



Office of the
Comptroller of the Currency
Washington, DC 20219

INTERMEDIATE SMALL BANK

PUBLIC DISCLOSURE

November 25, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

American Bank and Trust Company, National Association
Charter Number: 24369

4301 East 53rd Street
Davenport, IA 52807

Office of the Comptroller of the Currency

13710 FNB Parkway, Suite 110
Omaha, NE 68154

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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Overall CRA Rating

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

The Lending Test is rated: Satisfactory.

The Community Development (CD) Test is rated: Outstanding.

The major factors that support this rating include:

- American Bank and Trust Company, National Association's (ABT) loan-to-deposit (LTD) ratio is reasonable.
- ABT originates or purchases a majority of its loans in the bank's assessment areas (AAs).
- ABT's distribution of loans to borrowers of different income levels and businesses of different sizes is excellent.
- ABT's geographic distribution of loans to census tracts (CTs) of different income levels is satisfactory.
- There were no complaints regarding ABT's performance in meeting the credit needs of its AA.
- CD activities represent excellent responsiveness to AA needs and opportunities.

LTD Ratio

ABT's LTD ratio is reasonable, considering the bank's size, financial condition, and the credit needs of the AAs. ABT's average quarterly LTD ratio was 72 percent for the 12 quarters from March 31, 2021 to December 31, 2023. The ratio ranged between a quarterly low of 62 percent and a quarterly high of 80 percent.

ABT's average LTD ratio is comparable to the average LTD ratios of other community banks operating in ABT's AAs. The average quarterly LTD ratio for competitor banks was 71 percent for the 12 quarters from March 31, 2021 to December 31, 2023. The ratio ranged between a quarterly low of 54 percent and a quarterly high of 97 percent.

Lending in AA

ABT originates or purchases a majority of the bank's loans inside its AAs.

ABT originated or purchased 72 percent by number, and 54 percent by dollar, of its loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Lending Inside and Outside of the AA										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	861	73	324	27	1,185	126,566	53	112,007	47	238,573
Small Business	47	59	33	41	80	20,019	57	15,411	43	35,430
Total	908	72	357	28	1,265	146,585	54	127,418	46	274,003

Description of Institution

ABT is a multistate financial institution headquartered in Davenport, Iowa. ABT had total assets of \$520 million and tier 1 capital of \$49 million as of September 30, 2024. ABT is wholly owned by AMBank Holdings, Inc., a one-bank holding company located in Davenport, IA.

ABT maintains operations in Iowa and Illinois and operates seven branch locations including the main branch. Branches are located in Davenport, Iowa and Elburn, Geneva, Moline, and Rock Island, Illinois. ABT operates nine cash dispensing ATMs, seven of which are located in bank office locations. ABT did not merge with or acquire any banking institutions during the evaluation period.

ABT's primary business focus is consistent with the traditional community bank model. ABT offers a full range of credit products in its AAs, including home mortgage, commercial, and consumer loans. As of September 30, 2024, ABT reported \$363 million in total loans representing 70 percent of total assets. The September 30, 2024, call report reflects \$269 million in business loans, \$77 million in home mortgage loans, and \$16 million in consumer loans.

In addition to lending products, ABT offers a wide range of retail deposit products including free checking accounts with no minimum balance and savings accounts with low opening and minimum balance requirements. ABT also offers free digital banking on checking accounts.

There are no known legal, financial, or other impediments limiting ABT's ability to meet the credit needs of its AAs. ABT received a Satisfactory rating in its previous Performance Evaluation dated November 29, 2021.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The Office of the Comptroller of the Currency (OCC) evaluated ABT under the Intermediate Small Bank examination procedures, which include a Lending Test and a CD Test for the Davenport-Moline-Rock Island IA-IL multi-state metropolitan statistical area (MMSA) (Quad Cities AA) and the State of Illinois (Kane County AA). The Lending Test evaluates the bank's record of meeting the credit needs of its AA through its lending activities. The CD Test evaluates the bank's record of responding to the CD needs of its AAs through CD lending and providing qualified investments, donations, and services.

The Lending Test covers ABT’s performance from January 1, 2021 to December 31, 2023. The Lending Test evaluated home mortgage loans and business loans originated during the evaluation period for the Quad Cities AA and the Kane County AA. These loan types were determined to be the primary loan products originated by ABT for each of their respective AAs during the evaluation period. The OCC placed more weight on business loans as ABT originated more of these loans from January 1, 2022 to December 31, 2023 (2022-23 Analysis Period), which covered more of the overall evaluation period and reflected higher volumes of lending. Examiners used information from ABT’s Home Mortgage Disclosure Act (HMDA) loan application register to analyze residential real estate loans and selected a sample of business loans originated and purchased during the evaluation period to analyze commercial loans.

The CD Test covers ABT’s performance from January 1, 2021 to December 31, 2023. We reviewed all CD loans, investments, donations, and services submitted by ABT management to ensure they met the regulatory definition of CD.

