

PUBLIC DISCLOSURE

September 8, 2014

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Centrue Bank
RSSD# 457547

201 East Main Street
Streator, Illinois 61364

Federal Reserve Bank of Chicago

230 South LaSalle Street
Chicago, Illinois 60604-1413

NOTE: This document is an evaluation of this bank'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 bank. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this bank. The rating assigned to this bank does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial bank.

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INSTITUTION'S RATING

Centrue Bank's Overall CRA Rating: Satisfactory

Performance Test Rating Table

The following table indicates the performance level of Centrue Bank with respect to the Lending, Investment, and Service Tests.

Performance Levels	Performance Tests		
	Lending Test	Investment Test	Service Test
Outstanding			
High Satisfactory			
Low Satisfactory	X	X	X
Needs to Improve			
Substantial Noncompliance			

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

Summary of Major Factors that Support the Rating

Lending Test:

- Reflects adequate responsiveness to assessment area credit needs;
- Makes a high percentage of loans in the bank's assessment area;
- Has adequate penetration of 2012 and 2013 HMDA- and CRA-reportable loans throughout the assessment area, including low- and moderate-income areas within the assessment areas;
- Has adequate dispersion among individuals of different income levels and to businesses of different sizes, given the product lines offered by the bank;

- Exhibits an adequate record of serving the credit needs of low-income individuals and areas and very small businesses;
- Makes use of innovative and/or flexible lending practices in serving assessment area credit needs; and
- Makes a relatively high level of community development loans.

Investment Test:

- Provides an adequate level of qualified investments and grants, particularly those not routinely provided by private investors, and is rarely in a leadership position;
- Demonstrates occasional use of innovative and/or complex investments to support community development initiatives; and
- Exhibits good responsiveness to credit and community development needs.

Service Test:

- Maintains delivery systems that are accessible to the bank's geographies and individuals of different income levels in the assessment area;
- Has business hours and banking services that do not vary in a way that inconveniences its assessment area, particularly low- and moderate-income individuals and geographies;
- Has a record of opening and closing branch offices that has not adversely affected the availability of delivery systems, particularly to low- and moderate-income census tracts and individuals; and
- Provides an adequate level of community development services.

CENTRUE BANK

DESCRIPTION OF INSTITUTION

Centrue Bank, with total assets of \$867.9 million as of June 30, 2014, is wholly-owned by Centrue Financial Corporation, a one-bank holding company with assets of \$868.7 million as of June 30, 2014. The bank is headquartered in Streator, Illinois, and serves communities in Illinois and Missouri. Centrue Bank operated 24 offices during the evaluation period. Please refer to the individual assessment areas and the table below for additional detail.

Branch and ATM Breakdown by Assessment Area				
Office Address	Full-Service ATM	Cash-Only ATM	City	State
St. Louis, MO-IL Multistate MSA – #41180				
101 S. Page Street	-	1	Aviston	IL
18001 Saint Rose Road	-	1	Breese	IL
303 Fountains Parkway	-	1	Fairview Heights	IL
7700 Bonhomme Ave	-	-	St. Louis	MO
Chicago-Joliet-Naperville, IL MD – #16974				
180 N. Front Street	-	1	Braidwood	IL
660 S. Broadway Street	-	1	Coal City	IL
1275 E. Division Street	-	1	Coal City	IL
15 W. South Street	-	1	Plano	IL
202 Indian Springs Drive	-	1	Sandwich	IL
208 E. Veterans Parkway	-	1	Yorkville	IL
Kankakee-Bradley, IL MSA – #28100				
680 S. Main Street	-	1	Bourbonnais	IL
980 N. Kinzie Ave	-	2	Bradley	IL
654 N. Park Road	-	1	Herscher	IL
310 S. Schuyler Ave	-	1	Kankakee	IL
310 Section Line Road	-	1	Manteno	IL
200 W. Washington Street	-	1	Momence	IL
Non-Metropolitan Illinois – Bureau, La Salle, and Livingston Counties				
302 W. Mazon Ave	-	1	Dwight	IL
721 Columbus Street	-	1	Ottawa	IL
400 Etna Road	-	1	Ottawa	IL
1311 Shooting Park Road	-	1	Peru	IL
1839 N. Main Street	-	1	Princeton	IL
601 S. Main Street	-	-	Princeton	IL
201 E. Main Street (Main Bank)	-	1	Streator	IL
24 Danny's Drive	-	1	Streator	IL

Centrue Bank offers a full range of personal, business, and agricultural products through its branches and Automated Teller Machine (ATM) network, as well as through online banking;

however, the bank's primary focus is commercial lending. Deposit products include checking, savings, money market accounts, IRAs, and certificates of deposit. Credit products consist of commercial, residential real estate, agricultural, and consumer loans, and credit cards. The bank participates in several state and federally-sponsored loan programs. Services are also available from the bank's website, www.centrue.com, which contains information about the organization, branch and ATM locations, wealth management services, deposit and loan products, and services available to consumers, businesses, and farms. Online banking features account inquiry, monthly statement access, account transfers, and bill payment capabilities. Mobile banking offers deposit and loan account access, transaction activity view, and fund transfers, and telephone banking provides 24 hour access to accounts.

As discussed above, commercial lending is the bank's primary focus with commercial real estate (non-farm, non-residential loans) and commercial and industrial loans comprising 57.1 percent of the bank's portfolio, as of June 30, 2014. A secondary focus is on 1-4 family residential real estate, with first liens comprising 11.8 percent of the portfolio.

Comparative Loan Mix					
	Dollar Volume (000)			% of Portfolio	
	6/30/2014	6/30/2013	% Change	6/30/2014	6/30/2013
Real Estate					
1-4 Family Residential Construction Loans	171	692	-75.3%	0.0%	0.1%
Other Construction Loans & Land Development	19,309	22,049	-12.4%	3.3%	3.8%
Farm Land	30,221	32,891	-8.1%	5.2%	5.7%
1-4 Family-Revolver	41,683	41,501	0.4%	7.1%	7.2%
1-4 Family Residential Secured by First Liens	68,735	73,134	-6.0%	11.8%	12.8%
1-4 Family Residential Secured by Junior Liens	5,316	7,240	-26.6%	0.9%	1.3%
Multifamily	56,703	56,940	-0.4%	9.7%	9.9%
Loans Secured Owner Occupied NonFarm NonResidential	155,629	144,118	8.0%	26.6%	25.1%
Loans Secured by Other NonFarm NonResidential	122,229	110,344	10.8%	20.9%	19.3%
Total Real Estate Loans	499,996	488,909	2.3%	85.5%	85.3%
Total Loans & Leases to Depository Institutions	5,000	5,000	0.0%	0.9%	0.9%
Agricultural	14,187	13,243	7.1%	2.4%	2.3%
Commercial & Industrial	56,022	59,630	-6.1%	9.6%	10.4%
Loans to Individuals	2,811	2,737	2.7%	0.5%	0.5%
States & Political Subdivisions	5,695	2,198	159.1%	1.0%	0.4%
All Other Loans	1,201	1,440	-16.6%	0.2%	0.3%
Total Loans & Leases	584,912	573,157	2.1%	100.0%	100.0%

Note: Percentages may not add to 100.0 percent due to rounding.

During the review period, Centrue Bank was subject to a public written agreement requiring the bank to address the financial soundness of its operations. These constraints were the primary cause of the limited growth in the loan portfolio.

At its previous evaluation conducted on June 11, 2012, the bank was rated Satisfactory under the CRA.

SCOPE OF THE EXAMINATION

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

For this evaluation, greater emphasis is generally placed on CRA-reportable loans, considering commercial lending is the bank's primary focus. Because Centrue Bank's agricultural lending represents a relatively small portion of its portfolio, an analysis of small farm loans was not included in this evaluation. Going forward, "CRA-reportable loans" references the bank's business loans only. Appendix A includes a summary of the scope of the evaluation, Appendix B provides a glossary of key terms, Appendix C provides 2012 lending tables and Appendix D provides maps of the bank's four assessment areas. The examination scope, under the Large Bank examination procedures, included the following:

- Lending Activity – Evaluated HMDA- and CRA-reportable loans originated between January 1, 2012 and December 31, 2013 to determine lending activity.
- Assessment Area Concentration – Evaluated HMDA- and CRA-reportable loans originated between January 1, 2012 and December 31, 2013 to determine the percentage of loans originated in the assessment area.
- Geographic Distribution of Lending in the Assessment Area – Evaluated HMDA- and CRA-reportable loans originated between January 1, 2012 and December 31, 2013 to determine the extent to which the bank is making loans in geographies of different income levels, particularly those designated as low- or moderate-income.
- Lending to Borrowers of Different Income Levels and Businesses of Different Sizes – Evaluated HMDA- and CRA-reportable loans originated between January 1, 2012 and December 31, 2013 to assess the loan distribution among borrowers of different income levels and businesses of different sizes.
- Community Development Lending – Reviewed the number, volume, and complexity of community development loans. Loans originated with a community development purpose were reviewed for the period June 12, 2012 through September 8, 2014, to determine the bank's responsiveness to community development lending needs in the assessment areas.

- Innovative or Flexible Lending Practices – Reviewed special lending programs to determine the degree to which the bank uses innovative and flexible lending practices to address the credit needs of low- and moderate-income individuals and geographies.
- Investments – Evaluated qualified investment activities, including investments and grants, made between June 12, 2012 and September 8, 2014, to determine the bank’s responsiveness to community development investment needs in the assessment area.
- Services – Reviewed retail banking services, including accessibility of delivery systems, changes in branch locations, and reasonableness of hours of operation, in addition to the extent and innovativeness of community development services between June 12, 2012 and September 8, 2014, to determine the accessibility of bank services to members of the community, especially those who are low- or moderate-income or who live in low- or moderate-income geographies.

Centrue Bank’s current assessment areas include the following:

- A portion of the St. Louis, Missouri-Illinois Multistate Metropolitan Statistical Area (MSA) – #41180 (St. Louis Multistate MSA). The bank delineates Clinton and St. Clair counties in Illinois in their entirety, all of the City of St. Louis, and a portion of St. Louis County in Missouri (115 of 199 census tracts);
- A portion of the Chicago-Joliet-Naperville, Illinois Metropolitan Division (MD) – #16974 (Chicago-Joliet-Naperville), which is part of the Chicago-Joliet-Naperville-Illinois-Indiana-Wisconsin Metropolitan Statistical Area - #16980. The bank delineates Grundy, Kendall, and Will counties in their entirety and four census tracts (0017.00, 0019.00, 0020.00, 0021.00) in DeKalb County, Illinois;
- Kankakee-Bradley, Illinois Metropolitan Statistical Area – #28100 (Kankakee-Bradley MSA). The bank delineates all of Kankakee County; and
- Non-Metropolitan Illinois. The bank delineates Bureau, La Salle, and Livingston counties in their entirety.

A full review for all four assessment areas was conducted. The analysis placed the greatest weight on the Non-Metropolitan Illinois assessment area, considering the majority of branches, deposits, and loans are located in that assessment area.

Nine community representatives were contacted to help understand the credit and banking needs of the assessment areas. Representatives specialized in affordable housing, economic development, and small business development and provided information relevant to the performance contexts for each assessment area.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

LENDING TEST

Centrue Bank’s performance on the Lending Test is rated low satisfactory as lending activity represents adequate responsiveness in meeting the credit needs of the assessment areas. A high percentage of loans were originated within the assessment areas. The geographic distribution of loans reflects adequate penetration throughout the assessment areas, including low- and moderate-income geographies, and the bank demonstrated adequate loan distribution across borrowers of different income levels and businesses of different sizes. The bank makes a relatively high level of community development loans and makes use of flexible lending programs in serving the credit needs of its community.

Level of Lending Activity

Considering past performance and the context in which its performance is evaluated, Centrue Bank’s lending activity reflects adequate responsiveness to assessment area credit needs. Overall lending increased from the previous evaluation to the present. The bank made 274 more loans, for an additional \$82,140,000 dollars beyond lending levels in 2010 and 2011.

Summary of Lending Activity – 2012 and 2013

Loan Type	#	%	\$(000s)	%
Home Improvement	124	5.2	\$9,806	2.7
Home Purchase	278	11.7	\$37,302	10.5
Multi-Family Housing	13	0.5	\$18,633	5.2
Refinancing	911	38.5	\$116,328	32.6
Total HMDA related	1,326	55.9	\$182,069	51.0
Total Small Business related	660	27.9	\$124,834	35.0
Total Small Farm related	383	16.2	\$49,986	14.0
Total Loans	2,369	100.0	\$356,889	100.0
<i>Note: Percentages may not add to 100.0 percent due to rounding.</i>				

Assessment Area Concentration

A high percentage of loans were made in the combined assessment area during the evaluation period. The bank originated 76.2 percent of its loans by number and 71.6 percent by dollar volume in its assessment area. The following table presents the assessment area concentration by loan product.

Lending Inside and Outside the Assessment Area – 2012 and 2013

Loan Types	Inside				Outside			
	#	%	\$(000s)	%	#	%	\$(000s)	%
Home Improvement	96	77.4	\$7,073	72.1	28	22.6	\$2,733	27.9
Home Purchase - Conventional	176	69.0	\$20,479	58.2	79	31.0	\$14,723	41.8
Home Purchase - FHA	17	73.9	\$1,543	73.5	6	26.1	\$557	26.5
Multi-Family Housing	10	76.9	\$4,190	22.5	3	23.1	\$14,443	77.5
Refinancing	701	79.6	\$84,736	72.8	210	23.1	\$31,592	27.2
Total HMDA related	1,000	75.4	\$118,021	64.8	326	24.6	\$64,048	35.2
Small Business	496	75.2	\$95,292	76.3	164	24.8	\$29,542	23.7
Total Small Bus. related	496	75.2	\$95,292	76.3	164	24.8	\$29,542	23.7
Small Farm	310	80.9	\$42,134	84.3	73	19.1	\$7,852	15.7
Total Small Farm related	310	80.9	\$42,134	84.3	73	19.1	\$7,852	15.7
Total Loans	1,806	76.2	\$255,447	71.6	563	23.8	\$101,442	28.4

Note: Percentages may not add to 100.0 percent due to rounding.

Geographic and Borrower Distribution

The geographic distribution of the bank's HMDA- and CRA-reportable lending is adequate. The distribution of borrowers reflects, given the product lines offered, adequate penetration among borrowers of different income levels and businesses of different sizes. A detailed analysis for distribution of loans by income level of the geography and borrower is provided in the analysis for each assessment area.

Centrue Bank makes use of flexible lending practices in serving assessment area credit needs through first-time homebuyer programs, programs through the Federal Housing Administration (FHA), Veterans Affairs (VA), and other conventional programs, particularly in the Non-MSA Illinois and Chicago-Joliet Naperville assessment areas. The bank also participates in other federal and state government lending programs such as USDA Guaranteed Rural Housing, Federal Home Loan Bank of Chicago Down Payment Plus, Small Business Administration Programs, and the Farm Service Agency Loan Program. The majority of loans originated under these programs are included in the geographic and borrower distribution analysis.

The bank also focused resources on loan modification and borrower assistance programs that coincide with current economic conditions, such as the Home Affordable Modification Program (HAMP), Foreclosure Prevention Program, and Illinois Hardest Hit Program. A summary of the bank's loan modification and assistance efforts is included below.

Loan Modifications

HAMP is a nationwide program targeting at-risk homeowners who are either in default or at imminent risk of default by reducing monthly payments to sustainable levels. The program, in effect through December 2016, uses specific guidelines for a uniform modification process to eligible borrowers. The bank modified 18 HAMP, Fannie Mae, and Freddie Mac loans during the review period, 14 of which were made in the combined assessment area. The total balances as of the date of modification had a collective value of \$1.3 million. The program assisted borrowers within the State of Illinois, as well as the St. Louis Multistate MSA.

Foreclosure Prevention Program

The bank created the program to mitigate foreclosures. It is available to all bank customers, but targeted to low- and moderate-income individuals. Through loan modifications, the bank focuses on matching the loan payment structure to the borrower's cash flow.

General Loan Assistance and Outreach Calls

Retail customers requesting loan modifications, due to hardship or current market conditions, are referred to the bank's Retail Loan Committee. The Committee reviews the loans to try and assist borrowers by providing extensions, deferrals, renewals at reduced rates, or renewals with longer amortization, on a case-by-case basis.

Additionally, residential mortgage lenders made outreach calls throughout Centrue Bank's assessment areas to market the bank's programs to potential borrowers. The bank maintained a log of calling efforts in all areas, including those with lending gaps and lower loan penetration.

Community Development Lending

Centrue Bank makes a relatively high level of community development loans. During the evaluation period, the bank originated 23 loans totaling \$33.3 million, benefitting all four assessment areas. This is a marked improvement from the previous evaluation, at which time Centrue Bank made only seven community development loans, totaling \$3.8 million, with an absence of loans in the Kankakee-Bradley and Chicago-Joliet-Naperville assessment areas.

In addition, the bank made loans in each major category of community development: affordable housing, community service, community revitalization and stabilization, and economic development. This represents an effort to meet the needs of its assessment areas. Refer to the respective community development lending sections within each assessment area for further detail.

INVESTMENT TEST

Centrue Bank's performance relative to the Investment Test is rated low satisfactory based on its performance in the combined assessment area. Centrue Bank provides an adequate level of qualified investments and donations, particularly those not routinely provided by private investors, rarely in a leadership position. It makes occasional use of innovative investments to support community development initiatives, but exhibits good responsiveness to credit and community development needs.

The bank made a total of six investments totaling \$2.3 million during the review period. This is a slight decrease in dollar amount from the previous review period where the bank made six investments worth \$2.6 million, including one investment from its former assessment area of Champaign County, Illinois. Investments were largely responsive to assessment area needs, focusing primarily on affordable housing. The bank made 46 donations to organizations in its assessment areas for approximately \$79,000. Donations were largely responsive to assessment area needs, and one donation, made in the Kankakee-Bradley assessment area, was deemed innovative. During the previous review, Centrue made 25 donations, two of which were in its former assessment area of Champaign County, Illinois, totaling \$37,446. Please refer to the individual assessment areas for further information on qualified investments and donations.

