, DuPage County was 36%, and Lake County was 34%.

The total number of businesses in the assessment area was 48,951; of which only 2,467 or 5.0% were located in moderate-income geographies. A significant majority of the businesses in the assessment area are small businesses with gross annual revenues less than or equal to \$1 million. According to 2000 census data, 80.0% of the business in the assessment area reported gross annual revenues of \$1 million or less.

In 2004, the bank's assessment area expanded west into Kane County due to the opening of the Bank of Elgin; which is located in Elgin, Illinois. In addition to the expansion west, the bank's assessment area expanded north to include portions of McHenry and Lake Counties up to the Illinois/Wisconsin state line. Based on 2000 census data, the expanded assessment area and changes to the MSA's in 2004, the bank's assessment area included portions of the Chicago-Naperville-Joliet Metropolitan Division (MD) and the Lake County-Kenosha County Metropolitan Division (MD). The combined assessment area included 387 census tracts of which 23 or 5.9% were considered moderate-income. There were no low-income census tracts in the bank's assessment area. The total population of the bank's 2004 assessment area grew to 2,109,127. Low- and moderate-income families accounted for 28.5% of the total families, while 3.0% were considered below the poverty level. The HUD-adjusted median family income for the 2004 assessment area was \$71,659.

Housing characteristics for the bank's 2004 assessment area decreased slightly with the median housing value of \$181,248 and median gross rent of \$797. Both the housing value and gross rent were higher than the Chicago-Naperville-Joliet MD (\$159,733; \$665) and the Lake County-Kenosha County MD (\$171,126; \$694). Owner-occupied housing units continued to make up a significant majority (76.1%) of the housing stock.

As the assessment area expanded, the number of businesses increased to 82,773 of which 4,274 or 5.2% were located in moderate-income geographies. Of the total business in the assessment area, 82.0% are considered small businesses with gross annual revenues of \$1 million or less.

Major employers in the bank's assessment area include telecommunications companies SBC Communications and Motorola, Inc., commercial airlines, United Airlines and American Airlines, along with research firm Abbott Laboratories and a retailer Sears Holdings Corporation. According to the Department of Labor, recent unemployment data for the five counties that are a part of the bank's assessment area indicate improved economic conditions. From November 2004 to November 2005, Cook, DuPage, Kane, Lake and McHenry Counties recorded decreases in their unemployment rates. Specifically, the unemployment rate for Cook County in November 2004 was 6.3% and in November 2005 was 5.6%. The DuPage County unemployment rate decreased from 4.6% in November 2004 to 4.0% in November 2005. Similarly, the unemployment rate for Kane County went from 5.4% to 4.7% over the same time period. For Lake County, the unemployment rate decreased by 1.1%, from 5.0% in November 2004 to 3.9% in November 2005. Lastly, the unemployment rate in Kane County decreased from 4.8% in November 2004 to 4.1% in November 2005.

The following tables provide additional demographic information for the bank's 2003 and 2004 assessment areas:

Exhibit #								
Assessment Area Demographics 2003 Chicago MSA #1600								
Income Categories	Tract Distribution		Families by Tract Income		Families Below Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	40,193	12.5
Moderate-income	10	4.5	12,995	4.0	1,175	9.0	53,177	16.5
Middle-income	121	55.0	179,632	55.7	6,316	3.5	78,889	24.5
Upper-income	88	40.0	129,691	40.3	2,121	1.6	150,059	46.5
Unknown-income	1	0.5	0	0.0	0	0.0	0	0.0
TOTALS	220	100.0	322,318	100.0	9,612	3.0	322,318	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	20,872	9,391	2.7	45.0	10,875	52.1	606	2.9
Middle-income	273,980	190,492	55.1	69.5	76,120	27.8	7,278	2.7
Upper-income	176,688	145,604	42.1	82.4	27,095	15.3	3,989	2.3
Unknown-income	7	7	0.1	100.0	0	0.0	0	0.0
TOTALS	451,547	345,494	100.0	73.3	114,180	24.2	11,873	2.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less than or = \$1 million		Over \$1 million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	2,467	5.0	1,707	4.4	647	8.1	113	6.1
Middle-income	26,633	54.5	20,787	53.1	4,766	59.9	1,080	58.4
Upper-income	19,602	40.0	16,477	42.1	2,477	31.1	648	35.0
Unknown-income	249	0.5	167	0.4	72	0.9	10	0.5
TOTALS	48,951	100.0	39,138	100.0	7,962	100.0	1,851	100.0
Percentage of Total Businesses:				80.0	16.3	3.8		