Revised 2020 Census data updating CT income level designations became effective January 1, 2022. Examiners analyzed loan data against the applicable demographic data for each period, resulting in multiple analyses and presentation of data. Examiners analyzed home mortgage loans and small loans to businesses from January 1, 2021 to December 31, 2021 (2021 Analysis Period), using 2015 American Community Survey (ACS) demographic information. Examiners analyzed home mortgage loans and small loans to businesses originated during the 2022-23 Analysis Period, using updated 2020 Census demographic information. The OCC placed more weight on the 2022-23 Analysis Period as it covered more of the overall evaluation period, and, therefore, reflected higher volumes of lending.

Selection of Areas for Full-Scope Review

In each state where ABT has an office, one or more of the AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same metropolitan statistical area (MSA), MMSA, or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the “Scope” section under each State Rating for details regarding how full-scope AAs were selected. Refer to Appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

ABT’s overall rating is a blend of the state ratings, and where applicable, multistate ratings. The rating for the Quad Cities AA was weighted more heavily than the rating for the State of Illinois because the Quad Cities AA accounts for the largest portion of ABT’s branch locations, deposit activity, and loan volume.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

Multistate Metropolitan Statistical Area Rating

Davenport-Moline-Rock Island IA-IL MMSA

CRA rating for the Davenport-Moline-Rock Island IA-IL MMSA¹: Satisfactory.

The Lending Test is rated: Satisfactory.

The CD Test is rated: Outstanding.

The major factors that support this rating include:

- ABT's distribution of loans across geographies of different income levels is reasonable.
- ABT's distribution of loans to borrowers of different income levels is excellent.
- ABT's CD activities demonstrate excellent responsiveness to the CD needs and opportunities in the AA.

Description of Institution's Operations in Davenport-Moline-Rock Island IA-IL MMSA

ABT has designated one AA in the Davenport-Moline-Rock Island IA-IL MMSA, referred to as the Quad Cities AA.

The Quad Cities AA includes all of Scott County in Iowa, all of Rock Island County in Illinois, part of Henry County in Illinois, and one CT in Mercer County in Illinois. ABT operates five branches and seven cash dispensing ATMs in the Quad Cities AA. This AA represents ABT's primary market and includes the bank's head office, which is home to ABT's senior management team. ABT reported \$411 million in deposits in the Quad Cities AA as of June 30, 2023, representing 89 percent of ABT's total deposits as of that date. According to FDIC market share information as of June 30, 2023, ABT ranked seventh in deposit market share in the AA with a market share of 4.11 percent.

2021 Analysis Period

The Quad Cities AA consisted of 93 CTs in total; four low-income, 26 moderate-income, 47 middle-income, and 16 upper-income. The 2015 ACS reported the 2021 population was 347,497, which included 88,805 families and 139,790 households. The 2015 ACS indicated the families in the AA were 19 percent low-income, 18 percent moderate-income, 22 percent middle-income, and 41 percent upper-income. The median family income was \$66,600 with 9 percent of families living below the poverty. The median housing value was \$136,430.

¹ [This rating reflects performance within the MMSA. The statewide evaluations do not reflect performance in the parts of those states contained within the MMSA.]

Table A – Demographic Information of the AA						
AA: Quad Cities AA - 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (CTs)	93	4.3	28.0	50.5	17.2	0.0
Population by Geography	347,497	2.6	21.1	55.6	20.8	0.0
Housing Units by Geography	151,245	3.0	20.8	56.1	20.1	0.0
Owner-Occupied Units by Geography	98,093	0.7	16.5	59.1	23.6	0.0
Occupied Rental Units by Geography	41,697	6.8	28.1	51.4	13.7	0.0
Vacant Units by Geography	11,455	8.3	31.0	47.3	13.4	0.0
Businesses by Geography	27,333	5.9	17.4	49.2	27.4	0.0
Farms by Geography	1,304	1.5	7.0	60.0	31.5	0.0
Family Distribution by Income Level	88,805	19.4	17.8	21.6	41.2	0.0
Household Distribution by Income Level	139,790	23.0	16.3	18.6	42.1	0.0
Median Family Income MSA - 19340 Davenport-Moline-Rock Island, IA-IL MSA		\$66,600	Median Housing Value			\$136,430
			Median Gross Rent			\$714
			Families Below Poverty Level			9.3%
<i>Source: 2015 ACS and 2021 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

2022-23 Analysis Period

The Quad Cities AA consisted of 98 CTs in total; three low-income, 28 moderate-income, 50 middle-income, and 16 upper-income, and one CT with no income designation. The 2020 U.S. Census reported the 2021 population was 349,540, which included 88,767 families and 140,063 households. The Census indicated the families in the AA were 19 percent low-income, 19 percent moderate-income, 21 percent middle-income, and 41 percent upper-income. The median family income was \$76,902 with 9 percent of families living below the poverty level. The median housing value was \$153,502.