SERVICE TEST

Centrue Bank's performance relative to the Service Test is rated low satisfactory based on its performance in the combined assessment area. The bank's delivery systems are accessible and the record of opening and closing branches 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's branch network is largely consistent with the composition of its combined assessment area. Services, including business hours, do not vary in a way that inconveniences its assessment areas, particularly low- and moderate-income geographies and individuals, and the bank provides an adequate level of community development services.

Retail Services

The bank operates 24 offices throughout its combined assessment area. Two locations are positioned in low- and moderate-income census tracts, with the Kankakee branch located in a low-income census tract and the Bourbonnais branch located in a moderate-income census tract. All other offices are located in middle- and upper-income census tracts. The bank operates 23 permanent ATMs throughout the assessment area, including ATMs at the branches in low- and moderate-income census tracts. Centrue Bank also maintains two transportable ATMs at the Kankakee Valley Park District.

Each office is reasonably accessible to all portions of the assessment area, including low- and moderate-income individuals and geographies. Refer to the respective assessment areas for additional information.

As no branches have closed since the previous evaluation, the bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and low- and moderate-income individuals. Typical branch hours are 8:30 a.m. to 5:00 p.m., Monday through Friday. Most locations also provide drive-up services, including extended hours, and are open on Saturday. Business hours and banking services are reasonable and do not vary in a way that inconveniences the assessment areas, particularly low- and moderate-income geographies and individuals. Alternative delivery systems available to all customers include ATMs, debit cards, online banking, mobile banking, and telephone banking services; which is available 24 hours a day for balance inquiry, account transfers, and electronic bill payment. Alternative delivery systems are accessible and do not vary across assessment areas; thus, they will not be discussed within each individual assessment area.

All offices maintain consumer lenders, but not all offices maintain full time mortgage and commercial lenders. Many of the bank's mortgage lenders are located at the Loan Production Office; however, they are available, in addition to a commercial relationship manager, by appointment or referral to a nearby branch.

Community Development Services

The bank provides an adequate level of community development services. Bank officers and personnel conducted a variety of financial literacy and technical assistance programs throughout the bank's assessment areas during the review period. Programs include providing technical assistance to nonprofit organizations and financial training through various school and community service organizations. Refer to the respective assessment area sections for additional information. During the evaluation period, the bank provided a total of 770 service hours to 49 different organizations. This is similar to the 774.5 service hours provided during the previous evaluation.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

No evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified.

ST. LOUIS, MISSOURI-ILLINOIS MULTISTATE METROPOLITAN STATISTICAL AREA¹

CRA RATING For St. Louis, Missouri-Illinois Multistate MSA #41180: Satisfactory

The Lending Test is rated: Low Satisfactory
The Investment Test is rated: Low Satisfactory
The Service Test is rated: Low Satisfactory

The major factors supporting the St. Louis, Missouri-Illinois Multistate MSA assessment area rating includes:

- The geographic distribution of HMDA-reportable loans reflects poor distribution, while the distribution of small business loans reflects good penetration;
- The distribution of borrowers reflects, given the product lines offered, adequate penetration among borrowers of different income levels and businesses of different sizes;
- The bank made an outstanding level of community development loans within the St. Louis, Missouri-Illinois Multistate MSA assessment areas;
- The bank made an adequate level of qualified community development investments and donations, particularly those not routinely provided by private investors, and is rarely in a leadership position;
- Delivery systems are generally accessible to the bank's geographies and individuals of different income levels;
- The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income individuals and geographies;
- Services do not vary in a way that inconveniences the assessment area, particularly low- and moderate-income geographies and individuals; and
- The bank provided an adequate level of community development services.

SCOPE OF EXAMINATION

The St. Louis, Missouri-Illinois Multistate Metropolitan Statistical Area (#41180) was reviewed using full-scope examination procedures consistent with the scope described in the introduction. Please refer to the "Scope of Examination" section in the introduction for further detail.

¹This rating reflects performance within the multistate metropolitan area. The statewide evaluations are adjusted and do not reflect performance in the parts of those states contained within the multistate metropolitan area.

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN ST. LOUIS, MISSOURI-ILLINOIS
MULTISTATE METROPOLITAN STATISTICAL AREA - #41180**

Centrue Bank's operations in the assessment area include four branch offices and three cash-only ATMs. The bank designates a portion of the St. Louis, Missouri-Illinois Multistate MSA as its assessment area, which is comprised of St. Clair and Clinton counties in Illinois and the City of St. Louis, Missouri. The City of St. Louis is a separate political subdivision from St. Louis County and will be referred to as "St. Louis City" for the remainder of this performance evaluation. The bank also designates 115 census tracts in St. Louis County, Missouri. All branch offices are located in middle- and upper-income census tracts and represent 16.7 percent of all bank locations.

The FDIC Deposit Market Share Report, as of June 30, 2013, ranks Centrue Bank 59th of 81 FDIC-insured depository institutions operating in the assessment area with 0.1 percent of total deposits. With respect to lending, the bank ranks 90th of 478 HMDA-reporting institutions in the assessment area as of year-end 2012. This places it in the 81st percentile of home mortgage lending by such institutions. Centrue Bank ranks 32nd of 94 CRA-reporting institutions in the assessment area, as of 2012, placing the bank in the 66th percentile of such institutions.

The assessment area consists of 281 census tracts, of which 70 are low-, 78 are moderate-, 76 are middle-, 56 are upper-, and one is an unknown-income tract. The bank's assessment area geographically remains unchanged since the previous evaluation.

Assessment Area: 2013 St. Louis, MO-IL MSA 41180								
Income Categories	Tract Distribution		Families by Tract Income		Families <Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low income	70	24.9	44,268	16.0	15,245	34.4	79,046	28.7
Moderate income	78	27.8	78,095	28.3	12,635	16.2	49,228	17.8
Middle income	76	27.0	86,364	31.3	5,702	6.6	53,051	19.2
Upper income	56	19.9	67,115	24.3	2,239	3.3	94,522	34.3
Unknown income	1	0.4	5	0.0	0	0.0	0	0.0
Total Assessment Area	281	100.0	275,847	100.0	35,821	13.0	275,847	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	98,654	31,834	11.0	32.3	44,496	45.1	22,324	22.6
Moderate-income	157,836	77,675	26.9	49.2	57,212	36.2	22,949	14.5
Middle-income	167,193	99,345	34.4	59.4	51,950	31.1	15,898	9.5
Upper-income	114,341	80,331	27.8	70.3	25,763	22.5	8,247	7.2
Unknown income	593	0	0.0	0.0	393	66.3	200	33.7
Total Assessment Area	538,617	289,185	100.0	53.7	179,814	33.4	69,618	12.9
	Total Businesses Tract	Businesses by Tract and Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	6,565	11.9	5,597	11.7	668	12.9	300	14.5
Moderate-income	13,428	24.4	11,495	24.0	1,385	26.7	548	26.6
Middle-income	16,383	29.8	14,271	29.8	1,490	28.7	622	30.1
Upper-income	18,591	33.8	16,396	34.3	1,613	31.1	582	28.2
Unknown income	101	0.2	52	0.1	37	0.7	12	0.6
Total Assessment Area	55,068	100.0	47,811	100.0	5,193	100.0	2,064	100.0
	Percentage of Total Businesses			86.8		9.4		3.7
2013 FFIEC Census Data and 2013 Dun & Bradstreet information according to 2010 ACS								
<i>Note: Percentages may not add to 100.0 due to rounding</i>								

Population Characteristics

Population decreased between 2000 and 2010 in the assessment area (2.6 percent decrease), as well as in the St. Louis, MO-IL MSA (4.2 percent decrease). In particular, both St. Louis County and St. Louis City lost population, the latter to a larger extent. According to community representatives, St. Louis City suffered from population reductions due to continued effects of losses in manufacturing jobs, which in turn has resulted in residents moving away from the city. Both counties in Illinois (Clinton and St. Clair) experienced increases in their population; 6.3 percent and 5.5 percent, respectively. In comparison, the growth in the states of Missouri and Illinois as a whole between 2000 and 2010 increased 7.0 percent, and 3.3 percent, respectively.

Population Change 2000 and 2010			
Area	2000 Population	2010 Population	Percentage Change
Assessment Area	1,195,603	1,164,620	-2.6%
State of Missouri	5,595,211	5,988,927	7.0%
State of Illinois	12,419,293	12,830,632	3.3%
St. Louis, MO-IL MSA	2,698,687	2,812,896	4.2%
Clinton County, IL	35,535	37,762	6.3%
St. Clair County, IL	256,082	270,056	5.5%
St. Louis County, MO	1,016,315	998,954	-1.7%
St. Louis City, MO	348,189	319,294	-8.3%

Source: 2000— U.S. Census Bureau: Decennial Census
 2010— U.S. Census Bureau: Decennial Census

Income Characteristics

Based on 2010 Census figures, the median family income (MFI) in the assessment area was \$57,780. Median family income throughout the assessment area grew at approximately the same rate between 2000 and 2010. St. Louis County grew at the slowest pace, compared to the other locales; however, maintains the highest MFI of the geographies making up the assessment area.

Median Family Income Change 2000 and 2010			
Area	2000 Median Family Income	2006-2010 Median Family Income	Percentage Change
Assessment Area	46,392	57,780	24.5%
State of Missouri	46,044	57,661	25.2%
State of Illinois	55,545	68,236	22.8%
St. Louis, MO-IL MSA	53,435	67,013	25.4%
Clinton County, IL	52,580	66,682	26.8%
St. Clair County, IL	47,409	61,042	28.8%
St. Louis County, MO	61,680	73,910	19.8%
St. Louis City, MO	32,585	41,395	27.0%

Source: 2000— U.S. Census Bureau: Decennial Census
 2006-2010— U.S. Census Bureau: American Community Survey

Bankruptcies, according to the Administrative Office of the U.S. Courts, in St. Clair and St. Louis counties both rank in the top ten in their respective states, with St. Clair ranking 9th in the most bankruptcies filed in Illinois and St. Louis ranking 4th in the most bankruptcies filed in Missouri. Further, while St. Louis County’s bankruptcy rate in 2013 is lower than 2012, St. Clair County’s bankruptcy rate rose from 4.3 per 1,000 people in 2012 to 5.1 per 1,000 people in 2013.

Housing Characteristics

Both median housing values and gross rents increased in all segments of the assessment area from 2000 to 2010. Low- and moderate-income census tracts are home to 122,363 families, representing 44.3 percent of all families in the assessment area. There are a total of 538,617 housing units in the assessment area, of which 47.6 percent are located in low- and moderate-income geographies. Generally, housing units in the low-income census tracts are either rental or vacant (67.7 percent), suggesting fewer opportunities for home ownership. However, in moderate-income geographies, 49.2 percent of the housing units are owner-occupied. This data supports the presence of both families and housing units in the low- and moderate-income census tracts and the potential for credit-related opportunities.

Trends in Housing Costs 2000 and 2010					
Area	2000 Median Housing Value	2006-2010 Median Housing Value	2000 Median Gross Rent	2006-2010 Median Gross Rent	2006-2010 Affordability Ratio
Assessment Area	80,873	141,706	499	718	.31
State of Missouri	86,900	137,700	484	667	.34
State of Illinois	127,800	202,500	605	834	.28
St. Louis, MO-IL MSA	94,895	159,800	522	730	.33
Clinton County, IL	80,500	124,200	430	608	.45
St. Clair County, IL	74,200	122,400	503	734	.40
St. Louis County, MO	114,800	179,300	601	789	.32
St. Louis City, MO	63,500	122,200	442	658	.28
Source: 2000 – U.S. Census Bureau: Decennial Census 2006-2010 – U.S. Census Bureau: American Community Survey					

The affordability ratio allows the comparison of housing affordability across areas and counties. An area with a higher ratio generally has more affordable housing than an area with a lower ratio. The table above shows that the affordability ratio in the assessment area is .31 which is below the affordability ratio for the St. Louis, MO-IL MSA at .33. The affordability ratios for St. Louis County and St. Louis City are less than the ratio for the MSA, meaning that housing is less affordable in those areas than the MSA as a whole. In Illinois, Clinton County (.45) and St. Clair County (.40) have higher affordability ratios, meaning that housing is more affordable in those areas.

The Federal Reserve Bank of Chicago conducted a study on the changes in the foreclosure inventory rates at the county level. The foreclosure inventory rate measures the number of residential properties in some phase of foreclosure and excludes properties that have completed the foreclosure cycle.

The data indicates that foreclosure rates continue to decrease throughout the assessment area. Foreclosures remain higher in the assessment area than in Missouri as a whole when compared to statewide Illinois figures. Between January 2012 and October of 2013, the foreclosure inventory rate of mortgaged homes for Missouri was 1.4 percent compared to 5.5 percent for Illinois. St. Louis County, MO had the lowest rate of foreclosure in the assessment area, 1.4 percent, and St. Clair County, IL had the highest rate, 3.2 percent.

Employment Conditions

The St. Louis, Missouri-Illinois Multistate MSA assessment area’s employment base is diverse, with multiple sectors represented. Two of the largest employers are involved in the health care industry, while others are defense and aerospace related.

Largest Employers in the Assessment Area		
Company	Number of Employees	Industry
BJC Healthcare	25,200	Health Care System
Boeing Defense, Space and Security	15,129	Aerospace Manufacturing
Washington University in St. Louis	14,248	Research University
Scott Air Force Base	13,002	U.S. Air Force Base
Mercy Health	12,489	Hospital System

Source: St. Louis Regional Chamber of Commerce 9/18/2013

Unemployment rates for the counties comprising the bank’s assessment area, state of Illinois, state of Missouri, and nation indicate a weak, but recovering job market. Unemployment rates steadily decreased in every geography within the assessment area from 2010 to 2013. The data presented below indicates employment conditions continued to improve.

Unemployment Rates (%)				
Region	2010	2011	2012	2013
Clinton County, Illinois	8.2	8.0	7.6	7.3
St. Clair County, Illinois	10.9	10.3	9.7	9.5
St. Louis - City, Missouri	12.8	11.7	9.3	9.1
St. Louis County, Missouri	9.0	8.2	6.7	6.5
St. Louis, MO-IL Multistate MSA	9.8	8.9	7.6	7.2
State of Illinois	10.5	9.8	8.9	9.2
State of Missouri	9.3	8.6	6.9	6.5
United States	9.6	8.9	8.1	7.3

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

Community Contacts

Three community representatives were contacted to better understand the credit and banking needs of the assessment area. Representatives noted that, while many individuals living in surrounding areas still commute to St. Louis for work, the city has lost a number of manufacturing jobs, driving population away from the city. However, some smaller communities in the assessment area, such as Clayton, Missouri, benefit from downtown revitalization plans, with the purpose of promoting construction projects to draw individuals and businesses to the area.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ST. LOUIS, MISSOURI-ILLINOIS MULTISTATE METROPOLITAN STATISTICAL AREA - #41180

LENDING TEST

Centrue Bank's performance under the Lending Test in the St. Louis, Missouri-Illinois Multistate MSA is low satisfactory. Geographic distribution reflects poor penetration of HMDA-reportable loans and adequate penetration of CRA-reportable loans throughout the assessment area, and borrower loan distribution reflects adequate penetration among borrowers of different income levels and businesses of different sizes. In addition, the bank makes an outstanding level of community development loans in the assessment area.

The bank's lending in the St. Louis assessment area increased slightly since the previous evaluation as it made a total of 99 HMDA-reportable loans in 2012 and 2013, compared to 96 such loans in 2010 and 2011. However, Centrue Bank's CRA-reportable lending decreased over the same time period, down from 142 loans in 2010 and 2011 to 92 loans in 2012 and 2013. Please refer to Appendix B for 2012 geographic and borrower distribution tables.

Geographic Distribution of Loans

The geographic distribution of the bank's lending is adequate. The following table presents the bank's home mortgage lending for 2013 in the St. Louis, Missouri-Illinois Multi-State MSA - #41180.

Geographic Distribution of HMDA Reportable Loans								
Assessment Area: 2013 St. Louis, MO-IL MSA 41180								
Product Type	Tract Income Levels	Bank & Aggregate Lending Comparison						Owner Occupied % of Units
		2013						
		Count		Dollar		Agg		
		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	
Home Purchase	Low	0	0.0	3.8	0	0.0	2.2	11.0
	Moderate	2	11.1	19.7	95	3.5	12.0	26.9
	Middle	8	44.4	39.8	1,144	42.0	31.8	34.4
	Upper	8	44.4	36.7	1,484	54.5	54.1	27.8
	Unknown	0	0.0	0.0	0	0.0	0.0	0.0
	Total		18	100.0	100.0	2,723	100.0	100.0
Refinance	Low	0	0.0	3.9	0	0.0	2.1	11.0
	Moderate	2	6.1	19.5	142	2.0	11.2	26.9
	Middle	15	45.5	36.7	2,472	35.4	33.1	34.4
	Upper	16	48.5	39.9	4,365	62.5	53.6	27.8
	Unknown	0	0.0	0.0	0	0.0	0.0	0.0
	Total		33	100.0	100.0	6,979	100.0	100.0
Home Improvement	Low	0	0.0	7.4	0	0.0	3.3	11.0
	Moderate	0	0.0	21.5	0	0.0	11.2	26.9
	Middle	0	0.0	39.2	0	0.0	29.5	34.4
	Upper	0	0.0	31.9	0	0.0	56.0	27.8
	Unknown	0	0.0	0.0	0	0.0	0.0	0.0
	Total		0	0.0	100.0	0	0.0	100.0
Multi-Family	Low	4	66.7	14.8	3,262	91.0	27.9	Multi-Family 20.5
	Moderate	0	0.0	31.6	0	0.0	28.1	23.8
	Middle	2	33.3	32.0	322	9.0	23.7	34.8
	Upper	0	0.0	21.7	0	0.0	20.2	20.3
	Unknown	0	0.0	0.0	0	0.0	0.0	0.6
	Total		6	100.0	100.0	3,584	100.0	100.0
HMDA Totals	Low	4	7.0	4.0	3,262	24.6	3.2	11.0
	Moderate	4	7.0	19.7	237	1.8	12.1	26.9
	Middle	25	43.9	37.9	3,938	29.6	32.3	34.4
	Upper	24	42.1	38.4	5,849	44.0	52.4	27.8
	Unknown	0	0.0	0.0	0	0.0	0.0	0.0
	Total		57	100.0	100.0	13,286	100.0	100.0
Originations & Purchases 2013 FFIEC Census Data <i>Note: Percentages may not add to 100.0 percent due to rounding</i>								

HMDA-Reportable Loans

The table above indicates poor geographic distribution of loans in the bank's assessment area when compared to aggregate lenders' performance and owner-occupied units in the assessment area in 2013. Geographic distribution of 2012 HMDA-reportable loans shows comparable results. Due to low loan volume in the assessment area, multi-family and home improvement loans will not be discussed.