Exhibit #								
Assessment Area Demographics 2004 Combined Assessment Area								
Income Categories	Tract Distribution		Families by Tract Income		Families Below Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	66,003	11.9
Moderate-income	23	5.9	25,282	4.5	2,266	9.0	86,665	15.6
Middle-income	198	51.2	282,349	50.8	10,103	3.6	134,191	24.1
Upper-income	164	42.4	248,496	44.7	4,133	1.7	269,268	48.4
Unknown-income	2	0.5	0	0.0	0	0.0	0	0.0
TOTALS	387	100.0	556,127	100.0	16,502	3.0	556,127	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	38,171	20,533	3.4	53.8	16,054	42.1	1,584	4.1
Middle-income	419,176	298,772	50.2	71.3	106,454	25.4	13,950	3.3
Upper-income	326,166	276,908	46.4	84.9	41,247	12.6	7,961	2.4
Unknown-income	7	7	0.0	100.0	0	0.0	0	0.0
TOTALS	783,470	596,220	100.0	76.1	163,755	20.9	23,495	3.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less than or = \$1 million		Over \$1 million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	4,274	5.2	3,244	4.8	846	7.2	184	5.9
Middle-income	40,199	48.6	32,509	47.9	6,084	51.7	1,606	51.6
Upper-income	38,048	46.0	31,966	47.1	4,770	40.5	1,312	42.1
Unknown-income	252	0.2	169	0.2	72	0.6	11	0.4
TOTALS	82,773	100.0	67,888	100.0	11,772	100.0	3,113	100.0
Percentage of Total Businesses:				82.0		14.2		3.8

SCOPE OF EXAMINATION

The CRA Performance Evaluation assesses the bank's responsiveness and effectiveness in meeting the credit and community development needs of its assessment areas within the context of information about the institution including asset size, financial condition, and competitive factors as well as taking into consideration the economic and demographic characteristics of its

assessment areas. Appendix A includes a summary of the scope of this examination and Appendix B contains a glossary of key terms used throughout the evaluation.

The ratings assigned through this evaluation were based on the small business lending activity performance of the bank. Bloomington Bank and Trust is primarily a commercial lender and did not originate a sufficient number of HMDA-reportable loans for 2003 (19 loans) or 2004 (17 loans) to conduct a meaningful analysis and the bank does not originate small farm loans. The HMDA-reportable loans were considered in the bank's Lending in the Assessment Area component of the lending test; however, they were not considered in the Geographic or Borrower Distribution analyses. Additionally, the overall rating was based primarily on the bank's performance within the Chicago-Naperville-Joliet MD. All of the banking offices are located within this portion of the assessment area and the majority of the HMDA-reportable and small business loans originate in this portion of the assessment area. The discussion below is limited to the performance in the Chicago-Naperville-Joliet MD; however, the Core Tables in Appendix C depict the lending activity in both Metropolitan Divisions.

The examination scope specifically included the following:

- ***Lending in the Assessment Area*** – An analysis of Bloomington Bank and Trust's HMDA-reportable loans, small business loans and small business loans secured by real estate originated between January 1, 2003 and December 31, 2004 was performed to evaluate the percentage of loans originated within the combined assessment area.
- ***Geographic Distribution of Lending in the Assessment Area*** – The bank's small business loans originated within the assessment area from January 1, 2003 through December 31, 2004 were analyzed to evaluate the extent to which the bank is lending in census tracts of different income levels, particularly those designated as moderate-income.
- ***Lending to Borrowers of Different Incomes and to Businesses and Farms of Different Sizes*** – The bank's small business loans originated between January 1, 2003 and December 31, 2004 were analyzed to evaluate the bank's lending performance to businesses of different sizes, in particular small businesses with gross annual revenues of \$1 million or less.
- ***Community Development Lending*** – The volume and complexity of community development loans made by Bloomington Bank and Trust between October 1, 2001 and January 17, 2006 were evaluated.
- ***Innovative or Flexible Lending Practices*** – The degree to which the bank uses innovative or flexible lending practices to address the credit needs of low- and moderate-income individuals and areas was assessed during the review period of October 1, 2001 through January 17, 2006.