Table A – Demographic Information of the AA						
AA: Quad Cities AA - 2023						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (CTs)	98	3.1	28.6	51.0	16.3	1.0
Population by Geography	349,540	1.6	22.1	54.7	21.1	0.5
Housing Units by Geography	153,863	1.9	22.9	54.7	19.7	0.8
Owner-Occupied Units by Geography	98,494	1.0	17.0	58.3	23.6	0.1
Occupied Rental Units by Geography	41,569	3.6	34.1	48.3	12.0	2.0
Vacant Units by Geography	13,800	3.8	31.0	48.2	15.2	1.9
Businesses by Geography	36,853	2.2	20.7	46.3	27.0	3.8
Farms by Geography	1,577	0.9	9.6	55.3	33.1	1.1
Family Distribution by Income Level	88,767	19.2	18.5	21.3	41.0	0.0
Household Distribution by Income Level	140,063	22.9	15.9	18.6	42.6	0.0
Median Family Income MSA - 19340 Davenport-Moline-Rock Island, IA-IL MSA		\$76,902	Median Housing Value			\$153,502
			Median Gross Rent			\$798
			Families Below Poverty Level			8.9%
<i>Source: 2020 U.S. Census and 2023 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

We relied on a community representative to gain additional insight on the AA to conduct the examination. The community contact indicated that local economic conditions were stable, but inflation and high interest rates have slowed growth. The contact stated the area has been severely impacted by the announced layoffs at the local John Deere factory. Additionally, inflation has slowed purchases and limited farmers and businesses from expansion and hiring plans. The need for affordable housing has been increasing with new construction only occurring in higher priced housing. The contact stated that local banks are good at sponsoring and attending community events and had not heard anything negative regarding local banks in the area.

Scope of Evaluation in Davenport-Moline-Rock Island IA-IL MMSA

ABT designated one AA in the Davenport-Moline-Rock Island IA-IL MMSA known as the Quad Cities AA. The rating for the MMSA is based solely on a full-scope review of this area.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN DAVENPORT-MOLINE-ROCK ISLAND IA-IL MMSA

LENDING TEST

ABT’s performance under the Lending Test in the Quad Cities AA is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, ABT's lending performance in the Quad Cities AA is reasonable.

Distribution of Loans by Income Level of the Geography

ABT exhibits reasonable geographic distribution of loans in the AA.

Home Mortgage Loans

Refer to Table O in Appendix D for the facts and data used to evaluate the geographic distribution of ABT's home mortgage loan originations and purchases.

ABT's geographic distribution of home mortgage loans originated or purchased in the Quad Cities AA is reasonable.

2021 Analysis Period

ABT originated less than 1 percent of home mortgage loans to borrowers in low-income CTs. This performance is comparable to the demographic data, which indicates less than 1 percent of owner-occupied housing units are located in low-income CTs, and comparable to the less than 1 percent aggregate performance of other lenders in the AA.

ABT originated 15 percent of home mortgage loans to borrowers in moderate-income CTs. This performance is near to the demographic data, which indicates 17 percent of owner-occupied housing units are located in moderate-income CTs, and exceeds the 13 percent aggregate performance of other lenders in the AA.

2022-23 Analysis Period

ABT originated 1 percent of home mortgage loans to borrowers in low-income CTs. This performance is comparable to the demographic data, which indicates 1 percent of owner-occupied housing units are located in low-income CTs, and comparable to the 1 percent aggregate performance of other lenders in the AA.

ABT originated 21 percent of home mortgage loans in moderate-income CTs. This performance exceeds the demographic data, which indicates 17 percent of owner-occupied housing units are located in moderate-income CTs, and exceeds the 19 percent aggregate performance of other lenders in the AA.

Small Loans to Businesses

Refer to Table Q in Appendix D for the facts and data used to evaluate the geographic distribution of ABT's originations and purchases of small loans to businesses.

ABT's geographic distribution of business loans originated or purchased in the Quad Cities AA is excellent.

2021 Analysis Period

ABT originated 5 percent of business loans to borrowers in low-income CTs. This performance is near to the demographic data, which indicates 6 percent of businesses are located in low-income CTs, and comparable to the 5 percent aggregate performance of other lenders in the AA.

ABT originated 25 percent of business loans in moderate-income CTs. This performance exceeds the demographic data, which indicates 17 percent of businesses are located in moderate-income CTs, and exceeds the 20 percent aggregate performance of other lenders in the AA.

2022-23 Analysis Period

ABT originated 5 percent of business loans to borrowers in low-income CTs. This performance exceeds the demographic data, which indicates 2 percent of businesses are located in low-income CTs, and exceeds the 2 percent aggregate performance of other lenders in the AA.

ABT originated 35 percent of business loans in moderate-income CTs. This performance significantly exceeds the demographic data, which indicates 21 percent of businesses are located in moderate-income CTs, and significantly exceeds the 23 percent aggregate performance of other lenders in the AA.