Home Purchase

Home purchase loans represent 31.6 percent of the bank's total HMDA-reportable loans in 2013. There was no lending activity for the bank in low-income census tracts for this loan category. This was outpaced by aggregate lenders with lending volume in low-income census tracts at 3.8 percent, along with the percentage of owner-occupied housing which totals 11.0 percent in low-income census tracts. The bank's record of lending in moderate-income census tracts (11.1 percent) was also below aggregate (19.7 percent) and the percentage of owner-occupied housing (26.9 percent) in moderate-income census tracts. Neither the bank nor aggregate lenders achieved parity with the percentage of owner-occupied housing in moderate-income census tracts.

In addition, the bank made 44.4 percent of its home purchase loans in middle-income census tracts, which was comparable to the performance of aggregate lenders (39.8 percent) and the percentage of owner-occupied housing in middle-income census tracts (34.4 percent). The bank made 44.4 percent of its home purchase loans in upper-income census tracts, exceeding the performance of aggregate lenders (36.7 percent) and the percentage of owner-occupied housing in upper-income census tracts (27.8 percent).

In 2012, home purchase loans represented 35.7 percent of the bank's total HMDA-reportable loans. Lending in low-income census tracts (6.7 percent) was above aggregate lending (4.2 percent) but below the percentage of owner-occupied housing (11.0 percent) in low-income census tracts. Lending in moderate-income census tracts (20.0 percent) was comparable to aggregate (19.8 percent) and below the percentage of owner-occupied housing (26.9 percent) in moderate-income census tracts. Neither the bank nor aggregate lenders achieved parity with the percentage of owner-occupied housing in moderate-income census tracts in 2012. Please refer to Appendix B for 2012 geographic distribution tables.

In addition, 53.3 percent of home purchase loan were originated in middle-income census tracts, which was above the performance of aggregate lenders (41.2 percent) and the percentage of owner-occupied housing in middle-income census tracts (34.4 percent). The bank also originated 20.0 percent of home purchase loans in upper-income census tracts, which is below the performance of aggregate lenders (34.8 percent) and the percentage of owner-occupied housing (27.8 percent) in upper-income census tracts.

Refinance

Refinance loans represent 57.9 percent of the bank's total HMDA-reportable loans in 2013. No loans were originated in low-income census tracts, which was lower when compared to aggregate lenders (3.9 percent) and the percentage of owner-occupied housing (11.0 percent) in low-income census tracts. Lending in moderate-income census tracts (6.1 percent) was also below aggregate (19.5 percent) and the percentage of owner-occupied housing (26.9 percent) in moderate-income census tracts.

Refinance lending in middle-income census tracts (45.5 percent) was above aggregate lending (36.7 percent) and the percent of owner-occupied housing (34.4 percent) in these tracts. The bank made a majority of its refinance loans (48.5 percent) in upper-income census tracts, exceeding the performance of aggregate lenders (39.9 percent) and the percentage of owner-occupied housing (27.8 percent) in upper-income census tracts.

In 2012, refinance loans represented 54.8 percent of the bank's total HMDA-reportable loans. No refinance loans were originated in low-income census tracts, which was below the performance of aggregate lenders (2.5 percent) and the percentage of owner-occupied housing (11.0 percent) in low-income census tracts. Lending in moderate-income census tracts (8.7 percent) was below aggregate (14.0 percent) and the percentage of owner-occupied housing (26.9 percent) in moderate-income census tracts. Please refer to Appendix B for 2012 borrower distribution tables.

The bank made 43.5 percent of its refinance loans in middle-income census tracts, well above the performance of aggregate lenders (36.9) and the percentage of owner-occupied housing (34.4) in middle-income census tracts. Lending in upper-income census tracts (47.8 percent) was slightly above aggregate (47.8 percent) but comparable to the percentage of owner-occupied housing (27.8 percent) in upper-income census tracts.

During the review period, Centrue Bank made three flexible VA and FHA loans to borrowers living in moderate-income census tracts in the assessment area.

Geographic Distribution of Small Business Loans								
Assessment Area: 2013 St. Louis, MO-IL MSA 41180								
	Tract Income Levels	Bank & Aggregate Lending Comparison						Total Businesses %
		2013			2013			
		Count		Agg %	Dollar		Agg \$ %	
Bank #	%	Bank \$ (000s)	\$ %					
Small Business	Low	9	18.0	9.4	5,050	34.8	11.0	11.9
	Moderate	15	30.0	23.3	3,427	23.6	24.8	24.4
	Middle	14	28.0	30.8	2,258	15.6	28.0	29.8
	Upper	12	24.0	35.8	3,780	26.0	35.9	33.8
	Unknown	0	0.0	0.3	0	0.0	0.2	0.2
	Tr Unknown			0.3			0.1	
	Total		50	100.0	100.0	14,515	100.0	100.0
Originations & Purchases								
2013 FFIEC Census Data & 2013 Dun & Bradstreet information according to 2010 ACS								
<i>Note: Percentages may not add to 100.0 percent due to rounding</i>								

CRA-Reportable Loans

Geographic distribution of small business loans is good. Just over one third (36.3 percent) of businesses in the assessment area are located in low- and moderate-income census tracts. Specifically, 11.9 percent of businesses are located in low-income census tracts and 24.4 percent are located within moderate-income census tracts.

In 2013, the bank originated 18.0 percent of its small business loans, by number, and 34.8 by dollar amount in low-income census tracts and 30.0 percent by volume and 23.6 percent by dollar amount in moderate-income census tracts. By comparison, the aggregate lending level within low-income census tracts was 9.4 percent by volume and 11.0 percent by dollar amount. Aggregate lending accounted for 23.3 percent by volume and 24.8 percent by dollar amount to moderate-income census tracts.

In 2012, the bank’s penetration of businesses located in low-income geographies was less than the bank’s performance in 2013. The bank originated 9.5 percent by volume and 13.8 percent by dollar amount in low-income census tracts while aggregate lenders originated 9.8 and 10.3 percent, respectively. In 2012, the bank’s penetration of businesses located in moderate-income geographies was better than its performance in 2013. In moderate-income census tracts, the bank outperformed aggregate by a wide margin. Approximately, 35.7 percent of small business loans by volume and 49.6 percent by dollar amount were originated to businesses located in moderate-income census tracts, compared to 22.7 and 22.2, respectively, for aggregate lenders. Please refer to Appendix B for 2012 geographic distribution tables.

Lending to Borrowers of Different Income Levels and to Businesses of Different Sizes

The distribution of the bank's lending to borrowers of different income and businesses of different sizes is adequate. The following table presents the bank's home mortgage lending for 2013 in the St. Louis, Missouri-Illinois Multi-State MSA - #41180.

Borrower Distribution of HMDA Reportable Loans								
Assessment Area: 2013 St. Louis, MO-IL MSA 41180								
Product Type	Borrower Income Levels	Bank & Aggregate Lending Comparison						Families by Family Income %
		2013			Dollar			
		Count		Agg	Bank		Agg	
		#	%	%	\$(000s)	\$ %	\$ %	
Home Purchase	Low	1	5.6	10.6	69	2.5	4.9	28.7
	Moderate	4	22.2	20.1	512	18.8	13.5	17.8
	Middle	4	22.2	17.8	428	15.7	15.8	19.2
	Upper	8	44.4	33.0	1,664	61.1	50.6	34.3
	Unknown	1	5.6	18.4	50	1.8	15.2	0.0
	Total		18	100.0	100.0	2,723	100.0	100.0
Refinance	Low	0	0.0	8.1	0	0.0	3.5	28.7
	Moderate	4	12.1	14.8	478	6.8	8.5	17.8
	Middle	7	21.2	18.0	1,194	17.1	12.6	19.2
	Upper	17	51.5	38.2	3,959	56.7	49.2	34.3
	Unknown	5	15.2	20.9	1,348	19.3	26.1	0.0
	Total		33	100.0	100.0	6,979	100.0	100.0
Home Improvement	Low	0	0.0	11.9	0	0.0	4.3	28.7
	Moderate	0	0.0	19.3	0	0.0	10.4	17.8
	Middle	0	0.0	17.9	0	0.0	14.3	19.2
	Upper	0	0.0	37.0	0	0.0	55.4	34.3
	Unknown	0	0.0	13.9	0	0.0	15.7	0.0
	Total		0	0.0	100.0	0	0.0	100.0
Multi-Family	Low	0	0.0	0.0	0	0.0	0.0	28.7
	Moderate	0	0.0	0.0	0	0.0	0.0	17.8
	Middle	0	0.0	0.0	0	0.0	0.0	19.2
	Upper	0	0.0	0.0	0	0.0	0.0	34.3
	Unknown	6	100.0	100.0	3,584	100.0	100.0	0.0
	Total		6	100.0	100.0	3,584	100.0	100.0
HMDA Totals	Low	1	1.8	9.0	69	0.5	3.8	28.7
	Moderate	8	14.0	16.7	990	7.5	9.8	17.8
	Middle	11	19.3	17.8	1,622	12.2	13.1	19.2
	Upper	25	43.9	36.2	5,623	42.3	47.7	34.3
	Unknown	12	21.1	20.2	4,982	37.5	25.5	0.0
	Total		57	100.0	100.0	13,286	100.0	100.0
Originations & Purchases								
2013 FFIEC Census Data								
<i>Note: Percentages may not add to 100.0 percent due to rounding</i>								

HMDA-Reportable Loans

Borrower distribution of HMDA-reportable loans is adequate. In 2013, the bank originated 1.8 percent and 14.0 percent of total home mortgage loans by volume to low- and moderate-income individuals, respectively. Major HMDA-reportable products are home purchases and home refinances accounting for 18 and 33 of total loans, respectively. In 2012, home purchases and home refinances were also the bank's primary HMDA-reportable loan products with 15 or 35.7 percent and 23 or 54.8 percent of total HMDA reportable loans respectively, in those categories. Due to low loan volume in the assessment area, multifamily and home improvement loans will not be discussed.

Home Purchase

Home purchase loans represent 31.6 percent of the bank's total HMDA-reportable loans in 2013. The bank originated one loan to a low-income borrower which represented 5.6 percent of all home purchase loans and 2.5 percent of the total dollars of purchase loans. The bank's performance was significantly below aggregate borrowers who originated 10.6 percent of home purchase loans to low-income borrowers by number and 4.9 percent of their dollar volume. In 2013, 28.7 percent of families in the assessment area were considered low-income, and 13.0 percent of assessment area families were living below the poverty level, making it even more difficult for low-income borrowers to afford to purchase a home. Lending to moderate-income borrowers (22.2 percent by number and 19.8 percent by dollars) exceeded aggregate (20.1 percent by number and 13.5 percent by dollars) and also exceeded the percentage of moderate-income families in the assessment area (17.8 percent).

In addition, the bank made 22.2 percent of its home purchase loans to middle-income borrowers by number and 18.8 percent of dollars, which exceeded aggregate (17.8 percent by number and 13.5 percent by dollars). The number of loans to middle-income borrowers also exceeded the percentage of middle-income families in the assessment area (19.2 percent). The bank made 44.4 percent of its home purchase loans to upper-income borrowers (61.1 percent by dollars) which exceeded aggregate lenders (33.0 percent by number and 50.6 percent by dollars) as well as the percentage of upper-income families in the assessment area (34.3 percent).

Of the 15 home purchase loans originated in 2012, one, or 6.7 percent by volume and 4.7 percent by dollar volume, was made to a low-income borrower, which was below aggregate lending totals by number (13.9 percent) and dollar volume (6.8 percent) as well as the percentage of families designated as low income (28.7 percent). The bank originated five home purchase loans to moderate-income borrowers, 33.3 by number and 27.7 percent by dollar volume, which exceeded aggregate (21.1 percent by number and 14.8 percent by dollar volume) as well as the percentage of families designated as moderate-income (17.8 percent).

Refinance

Of the 33 home refinance loans originated in 2013, none were made to low-income borrowers. The bank made four refinance loans (12.1 percent, by volume) to moderate-income borrowers. Aggregate lenders outperformed Centrue Bank within the assessment area and originated 8.1 percent of home refinances to low-income borrowers and 14.8 percent to moderate-income borrowers, by volume. Aggregate lenders were able to outperform Centrue Bank by originating 13.9 percent of home refinances to low-income borrowers; however Centrue Bank outperformed aggregate lenders who only originated 21.1 percent of home refinances to moderate-income borrowers by volume.

Of the 23 home refinanced loans originated in 2012, two, or 8.7 percent, were made to low-income borrowers, and nine, or 39.1 percent, were made to moderate-income borrowers. Centrue Bank outperformed aggregate lenders benefitting both low-and moderate-income borrowers. Aggregate lending activity for refinance loans totaled 6.0 percent to low-income and 12.9 percent to moderate-income borrowers, by volume.

Five loans were made to low- and moderate-income borrowers as part of the bank’s flexible programs, including FHA, VA, and Federal Home Loan Bank of Chicago-Down payment Plus programs.

Small Business Lending By Revenue & Loan Size									
Assessment Area: 2013 St. Louis, MO-IL MSA 41180									
Product Type		Bank & Aggregate Lending Comparison							
		2013			2013			Total Businesses	
		Count		Agg	Dollar		Agg		
#	%	%	\$ 000s	\$ %	\$ %	%			
Small Business	Revenue	\$1 Million or Less	26	52.0	42.3	4,824	33.2	30.9	86.8
		Over \$1 Million or Unknown	24	48.0	57.7	9,691	66.8	69.1	13.2
		Total	50	100.0	100.0	14,515	100.0	100.0	100.0
	Loan Size	\$100,000 or Less	15	30.0	87.8	1,019	7.0	20.9	
		\$100,001 - \$250,000	15	30.0	5.5	2,452	16.9	16.8	
		\$250,001 - \$1 Million	20	40.0	6.7	11,044	76.1	62.2	
		Total	50	100.0	100.0	14,515	100.0	100.0	
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	11	42.3		799	16.6		
		\$100,001 - \$250,000	10	38.5		1,511	31.3		
		\$250,001 - \$1 Million	5	19.2		2,514	52.1		
		Total	26	100.0		4,824	100.0		
	Originations & Purchases								
2013 FFIEC Census Data & 2013 Dun & Bradstreet information according to 2010 ACS									
<i>Note: Percentages may not add to 100.0 percent due to rounding</i>									

CRA-Reportable Loans

The borrower distribution of small business loans is adequate. The bank originated 52.0 percent of small business loans, by number, to businesses with revenues of \$1 million or less in 2013 compared to 86.8 percent of total businesses in this revenue category. By comparison, the aggregate lenders originated 42.3 percent of small business loans to businesses with revenues of \$1 million or less. In addition, 42.3 percent of the bank's small business loans were made in amounts of \$100,000 or less. These loans are often considered most beneficial to small businesses.

Performance in 2012 was slightly better than performance in 2013, as 61.9 percent of small business loans were made to businesses with revenues of \$1 million or less, which exceeded the volume of aggregate lending (36.1 percent by number). In addition, the bank originated 46.2 percent of its small business loans to small businesses in amounts of \$100,000 or less.

Community Development Lending

The bank made an outstanding level of community development loans in the assessment area during the review period. Ten loans were newly originated, and two loans were renewed, for a total of approximately \$19.0 million in community development lending. This is a significant increase over the three loans made during the previous evaluation, as well as to the dollar amount, which totaled \$965,260. Specific to purpose, six of the 12 loans were made for affordable housing purposes, three had the purpose of revitalizing and stabilizing the assessment area which is an identified need in the assessment area, while the remaining three were divided between community services and economic development purposes.

INVESTMENT TEST

Centrue Bank's performance under the Investment Test is low satisfactory based on the adequate level of community development purpose investments and grants, particularly those not routinely provided by private investors, rarely in a leadership position. While the bank makes occasional use of innovative or complex investments, overall investments and donations offer good responsiveness to credit needs. The bank made three investments for affordable housing purposes totaling \$263,406 during the review period. In addition, it made 12 donations totaling \$13,994. These figures represent a slight decrease in the level from the previous evaluation; however, there was a significant decrease in the dollar total of \$1.8 million.

SERVICE TEST

Centrue Bank's performance under the Service Test is low satisfactory based on the distribution of delivery systems, record of branch closings, services offered in the area, and adequate community development services.