- **Investments** – Qualified investments made between October 1, 2001 and January 17, 2006 were reviewed and evaluated to determine the bank’s use of innovative or complex investments, as well as its responsiveness to credit and community development needs of its assessment area.
- **Services** – The distribution of branch offices and automated teller machines (ATMs), retail services offered, hours of operation, and availability of loan and deposit products were reviewed for range and accessibility. In addition, the number and type of community development services provided by bank representatives between October 1, 2001 and January 17, 2006 were reviewed and evaluated for their ability to meet the community development needs of its assessment area.
- **Response to Substantiated Complaints** – Neither Bloomington Bank and Trust nor this Reserve Bank has received any CRA-related complaints regarding this institution since the previous examination.

In addition to the above criteria, information obtained through discussions with seven community representatives was considered in the overall evaluation.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

Bloomington Bank and Trust’s overall performance under the CRA is considered “Satisfactory”. The overall rating is based primarily on the bank’s performance in the Chicago-Naperville-Joliet MD, in which all of the bank’s offices are located and accounted for 92.4% of the bank’s HMDA-reportable loans and small business loans. In addition, the Chicago-Naperville-Joliet MD portion of the assessment area contains 60.9% of the moderate-income geographies and 83.4% of the low- and moderate-income families.

The bank’s performance in meeting the credit needs of its assessment area through its core lending function, geographic distribution and borrower distribution tests, is satisfactory; however, the lack of community development loans negatively impacted the bank’s overall rating. The bank’s overall ability to meet the community development needs of its assessment through lending, investments and services is considered adequate.

LENDING TEST

The bank’s performance under the Lending Test is considered “*low satisfactory*”. The lending activity shows a good responsiveness to the small business credit needs of its assessment area, which is consistent with the bank’s core business, commercial lending. Overall, the bank originates a high percentage of loans within its assessment area. From 2003 to 2004, the percentage of loans originated within the bank’s assessment area increased by number and dollar. This increase can be partially attributed to the bank’s decision to expand their assessment to include portions of Lake and McHenry Counties. The geographic distribution of loans shows a good responsiveness to credit needs of the bank’s assessment area, particularly to moderate-income

geographies. Additionally, the distribution of loans to businesses of different sizes supports a good responsiveness to the credit needs of small businesses throughout the bank's assessment area.

The tables below indicate the majority of the bank's HMDA reportable loans are originated outside the bank's assessment area. This was not considered a major detriment to the banks lending activity because the bank is primarily a commercial lender and the HMDA reportable loans are primarily granted as an accommodation to its commercial clients.

The facts and data used to evaluate the bank's performance in all of its assessment areas are shown in Appendix C. Lending activity is depicted in Table 1, Geographic Distribution in Tables 2 through 7 and Borrower Characteristics in Tables 8 through 12.

Assessment Area Concentration:

Exhibit #								
Lending Inside And Outside The Assessment Area January 1, 2003 – December 31, 2003								
	Inside				Outside			
LOAN TYPE	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase	4	40.0	700	23.8	6	60.0	2,245	76.2
Home Refinance	4	44.4	1,091	32.2	5	55.6	2,294	67.8
Total HMDA-related	8	42.1	1,791	28.3	11	57.9	4,539	71.7
Small Business	242	63.9	61,062	64.3	137	36.1	33,971	35.7
Small Bus. Secured by Real Estate	37	62.7	23,735	81.9	22	37.3	5,228	18.1
Total small business	279	63.7	84,797	68.4	159	36.3	39,199	31.6
TOTAL LOANS	287	62.8	86,588	66.4	170	37.2	43,738	33.6

Exhibit #								
Lending Inside And Outside The Assessment Area January 1, 2004 – December 31, 2004								
	Inside				Outside			
LOAN TYPE	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Purchase	3	37.5	820	25.9	5	62.5	2,346	74.1
Multifamily	1	100.0	775	100.0	0	0.0	0	0.0
Home Refinance	2	25.0	551	18.3	6	75.0	2,460	81.7