Lending Gap Analysis

We analyzed ABT's geographic lending patterns of home mortgage loans and small loans to businesses throughout the AA and did not identify any unexplained conspicuous lending gaps.

Distribution of Loans by Income Level of the Borrower

ABT exhibits excellent distribution of loans to individuals of different income levels and businesses of different sizes, given the product lines offered.

Home Mortgage Loans

Refer to Table P in Appendix D for the facts and data used to evaluate the borrower distribution of ABT's home mortgage loan originations and purchases.

ABT's distribution of home mortgage loans to borrowers of different income levels is excellent.

2021 Analysis Period

ABT originated 17 percent of home mortgage loans to low-income borrowers. This performance is near to the demographic data, which indicates 19 percent of families in the AA are low-income, and exceeds the 10 percent aggregate performance of other lenders in the AA.

ABT originated 28 percent of home mortgage loans to moderate-income borrowers. This performance significantly exceeds the demographic data, which indicates 18 percent of families in the AA are moderate-income, and significantly exceeds the 19 percent aggregate performance of other lenders in the AA.

2022-23 Analysis Period

ABT originated 18 percent of home mortgage loans to low-income borrowers. This performance is near to the demographic data, which indicates 19 percent of families in the AA are low-income, and exceeds the 11 percent aggregate performance of other lenders in the AA.

ABT originated 28 percent of home mortgage loans to moderate-income borrowers. This performance significantly exceeds the demographic data, which indicates 19 percent of families in the AA are moderate-income, and exceeds the 21 percent aggregate performance of other lenders in the AA.

Small Loans to Businesses

Refer to Table R in Appendix D for the facts and data used to evaluate the borrower distribution of ANB's originations and purchases of small loans to businesses.

ABT's distribution of small loans to businesses of different sizes is excellent.

2021 Analysis Period

ABT originated 60 percent of small loans to businesses with gross annual revenues (GAR) of \$1 million or less. This performance is below the demographic data, which indicates 83 percent of businesses located in the AA report GARs of \$1 million or less, but significantly exceeds the 49 percent aggregate performance of other lenders in the AA.

2022-23 Analysis Period

ABT originated 90 percent of small loans to businesses with GARs of \$1 million or less. This performance exceeds the demographic data, which indicates 87 percent of businesses located in the AA report GARs of \$1 million or less, and significantly exceeds the 57 percent aggregate performance of other lenders in the AA.

Responses to Complaints

There were no complaints related to ABT's CRA performance in the Quad Cities AA during the evaluation period.

CD TEST

ABT's performance under the CD Test in the Quad Cities AA is rated Outstanding.

Based on a full-scope review and considering the bank's capacity and the need and availability of opportunities for CD in the AA, ABT exhibits excellent responsiveness to CD needs in the AA through CD loans, qualified investments, and CD services.

Number and Amount of CD Loans

The CD Loans Table, shown below, sets forth the information and data used to evaluate ABT's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

CD Loans				
AA	Total			
	#	% of Total #	\$(000's)	% of Total \$
Quad Cities AA	8	100	14,654	100

ABT's level of CD loans demonstrated excellent responsiveness to CD needs and opportunities in the AA. ABT originated eight CD loans during the evaluation period totaling \$14.65 million or 37 percent of the tier 1 capital allocated to the AA. Five loans were used to provide CD services to low- and moderate-income individuals, two loans were used to provide affordable housing, and one loan was used to support economic development.

Number and Amount of Qualified Investments

The Qualified Investment Table, shown below, sets forth the information and data used to evaluate ABT's level of qualified CD investments. The table includes all CD investments, including prior period investments that remain outstanding as of the examination date.

Qualified Investments										
AA	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Quad Cities AA	3	379	38	122	41	100	501	100	0	0

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

** Unfunded Commitments means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

ABT's level of CD investments demonstrated adequate responsiveness to CD needs and opportunities in the AA. The bank made 41 qualifying investments totaling \$501,000 representing 1.25 percent of the tier 1 capital allocated to the AA.

ABT received credit for three CD investments made in a prior period and remained outstanding at the end of the current evaluation period. One prior period investment was made to a 501(c)3 non-profit certified CD financial institution that offers financial programs and services to help disadvantaged communities. Two prior period investments were municipal bonds that improved the community including low- or moderate-income individuals and geographies.

Management also made 38 qualified donations for the exam period totaling \$122,000 during the evaluation period. The donations primarily supported a variety of organizations that provide

community services and affordable housing to assist low- and moderate-income individuals in the AA.

Extent to Which the Bank Provides CD Services

ABT's level of CD services demonstrated adequate responsiveness to CD needs and opportunities in the AA. Bank employees provided 105 service hours to qualified CD organizations during the evaluation period. Examples of CD services provided by employees included assisting with resume writing and serving on the board of organizations that assist low- and moderate-income individuals.