Retail Services

Distribution Of Branches And ATMs In The Assessment Area (2010 Census)						
Tract Income Level	Number of Branches	Percentage of Branches	Number of ATMs	Percentage of ATMs	Percentage of Total Families	Percentage of Businesses
Low-Income	0	0.0	0	0.0	15.5	11.7
Moderate-Income	0	0.0	0	0.0	27.9	24.4
Middle-Income	2	50.0	2	66.6	33.1	31.3
Upper-Income	2	50.0	1	33.3	23.5	32.5
Unknown	0	0.0	0	0.0	0.0	0.2
Total	4	100.0	3	100.0	100.0	100.0
<i>Note: Percentages may not add to 100.0 percent due to rounding.</i>						

The bank operates four branch offices in the assessment area, with two located in middle-income census tracts in the cities of Aviston and Breese, Illinois and two in upper-income census tracts in the cities of Fairview Heights, Illinois and St. Louis, Missouri. All branches maintain cash-only ATMs, with the exception of the St. Louis branch.

Delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment area. However, it is noted the St. Louis branch is located on the third floor of an office building with no access to a drive up facility. While accessible to public transportation, it is several miles from the nearest low- or moderate-income census tract.

All Illinois branches have standard hours, Monday through Friday, with extended drive-up hours, including Saturday. The St. Louis branch does not have extended hours on Saturday and closes at 4:00 PM; however, hours are considered reasonable. Additionally, services do not vary in a way that inconveniences its assessment area, particularly low- and moderate-income geographies and individuals. Commercial and mortgage lenders are available by appointment at any location or referral to nearby locations.

Community Development Services

Centrue Bank provides an adequate level of community development services to the assessment area. Bank employees provided 247 hours of service to six organizations during the review period. This is an increase from the previous review period during which the bank provided only 25 service hours. Examples of organizations include Big Brothers, Big Sisters of Southwest Illinois; Tri-Cities United Way; St. Louis Society for the Physically Disabled; and other similar nonprofits which help meet social services needs for low- and moderate-income individuals and families in the assessment area.

STATE OF ILLINOIS

CRA RATING FOR ILLINOIS²: Satisfactory

The Lending Test is rated:	Low Satisfactory
The Investment Test is rated:	Low Satisfactory
The Service Test is rated:	Low Satisfactory

The major factors supporting the State of Illinois rating include:

- The geographic distribution of HMDA- and CRA-reportable loans reflects adequate penetration throughout the assessment areas;
- The distribution of borrowers reflects, given the product lines offered, adequate penetration among borrowers of different income levels and adequate penetration to businesses of different sizes;
- The bank made an adequate level of qualified community development loans within the assessment areas;
- The bank made an adequate level of qualified community development investments and donations, particularly those not routinely provided by private investors, rarely in a leadership position;
- Delivery systems are accessible to the bank's geographies and individuals of different income levels in the assessment areas;
- Services do not vary in a way that inconveniences the assessment areas, particularly low- and moderate-income geographies and individuals; and
- The bank provides an adequate level of community development services.

SCOPE OF EXAMINATION

Full-scope review examination procedures were used to evaluate the Chicago-Joliet-Naperville MD, Kankakee-Bradley MSA, and Non-Metropolitan Illinois assessment areas. The scope of the examination was consistent with the overall scope described within the institution summary.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE STATE OF ILLINOIS

Centrue Bank's operations in the State of Illinois include 23 branch offices; however, three branches are included in the St. Louis-Illinois Multistate MSA. The branches include the main office in Streator and additional locations in the following assessment areas:

²For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

- Portions of the Chicago-Joliet-Naperville, Illinois Metropolitan Division (#16974) within the Chicago-Joliet-Naperville, Illinois-Indiana-Wisconsin Metropolitan Statistical Area (#16980), consisting of Grundy, Kendall, and Will Counties in their entirety and four census tracts (0017.00, 0019.00, 0020.00, 02100.00) in DeKalb County, Illinois;
- Kankakee-Bradley, Illinois Metropolitan Statistical Area (#28100) in its entirety, consisting of all of Kankakee County; and
- Non-Metropolitan Illinois consisting of all of Bureau, La Salle, and Livingston counties.

The bank opened a Loan Production Office (LPO) in Aurora, Illinois, in March 2013. It also established two transportable cash-dispensing machines at the Kankakee Valley Park District in June 2013.

Since the previous evaluation, Centrue Bank eliminated the Champaign, Illinois, assessment area. Just prior to the previous evaluation, the single branch in the market was sold. Please refer to the individual assessment area summaries for demographics and economic conditions unique to each area.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ILLINOIS

LENDING TEST

Centrue Bank's performance under the Lending Test is low satisfactory based on adequate performance for the geographic distribution of loans and borrower distribution. The Non-Metropolitan Illinois assessment area contributed most significantly to the rating, because it is home to the largest number of the bank's branches, including the main office, as well as the largest portion of the bank's loans and deposits.

The state of Illinois comprises the majority of the bank's HMDA- and CRA-reportable lending activity. HMDA-reportable lending volume in the State of Illinois, for the full-review assessment areas, increased from 862 in 2010 and 2011 to 901 in 2012 and 2013. Small business lending volume increased from 300 loans during the previous evaluation to 404 loans during the current evaluation period.

Geographic and Borrower Distribution

Geographic distribution of 2012 and 2013 HMDA- and CRA-reportable loans in the state of Illinois is as follows:

- Chicago-Joliet-Naperville MD assessment area reflects adequate HMDA-reportable and poor CRA-reportable loan penetration;
- Kankakee-Bradley MSA assessment area reflects adequate HMDA-reportable and adequate CRA-reportable loan penetration; and

- Non-MSA IL assessment area (Bureau, La Salle, and Livingston counties) reflects adequate HMDA-reportable and adequate CRA-reportable penetration.

Borrower distribution of 2012 and 2013 HMDA- and CRA-reportable loans in the state of Illinois is as follows:

- Chicago-Joliet-Naperville MD assessment area reflects good HMDA-reportable and good CRA-reportable penetration;
- Kankakee-Bradley MSA assessment area reflects adequate HMDA-reportable and adequate CRA-reportable penetration; and
- Non-MSA IL assessment area (Bureau, La Salle, and Livingston counties) reflects adequate HMDA-reportable and adequate CRA-reportable penetration.

See the individual assessment area summary sections for further details.

Community Development Lending

The bank makes an adequate level of community development loans in the state of Illinois, originating eleven loans during the review period totaling \$14.2 million. This illustrates improvement from the previous review period when the bank made a total of four loans totaling \$2.8 million. Prior period figures include one loan worth \$945,275 made in the bank's former assessment area of Champaign, Illinois. Refer to the community development lending section for each respective assessment area for additional detail.

INVESTMENT TEST

Centrue Bank's performance relative to the Investment Test in the state of Illinois is rated low satisfactory based on an adequate level of qualified investments and grants, particularly those not routinely provided by private investors, rarely in a leadership position. However, it should be noted that the bank's performance on the Investment Test was considered poor in the non-MSA assessment area of Illinois.

The bank made a total of three investments totaling \$2.1 million during the review period. This is a dollar value increase from the previous review period when the bank made five investments for \$800,566, including one investment from its former assessment area of Champaign, Illinois. Investments showed good responsiveness to assessment area needs, focusing primarily on affordable housing. However, Centrue Bank made no investments in the Non-MSA, Illinois assessment area. It failed to make investments in this assessment area during the previous review as well.

Centrue Bank made 34 donations for approximately \$65,000 to organizations in its assessment areas. During the previous review, Centrue Bank made 20 donations totaling \$26,897.

SERVICE TEST

Centrue Bank's performance relative to the Service Test is rated low satisfactory based on reasonably accessible distribution systems, a record of opening and closing branch offices that did not adversely affect the bank's level of accessibility, business hours and services that do not vary in a way that inconveniences low- and moderate-income areas or populations, and adequate community development services.

Retail Services

The bank operates 23 branch offices in the state of Illinois. The Kankakee branch is located in a low-income census tract, and the Bourbonnais branch is located in a moderate-income census tract. All but one branch is equipped with a cash-only ATM. Delivery systems are accessible to the bank's geographies and individuals of different income levels. The bank has not opened or closed any branches during the review period; however, it did open a loan production office in 2013.

All locations have standard hours, Monday through Friday, with the majority of locations offering extended drive-up hours, including Saturday. Business hours and banking services do not vary in a way that inconveniences the assessment areas, particularly low- and moderate-income geographies or individuals.

Community Development Services

Centrue Bank provides an adequate level of community development services. The majority of employee involvement was provided through community service organizations targeted to low- and moderate-income individuals and, to a lesser extent, affordable housing and economic development focused organizations. In addition, the bank provides financial literacy seminars at local schools comprised of low- and moderate-income students. During the evaluation period, Centrue provided 523 services hours to 43 organizations. This represented a decline from the previous examination when the bank provided 749.5 hours of service to its communities.

CHICAGO-JOLIET-NAPERVILLE, ILLINOIS METROPOLITAN DIVISION – #16974 - Full Review

SCOPE OF THE EXAMINATION

The Chicago-Joliet-Naperville MD (#16974) assessment area was reviewed using full-scope examination procedures consistent with the scope described in the introduction.

DESCRIPTION OF INSTITUTION’S OPERATIONS IN CHICAGO-JOLIET-NAPERVILLE, ILLINOIS METROPOLITAN DIVISION - #16974

The Chicago-Joliet-Naperville MD assessment area consists of 176 census tracts, of which eight are low-, 25 are moderate-, 73 are middle-, 69 are upper-, and one is of unknown-income. Centrue Bank’s operations in the assessment area include offering services at six branch offices and six cash-only ATMs. The assessment area includes all of Kendall, Grundy, and Will counties and four census tracts (0017.00, 0019.00, 0020.00, and 0021.00) in DeKalb County, Illinois. The branch offices represent 25.0 percent of the bank’s total offices, and all six offices are located in middle- and upper-income census tracts.

The FDIC Deposit Market Share Report, as of June 30, 2013, ranks Centrue Bank 22nd of 62 FDIC-insured depository institutions operating in the assessment area, with 1.0 percent of total deposits. With respect to lending, the bank ranks 53rd of 510 HMDA-reporting institutions in the assessment area as of year-end 2012. This places it in the 90th percentile of home mortgage lending by such institutions. Centrue Bank ranks 30th of 98 CRA-reporting institutions in the assessment area, as of year-end 2012, indicating it originates more commercial and agricultural loans than 69.9 percent of such institutions.

Assessment Area: 2013 Chicago-Joliet-Naperville, IL MD 16974								
Income Categories	Tract Distribution		Families by Tract Income		Families <Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low income	8	4.5	5,368	2.5	1,629	30.3	30,132	14.0
Moderate income	25	14.2	19,089	8.8	2,354	12.3	32,383	15.0
Middle income	73	41.5	88,290	40.9	3,826	4.3	48,598	22.5
Upper income	69	39.2	102,985	47.7	2,397	2.3	104,619	48.5
Unknown income	1	0.6	0	0.0	0	0.0	0	0.0
Total Assessment Area	176	100.0	215,732	100.0	10,206	4.7	215,732	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	9,520	2,729	1.2	28.7	5,485	57.6	1,306	13.7
Moderate-income	31,282	18,768	8.0	60.0	10,282	32.9	2,232	7.1
Middle-income	126,486	99,688	42.3	78.8	18,668	14.8	8,130	6.4
Upper-income	129,520	114,361	48.6	88.3	9,015	7.0	6,144	4.7
Unknown income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	296,808	235,546	100.0	79.4	43,450	14.6	17,812	6.0
	Total Businesses Tract	Businesses by Tract and Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	678	1.9	604	1.9	42	2.1	32	2.4
Moderate-income	2,877	8.2	2,510	7.9	237	12.0	130	9.8
Middle-income	13,461	38.6	12,153	38.4	772	39.2	536	40.5
Upper-income	17,896	51.3	16,351	51.7	920	46.7	625	47.2
Unknown income	1	0.0	1	0.0	0	0.0	0	0.0
Total Assessment Area	34,913	100.0	31,619	100.0	1,971	100.0	1,323	100.0
	Percentage of Total Businesses			90.6		5.6		3.8
2013 FFIEC Census Data and 2013 Dun & Bradstreet information according to 2010 ACS								
<i>Note: Percentages may not add to 100.0 due to rounding</i>								

Population Characteristics

As depicted in the table below, the population for the Chicago-Joliet-Naperville MD and state of Illinois increased by 3.3 percent since 2000, according to 2010 Census Bureau data. However, the assessment area itself had a significant increase in population at approximately 41.0 percent. Growth was noted across the counties in the assessment area, including a substantial increase in the population of Kendall County (110.4 percent), which has seen considerable development of available housing stock in the previous decade. This is a result of the widespread shift of land use from agricultural to residential purposes.

Population Change 2000 and 2010			
Area	2000 Population	2010 Population	Percentage Change
Assessment Area	606,532	855,628	41.1%
State of Illinois	12,419,293	12,830,632	3.3%
Chicago-Joliet-Naperville MD	7,628,412	7,883,147	3.3%
DeKalb County, IL	88,969	105,160	18.2%
Grundy County, IL	37,535	50,063	33.4%
Kendall County, IL	54,544	114,736	110.4%
Will County, IL	502,266	677,560	34.9%

*Source: 2000 – U.S. Census Bureau: Decennial Census
 2010 – U.S. Census Bureau: Decennial Census*

Income Characteristics

Based on 2010 Census figures, the median family income in the assessment area was \$83,328. Median family income throughout the assessment area increased at approximately the same rate between 2000 and 2010, indicating consistent growth amongst all portions of the assessment area.

Median Family Income Change 2000 and 2010			
Area	2000 Median Family Income	2006-2010 Median Family Income	Percentage Change
Assessment Area	67,812	83,328	22.9%
State of Illinois	55,545	68,236	22.8%
Chicago-Joliet-Naperville MD	60,166	72,747	20.9%
DeKalb County, IL	58,194	70,713	21.5%
Grundy County, IL	60,862	75,000	23.2%
Kendall County, IL	69,383	87,309	25.8%
Will County, IL	69,608	85,488	22.8%

*Source: 2000 – U.S. Census Bureau: Decennial Census
 2006-2010 – U.S. Census Bureau: American Community Survey*

Bankruptcy filings, according to the Administrative Office of the U.S. Courts, in the counties in the assessment area decreased slightly since 2010, but are still among the highest in the state of Illinois. The bankruptcy filing ranks for the counties in the assessment area are: 24th for DeKalb, 5th for Grundy, seventh for Kendall, and fourth for Will County, of 102 counties in the state. The highest of this group, Will County, averages 5.7 bankruptcies per 1,000 population in 2013. The U.S. average rate of bankruptcy in 2013 was 3.3 per 1,000 population.

Housing Characteristics

Both median housing values and gross rents increased in all segments that makeup the assessment area from 2000 to 2010. Low- and moderate-income census tracts are home to 24,457 families, representing 11.3 percent of all families in the assessment area. There are a total of 296,808 housing units in the assessment area, of which 13.7 percent are located in low- and moderate-income census tracts. Generally, the housing units in the low-income census tracts of the assessment area are either rental or vacant (71.3 percent), suggesting fewer opportunities for home ownership. However, in moderate-income census tracts, 60.0 percent of the housing units are owner-occupied, indicating there are opportunities for home ownership in these geographies.

Trends in Housing Costs 2000 and 2010					
Area	2000 Median Housing Value	2006-2010 Median Housing Value	2000 Median Gross Rent	2006-2010 Median Gross Rent	2006-2010 Affordability Ratio
Assessment Area	150,320	238,144	634	907	.32
State of Illinois	127,800	202,500	605	834	.28
Chicago-Joliet-Naperville MD	159,773	264,900	665	913	.23
DeKalb County, IL	133,900	192,300	577	797	.28
Grundy County, IL	125,300	193,300	602	894	.33
Kendall County, IL	156,100	248,300	720	1,099	.32
Will County, IL	152,200	240,500	630	890	.34

Source: 2000— U.S. Census Bureau: Decennial Census
 2006-2010— U.S. Census Bureau: American Community Survey

The affordability ratio allows the comparison of housing affordability across areas and counties. An area with a higher ratio generally has more affordable housing than an area with a lower ratio. The table above shows that the affordability ratio in the Chicago-Joliet-Naperville MD is .23 while the affordability ratio for state of Illinois is .28. In the assessment area the affordability ratio is .32. DeKalb County is the only county with a lower ratio, and thus, housing is considered to be more expensive in that county, while the remaining counties have affordability ratios which are similar to the assessment area.

Foreclosure activity, as indicated by the aforementioned study conducted by the Federal Reserve Bank of Chicago, in the state of Illinois are decreasing, but the state as a whole experienced an average rate of 5.5 percent during 2012 and the first ten months of 2013. All counties that comprise the assessment area have similar rates of foreclosure, with Will County the highest at 5.9 percent and Grundy County the lowest at 4.8 percent.

Employment Conditions

Among the assessment area’s largest employers are medical centers, casinos, universities, and manufacturing companies. Within the counties in the assessment area, and the greater Chicagoland Area, there are a wide range of industries, providing employment opportunities for diverse skill sets.

Largest Employers in the Assessment Area		
Company	Number of Employees	Industry
Provena St. Joseph Medical Center	2,500	General Medical and Surgical Hospitals
Silver Cross Hospital	1,800	General Medical and Surgical Hospitals
Hollywood Casino	1,756	Other Gambling Industries
Caterpillar, Inc.	1,500	Construction Machinery Manufacturing
Harrah’s Joliet Casino	1,100	Other Gambling Industries
University-St. Francis	1,100	Colleges, Universities and Professional Schools

Source: America’s Labor Market Information System (ALMIS) - A United States Department of Labor employment and training initiative.

Unemployment rates for the counties comprising the bank’s assessment area, state of Illinois, and nation indicate a weak, but recovering job market. Unemployment rates decreased in a year over year trend through 2012 but then showed, in most cases, a slight increase in 2013. However, the data presented below indicates employment conditions have been improving since the recession.