Total HMDA-related	6	35.3	2,146	30.9	11	64.7	4,806	69.1
Small Business	265	74.2	63,728	74.4	92	25.8	21,899	25.6
Small Bus. Secured by Real Estate	31	73.8	9,633	74.2	11	26.2	3,346	25.8
Total small business	296	74.2	73,361	74.4	103	25.8	25,245	25.6
TOTAL LOANS	302	72.6	86,588	71.5	114	27.4	40,051	28.5

Geographic Distribution:

The distribution of loans to geographies of different income levels, particularly to the moderate-income census tracts in the bank’s assessment area, is considered good. Please note there were no low-income geographies in the bank’s assessment area in 2003 and 2004. Looking specifically at the 2004 lending in the Chicago-Naperville-Joliet MD, the percentage of small business loans the bank originated in moderate-income geographies compared favorably to the demographics of the area and surpassed the aggregate lending in the same census tracts. For the one year time period, the bank originated 8.9% of its small business loans in moderate-income geographies which is greater than the percentage of businesses located in these geographies (4.3%) and the level of lending by aggregate lenders (4.2%).

Core Table 6: Geographic Distribution of Small Loans to Business provides additional detail on the distribution of small business loans.

Distribution of Loans by Income Level of the Borrower:

The distribution of small business loans to business of different sizes is considered adequate, especially to businesses with gross annual revenues of \$1 million or less. In 2004, Bloomington Bank and Trust originated 27.6% of its small business loans to businesses with gross annual revenues less than or equal to \$1 million. This penetration of small businesses is generally consistent with the aggregate level of lending to similar businesses (29.0%) over the same time period.

Looking at the stratification of small business loans by loan amount, small business loans for amounts of \$100,000 or less represent the largest portion of small loans to business originated by the bank, further supporting the bank’s ability to meet the needs of small businesses in its assessment area. The bank originated a total of 246 small loans to businesses, of which 106 or 43.1% were in amounts of \$100,000 or less.

Core Table 11: Borrower Distribution of Small Loans to Businesses provides additional detail on the distribution of small business loans.

Community Development Lending:

Bloomington Bank and Trust has not made any community development loans since the previous evaluation.

INVESTMENT TEST

Bloomington Bank and Trust's level of community development investments is considered "*low satisfactory*". The bank had \$1,064,049 in outstanding qualified community development investments; of which all were new investments since the previous examination. The investments included the purchase of an affordable housing bond issued through the Illinois Affordable Housing Program, which is designed to promote the development of affordable housing to low-income households through the coordination of public and private funds. Additional investments included 13 qualified grants and contributions to local groups and organizations benefiting low- and moderate-income individuals. Overall, the bank performance in meeting the community development needs of its assessment area through qualified investments is marginally adequate.

SERVICE TEST

Bloomington Bank and Trust's performance under the service test is rated "*low satisfactory*". The bank does an adequate job of meeting the needs of its assessment area through its retail and community services.

Retail Services:

Bloomington Bank and Trust's retail delivery systems are reasonably accessible to geographies and individuals of different income levels throughout its assessment area. The bank's record of opening and closing branches and ATM's has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and to low- and moderate-income individuals.

The bank has five full-service branches, located in Cook, DuPage and Kane counties. Each branch includes a full-service ATM for convenient access in addition to the bank's office hours. All of the bank's branches are located in middle- or upper-income census tracts. In addition to its retail branch distribution, the bank offers free access to its 24-hour fully transactional web-site at www.bbtcorp.com.

Since the previous examination, the bank opened one branch located in Elgin, IL in November 2004. The branch is located in a middle-income census tract. In addition to the branch opening, the bank closed four cash only ATM's since the previous examination. Three of the ATM's were located in an upper-income census tract in Park Ridge, IL and the fourth was located in an upper-income census tract in Itasca, IL. The closures were based on the lack of transaction activity.

Overall, the closing of the cash only ATM's did not adversely affect the accessibility of the banks retail delivery services; especially to low- and moderate-income individuals or areas.

The services offered at each branch location do not vary in a way that inconveniences any portion of its assessment area, particularly low- and moderate-income geographies and low- and moderate-income individuals. Bloomington Bank and Trust specializes in business banking; however, each branch offers a full line of deposit and lending products to meet the personal and commercial banking needs of individuals and businesses in its assessment area. The hours of operation are reasonable and do not vary in a way that inconveniences any portion of the banks assessment area.