State Rating

State of Illinois

CRA rating for the State of Illinois²: Satisfactory

The Lending Test is rated: Satisfactory

The CD Test is rated: Outstanding

The major factors that support this rating include:

- ABT's distribution of loans across geographies of different income levels is very poor.
- ABT's distribution of loans to borrowers of different income levels is reasonable.
- ABT's CD activities demonstrate excellent responsiveness to the CD needs and opportunities in the AA.

Description of Institution's Operations in Illinois

ABT operates one AA in the State of Illinois, referred to as the Kane County AA.

The Kane County AA includes all CTs in Kane County, Illinois. ABT operates two branches and two cash dispensing ATMs in the Kane County AA. This AA represents a very small portion of ABT's market and banking activities. ABT reported \$51 million in deposits in the Kane County AA as of June 30, 2023, representing 11 percent of ABT's total deposits as of that date. According to the FDIC market share information as of June 30, 2023, ABT ranked 25th in deposit market share in the AA with a market share of 0.35 percent.

2021 Analysis Period

The Kane County AA consisted of 82 CTs in total; four low-income, 29 moderate-income, 27 middle-income, and 22 upper-income. The 2015 ACS reported the 2021 population was 524,886, which included 128,926 families and 172,479 households. The 2015 ACS indicated the families in the AA were 21 percent low-income, 17 percent moderate-income, 20 percent middle-income, and 42 percent upper-income. The median family income was \$80,899 with 8 percent of families living below the poverty level. The median housing value was \$214,648.

² This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within the MMSA.

Table A – Demographic Information of the AA						
AA: Kane County AA - 2021						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (CTs)	82	4.9	35.4	32.9	26.8	0.0
Population by Geography	524,886	2.8	33.1	31.4	32.6	0.0
Housing Units by Geography	183,384	2.5	30.5	33.8	33.1	0.0
Owner-Occupied Units by Geography	126,903	1.5	23.4	35.1	40.0	0.0
Occupied Rental Units by Geography	45,576	5.0	47.1	30.8	17.1	0.0
Vacant Units by Geography	10,905	4.1	44.8	30.9	20.2	0.0
Businesses by Geography	36,886	2.7	19.5	35.5	42.3	0.0
Farms by Geography	1,090	1.7	19.6	45.8	32.9	0.0
Family Distribution by Income Level	128,926	20.8	17.1	20.2	41.9	0.0
Household Distribution by Income Level	172,479	21.7	15.7	18.3	44.3	0.0
Median Family Income MSA - 20994 Elgin, IL		\$80,899	Median Housing Value			\$214,648
			Median Gross Rent			\$1,042
			Families Below Poverty Level			8.4%
<i>Source: 2015 ACS and 2021 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

2022-23 Analysis Period

The Kane County AA consisted of 104 CTs in total; one low-income, 38 moderate-income, 30 middle-income, 33 upper-income, and two CTs with no income designation. The 2020 U.S. Census reported the 2023 population was 516,522, which included 133,017 families and 181,845 households. The Census indicated the families in the AA were 20 percent low-income, 18 percent moderate-income, 22 percent middle-income, and 39 percent upper-income. The median family income was \$97,326 with 6 percent of families living below the poverty level. The median housing value was \$245,344.

Table A – Demographic Information of the AA						
AA: Kane County AA - 2023						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (CTs)	104	1.0	36.5	28.8	31.7	1.9
Population by Geography	516,522	0.7	34.1	30.8	33.4	1.0
Housing Units by Geography	189,301	0.7	34.4	32.3	31.6	1.1
Owner-Occupied Units by Geography	135,623	0.4	28.1	32.5	38.0	1.1
Occupied Rental Units by Geography	46,222	1.3	51.5	31.1	14.8	1.3
Vacant Units by Geography	7,456	1.2	42.9	36.0	18.8	1.1
Businesses by Geography	49,162	0.3	23.8	34.5	40.8	0.6
Farms by Geography	1,461	0.4	26.0	36.5	36.1	1.0
Family Distribution by Income Level	133,017	20.4	18.3	22.0	39.3	0.0
Household Distribution by Income Level	181,845	22.6	16.4	19.1	41.8	0.0
Median Family Income MSA - 20994 Elgin, IL		\$97,326	Median Housing Value			\$245,344
			Median Gross Rent			\$1,183
			Families Below Poverty Level			6.2%
<i>Source: 2020 U.S. Census and 2023 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(* The NA category consists of geographies that have not been assigned an income classification.</i>						

We relied on a community representative to gain additional insight on the AA to conduct the examination. The community contact indicated that local economic conditions are stable; however, the population is growing as more people leave Chicago for more affordable living conditions and less crime. Additionally, economic conditions are struggling to keep pace with the increased cost of living. There is a good mix of housing, but affordability is getting worse and people need help with mortgages, meeting current expenses, and financial literacy. The contact stated the area needs an increase in building loans. The contact stated they were not aware of any discriminatory practices by local financial institutions.