Unemployment Rates (%)				
Region	2010	2011	2012	2013
State of Illinois	10.5	9.8	8.9	9.2
Chicago-Joliet-Naperville MD	10.4	9.9	8.9	9.2
DeKalb County, IL	9.8	9.2	8.3	8.3
Grundy County, IL	12.3	11.8	10.2	10.9
Kendall County, IL	9.4	8.7	7.8	8.3
Will County, IL	10.7	10.1	9.0	9.4
United States	9.6	8.9	8.1	7.3

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

Community Contacts

Two community representatives were contacted to better understand the credit and banking needs of the assessment area, with the respondents being from economic development organizations. The contacts noted the assessment area is slowly, but steadily, improving economically since the financial crisis of the late 2000’s. Large retailers are interested in expanding into the area, and rental vacancies have decreased significantly. Additionally, local downtown revitalization projects, such as in the Village of Oswego, are bringing new businesses to specific segments of the assessment area.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN CHICAGO-JOLIET-NAPERVILLE, ILLINOIS METROPOLITAN DIVISION - #16974

LENDING TEST

Centrue Bank's performance relative to the Lending Test in the Chicago-Joliet-Naperville MD is adequate. Geographic distribution reflects adequate penetration of HMDA-reportable loans and poor penetration of CRA-reportable loans throughout the assessment area, and borrower loan distribution reflects excellent penetration among borrowers of different income levels and good penetration to businesses of different sizes. In addition, the bank makes an adequate level of community development loans in the assessment area.

The bank's lending in the Chicago-Joliet-Naperville assessment area decreased since the previous evaluation as a total of 224 HMDA-reportable loans were originated in 2012 and 2013 compared to 240 such loans in 2010 and 2011. The bank's CRA-reportable lending increased over the same time period as 53 loans were originated in 2010 and 2011 compared to 75 in 2012 and 2013.

Geographic Distribution of Loans

The bank's geographic distribution of lending is adequate. The following table presents the bank's home mortgage lending for 2013 in the assessment area.

Geographic Distribution of HMDA Reportable Loans								
Assessment Area: 2013 Chicago-Joliet-Naperville, IL MD 16974								
Product Type	Tract Income Levels	Bank & Aggregate Lending Comparison						Owner Occupied % of Units
		2013						
		Count		Dollar		Agg		
		Bank #	%	Agg %	Bank \$ (000s)	\$ %	Agg \$ %	
Home Purchase	Low	0	0.0	0.3	0	0.0	0.1	1.2
	Moderate	2	9.5	4.5	178	5.9	2.2	8.0
	Middle	13	61.9	37.9	1,673	55.7	29.2	42.3
	Upper	6	28.6	57.2	1,150	38.3	68.4	48.6
	Unknown	0	0.0	0.0	0	0.0	0.0	0.0
	Total		21	100.0	100.0	3,001	100.0	100.0
Refinance	Low	0	0.0	0.5	0	0.0	1.0	1.2
	Moderate	1	1.7	4.6	123	1.4	2.6	8.0
	Middle	45	77.6	35.7	5,999	67.7	32.3	42.3
	Upper	12	20.7	59.3	2,737	30.9	64.0	48.6
	Unknown	0	0.0	0.0	0	0.0	0.0	0.0
	Total		58	100.0	100.0	8,859	100.0	100.0
Home Improvement	Low	0	0.0	1.8	0	0.0	0.7	1.2
	Moderate	0	0.0	5.9	0	0.0	1.9	8.0
	Middle	2	100.0	37.5	130	100.0	27.6	42.3
	Upper	0	0.0	54.8	0	0.0	69.8	48.6
	Unknown	0	0.0	0.0	0	0.0	0.0	0.0
	Total		2	100.0	100.0	130	100.0	100.0
Multi-Family	Low	0	0.0	6.0	0	0.0	0.2	13.2
	Moderate	0	0.0	22.0	0	0.0	7.1	25.8
	Middle	0	0.0	50.0	0	0.0	69.6	36.9
	Upper	0	0.0	22.0	0	0.0	23.0	24.2
	Unknown	0	0.0	0.0	0	0.0	0.0	0.0
	Total		0	0.0	100.0	0	0.0	100.0
HMDA Totals	Low	0	0.0	0.5	0	0.0	0.7	1.2
	Moderate	3	3.7	4.6	301	2.5	2.6	8.0
	Middle	60	74.1	36.5	7,802	65.1	31.9	42.3
	Upper	18	22.2	58.4	3,887	32.4	64.9	48.6
	Unknown	0	0.0	0.0	0	0.0	0.0	0.0
	Total		81	100.0	100.0	11,990	100.0	100.0
Originations & Purchases 2013 FFIEC Census Data <i>Note: Percentages may not add to 100.0 percent due to rounding</i>								

HMDA-Reportable Loans

The table above indicates adequate geographic distribution of loans in the bank's assessment area when compared to aggregate lenders and owner-occupied units in 2013. The geographic distribution of 2012 HMDA-reportable loans shows comparable performance. Due to low loan volume in the assessment area, multi-family and home improvement loans will not be discussed.

Home Purchase

Home purchase loans represent 25.9 percent of the bank's total HMDA-reportable loans in 2013. The bank did not originate any home purchase loans in low-income census tracts. Similarly, aggregate lenders had minimal lending activity (0.3 percent), which slightly lagged the percentage of owner-occupied housing (1.2 percent), in low-income census tracts. The low percentage of owner-occupied housing indicates a lack of demand for home purchase loans in low-income census tracts, and the low demand is further supported by the lack of aggregate lenders' performance. The bank's lending in moderate-income census tracts (9.5 percent) was above aggregate (4.5 percent) and the percentage of owner-occupied housing (8.0 percent) in moderate-income census tracts.

In addition, the bank made a majority of its home purchase loans (61.9 percent) in middle-income census tracts, which was above the performance of aggregate lenders (37.9 percent) and the percentage of owner-occupied housing in middle-income census tracts (42.3 percent). The bank made 28.6 percent of its home purchase loans in upper-income census tracts, which is below the performance of aggregate lenders (57.2 percent) and the percentage of owner-occupied housing in upper-income census tracts (48.6 percent).

Home purchase loans represent 13.3 percent of the bank's total HMDA-reportable loans in 2012. The bank did not originate any home purchase loans in low-income census tracts and only fell slightly behind aggregate lenders (0.3 percent). Accordingly, the percentage of owner-occupied housing was extremely minimal, at 1.2 percent in low-income census tracts. These low numbers further indicate the difficulty of penetrating low-income census tracts within the assessment area. Lending in moderate-income census tracts (5.3 percent) was comparable to aggregate (4.0 percent) and below the percentage of owner-occupied housing (8.0 percent) in moderate-income census tracts. Neither the bank nor aggregate achieved parity with the percentage of owner-occupied housing units in moderate-income census tracts in 2012.

In addition, 94.7 percent of home purchase loan were originated in middle-income census tracts, which was above the performance of aggregate lenders (39.9 percent) and the percentage of owner-occupied housing in middle-income census tracts (42.3 percent). The bank did not originate any home purchase loans in upper-income census tracts, which is below the performance of aggregate lenders (55.7 percent) and the percentage of owner-occupied housing (48.6 percent) in upper-income census tracts.

Refinance

Refinance loans represent 71.6 percent of the bank’s total HMDA-reportable loans in 2013. No loans were originated in low-income census tracts, but the bank’s performance was comparable to aggregate (0.5 percent) and the percentage of owner-occupied housing (1.2 percent) in low-income census tracts. Lending in moderate-income census tracts (1.7 percent) fell below aggregate (4.6 percent) and the percentage of owner-occupied housing (8.0 percent) in moderate-income census tracts.

Refinance lending activity primarily occurred in middle-income census tracts (77.6 percent). Performance was above aggregate lenders (35.7 percent) and the percent of owner-occupied housing (42.3 percent) in middle-income census tracts. The bank made 20.7 percent of its refinance loans in upper-income census tracts, below the performance of aggregate lenders (59.3 percent) and the percentage of owner-occupied housing (48.6 percent) in upper-income census tracts.

In 2012, refinance loans represented 81.8 percent of the bank’s total HMDA-reportable loans. No loans were originated in low-income census tracts; however the bank’s performance was comparable to aggregate (0.4 percent) and the percentage of owner-occupied housing (1.2 percent) in low-income census tracts. Lending in moderate-income census tracts (2.6 percent) was just below aggregate (3.6 percent) as well as the percentage of owner-occupied housing (8.0 percent) in moderate-income census tracts.

The bank made 72.6 percent of its refinance loans in middle-income census tracts, which is above the performance of aggregate lenders (32.1) and the percentage of owner-occupied housing (42.3) in middle-income census tracts in 2012. Lending in upper-income census tracts (24.8 percent) was below aggregate (63.9 percent) and to the percentage of owner-occupied housing (48.6 percent) in upper-income census tracts.

Geographic Distribution of Small Business Loans								
Assessment Area: 2013 Chicago-Joliet-Naperville, IL MD 16974								
	Tract Income Levels	Bank & Aggregate Lending Comparison						Total Businesses
		2013			2013			
		Count		Agg %	Dollar		Agg \$ %	
Bank #	%	Bank \$ (000s)	\$ %					
Small Business	Low	2	4.9	1.5	970	12.1	1.9	1.9
	Moderate	0	0.0	8.0	0	0.0	10.8	8.2
	Middle	32	78.0	33.5	5,348	66.8	38.6	38.6
	Upper	7	17.1	55.7	1,693	21.1	48.4	51.3
	Unknown	0	0.0	0.0	0	0.0	0.0	0.0
	Tr Unknown			1.3			0.3	
	Total	41	100.0	100.0	8,011	100.0	100.0	100.0

Originations & Purchases
2013 FFIEC Census Data & 2013 Dun & Bradstreet information according to 2010 ACS
Note: Percentages may not add to 100.0 percent due to rounding

CRA-Reportable Loans

Geographic distribution of small business loans is poor. Approximately 10.1 percent of businesses in the assessment area are located in low- and moderate-income census tracts. Specifically, 1.9 percent of businesses are located in low-income census tracts, and 8.2 percent are located within moderate-income census tracts. In 2013, the bank originated 4.9 percent of small business loans, by number, and 12.1 by dollar amount in low-income census tracts which exceeded aggregate lending (1.5 percent by number and 1.9 percent by dollar volume) as well as the percentage of businesses located in low-income geographies (1.9 percent). However, the bank did not originate any loans in moderate-income census tracts. Aggregate lenders originated 8.0 percent by number and 10.8 percent by dollar volume in moderate-income census tracts, and 8.2 percent of businesses were located in moderate-income geographies. The vast majority of small business loans originated by the bank were made in middle-income geographies (78.0 percent by number and 66.8 percent by dollar volume), while only 38.6 percent of assessment area businesses are located in middle-income geographies. In addition, the bank originated 17.1 percent of loans by number to small businesses in upper-income geographies and 21.1 percent by dollar volume. Within the assessment area, 51.4 percent of businesses are located in upper-income census tracts. Aggregate lenders originated 55.7 percent by number and 48.5 percent by dollar volume of small business loans in upper-income geographies.

In 2012, the bank's record of small business lending in low- and moderate-income census tracts was below 2013 performance. The bank did not originate small business loans in low-income census tracts while aggregate lenders originated 1.4 percent by volume and 1.5 percent by dollar amount. Similarly, the bank made no loans to businesses located in moderate-income census tracts, compared aggregate lenders who originated to 7.9 percent by volume and 9.9 percent by dollar amount. Overall, the bank's penetration of businesses located in low- and moderate-income census tracts improved from 2012 to 2013, as lending by volume increased to 4.9 percent and lending by dollar increased to 12.1 percent.

Lending to Borrowers of Different Income Levels and Businesses of Different Sizes

The bank's lending to borrowers of different income levels and businesses of different sizes is good. The following table presents the bank's home mortgage lending for 2013 in the assessment area.

Borrower Distribution of HMDA Reportable Loans								
Assessment Area: 2013 Chicago-Joliet-Naperville, IL MD 16974								
Product Type	Borrower Income Levels	Bank & Aggregate Lending Comparison						Families by Family Income %
		2013						
		Count		Dollar		Agg		
		Bank #	%	Agg %	Bank \$(000s)	\$ %	Agg \$ %	
Home Purchase	Low	0	0.0	7.2	0	0.0	3.3	14.0
	Moderate	9	42.9	21.4	903	30.1	14.6	15.0
	Middle	4	19.0	24.6	553	18.4	22.4	22.5
	Upper	8	38.1	36.5	1,545	51.5	47.9	48.5
	Unknown	0	0.0	10.4	0	0.0	11.8	0.0
	Total		21	100.0	100.0	3,001	100.0	100.0
Refinance	Low	6	10.3	5.6	453	5.1	3.1	14.0
	Moderate	10	17.2	12.2	1,171	13.2	8.0	15.0
	Middle	17	29.3	22.9	2,184	24.7	18.4	22.5
	Upper	25	43.1	44.6	5,051	57.0	49.5	48.5
	Unknown	0	0.0	14.7	0	0.0	21.0	0.0
	Total		58	100.0	100.0	8,859	100.0	100.0
Home Improvement	Low	1	50.0	7.2	85	65.4	2.6	14.0
	Moderate	0	0.0	16.4	0	0.0	11.5	15.0
	Middle	1	50.0	22.9	45	34.6	19.5	22.5
	Upper	0	0.0	46.1	0	0.0	56.9	48.5
	Unknown	0	0.0	7.4	0	0.0	9.4	0.0
	Total		2	100.0	100.0	130	100.0	100.0
Multi-Family	Low	0	0.0	0.0	0	0.0	0.0	14.0
	Moderate	0	0.0	0.0	0	0.0	0.0	15.0
	Middle	0	0.0	0.0	0	0.0	0.0	22.5
	Upper	0	0.0	0.0	0	0.0	0.0	48.5
	Unknown	0	0.0	100.0	0	0.0	100.0	0.0
	Total		0	0.0	100.0	0	0.0	100.0
HMDA Totals	Low	7	8.6	6.2	538	4.5	3.1	14.0
	Moderate	19	23.5	15.6	2,074	17.3	10.3	15.0
	Middle	22	27.2	23.5	2,782	23.2	19.5	22.5
	Upper	33	40.7	41.6	6,596	55.0	48.0	48.5
	Unknown	0	0.0	13.1	0	0.0	19.1	0.0
	Total		81	100.0	100.0	11,990	100.0	100.0
Originations & Purchases 2013 FFIEC Census Data <i>Note: Percentages may not add to 100.0 percent due to rounding</i>								

HMDA-Reportable Loans

Borrower distribution of HMDA reportable loans is good. For the years reviewed, 14.0 percent of families in the assessment area were considered low-income, and 15.0 percent of families were considered moderate-income. In 2013, the bank originated 8.6 percent and 23.5 percent of total home mortgage loans by volume to low- and moderate-income individuals, respectively. Due to low loan volume in the assessment area, multifamily and home improvement loans will not be discussed.

Home Purchase

Of the 21 home purchase loans the bank made in the assessment area in 2013, none were made to low-income borrowers, and nine, or 42.9 percent, were made to moderate-income borrowers. The bank was outperformed by aggregate lending as aggregate lenders originated 7.2 percent of loans to low-income borrowers. Centrue Bank significantly outperformed aggregate lending to moderate-income borrowers (42.9 percent) at twice the rate of aggregate lenders (21.4 percent). The distribution of families shows that there are 14.0 percent and 15.0 percent of families designated as low- and moderate-income, respectively. The bank also originated 19.0 percent of its loans by number and 18.4 percent by dollar volume to middle-income borrowers; 22.5 percent of assessment area families are designated as middle-income. Also, the bank originated 38.1 percent of its loans by number to upper-income borrowers; 48.5 percent of assessment area families are designated as upper-income.

Of the 19 home purchase loans originated in 2012, two, or 10.5 percent by volume, were made to low-income borrowers, and 11, or 57.9 percent, were made to moderate-income borrowers. Centrue Bank outperformed aggregate lenders to both low-and moderate-income borrowers. The aggregate lenders originated 9.4 percent of home refinances to low-income borrowers and 23.2 percent of home refinances to moderate-income borrowers. This lending activity demonstrates the bank is meeting the needs of low-and moderate-income borrowers in the assessment area. The bank originated 15.8 percent of its home purchase loans to middle-income borrowers and 10.5 percent to upper-income borrowers which was below the percentage of middle-income families (22.5 percent) and upper-income families (48.5 percent).

Refinance

Of the 58 home refinance loans the bank originated in 2013, six, or 10.3 percent, were made to low-income borrowers, and ten, or 17.2 percent, were made to moderate-income borrowers. Centrue Bank outperformed aggregate lenders' record of lending 5.6 percent and 12.2 percent of refinance loans to low- and moderate-income borrowers, respectively. In addition, the bank originated 29.3 percent of its refinance loans to middle-income borrowers; 22.5 percent of families were designated as middle-income in the assessment area. Also, the bank originated 43.1 of its refinance loans to upper-income borrowers; 48.5 percent of assessment area families are designated as upper-income.

Of the 117 home refinanced loans the bank originated in 2012, 17, or 14.5 percent, were made to low-income borrowers, and 29, or 24.8 percent, were made to moderate-income borrowers. Centrue Bank outperformed aggregate lenders who originated 4.9 percent of home refinances to low-income borrowers and 12.2 percent to moderate-income borrowers. The bank also originated 29.9 percent of refinance loans to middle-income borrowers and 30.8 percent to upper-income borrowers; 22.5 percent and 48.5 percent of families were designated as middle- or upper-income, respectively.

In addition, the bank made 18 loans to low- and moderate-income individuals across nearly all of its flexible lending programs; including the Illinois Hardest Hit Program, the USDA Guaranteed Rural Housing Program, the Federal Home Loan Bank of Chicago-Downpayment Plus, and the Community First Disaster Relief Program.