Community Development Services:

Bloomington Bank and Trust provides a marginally adequate level of community development services targeting low- and moderate-income areas and individuals. A few senior officers provide specific community development services through organizations that serve their local communities. While the bank has limited involvement in activities and organizations that qualify under the definition of "community development services", the bank's employees are actively involved in civic and charitable organizations within the communities they serve. The following are few examples of the community development services provided by the bank:

- A senior bank officer is the committee chairman for the Business Retention and Expansion Organization for the City of Elgin, IL. The committee is charged with revitalizing the City of Elgin through the attraction and retention of businesses.
- A senior bank officer participates in the "Avenues of Independence" program for the City of Park Ridge, IL. The program provides job training and housing for low-income individuals.
- A senior bank officer serves as secretary and treasurer for the Glen Oaks Hospital foundation which provides funding for low-income individuals to receive proper medical care.

COMPLIANCE WITH ANTIDISCRIMINATION LAWS

Bloomington Bank and Trust is in compliance with the substantive provisions of the fair lending laws and regulations. No evidence of prohibited discriminatory practices was detected during this examination.

CRA APPENDIX A

SCOPE OF EXAMINATION

SCOPE OF EXAMINATION HMDA & CRA reportable loans from January 1, 2003 through December 31, 2004. Community development loans, investments and services from October 1, 2001 through January 17, 2006. Branch opening and closings from October 1, 2001 through January 17, 2006.			
TIME PERIOD REVIEWED	10/01/2001 TO 01/17/2006		
FINANCIAL INSTITUTION			PRODUCTS REVIEWED
Bloomington Bank and Trust Bloomington, IL			HMDA-Reportable Small Business Community Development

LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
ASSESSMENT AREA	TYPE OF EXAMINATION	Branches Visited	Other Information
ILLINOIS			
MSA 16974 Chicago-Naperville - Joliet MSA 29404 Lake-Kensoha	Full procedures	Elgin Itasca	

CRA APPENDIX B

GLOSSARY

Aggregate lending: The number of loans originated and purchased by all lenders subject to reporting requirements as a percentage of the aggregate number of loans originated and purchased by all lenders in the MSA/assessment area.

Block numbering area (“BNA”): Statistical subdivisions of a county for grouping and numbering blocks in non-metropolitan counties where local census statistical area committees have not established census tracts. BNAs do not cross county lines.

Census tract: Small subdivisions of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. They usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community development: Affordable housing 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,

Consumer loan: A loan to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories of loans: motor vehicle, credit card, home equity, other secured loan, and other unsecured loan.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married couple family or other family, which is further classified into “male householder” (a family with a male household and no wife present) or “female householder” (a family with a female householder and no husband present).

Full review: Performance under the lending, investment, and service tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, 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 U.S. Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (“HMDA”): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (e.g., approved, denied, and withdrawn).

Home mortgage loans: Include home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Low-income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of geography.

Limited review: Performance under the lending, investment, and service tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, branch distribution).

Market share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all lenders in the MSA/assessment area.

Metropolitan area (MA): Any primary metropolitan statistical area (“PMSA”), metropolitan statistical area (“MSA”), or consolidated metropolitan area (“CMSA”), as defined by the Office of Management and Budget, with a population of 250 thousand or more, and any other area designated as such by the appropriate federal financial supervisory agency.

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

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

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

Optional loans: Includes any unreported category of loans for which the institution collects and maintains data for consideration during a CRA examination. Also includes consumer loans and other loan data an institution may provide concerning its lending performance.

Owner-occupied units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Small loans to business: A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

Small loans to farms: A loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500 thousand or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

Owner-occupied units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Upper-income: Individual income that is more than 120 percent of the area median income, or a median family income that is more than 120 percent in the case of geography.

CRA APPENDIX C

CORE CRA TABLES

FFIEC Interagency Core CRA PE Tables

Institution 1887516

Table 1. Lending Volume

LENDING VOLUME		State: Illinois		Evaluation Period: JANUARY 01, 2004 TO DECEMBER 31, 2004								
MA/Assessment Area	% of Rated Area Loans (#) in MSA/AA***	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans *		Total Reported Loans		% of Rated Area Deposits in MSA/AA**
		#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)	
Full-Review:												
2004 MSA 16974 (Cook, DuPage,	92.25	4	1,854	246	58,809	0	0	0	0	250	60,663	91.56
2004 MSA 29404 (Kenosha/Lake	7.75	2	292	19	4,919	0	0	0	0	21	5,211	8.44
Limited-Review:												

(*) The evaluation period for Community Development Loans is JANUARY 01, 2004 TO DECEMBER 31, 2004.