Scope of Evaluation in Illinois

ABT operates one AA in the State of Illinois known as the Kane County AA. The rating for the State of Illinois is based solely on a full-scope review of this area.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ILLINOIS

LENDING TEST

ABT's performance under the Lending Test in Illinois is rated Satisfactory.

Conclusions for the Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's lending performance in the State of Illinois is reasonable. The distribution of loans to borrowers of different income levels is satisfactory.

Distribution of Loans by Income Level of the Geography

ABT exhibits very poor geographic distribution of loans in the State of Illinois.

Home Mortgage Loans

Refer to Table O in Appendix D for the facts and data used to evaluate the geographic distribution of ABT's home mortgage loan originations and purchases.

ABT's geographic distribution of home mortgage loans originated or purchased in the Kane County AA is very poor.

2021 Analysis Period

ABT originated no home mortgage loans to borrowers in low-income CTs. This performance is below the demographic data, which indicates 2 percent of owner-occupied housing units are located in low-income CTs, and below the less than 1 percent aggregate performance of other lenders in the AA.

ABT originated no home mortgage loans to borrowers in moderate-income CTs. This performance is significantly below the demographic data, which indicates 23 percent of owner-occupied housing units are located in moderate-income CTs, and significantly below the 16 percent aggregate performance of other lenders in the AA.

2022-23 Analysis Period

ABT originated no home mortgage loans to borrowers in low-income CTs. This performance is below the demographic data, which indicates less than 1 percent of owner-occupied housing units are located in low-income CTs, and below the less than 1 percent aggregate performance of other lenders in the AA.

ABT originated 7 percent of home mortgage loans to borrowers in moderate-income CTs. This performance is significantly below the demographic data, which indicates 28 percent of owner-occupied housing units are located in moderate-income CTs, and significantly below the 23 percent aggregate performance of other lenders in the AA.

Small Loans to Businesses

Refer to Table Q in Appendix D for the facts and data used to evaluate the geographic distribution of ABT's originations and purchases of small loans to businesses.

ABT's geographic distribution of small loans to businesses originated or purchased in the AA is very poor.

2021 Analysis Period

ABT originated no business loans to borrowers in low-income CTs. This performance is below the demographic data, which indicates 3 percent of businesses are located in low-income CTs, and below the 3 percent aggregate performance of other lenders in the AA.

ABT originated no business loans to borrowers in moderate-income CTs. This performance is significantly below the demographic data, which indicates 20 percent of businesses are located in moderate-income CTs, and significantly below the 19 percent aggregate performance of other lenders in the AA.

2022-23 Analysis Period

ABT originated no business loans to borrowers in low-income CTs. This is below the demographic data, which indicates less than 1 percent of businesses are located in low-income CTs, and below the less than 1 percent aggregate performance of other lenders in the AA.

ABT originated 5 percent of business loans to borrowers in moderate-income CTs. This performance is significantly below the demographic data, which indicates 24 percent of businesses are located in moderate-income CTs and significantly below the 21 percent aggregate performance of other lenders in the AA.

Lending Gap Analysis

We analyzed ABT's geographic lending patterns of home mortgage loans and small loans to businesses throughout the AA and did not identify any unexplained conspicuous lending gaps. The portions of the AA in which a majority of the low- and moderate-income CTs are located have significant banking competition and are served by several banks and credit unions.

Distribution of Loans by Income Level of the Borrower

ABT exhibits a reasonable distribution of loans to individuals of different income levels and businesses of different sizes, given the product lines offered.

Home Mortgage Loans

Refer to Table P in Appendix D for the facts and data used to evaluate the borrower distribution of home mortgage loan originations and purchases.

ABT's distribution of home mortgage loans to families of different income levels is reasonable.

2021 Analysis Period

ABT originated no home mortgage loans to low-income borrowers. This performance is significantly below the demographic data, which indicates 21 percent of families in the AA are low-income, and below the 8 percent aggregate performance of other lenders in the AA.

ABT originated 27 percent of home mortgage loans to moderate-income borrowers. This performance significantly exceeds the demographic data, which indicates 17 percent of families

in the AA are moderate-income, and exceeds the 19 percent aggregate performance of other lenders in the AA.

2022-23 Analysis Period

ABT originated no home mortgage loans to low-income borrowers. This performance is significantly below the demographic data which indicates 20 percent of families in the AA are low-income, and below the 9 percent aggregate performance of other lenders in the AA.

ABT originated 27 percent of home mortgage loans to moderate-income borrowers. This performance exceeds the demographic data, which indicates 18 percent of families in the AA are moderate-income, and exceeds the 24 percent aggregate performance of other lenders in the AA.

Small Loans to Businesses

Refer to Table R in Appendix D for the facts and data used to evaluate the borrower distribution of ABT's originations and purchases of small loans to businesses.