Small Business Lending By Revenue & Loan Size									
Assessment Area: 2013 Chicago-Joliet-Naperville, IL MD 16974									
Product Type		Bank & Aggregate Lending Comparison							
		Count			Dollar			Total Businesses	
		Bank	Agg	Bank	Agg	Agg			
#	%	%	\$ 000s	\$ %	\$ %	%			
Small Business	Revenue	\$1 Million or Less	33	80.5	43.2	5,498	68.6	32.0	90.6
		Over \$1 Million or Unknown	8	19.5	56.8	2,513	31.4	68.0	9.4
		Total	41	100.0	100.0	8,011	100.0	100.0	100.0
	Loan Size	\$100,000 or Less	27	65.9	89.2	1,148	14.3	23.2	
		\$100,001 - \$250,000	6	14.6	5.3	1,105	13.8	17.9	
		\$250,001 - \$1 Million	8	19.5	5.6	5,758	71.9	58.9	
		Total	41	100.0	100.0	8,011	100.0	100.0	
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	22	66.7		840	15.3		
		\$100,001 - \$250,000	6	18.2		1,105	20.1		
		\$250,001 - \$1 Million	5	15.2		3,553	64.6		
		Total	33	100.0		5,498	100.0		
	Originations & Purchases								
2013 FFIEC Census Data & 2013 Dun & Bradstreet information according to 2010 ACS									
<i>Note: Percentages may not add to 100.0 percent due to rounding</i>									

CRA-Reportable Loans

The borrower distribution of small business loans is good. The bank originated 80.5 percent of small business loans, by number, to businesses with revenues of \$1 million or less in 2013, compared to 90.6 percent of total businesses in this revenue category in the assessment area. By comparison, the aggregate lenders originated 43.2 percent of small business loans to businesses with revenues of \$1 million or less. Further, the bank originated 66.7 percent of small business loans to businesses with revenues of \$1 million or less, in amounts of \$100,000 or less. These loans are often considered most beneficial to small businesses.

Performance in 2012 was comparable with the bank's performance in 2013, as 85.3 percent of small business loans were made to businesses with revenues of \$1 million or less. Approximately 62.1 percent of loans were made in amounts of \$100,000 or less, to businesses with revenues of \$1 million or less.

Community Development Lending

Centrue Bank made an adequate level of community development loans in the assessment area during the review period. The bank made three loans for a total of \$1.9 million, which is an increase from the previous evaluation when no community development loans were originated in the assessment area. Two loans had the purpose of revitalizing and stabilizing the communities in which they were received, while the third loan had the purpose of community service. Further, two of the loans involved unsecured credit for those living in a Federal Emergency Management Agency (FEMA) designated disaster area affected by a tornado. The origination of such loans demonstrates the bank's responsiveness to community needs in this assessment area.

INVESTMENT TEST

Centrue Bank's performance under the Investment Test is based on the adequate level of community development purpose investments and grants, particularly those not routinely provided by private investors, and rarely in a leadership position. The bank made two investments in the assessment area totaling \$1.6 million during the review period. These figures represent an increase in both the number activity and dollar amount total from the previous evaluation where one investment for \$108,000 was made. Additionally, the bank made 13 donations totaling \$10,997. While the bank makes occasional use of innovative or complex investments, overall investments and donations offer good responsiveness to credit needs.

SERVICE TEST

Centrue Bank's performance under the Service Test is adequate based on the distribution of delivery systems, record of branch closings, services offered in the area, and adequate community development services.

Retail Services

Distribution Of Branches And ATMs In The Assessment Area (2010 Census)						
Tract Income Level	Number of Branches	Percentage of Branches	Number of ATMs	Percentage of ATMs	Percentage of Total Families	Percentage of Businesses
Low-Income	0	0.0	0	0.0	2.5	1.9
Moderate-Income	0	0.0	0	0.0	8.8	8.2
Middle-Income	5	83.3	5	83.3	40.9	38.6
Upper-Income	1	16.7	1	16.7	47.7	51.3
Unknown	0	0.0	0	0.0	0.0	0.0
Total	6	100.0	6	100.0	100.0	100.0

Note: Percentages may not add to 100.0 percent due to rounding.

The bank operates six branch offices in the assessment area, with five located in middle-income census tracts in the communities of Braidwood, Coal City, Plano, and Sandwich. The bank operates one branch in an upper-income census tract in Yorkville. All branches maintain cash-only ATMs.

Delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment area. The bank did not open or close any branches in the assessment area during the review period. Therefore, its record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals.

Branch business hours and services do not vary in a way that inconveniences the assessment area, particularly low- and moderate-income geographies and individuals. All branches maintain Saturday hours, and three of the six branches offer drive thru service. Consistent with other assessment areas, commercial and mortgage lenders are available by appointment at any location or referral to nearby locations.

Community Development Services

Centrue Bank provides an adequate level of community development services to the assessment area. The bank provided 59 hours of service to six organizations during the review period. This is a decrease from the previous review period during which the bank provided 72.5 service hours. Examples of the organizations served include the United Way of Grundy County and the Coal City Food Pantry. Staff also provided financial education services through the Village of Diamond and the Teach the Children to Save Program at one elementary school. As community representatives specifically noted the need for financial education in the assessment area, this helps demonstrate the bank is working to meet the needs of its community.

KANKAKEE-BRADLEY, ILLINOIS METROPOLITAN STATISTICAL AREA – #28100 - Full Review

SCOPE OF THE EXAMINATION

The Kankakee-Bradley Metropolitan Statistical Area (#28100) was reviewed using full-scope examination procedures consistent with the scope described in the introduction.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN KANKAKEE-BRADLEY, ILLINOIS METROPOLITAN STATISTICAL AREA - #28100

Centrue Bank's operations in the assessment area include providing services through six branch offices and seven cash-only ATMs. The bank delineates all of the Kankakee-Bradley MSA, consisting of Kankakee County in its entirety. Assessment area branch offices represent 25.0 percent of all bank branches; one is located in a low-, one in a moderate-, and four in middle-income census tracts.

The FDIC Deposit Market Share Report, as of June 30, 2013, ranks Centrue Bank second of 18 FDIC-insured depository institutions operating in the assessment area with 13.7 percent of total deposits. With respect to lending, the bank ranks 6th of 180 HMDA-reporting institutions in the assessment area as of year-end 2012. This places it in the 97th percentile of home mortgage lending by such institutions. Centrue Bank ranks 8th of 49 CRA-reporting institutions in the assessment area, as of 2012, indicating that it originates more commercial loans than 83.7 percent of such institutions in the assessment area.

The Kankakee-Bradley MSA assessment area consists of 29 census tracts, of which three are low-, six are moderate-, 15 are middle-, and five are upper-income census tracts. No changes have been made to the assessment area since the previous evaluation.

Assessment Area: 2013 Kankakee-Bradley, IL MSA 28100								
Income Categories	Tract Distribution		Families by Tract Income		Families <Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low income	3	10.3	1,948	6.9	913	46.9	5,843	20.7
Moderate income	6	20.7	4,028	14.3	770	19.1	5,303	18.8
Middle income	15	51.7	16,287	57.7	1,146	7.0	5,706	20.2
Upper income	5	17.2	5,980	21.2	233	3.9	11,391	40.3
Unknown income	0	0.0	0	0	0	0.0	0	0.0
Total Assessment Area	29	100.0	28,243	100.0	3,062	10.8	28,243	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	3,655	912	3.2	25.0	2,078	56.9	665	18.2
Moderate-income	7,727	3,496	12.3	45.2	3,383	43.8	848	11.0
Middle-income	25,508	17,936	63.1	70.3	5,606	22.0	1,966	7.7
Upper-income	7,959	6,073	21.4	76.3	1,459	18.3	427	5.4
Unknown income	0	0	0	0.0	0	0.0	0	0.0
Total Assessment Area	44,849	28,417	100.0	63.4	12,526	27.9	3,906	8.7
	Total Businesses Tract	Businesses by Tract and Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	414	9.7	366	9.6	30	10.9	18	10.7
Moderate-income	695	16.4	609	16.0	59	21.4	27	16.1
Middle-income	2,407	56.7	2,141	56.3	165	59.8	101	60.1
Upper-income	731	17.2	687	18.1	22	8.0	22	13.1
Unknown income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	4,247	100.0	3,803	100.0	276	100.0	168	100.0
	Percentage of Total Businesses			89.5		6.5		4.0
2013 U.S. Census Data and 2013 Dun & Bradstreet information according to 2010 ACS								
Note: Percentages may not add to 100.0 due to rounding								

Population Characteristics

As presented below, the population for the Kankakee-Bradley assessment area increased by 9.3 percent since 2000, according to the 2010 Census. This indicates individuals continue to move to the area despite the elevated unemployment levels.

Population Change 2000 and 2010			
Area	2000 Population	2010 Population	Percentage Change
Kankakee-Bradley MSA*	103,833	113,449	9.3%
State of Illinois	12,419,293	12,830,632	3.3%
Source: 2000— U.S. Census Bureau: Decennial Census 2010— U.S. Census Bureau: Decennial Census			
*Assessment area is the Kankakee-Bradley MSA			

Income Characteristics

Based on 2010 Census figures, the median family income in the assessment area was \$59,998. Median family income in the assessment area increased at a proportional rate to the state of Illinois, indicating steady growth over the previous decade.

Median Family Income Change 2000 and 2010			
Area	2000 Median Family Income	2006-2010 Median Family Income	Percentage Change
Kankakee-Bradley MSA*	49,098	59,998	22.5%
State of Illinois	55,545	68,236	22.8%

*Source: 2000— U.S. Census Bureau: Decennial Census
 2006-2010— U.S. Census Bureau: American Community Survey*
 *Assessment area is the Kankakee-Bradley MSA

The bankruptcy filings in Kankakee County, according to the Administrative Office of the U.S. Courts, decreased from 2012 to 2013. As of 2013, the county ranks 28th of 102 counties statewide, with an average of 3.8 bankruptcies per 1,000 population.

Housing Characteristics

Both median housing values and gross rents increased in the assessment area from 2000 to 2010. Low- and moderate-income census tracts are home to 5,976 families, representing 21.2 percent of all families in the assessment area. There are a total of 44,849 housing units in the assessment area; 25.4 percent are located in low- and moderate-income census tracts. A majority of the housing units in the low-income census tracts are either rental or vacant (75.1 percent), suggesting fewer opportunities for home ownership. However, in moderate-income census tracts, 45.2 percent of the housing units are owner-occupied, indicating there are additional opportunities for home ownership in these geographies.

Trends in Housing Costs 2000 and 2010					
Area	2000 Median Housing Value	2006-2010 Median Housing Value	2000 Median Gross Rent	2006-2010 Median Gross Rent	2006-2010 Affordability Ratio
Kankakee-Bradley MSA*	95,789	148,400	539	721	.34
State of Illinois	127,800	202,500	605	834	.28

*Source: 2000— U.S. Census Bureau: Decennial Census
 2006-2010— U.S. Census Bureau: American Community Survey*
 *Assessment area is the Kankakee-Bradley MSA

The affordability ratio allows the comparison of housing affordability across areas and counties. An area with a higher ratio generally has more affordable housing than an area with a lower ratio. The table above shows that the affordability ratio in the assessment area is .34, while the affordability ratio for state of Illinois is .28. This means that housing in the assessment area is more affordable than the state as a whole.

According to foreclosure data obtained through the aforementioned Federal Reserve Bank of Chicago study, Kankakee County’s average foreclosure rate between January 2012 and October 2013 of 6.7 percent is higher than the state of Illinois average over the same time period, at 5.5 percent.

Employment Conditions

Kankakee County is home to several major health care organizations, which are also the largest employers in the area. Some of the area’s midsize organizations provide employment opportunities in manufacturing, advertising, and varied merchant wholesale industries.

Largest Employers in the Assessment Area		
Company	Number of Employees	Industry
Riverside Health Systems	2,400	All Other Misc. Ambulatory Health Care Services
Riverside Medical Center	1,600	General Medical and Surgical Hospitals
Cigna Health Care	1,200	Direct Health and Medical Insurance Carriers
Shapiro Development Center	1,200	Legislative Bodies
Provena St. Mary’s Hospital	1,100	General Medical and Surgical Hospitals

Source: America’s Labor Market Information System (ALMIS) - A United States Department of Labor employment and training initiative.

Unemployment rates for the state of Illinois and nation indicate a weak but recovering job market. However, the unemployment rate in Kankakee County remains over 11.0 percent, and slightly increased from 2012 to 2013. This indicates that while employment conditions are improving, growth is not occurring as quickly in this area as other areas throughout the state.

Unemployment Rates (%)				
Region	2010	2011	2012	2013
State of Illinois	10.5	9.8	8.9	9.2
Kankakee County	13.3	12.2	11.1	11.3
United States	9.6	8.9	8.1	7.3

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

Community Contacts

Two community representatives were contacted to better understand the credit and banking needs of the assessment area. The contacts noted the assessment area began to lose jobs at a high rate in the 1980s when large manufacturers began outsourcing jobs, and reaffirmed that, even today, the area has not fully recovered. Further, the area was particularly affected in terms of foreclosure during the financial crisis, resulting in the need for affordable housing, as well as employment and financial education.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN KANKAKEE-BRADLEY, ILLINOIS METROPOLITAN STATISTICAL AREA - #28100

LENDING TEST

Centrue Bank's performance relative to the Lending Test in the Kankakee-Bradley MSA assessment area is adequate. Geographic distribution reflects adequate penetration of HMDA- and CRA-reportable loans throughout the assessment area, and borrower loan distribution reflects good penetration among borrowers of different income levels and adequate penetration to businesses of different sizes. In addition, the bank makes a relatively high level of community development loans in the assessment area.

The bank's lending in the Kankakee-Bradley assessment area increased since the previous evaluation. The bank made 271 HMDA-reportable loans in 2012 and 2013, compared to 228 such loans in 2010 and 2011. Centrue Bank's CRA-reportable lending increased from 56 to 74 originations over the same time period.

Geographic Distribution of Loans

The geographic distribution of the bank's lending is adequate. The following table presents the bank's home mortgage lending for 2013 in the assessment area.

Geographic Distribution of HMDA Reportable Loans								
Assessment Area: 2013 Kankakee-Bradley, IL MSA 28100								
Product Type	Tract Income Levels	Bank & Aggregate Lending Comparison						Owner Occupied % of Units
		2013						
		Count			Dollar			
		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank \$ %	Agg \$ %	
Home Purchase	Low	0	0.0	1.2	0	0.0	0.7	3.2
	Moderate	3	9.1	9.8	244	6.5	6.8	12.3
	Middle	21	63.6	59.8	2,070	55.1	56.9	63.1
	Upper	9	27.3	29.1	1,442	38.4	35.6	21.4
	Unknown	0	0.0	0.0	0	0.0	0.0	0.0
	Total		33	100.0	100.0	3,756	100.0	100.0
Refinance	Low	0	0.0	2.0	0	0.0	1.0	3.2
	Moderate	6	9.0	8.7	625	8.5	6.3	12.3
	Middle	43	64.2	61.6	4,106	56.1	51.4	63.1
	Upper	18	26.9	27.7	2,592	35.4	41.3	21.4
	Unknown	0	0.0	0.0	0	0.0	0.0	0.0
	Total		67	100.0	100.0	7,323	100.0	100.0
Home Improvement	Low	2	12.5	3.4	9	1.1	0.7	3.2
	Moderate	2	12.5	12.1	113	14.3	6.5	12.3
	Middle	9	56.3	51.7	588	74.2	59.8	63.1
	Upper	3	18.8	32.8	82	10.4	33.0	21.4
	Unknown	0	0.0	0.0	0	0.0	0.0	0.0
	Total		16	100.0	100.0	792	100.0	100.0
Multi-Family	Low	1	50.0	14.3	75	34.9	3.8	19.2
	Moderate	1	50.0	23.8	140	65.1	19.4	31.9
	Middle	0	0.0	57.1	0	0.0	68.0	37.4
	Upper	0	0.0	4.8	0	0.0	8.8	11.4
	Unknown	0	0.0	0.0	0	0.0	0.0	0.0
	Total		2	100.0	100.0	215	100.0	100.0
HMDA Totals	Low	3	2.5	1.9	84	0.7	0.9	3.2
	Moderate	12	10.2	9.4	1,122	9.3	6.8	12.3
	Middle	73	61.9	60.4	6,764	56.0	53.9	63.1
	Upper	30	25.4	28.3	4,116	34.1	38.4	21.4
	Unknown	0	0.0	0.0	0	0.0	0.0	0.0
	Total		118	100.0	100.0	12,086	100.0	100.0
Originations & Purchases								
2013 FFIEC Census Data								
<i>Note: Percentages may not add to 100.0 percent due to rounding</i>								

HMDA-Reportable Loans

The table above indicates adequate geographic distribution of loans in the bank's assessment area when compared to aggregate lenders and owner-occupied units in 2013. The bank demonstrated comparable performance in 2012. Due to low loan volume in the assessment area, multi-family and home improvement loans will not be discussed.

Home Purchase

Home purchase loans represent 28.0 percent of the bank's total HMDA-reportable loans in 2013. The bank did not make any home purchase loans in low-income census tracts. The lack of activity was outpaced by aggregate lenders (1.2 percent) and the percentage of owner-occupied housing (3.2 percent) in low-income census tracts. Lending in moderate-income census tracts (9.1 percent) was just below aggregate (9.8 percent) and the percentage of owner-occupied housing (12.3 percent) in moderate-income census tracts.

In addition, the bank made 63.6 percent of its home purchase loans in middle-income census tracts, which was above the performance of aggregate lenders (59.8 percent) and the percentage of owner-occupied housing in middle-income census tracts (63.1 percent). The bank made 27.3 percent of its home purchase loans in upper-income census tracts, which is below the performance of aggregate lenders (29.1 percent) and above the percentage of owner-occupied housing in upper-income census tracts (21.4 percent).