(**) Deposit data as of 2004. Rated area refers to either the state or multi-state MSA rating area.

(***) Loan data as of 2004. Rated area refers to either the state or multi-state MSA ratings area.

FFIEC Interagency Core CRA PE Tables

Institution 1887516

Table 1A. Lending Volume

LENDING VOLUME		State: Illinois		Evaluation Period: JANUARY 01, 2004 TO DECEMBER 31, 2004								
MA/Assessment Area	% of Rated Area Loans (#) in MSA/AA***	Small Bus. - Secured by Real Estate*		Optional Product Line*		Optional Product Line*		Optional Product Line*		Total Optional Loans		% of Rated Area Deposits in MSA/AA**
		#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)	
Full-Review:												
2004 MSA 16974 (Cook,	93.55	29	9,341	0	0	0	0	0	0	29	9,341	91.56
2004 MSA 29404 (Kenosha/Lake	6.45	2	292	0	0	0	0	0	0	2	292	8.44
Limited-Review:												

(*) The evaluation period for Optional Product Line(s) is JANUARY 01, 2004 TO DECEMBER 31, 2004
 (**) Deposit data as of 2004. Rated area refers to the state, multi-state MSA or bank, as appropriate.
 (***) Loan data as of 2004. Rated area refers to either the state or multi-state MSA rating area.

FFIEC Interagency Core CRA PE Tables

Institution 1887516

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		State: Illinois		Evaluation Period: JANUARY 01, 2004 TO DECEMBER 31, 2004											
MA/Assessment Area	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Low	Mod	Mid	Upp	
Full-Review:															
2004 MSA 16974 (Cook)	2	66.67	0.00	0.00	2.25	0.00	51.21	0.00	46.54	100.00	0.00	3.42	53.12	43.46	
2004 MSA 29404 (Kenosha/Lake)	1	33.33	0.00	0.00	9.53	0.00	44.51	100.00	45.96	0.00	0.00	14.93	54.68	30.39	
Limited-Review:															

(*) Based on 2004 Aggregate HMDA Data only.

(**) Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

(***) Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

FFIEC Interagency Core CRA PE Tables

Institution 1887516

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		State: Illinois		Evaluation Period: JANUARY 01, 2004 TO DECEMBER 31, 2004											
MA/Assessment Area	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Low	Mod	Mid	Upp	
Full-Review:															
2004 MSA 16974 (Cook,	0	0.00	0.00	0.00	2.25	0.00	51.21	0.00	46.54	0.00	0.00	2.24	53.88	43.88	
2004 MSA 29404 (Kenosha/Lake	0	0.00	0.00	0.00	9.53	0.00	44.51	0.00	45.96	0.00	0.00	11.83	54.38	33.79	
Limited-Review:															

(*) Based on 2004 Aggregate HMDA Data only.

(**) Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

(***) Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

FFIEC Interagency Core CRA PE Tables

Institution 1887516

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE														State: Illinois		Evaluation Period: JANUARY 01, 2004 TO DECEMBER 31, 2004											
MA/Assessment Area	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*																
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Low	Mod	Mid	Upp													
Full-Review:																											
2004 MSA 16974 (Cook,	1	50.00	0.00	0.00	2.25	0.00	51.21	0.00	46.54	100.00	0.00	2.50	50.32	47.18													
2004 MSA 29404 (Kenosha/Lake	1	50.00	0.00	0.00	9.53	0.00	44.51	0.00	45.96	100.00	0.00	11.06	45.24	43.69													
Limited-Review:																											

(*) Based on 2004 Aggregate HMDA Data only.