ABT's distribution of small loans to businesses of different sizes is excellent.

2021 Analysis Period

ABT originated 100 percent of small loans to businesses with GARs of \$1 million or less. This performance significantly exceeds the demographic data, which indicates 85 percent of businesses in the AA report GARs of \$1 million or less and significantly exceeds the 45 percent aggregate performance of other lenders in the AA.

2022-23 Analysis Period

ABT originated 70 percent of small loans to businesses with GARs of \$1 million or less. This performance is significantly below the demographic data, which indicates 88 percent of businesses in the AA report GARs of \$1 million or less, but significantly exceeds the 55 percent aggregate performance of other lenders in the AA.

Responses to Complaints

There were no complaints related to ABT's CRA performance in the Kane County AA during the evaluation period.

CD TEST

ABT's performance under the CD Test in the state of Illinois is rated Outstanding.

Based on a full-scope review and considering the bank's capacity and the need and availability of such opportunities for CD in the AA, ABT exhibits excellent responsiveness to CD needs in the state through CD loans, qualified investments, and CD services.

Number and Amount of CD Loans

The CD Loans Table, shown below, sets forth the information and data used to evaluate ABT's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

CD Loans				
AA	Total			
	#	% of Total #	\$(000's)	% of Total \$
Kane County AA	1	100	912	100

ABT's level of CD loans demonstrates adequate responsiveness. The bank originated one CD loan during the evaluation period. The loan was a PPP loan totaling \$912,000 representing 18 percent of the tier 1 capital allocated to the AA.

Number and Amount of Qualified Investments

The Qualified Investment Table, shown below, sets forth the information and data used to evaluate ABT's level of qualified CD investments. The table includes all CD investments, including prior period investments that remain outstanding as of the examination date.

Qualified Investments										
AA	Prior Period*		Current Period		Total				Unfunded Commitments*	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Kane County AA	0	0	17	1,620	17	100	1,620	100	0	0

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

** Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

The level of CD investments in the AA reflects excellent responsiveness. ABT received credit for one investment that was secured by mortgages to low- and moderate-income borrowers in the AA. Management also provided 16 qualified donations for the exam period totaling \$44,000. The donations primarily supported a variety of organizations that provide community services to assist low- and moderate-income individuals. Investments and donations totaled \$1.62 million representing 32 percent of the tier 1 capital allocated to the AA.

Extent to Which the Bank Provides CD Services

ABT did not provide any qualified CD service hours to the AA during the assessment period. This demonstrates very poor responsiveness.

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

Appendix A: Scope of Examination

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

Time Period Reviewed:	(01/01/2021 to 12/31/2023)	
Bank Products Reviewed:	Home mortgage, small business CD loans, qualified investments, CD services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
MMSA(s)		
Davenport-Moline-Rock Island IA-IL (Quad Cities AA)	Full-Scope	Includes all of Scott County in Iowa, all of Rock Island County in Illinois, and part of Mercer and Hery Counties in Illinois
State		
Illinois	Full-Scope	Includes all of Kane County in Illinois

Appendix B: Summary of MMSA and State Ratings

RATINGS American Bank and Trust Company			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/Multistate Rating
American Bank & Trust	Satisfactory	Outstanding	Satisfactory
MMSA or State:			
Davenport-Moline-Rock Island IA-IL MMSA	Satisfactory	Outstanding	Satisfactory
State of Illinois	Satisfactory	Outstanding	Satisfactory

(*) The Lending Test and CD Test carry equal weight in the overall rating.

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/AA.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. CTs nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, CTs ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have GARs of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

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

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

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

Geography: A CT delineated by the United States Bureau of the Census in the most recent decennial census.

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

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

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

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

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A CT with a median family income that is less than 50 percent.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/AA.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is

the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

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

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

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

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

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

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 CD.

Rating Area: A rated area is a state or MMSA. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a MMSA, the institution will receive a rating for the MMSA.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in ‘loans to small farms’ as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All MMSA, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to Appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/AA. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table O. AA Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. AA Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/AA. The table also presents aggregate peer data for the years the data is available.
- Table Q. AA Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s AA.
- Table R. AA Distribution of Loans to Small Businesses by GAR** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																				2021
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
Kane County AA - 2021	11	2,811,571	2.6	32,142	1.5	0.0	0.7	23.4	0.0	16.4	35.1	0.0	37.8	40.0	100.0	45.0	0.0	0.0	0.0	
Quad Cities AA - 2021	415	61,856,913	97.4	18,019	0.7	0.2	0.5	16.5	14.9	12.8	59.1	58.1	56.5	23.6	26.7	30.2	0.0	0.0	0.0	
Total	426	64,668,484	100.0	50,161	1.2	0.2	0.7	20.4	14.6	15.1	45.6	56.6	44.5	32.9	28.6	39.7	0.0	0.0	0.0	

*Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%
American B&T C N.A. (10000024369) excluded from Aggregate*