Home purchase loans represent 12.4 percent of the bank's total HMDA-reportable loans in 2012. The bank did not originate any loans in low-income census tracts which were below aggregate lenders (1.7 percent) and the percentage of owner-occupied housing (3.2 percent) in low-income census tracts. Lending in moderate-income census tracts (10.5 percent) was comparable to aggregate (11.5 percent) and below the percentage of owner-occupied housing (12.3 percent) in moderate-income census tracts.

In addition, 63.2 percent of home purchase loan were originated in middle-income census tracts, which was below the performance of aggregate lenders (59.1 percent) and is comparable to the percentage of owner-occupied housing in middle-income census tracts (63.1 percent). The bank also originated 26.3 percent of home purchase loans in upper-income census tracts, which was slightly below the performance of aggregate lenders (27.7 percent) and above the percentage of owner-occupied housing (21.4 percent) in upper-income census tracts.

Refinance

Refinance loans represent 56.8 percent of the bank's total HMDA-reportable loans in 2013. No refinance loans were originated in low-income census tracts, slightly below the aggregate (2.0 percent) and the percentage of owner-occupied housing (3.2 percent) in low-income census tracts.

Lending in moderate-income census tracts (9.1 percent) was just below aggregate (9.8 percent) and the percentage of owner-occupied housing (12.3 percent) in moderate-income census tracts.

Refinance lending in middle-income census tracts (64.2 percent) was above aggregate lenders (61.6 percent) and the percent of owner-occupied housing (63.1 percent) in middle-income census tracts. The bank made 26.9 percent of its refinance loans in upper-income census tracts, below the performance of aggregate lenders (27.7 percent) and above the percentage of owner-occupied housing (21.4 percent) in upper-income census tracts.

Refinance loans represent 75.2 percent of the bank's total HMDA-reportable loans in 2012. Two loans were originated in low-income census tracts (1.7 percent), which was comparable to aggregate (1.4 percent) and the percentage of owner-occupied housing (3.2 percent) in low-income census tracts. Lending in moderate-income census tracts (10.5 percent) was just below aggregate (11.5 percent) and to the percentage of owner-occupied housing (12.3 percent) in moderate-income census tracts.

In 2012, the bank made 69.6 percent of its refinance loans in middle-income census tracts, which is above the performance of aggregate lenders (58.3 percent) and the percentage of owner-occupied housing (63.1) in middle-income census tracts. Lending in upper-income census tracts (20.0 percent) was just below aggregate (31.5 percent) and above the percentage of owner-occupied housing (21.4 percent) in upper-income census tracts.

Geographic Distribution of Small Business Loans								
Assessment Area: 2013 Kankakee-Bradley, IL MSA 28100								
	Tract Income Levels	Bank & Aggregate Lending Comparison						Total Businesses %
		2013						
		Count		Agg %	Dollar		Agg \$ %	
Bank #	Bank %	Bank \$ (000s)	Bank \$ %					
Small Business	Low	7	17.5	6.6	1,224	14.7	6.1	9.7
	Moderate	4	10.0	15.1	381	4.6	19.3	16.4
	Middle	25	62.5	54.1	6,203	74.7	57.8	56.7
	Upper	4	10.0	20.6	494	6.0	15.7	17.2
	Unknown	0	0.0	0.0	0	0.0	0.0	0.0
	Tr Unknown			3.6			1.1	
	Total	40	100.0	100.0	8,302	100.0	100.0	100.0
Originations & Purchases								
2013 FFIEC Census Data & 2013 Dun & Bradstreet information according to 2010 ACS								
<i>Note: Percentages may not add to 100.0 percent due to rounding</i>								

CRA-Reportable Loans

Geographic distribution of small business loans is adequate. Approximately 26.1 percent of businesses in the assessment area are located in low- and moderate-income census tracts. Specifically, 9.7 percent of businesses are located in low-income census tracts, and 16.4 percent are located within moderate-income census tracts. In 2013, the bank originated 17.5 percent of small business loans, by number, and 14.7 by dollar amount in low-income census tracts. In moderate-income census tracts, the bank's small business lending was 10.0 percent by volume and 4.6 percent by dollar amount. By comparison, the aggregate lending level within low-income census tracts was 6.6 percent by volume and 6.1 percent by dollar amount. Aggregate lenders originated 15.1 percent by volume and 19.3 percent by dollar amount of their small business loans in moderate-income census tracts. The bank also originated 62.5 percent of its small business loans to businesses located in middle-income geographies; 56.7 percent of assessment area businesses are located in middle-income census tracts. The bank originated 10.0 percent of its small business loans to businesses located in upper-income geographies; 17.2 percent of assessment area businesses are located in upper-income census tracts.

In 2012, the bank's performance relative to making CRA-reportable loans to businesses located in low- and moderate-income census tracts was slightly below 2013 performance. The bank originated 11.8 percent of its loans by volume and 8.8 percent by dollar amount in low-income census tracts while aggregate lenders originated 7.5 and 9.2 percent, respectively. Additionally, the bank originated 8.8 percent of its loans by volume and 12.8 percent by dollar amount to businesses located in moderate-income census tracts, compared to 11.7 and 14.9, respectively, for aggregate lenders. Similar to 2013, the bank originated the vast majority of its small business loans (73.5 percent) in 2012 to businesses located in middle-income geographies. The bank originated 5.9 percent of its small business loans to businesses located in upper-income geographies; 17.3 percent of businesses are located in upper-income geographies.

Lending to Borrowers of Different Income Levels and Businesses of Different Sizes

The distribution of the bank's lending to borrowers of different income levels and to businesses of different sizes is adequate. The following table presents the bank's home mortgage lending for 2013 in the assessment area.

Borrower Distribution of HMDA Reportable Loans								
Assessment Area: 2013 Kankakee-Bradley, IL MSA 28100								
Product Type	Borrower Income Levels	Bank & Aggregate Lending Comparison						Families by Family Income %
		2013						
		Count		Dollar		Agg		
		Bank #	Bank %	Agg %	Bank \$(000s)	Bank \$ %	Agg \$ %	
Home Purchase	Low	4	12.1	8.3	248	6.6	4.3	20.7
	Moderate	7	21.2	21.4	560	14.9	16.2	18.8
	Middle	4	12.1	27.5	536	14.3	27.6	20.2
	Upper	18	54.5	31.3	2,412	64.2	41.0	40.3
	Unknown	0	0.0	11.5	0	0.0	10.9	0.0
	Total		33	100.0	100.0	3,756	100.0	100.0
Refinance	Low	6	9.0	6.0	473	6.5	2.9	20.7
	Moderate	7	10.4	12.6	526	7.2	8.1	18.8
	Middle	25	37.3	24.9	2,749	37.5	19.2	20.2
	Upper	29	43.3	41.5	3,575	48.8	43.5	40.3
	Unknown	0	0.0	15.1	0	0.0	26.3	0.0
	Total		67	100.0	100.0	7,323	100.0	100.0
Home Improvement	Low	1	6.3	9.2	30	3.8	5.7	20.7
	Moderate	2	12.5	17.2	15	1.9	10.5	18.8
	Middle	5	31.3	26.4	359	45.3	23.4	20.2
	Upper	8	50.0	42.5	388	49.0	56.5	40.3
	Unknown	0	0.0	4.6	0	0.0	3.8	0.0
	Total		16	100.0	100.0	792	100.0	100.0
Multi-Family	Low	0	0.0	0.0	0	0.0	0.0	20.7
	Moderate	0	0.0	0.0	0	0.0	0.0	18.8
	Middle	0	0.0	0.0	0	0.0	0.0	20.2
	Upper	0	0.0	0.0	0	0.0	0.0	40.3
	Unknown	2	100.0	100.0	215	100.0	100.0	0.0
	Total		2	100.0	100.0	215	100.0	100.0
HMDA Totals	Low	11	9.3	6.9	751	6.2	3.4	20.7
	Moderate	16	13.6	16.0	1,101	9.1	10.7	18.8
	Middle	34	28.8	25.7	3,644	30.2	21.7	20.2
	Upper	55	46.6	37.6	6,375	52.7	42.0	40.3
	Unknown	2	1.7	13.8	215	1.8	22.2	0.0
	Total		118	100.0	100.0	12,086	100.0	100.0
Originations & Purchases 2013 FFIEC Census Data <i>Note: Percentages may not add to 100.0 percent due to rounding</i>								

HMDA-Reportable Loans

The borrower distribution of HMDA-reportable loans is adequate. For the years reviewed, 20.7 percent of families in the assessment area were considered low- and 18.8 percent of families were considered moderate-income. In 2013, the bank originated 9.3 percent and 13.6 percent of total home mortgage loans by volume to low- and moderate-income individuals, respectively. Major HMDA-reportable products are home refinances and home purchases accounting for 67 and 33 of 118 total loans, respectively. Due to low loan volume in the assessment area, multifamily and home improvement loans will not be discussed.

Home Purchase

Of the 33 home purchase loans the bank made in 2013, four, or 12.1 percent, were made to low-income borrowers, and seven, or 21.2 percent, were made to moderate-income borrowers by volume. Centrue Bank outpaced aggregate lender performance to low-income borrowers. Aggregate lenders originated 8.3 percent of HMDA-reportable loans to low-income borrowers. Aggregate lenders slightly outperformed the bank's record of lending to moderate-income borrowers as aggregate lenders originated 21.4 percent of loans to moderate-income borrowers. The bank also originated 12.1 percent of its home purchase loans to middle-income borrowers which was below aggregate lending (27.5 percent) as well as the percentage of families designated as middle-income (20.2 percent). The bank originated 54.5 percent of home purchase loans to upper-income borrowers which exceeded aggregate (31.3 percent) as well as the percentage of families designated as upper-income (40.3 percent).

Of the 19 home purchase loans originated in 2012, four, or 21.1 percent by volume, were made to low-income borrowers, and two, or 10.5 percent, were made to moderate-income borrowers. Centrue Bank outperformed aggregate lenders who originated 11.1 percent of home refinances to low-income borrowers but was outperformed by aggregate lenders who originated 23.5 percent of home refinances to moderate-income borrowers. Two of these loans were originated under the FHA and USDA Guaranteed Rural Housing flexible lending programs. The bank also originated 31.6 percent of its home purchase loans to middle-income borrowers which exceeded aggregate (27.2 percent) and the percentage of families designated as middle-income (20.2 percent). The bank originated 36.8 percent of its home purchase loans to upper-income borrowers which exceeded aggregate (26.6 percent) but was below the percentage of families designated as upper-income (40.3 percent).

Refinance

Of the 67 home refinance loans, six, or 9.0 percent by volume, were made to low-income borrowers, and seven, or 10.4 percent by volume, were made to moderate-income borrowers. Aggregate lenders were outperformed by Centrue Bank who originated 6.0 percent of its refinance loans to low-income borrowers while aggregate lenders outperformed Centrue Bank in lending to

moderate-income borrowers by originating 12.6 percent of loans in this category. The bank also originated 37.3 percent of its refinance loans to middle-income borrowers which exceeded aggregate (24.9 percent) and the percentage of families designated as middle-income (20.2 percent). The bank originated 43.3 percent of its refinance loans to upper-income borrowers which also exceeded aggregate (41.5 percent) as well as the percentage of families designated as upper-income (40.3 percent).

Of the 115 home refinance loans originated in 2012, 17, or 14.8 percent, were made to low-income borrowers, and 28, or 24.3 percent, were made to moderate-income borrowers. Centrue Bank outperformed aggregate lenders who originated 6.7 percent of home refinances to low-income borrowers and 15.0 percent to moderate-income borrowers. The bank made 27.0 percent of its refinance loans to middle-income borrowers which exceeded aggregate (24.4 percent) as well as the percentage of families designated as middle-income (20.2 percent). The bank made 33.9 percent of its refinance loans to upper-income borrowers; the bank's performance was below aggregate (42.1 percent) as well as the percentage of families designated as upper-income (40.3 percent).

Small Business Lending By Revenue & Loan Size									
Assessment Area: 2013 Kankakee-Bradley, IL MSA 28100									
Product Type		Bank & Aggregate Lending Comparison							
		2013			2013			Total Businesses	
		Count		Dollar		Total			
#	%	Agg %	\$ 000s	\$ %	Agg \$ %		%		
						Small Business		Revenue	\$1 Million or Less
Over \$1 Million or Unknown	13	32.5	54.9	4,150	50.0		55.4		10.5
Total	40	100.0	100.0	8,302	100.0		100.0		100.0
Loan Size	\$100,000 or Less	17	42.5	92.3	977		11.8	27.1	
	\$100,001 - \$250,000	11	27.5	2.9	1,828		22.0	11.2	
	\$250,001 - \$1 Million	12	30.0	4.8	5,497		66.2	61.7	
	Total	40	100.0	100.0	8,302		100.0	100.0	
Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	15	55.6		852		20.5		
	\$100,001 - \$250,000	7	25.9		1,258		30.3		
	\$250,001 - \$1 Million	5	18.5		2,042		49.2		
	Total	27	100.0		4,152	100.0			

Originations & Purchases
2013 FFIEC Census Data & 2013 Dun & Bradstreet information according to 2010 ACS
Note: Percentages may not add to 100.0 percent due to rounding

CRA-Reportable Loans

The borrower distribution of small business loans is adequate. The bank originated 67.5 percent of small business loans, by number, to businesses with revenues of \$1 million or less in 2013,

compared to 89.5 percent of total businesses in this revenue category. By comparison, the aggregate lenders originated 45.1 percent of small business loans to businesses with revenues of \$1 million or less. Further, the bank originated 55.6 percent of small business loans to businesses with revenues of \$1 million or less, in amounts of \$100,000 or less. These loans are often considered most beneficial to small businesses.

Performance in 2012 was comparable with the performance in 2013, as 64.7 percent of small business loans were to businesses with revenues of \$1 million or less. Approximately 63.6 percent of loans were made in amounts of \$100,000 or less, to businesses with revenues of \$1 million or less.

Community Development Lending

Centrue Bank made a relatively high level of community development loans in the assessment area during the review period which is considered to be good. The bank made five loans for a total of \$9.2 million, which is an increase from the previous evaluation when no community development loans were made in the assessment area. Of the five community development loans, three had the purpose of affordable housing, one had the purpose of economic development, and one had the purpose of community service. One community representative indicated the largest area needs as affordable housing and employment initiatives. Four of the bank's community development loans are aimed at these purposes, demonstrating responsiveness to community needs.

INVESTMENT TEST

Centrue Bank's performance under the Investment Test is based on the adequate level of qualified investments and grants, particularly those not routinely provided by private investors, and rarely in a leadership position. The bank made one investment totaling \$500,000 during the review period. This figure represents an increase in the dollar level from the previous evaluation where two investments for \$460,989 were made. Additionally, the bank made ten donations totaling \$37,109.

SERVICE TEST

Centrue Bank's performance under the Service Test is adequate based on the distribution of delivery systems, record of branch closings, services offered in the area, and adequate community development services.

Retail Services

Distribution Of Branches And ATMs In The Assessment Area (2010 Census)						
Tract Income Level	Number of Branches	Percentage of Branches	Number of ATMs	Percentage of ATMs	Percentage of Total Families	Percentage of Businesses
Low-Income	1	16.7	1	14.3	6.9	9.7
Moderate-Income	1	16.7	2	28.6	14.3	16.4
Middle-Income	4	66.7	4	57.1	57.7	56.7
Upper-Income	0	0.0	0	0.0	21.2	17.2
Unknown	0	0.0	0	0.0	0.0	0.0
Total	6	100.0	7	100.0	100.0	100.0

Note: Percentages may not add to 100.0 percent due to rounding.

The bank operates six branch offices in the assessment area, with one located in a low-income census tract in the City of Kankakee and one located in a moderate-income census tract in the City of Bourbonnais. The remaining four branches are located in middle-income census tracts in Bradley, Manteno, Momence, and Herscher, Illinois. All branches maintain cash-only ATMs, with the Bradley location maintaining two ATMs.

Delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment area. The bank did not open or close any branches in the assessment area during the review period. Therefore, its record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals.

Branch business hours and services do not vary in a way that inconveniences the assessment area, particularly low- and moderate-income geographies and individuals. All branches maintain Saturday hours and all offer drive thru service. Consistent with other assessment areas, commercial and mortgage lenders are available by appointment at any location or referral to nearby locations.

Community Development Services

Centrue Bank provides an adequate level of community development services to its assessment area. The bank provided 110 hours of service to nine organizations during the review period. This is a decrease from the previous review period during which the bank provided 170 service hours. Examples of the organizations served include the United Way of Kankakee County and the Kankakee County YMCA. Staff also provided financial education through the Teach the Children to Save Program at two area elementary schools and the Reality Store at Momence High School, focusing on topics such as charitable donations, banking, and housing.

NON-METROPOLITAN ILLINOIS - BUREAU, LA SALLE, AND LIVINGSTON COUNTIES ASSESSMENT AREA - Full Review

SCOPE OF THE EXAMINATION

Non-Metropolitan Illinois, composed of Bureau, La Salle, and Livingston counties, was reviewed using full-scope examination procedures consistent with the scope described in the introduction.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN NON-METROPOLITAN ILLINOIS - BUREAU, LA SALLE, AND LIVINGSTON COUNTIES ASSESSMENT AREA

Centrue Bank provides services through eight offices and seven cash-only ATMs in the assessment area. The locations represent 33.3 percent of the bank's total offices with six located in middle-income census tracts and two located in upper-income census tracts. The assessment area includes Bureau, La Salle, and Livingston counties in their entirety.