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

(***) Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

FFIEC Interagency Core CRA PE Tables

Institution 1887516

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		State: Illinois		Evaluation Period: JANUARY 01, 2004 TO DECEMBER 31, 2004											
MA/Assessment Area	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*				
	#	% of Total**	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Low	Mod	Mid	Upp	
Full-Review:															
2004 MSA 16974 (Cook,	1	100.00	0.00	0.00	7.22	0.00	65.75	100.00	27.03	0.00	0.00	15.58	67.17	17.25	
2004 MSA 29404 (Kenosha/Lake	0	0.00	0.00	0.00	20.32	0.00	62.18	0.00	17.50	0.00	0.00	18.18	65.91	15.91	
Limited-Review:															

(*) Based on 2004 Aggregate HMDA Data only.

(**) Multifamily loans originated and purchased in the MSA/AA as a percentage of all home multifamily loans originated and purchased in the rated area.

(***) Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

FFIEC Interagency Core CRA PE Tables

Institution 1887516

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES														State: Illinois		Evaluation Period: JANUARY 01, 2004 TO DECEMBER 31, 2004			
MA/Assessment Area	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*								
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Low	Mod	Mid	Upp					
Full-Review:																			
2004 MSA 16974 (Cook,	246	92.83	0.00	0.00	4.33	8.94	50.20	56.91	45.11	34.15	0.00	4.16	49.74	45.80					
2004 MSA 29404 (Kenosha/Lake	19	7.17	0.00	0.00	9.06	5.26	40.95	42.11	49.98	52.63	0.00	7.90	41.85	50.25					
Limited-Review:																			

(*) Based on 2004 Aggregate Small Business Data only.

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

(***) Source of DATA - DUN & BRADSTREET 2005.

FFIEC Interagency Core CRA PE Tables

Institution 1887516

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS														State: Illinois		Evaluation Period: JANUARY 01, 2004 TO DECEMBER 31, 2004			
MA/Assessment Area	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate Lending (%) by Tract Income*								
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Low	Mod	Mid	Upp					
Full-Review:																			
2004 MSA 16974 (Cook,	0	0.00	0.00	0.00	1.94	0.00	46.49	0.00	51.57	0.00	0.00	2.87	57.38	39.75					
2004 MSA 29404 (Kenosha/Lake	0	0.00	0.00	0.00	5.13	0.00	58.12	0.00	36.75	0.00	0.00	4.88	58.54	36.59					
Limited-Review:																			

(*) Based on 2004 Aggregate Small Farm Data only.

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

(***) Source of DATA - DUN & BRADSTREET 2005.

FFIEC Interagency Core CRA PE Tables

Institution 1887516

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		State: Illinois		Evaluation Period: JANUARY 01, 2004 TO DECEMBER 31, 2004											
MA/Assessment Area	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data (%) **				
	#	% of Total*	% of Families***	% BANK Loans*	% of Families***	% BANK Loans*	% of Families***	% BANK Loans*	% of Families***	% BANK Loans*	Low	Mod	Mid	Upp	
Full-Review:															
2004 MSA 16974 (Cook,	2	66.67	11.75	0.00	15.57	0.00	24.25	0.00	48.43	100.00	3.80	21.34	28.07	31.50	
2004 MSA 29404 (Kenosha/Lake	1	33.33	12.50	0.00	15.66	0.00	23.49	0.00	48.35	100.00	7.32	22.14	25.14	28.64	
Limited-Review:															

(*) Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the rated area.
 (**) Based on 2004 Aggregate HMDA Data only.
 (***) Percentage of Families is based on the 2000 Census information.

FFIEC Interagency Core CRA PE Tables

Institution 1887516

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		State: Illinois		Evaluation Period: JANUARY 01, 2004 TO DECEMBER 31, 2004											
MA/Assessment Area	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data (%) **				
	#	% of Total*	% of Families***	% BANK Loans*	% of Families***	% BANK Loans*	% of Families***	% BANK Loans*	% of Families***	% BANK Loans*	Low	Mod	Mid	Upp	
Full-Review:															
2004 MSA 16974 (Cook,	0	0.00	11.75	0.00	15.57	0.00	24.25	0.00	48.43	0.00	4.98	17.91	29.50	38.45	
2004 MSA 29404 (Kenosha/Lake	0	0.00	12.50	0.00	15.66	0.00	23.49	0.00	48.35	0.00	10.03	19.15	30.17	33.60	
Limited-Review:															

(*) Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the rated area.
 (**) Based on 2004 Aggregate HMDA Data only.
 (***) Percentage of Families is based on the 2000 Census information.