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																				2022-23
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
Kane County AA - 2023	15	7,209,789	3.4	11,322	0.4	0.0	0.4	28.1	6.7	22.9	32.5	26.7	35.2	38.0	66.7	39.3	1.1	0.0	2.2	
Quad Cities AA - 2023	420	54,687,723	96.6	7,842	1.0	1.2	0.7	17.0	20.5	19.4	58.3	56.4	57.1	23.6	21.9	22.6	0.1	0.0	0.2	
Total	435	61,897,513	100.0	19,164	0.7	1.1	0.5	23.4	20.0	21.5	43.3	55.4	44.2	31.9	23.4	32.5	0.6	0.0	1.3	

*Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 Bank Data, 2023 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%
American B&T C N.A. (10000024369) excluded from Aggregate*

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																				2021
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	
Kane County AA - 2021	11	2,811,571	2.6	32,142	20.8	0.0	8.4	17.1	27.3	19.2	20.2	27.3	22.3	41.9	27.3	32.9	0.0	18.2	17.2	
Quad Cities AA - 2021	415	61,856,913	97.4	18,019	19.4	17.3	9.5	17.8	28.2	18.9	21.6	17.6	19.8	41.2	34.0	32.0	0.0	2.9	19.8	
Total	426	64,668,484	100.0	50,161	20.2	16.9	8.8	17.4	28.2	19.1	20.8	17.8	21.4	41.6	33.8	32.6	0.0	3.3	18.1	

*Source: 2015 ACS; 01/01/2021 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%
American B&T C N.A. (10000024369) excluded from Aggregate*

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																				2022-23
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	
Kane County AA - 2023	15	7,209,789	3.4	11,322	20.4	0.0	8.6	18.3	26.7	23.6	22.0	0.0	23.5	39.3	40.0	28.9	0.0	33.3	15.4	
Quad Cities AA - 2023	420	54,687,723	96.6	7,842	19.2	18.3	10.8	18.5	27.6	21.3	21.3	20.2	20.3	41.0	27.6	27.2	0.0	6.2	20.4	
Total	435	61,897,513	100.0	19,164	19.9	17.7	9.5	18.4	27.6	22.7	21.7	19.5	22.2	40.0	28.0	28.2	0.0	7.1	17.4	

*Source: 2020 U.S. Census; 01/01/2022 - 12/31/2023 Bank Data, 2023 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%
American B&T C N.A. (10000024369) excluded from Aggregate*

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																				2021
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
Kane County AA 2021	6	7,000	100.0	13,842	2.7	0.0	2.5	19.5	0.0	19.0	35.5	50.0	38.4	42.3	50.0	40.1	0.0	0.0	0.0	
Quad Cities AA - 2021	20	4,457	100.0	5,922	5.9	5.0	5.3	17.4	25.0	19.6	49.2	60.0	48.7	27.4	10.0	26.4	0.0	0.0	0.0	
Total	26	11,457	100.0	19,764	4.1	3.8	3.3	18.6	19.2	19.2	41.3	57.7	41.5	36.0	19.2	36.0	0.0	0.0	0.0	

*Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%.*

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																				2022-23
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
Kane County AA - 2023	20	7,973	100.0	12,245	0.3	0.0	0.2	23.8	5.0	21.2	34.5	60.0	36.0	40.8	35.0	42.0	0.6	0.0	0.6	
Quad Cities AA - 2023	20	7,595	100.0	4,928	2.2	5.0	1.9	20.7	35.0	23.0	46.3	45.0	45.2	27.0	15.0	27.7	3.8	0.0	2.1	
Total	40	15,568	100.0	17,173	1.1	2.5	0.7	22.5	20.0	21.7	39.5	52.5	38.7	34.9	25.0	37.9	2.0	0.0	1.0	

*Source: 2023 D&B Data; 01/01/2022 - 12/31/2023 Bank Data; 2023 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%.*

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												2021
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Kane County AA 2021	6	7,000	100.0	13,842	84.8	100.0	44.7	5.8	0.0	9.3	0.0	
Quad Cities AA - 2021	20	4,457	100.0	5,922	83.4	60.0	48.9	4.7	40.0	11.9	0.0	
Total	26	11,457	100.0	19,764	84.2	53.8	45.9	5.3	30.8	10.4	0.0	

*Source: 2021 D&B Data; 01/01/2021 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%.*

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												2022-23
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Kane County AA - 2023	20	7,973	100.0	12,245	88.4	70.0	54.8	4.4	30.0	7.2	0.0	
Quad Cities AA - 2023	20	7,595	100.0	4,928	87.3	90.0	57.1	3.3	10.0	9.4	0.0	
Total	40	15,568	100.0	17,173	87.9	72.5	55.4	3.9	20.0	8.1	0.0	

*Source: 2023 D&B Data; 01/01/2022 - 12/31/2023 Bank Data; 2023 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%.*

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.