FFIEC Interagency Core CRA PE Tables

Institution 1887516

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE														State: Illinois		Evaluation Period: JANUARY 01, 2004 TO DECEMBER 31, 2004											
MA/Assessment Area	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data (%) **																
	#	% of Total*	% of Families***	% BANK Loans*	% of Families***	% BANK Loans*	% of Families***	% BANK Loans*	% of Families***	% BANK Loans***	Low	Mod	Mid	Upp													
Full-Review:																											
2004 MSA 16974 (Cook,	1	50.00	11.75	0.00	15.57	0.00	24.25	0.00	48.43	100.00	3.80	17.52	26.15	33.52													
2004 MSA 29404 (Kenosha/Lake	1	50.00	12.50	0.00	15.66	0.00	23.49	0.00	48.35	100.00	5.92	17.72	23.88	32.29													
Limited-Review:																											

(*) Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

(**) Based on 2004 Aggregate HMDA Data only.

(***) Percentage of Families is based on 2000 Census Information.

FFIEC Interagency Core CRA PE Tables

Institution 1887516

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		State: Illinois			Evaluation Period: JANUARY 01, 2004 TO DECEMBER 31, 2004				
MA/Assessment Area	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Aggregate Data***	
	#	% of Total****	% of Businesses*	% BANK Loans**	\$100,000 or Less	>\$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Review:									
2004 MSA 16974 (Cook, DuPage,	246	92.83	81.48	27.64	106	60	80	59,307	17,194
2004 MSA 29404 (Kenosha/Lake	19	7.17	84.50	26.32	7	4	8	12,535	3,593
Limited-Review:									

(*) Businesses with revenues of \$1 million or less as a percentage of all businesses. DATA - DUN & BRADSTREET 2005.

(**) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses.

(***) Based on 2004 Aggregate Small Business Data only.

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

FFIEC Interagency Core CRA PE Tables

Institution 1887516

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		State: Illinois			Evaluation Period: JANUARY 01, 2004 TO DECEMBER 31, 2004				
MA/Assessment Area	Total Small Farms Loans		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Aggregate Data***	
	#	% of Total****	% of Farm*	% BANK Loans**	\$100,000 or Less	>\$100,000 to \$250,000	> \$250,000 to \$500,000	All	Rev \$1 million or less
Full-Review:									
2004 MSA 16974 (Cook,	0	0.00	95.40	0.00	0	0	0	244	219
2004 MSA 29404 (Kenosha/Lake	0	0.00	93.16	0.00	0	0	0	41	33
Limited-Review:									

(*) Farms with revenues of \$1 million or less as a percentage of all farms. DATA - DUN & BRADSTREET 2005

(**) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms.

(***) Based on 2004 Aggregate Small Farm Data only.

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

FFIEC Interagency Core CRA PE Tables

Institution 1887516

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		State: Illinois		Evaluation Period: JANUARY 01, 2004 TO DECEMBER 31, 2004					
MA/Assessment Area	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Review:									
2004 MSA 16974 (Cook, DuPage,	0	0	15	1,064	15	1,064	100.00	0	0
2004 MSA 29404 (Kenosha/Lake	0	0	0	0	0	0	0.00	0	0
Limited-Review:									

(*) A Prior Period Investment means investments made in a previous evaluation period that are outstanding as of the examination date.
 (**) Unfunded Commitments mean legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

FFIEC Interagency Core CRA PE Tables

Institution 1887516

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH				State: Illinois				Evaluation Period: JANUARY 01, 2004 TO DECEMBER 31, 2004									
MA/Assessment Area	Deposits	Branches				Branch Openings/ Closings				Population							
	% of Rated Area Deposits in MSA/AA	# of BANK Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Closings	# of Branch Openings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Review:																	
2004 MSA 16974 (Cook, DuPage,	91.56	5	100.00	0	0	2	3	0	1	0	0	1	0	0.00	3.92	53.30	42.78
2004 MSA 29404 (Kenosha/Lake	8.44	0	0.00	0	0	0	0	0	0	0	0	0	0	0.00	11.59	44.86	43.55
Limited-Review:																	

Exam Name: Bloomington Bank & Trust
Assessment Area: 2004 Combined