The FDIC Deposit Market Share Report, as of June 30, 2013, ranks Centrue Bank 5th of 46 FDIC-insured depository institutions operating in the assessment area with 5.9 percent of total deposits. With respect to lending, the bank ranks 4th of 234 HMDA-reporting institutions in the assessment area, as of year-end 2012. This places it in the 2nd percentile of home mortgage lending by such institutions. Centrue Bank ranks 2nd of 53 CRA-reporting institutions in the assessment area, as of 2012, indicating that it originates more commercial and agricultural loans than 96.2 percent of such institutions in the assessment area.

The Non-Metropolitan Illinois assessment area consists of 48 census tracts, including 1 moderate-, 37 middle-, and 10 upper-income geographies. The assessment area remains unchanged since the previous evaluation. In 2012 and 2013, the assessment area did not contain any distressed or underserved middle-income census tracts. However, in 2014, 20 geographies in La Salle County were deemed distressed by FEMA.

Assessment Area: 2013 Non-metropolitan IL								
Income Categories	Tract Distribution		Families by Tract Income		Families <Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low income	0	0.0	0	0.0	0	0.0	7,740	15.3
Moderate income	1	2.1	711	1.4	175	24.6	8,178	16.2
Middle income	37	77.1	38,776	76.6	3,515	9.1	11,598	22.9
Upper income	10	20.8	11,132	22.0	525	4.7	23,103	45.6
Unknown income	0	0.0	0	0.0	0	0.0	0	0
Total Assessment Area	48	100.0	50,619	100.0	4,215	8.3	50,619	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	1,509	721	1.3	47.8	608	40.3	180	11.9
Middle-income	62,261	43,095	76.1	69.2	14,263	22.9	4,903	7.9
Upper-income	17,518	12,820	22.6	73.2	3,029	17.3	1,669	9.5
Unknown income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	81,288	56,636	100.0	69.7	17,900	22.0	6,752	8.3
	Total Businesses Tract	Businesses by Tract and 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	237	2.9	206	2.9	16	2.8	15	3.9
Middle-income	6,194	76.0	5,447	75.7	446	78.8	301	79.0
Upper-income	1,715	21.1	1,546	21.5	104	18.4	65	17.1
Unknown income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	8,146	100.0	7,199	100.0	566	100.0	381	100.0
	Percentage of Total Businesses			88.4		6.9		4.7
2013 FFIEC Census Data and 2013 Dun & Bradstreet information according to 2010 ACS								
<i>Note: Percentages may not add to 100.0 due to rounding</i>								

Population Characteristics

As presented below, the population for the assessment area and counties making up the assessment area remained largely stagnant from 2000 to 2010, according to the U.S. Census Bureau. The only population increase was within La Salle County, while Bureau and Livingston counties experienced slight population loss of 1.5 percent and 1.8 percent, respectively.

Population Change 2000 and 2010			
Area	2000 Population	2010 Population	Percentage Change
Assessment Area	186,690	187,852	0.6%
State of Illinois	12,419,293	12,830,632	3.3%
Bureau County	35,503	34,978	-1.5%
La Salle County	111,509	113,924	2.2%
Livingston County	39,678	38,950	-1.8%
<i>Source: 2000— U.S. Census Bureau: Decennial Census 2010— U.S. Census Bureau: Decennial Census</i>			

Income Characteristics

Based on 2010 Census figures, the median family income in the assessment area was \$60,777. Median family income in the assessment area increased at a proportional rate to the state of Illinois, indicating steady growth over the previous decade; however, rate increases fluctuated between individual counties.

Median Family Income Change 2000 and 2010			
Area	2000 Median Family Income	2006-2010 Median Family Income	Percentage Change
Assessment Area	48,912	60,777	24.3%
State of Illinois	55,545	68,236	22.8%
Bureau County	48,488	55,217	13.9%
La Salle County	49,533	62,252	25.7%
Livingston County	47,958	60,933	27.1%
<i>Source: 2000— U.S. Census Bureau: Decennial Census 2006-2010— U.S. Census Bureau: American Community Survey</i>			

Bankruptcy rates in the assessment area are decreasing, according to the Administrative Office of the U.S. Courts, and rates for each county in the assessment area are all below the state average of 5.1 per 1,000 people. Of the counties in the assessment area, Livingston has the lowest bankruptcy rate with 3.1 per 1,000 people, and La Salle has the highest rate with 4.5 per 1,000 people.

Housing Characteristics

Median housing values and gross rents increased throughout the assessment area from the 2000 Census to the 2006-2010 American Community Survey. There are a total of 81,288 housing units in the assessment area, of which only 1.9 percent are located in the moderate-income census tract, suggesting limited opportunities for home ownership within the tract. The moderate-income census tract is home to 711 families, representing only 1.4 percent of all families in the assessment area.

Trends in Housing Costs 2000 and 2010					
Area	2000 Median Housing Value	2006-2010 Median Housing Value	2000 Median Gross Rent	2006-2010 Median Gross Rent	2006-2010 Affordability Ratio
Assessment Area	83,328	116,239	465	621	.43
State of Illinois	127,800	202,500	605	834	.28
Bureau County	78,900	102,000	432	582	.45
La Salle County	86,500	125,500	474	646	.41
Livingston County	78,300	101,700	464	593	.50

Source: 2000— U.S. Census Bureau: Decennial Census
2006-2010— U.S. Census Bureau: American Community Survey

The affordability ratio allows the comparison of housing affordability across areas and counties. An area with a higher ratio generally has more affordable housing than an area with a lower ratio. The table above shows that the affordability ratio in for each county in the assessment area is higher than that for the state of Illinois as a whole, meaning that housing in this assessment area is relatively more affordable than the state.

Although the assessment area’s foreclosure rates, according to the aforementioned study conducted by the Federal Reserve Bank of Chicago, are comparable to the state of Illinois’s (5.5 percent), only Bureau County’s average foreclosure rate is lower at 4.7 percent. Over the same time period, January 2012 through October 2013, the remainder of the assessment area suffered from higher rates of foreclosure. Livingston County averaged a rate of 6.2 percent and La Salle County averaged a rate of 6.1 percent.

Employment Conditions

Medical centers are among the assessment area’s largest employers. In addition, large employers operate in varied industries including manufacturing, wholesale, and printing. The wide range of industries in the assessment area provides employment opportunities for a population with a variety of skills.

Largest Employers in the Assessment Area		
Company	Number of Employees	Industry
Caterpillar, Inc.	860	Other Motor Vehicle Parts Manufacturing
RR Donnelley	800	Commercial Printing (Except Screen & Books)
Ottawa Regional Hospital	650	General Medical & Surgical Hospitals
Petsmart Distribution Center	650	Other Misc. Nondurable Goods Merchant Wholesalers
RR Donnelley	650	Commercial Printing (Except Screen & Books)
St. Margaret’s Hospital-Spring Valley	620	General Medical & Surgical Hospitals

Source: America’s Labor Market Information System (ALMIS) - A United States Department of Labor employment and training initiative.

Unemployment rates for the State of Illinois, the counties making up the assessment area, and nation indicate a weak, but recovering job market. With the exception of La Salle County, unemployment rates decreased steadily in a year over year trend between 2010 and 2013. Data continues to indicate that employment conditions are improving.

Unemployment Rates (%)				
Region	2010	2011	2012	2013
State of Illinois	10.5	9.8	8.9	9.2
Bureau County	11.5	10.4	9.5	7.4
La Salle County	13.1	11.5	10.9	11.4
Livingston County	10.6	8.9	8.2	8.6
United States	9.6	8.9	8.1	7.3

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

Community Contacts

Two community representatives were contacted to better understand the credit and banking needs of the assessment area. Representatives noted that, while all counties in the assessment area are largely rural with agricultural economies, some are more economically advantaged than others. This is also supported by the designation of census tracts as distressed in La Salle County due to high unemployment rates in 2014 which covered part of the evaluation period. Representatives noted banking needs throughout the assessment area include funds for start-up businesses and general financial education.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NON-METROPOLITAN ILLINOIS

LENDING TEST

Centrue Bank’s performance relative to the Lending Test in the non-metropolitan Illinois assessment area is adequate. Geographic distribution reflects adequate penetration of HMDA- and CRA-reportable loans throughout the assessment area, and borrower loan distribution reflects adequate penetration among borrowers of different income levels and adequate penetration to businesses of different sizes. In addition, the bank makes an adequate of community development loans in the assessment area.

Lending in the assessment area remained relatively stable since the previous evaluation. The bank originated a total of 406 HMDA-reportable loans in 2012 and 2013 compared to 394 such loans in 2010 and 2011. The bank’s CRA-reportable lending rose slightly from 191 originations to 195 originations over the same time period.

Geographic Distribution of Loans

The bank's geographic distribution of lending is considered adequate. The following table presents the bank's home mortgage lending for 2013 in the assessment area.

Geographic Distribution of HMDA Reportable Loans								
Assessment Area: 2013 Illinois Non MSA								
Product Type	Tract Income Levels	Bank & Aggregate Lending Comparison						Owner Occupied % of Units
		2013			2013			
		Count		Agg	Dollar		Agg	
		Bank	%	%	Bank	\$ %	\$ %	
		#	%	%	\$ (000s)	\$ %	\$ %	
Home Purchase	Low	0	0.0	0.0	0	0.0	0.0	0.0
	Moderate	0	0.0	0.8	0	0.0	0.4	1.3
	Middle	24	58.5	72.0	2,318	52.0	67.4	76.1
	Upper	17	41.5	27.1	2,136	48.0	32.3	22.6
	Unknown	0	0.0	0.0	0	0.0	0.0	0.0
	Total		41	100.0	100.0	4,454	100.0	100.0
Refinance	Low	0	0.0	0.0	0	0.0	0.0	0.0
	Moderate	0	0.0	0.6	0	0.0	0.4	1.3
	Middle	48	66.7	69.5	3,846	58.2	66.8	76.1
	Upper	24	33.3	29.9	2,766	41.8	32.8	22.6
	Unknown	0	0.0	0.0	0	0.0	0.0	0.0
	Total		72	100.0	100.0	6,612	100.0	100.0
Home Improvement	Low	0	0.0	0.0	0	0.0	0.0	0.0
	Moderate	0	0.0	1.4	0	0.0	0.6	1.3
	Middle	11	57.9	77.3	787	50.6	73.2	76.1
	Upper	8	42.1	21.3	767	49.4	26.2	22.6
	Unknown	0	0.0	0.0	0	0.0	0.0	0.0
	Total		19	100.0	100.0	1,554	100.0	100.0
Multi-Family	Low	0	0.0	0.0	0	0.0	0.0	Multi-Family 0.0
	Moderate	0	0.0	7.1	0	0.0	32.8	8.5
	Middle	0	0.0	71.4	0	0.0	52.9	73.3
	Upper	0	0.0	21.4	0	0.0	14.3	18.2
	Unknown	0	0.0	0.0	0	0.0	0.0	0.0
	Total		0	0.0	100.0	0	0.0	100.0
HMDA Totals	Low	0	0.0	0.0	0	0.0	0.0	0.0
	Moderate	0	0.0	0.7	0	0.0	0.9	1.3
	Middle	83	62.9	71.0	6,951	55.1	67.0	76.1
	Upper	49	37.1	28.3	5,669	44.9	32.1	22.6
	Unknown	0	0.0	0.0	0	0.0	0.0	0.0
	Total		132	100.0	100.0	12,620	100.0	100.0
Originations & Purchases								
2013 FFIEC Census Data								
<i>Note: Percentages may not add to 100.0 percent due to rounding</i>								

HMDA-Reportable Loans

The table above indicates adequate geographic distribution of loans in the bank's assessment area when compared to aggregate lenders and owner-occupied units in 2013. Geographic distribution of 2012 HMDA-reportable loans shows comparable performance. Due to low loan volume in the assessment area, multi-family and home improvement loans will not be discussed. The assessment area consists of only one moderate-income census tract and no low-income census tracts; therefore lending abilities in these areas are limited.

Home Purchase

Home purchase loans represent 31.1 percent of the bank's total HMDA-reportable loans in the assessment area in 2013. The bank had no lending activity in moderate-income census tracts which was slightly below to aggregate (0.8 percent) and the percentage of owner-occupied housing (1.3 percent) in moderate-income census tracts.

The bank made a majority (58.5 percent) of its home purchase loans in middle-income census tracts. While performance was below the performance of aggregate lenders (72.0 percent), it was also below the percentage of owner-occupied housing units in middle-income census tracts (76.1 percent). The bank made 41.5 percent of its home purchase loans in upper-income census tracts, which is above the performance of aggregate lenders (27.1 percent) and above the percentage of owner-occupied housing units in upper-income census tracts (22.6 percent).

Home purchase loans represent 9.9 percent of the bank's total HMDA-reportable loans in 2012. The bank did not lend in moderate-income census tracts which was slightly below aggregate (0.5 percent) and below the percentage of owner-occupied housing (1.3 percent). The bank did originate 77.8 percent of its home purchase loans in middle-income geographies which exceeded aggregate (67.8 percent) as well as the percentage of owner-occupied housing units located in middle-income geographies (76.1 percent). The bank also made 22.2 percent of its home purchase loans in upper-income geographies which was below aggregate (31.7 percent) and slightly below the percentage of owner-occupied housing units located in upper-income geographies (22.6 percent).

Refinance

Refinance loans represent 54.5 percent of the bank's total HMDA-reportable loans in 2013. No lending occurred in moderate-income census tracts. By comparison aggregate lending was 0.8 percent and the percentage of owner-occupied housing units is 1.3 percent in moderate-income census tracts.

Refinance lending in middle-income census tracts (66.7 percent) was just below aggregate lenders (69.5 percent) and the percent of owner-occupied housing (76.1 percent) in middle-income census tracts. The bank made 33.3 percent of its refinance loans in upper-income census tracts, above the performance of aggregate lenders (29.9 percent) and above the percentage of owner-occupied housing (22.6 percent) in upper-income census tracts.

In 2012, refinance loans represented 78.8 percent of the bank’s total HMDA-reportable loans in the assessment area. The bank did not lend in its moderate-income census tract. This figure was just below aggregate (0.7 percent) and the percentage of owner-occupied housing (1.3 percent) in moderate-income census tracts.

The bank made 66.7 percent of its refinance loans in middle-income census tracts in 2012, which is slightly above the performance of aggregate lenders (68.7 percent) and the percentage of owner-occupied housing (76.1) in middle-income census tracts. Lending in upper-income census tracts (29.9 percent) was just above aggregate (30.6 percent) and above the percentage of owner-occupied housing (22.6 percent) in upper-income census tracts.

Geographic Distribution of Small Business Loans								
Assessment Area: 2013 Illinois Non MSA								
	Tract Income Levels	Bank & Aggregate Lending Comparison						Total Businesses
		2013						
		Count		Agg	Dollar		Agg	
Bank	Agg	Bank	Agg	Bank	Agg			
		#	%	%	\$ (000s)	\$ %	\$ %	
Small Business	Low	0	0.0	0.0	0	0.0	0.0	0.0
	Moderate	0	0.0	2.4	0	0.0	2.3	2.9
	Middle	91	77.1	71.2	13,410	76.3	77.5	76.0
	Upper	27	22.9	22.5	4,160	23.7	19.6	21.1
	Unknown	0	0.0	0.0	0	0.0	0.0	0.0
	Tr Unknown			4.0			0.6	
	Total		118	100.0	100.0	17,570	100.0	100.0
Originations & Purchases								
2013 FFIEC Census Data & 2013 Dun & Bradstreet information according to 2010 ACS								
<i>Note: Percentages may not add to 100.0 percent due to rounding</i>								

CRA-Reportable Loans

The geographic distribution of small business loans is adequate. Only 2.9 percent of businesses in the assessment area are located in moderate-income census tracts. The bank did not originate any loans in moderate-income tracts. Aggregate lending accounted for 2.4 percent by volume and 2.3 percent by dollar amount to moderate-income census tracts. The bank originated 77.1 percent of its small business loans in middle-income geographies which exceeded aggregate (71.2 percent) as

well as the percentage of businesses located in middle-income geographies (76.0 percent). The bank also originated 22.9 percent of its small business loans in upper-income geographies which slightly exceeded aggregate (22.5 percent) as well as the percentage of businesses located in upper-income geographies (21.1 percent).

In 2012, the bank did not extend any loans to businesses located in moderate-income census tracts, compared to 2.1 percent by volume and 2.7 percent by dollar for aggregate lenders while 2.8 percent of businesses are located in moderate-income geographies. The bank originated 80.3 percent of its small business loans in middle-income geographies which exceeded aggregate (66.9 percent) as well as the percentage of businesses located in middle-income geographies. The bank originated 19.7 percent of its small business loans in upper-income geographies which was below aggregate (21.3 percent) as well as the percentage of businesses located in upper-income geographies (21.2 percent).

Lending to Borrowers of Different Income Levels and Businesses of Different Sizes

The bank's lending to borrowers of different income levels and to businesses of different sizes is adequate. The following table presents the bank's home mortgage lending for 2013 in the assessment area.

Borrower Distribution of HMDA Reportable Loans								
Assessment Area: 2013 Illinois Non MSA								
Product Type	Borrower Income Levels	Bank & Aggregate Lending Comparison						Families by Family Income %
		2013						
		Count		Dollar		Agg		
		Bank #	%	Agg %	Bank \$(000s)	\$ %	Agg \$ %	
Home Purchase	Low	4	9.8	10.6	145	3.3	5.9	15.3
	Moderate	7	17.1	20.5	554	12.4	16.6	16.2
	Middle	13	31.7	24.0	1,304	29.3	23.8	22.9
	Upper	16	39.0	32.1	2,401	53.9	41.9	45.6
	Unknown	1	2.4	12.9	50	1.1	11.8	0.0
	Total		41	100.0	100.0	4,454	100.0	100.0
Refinance	Low	5	6.9	5.2	271	4.1	2.9	15.3
	Moderate	13	18.1	15.3	838	12.7	10.4	16.2
	Middle	17	23.6	23.7	1,209	18.3	19.9	22.9
	Upper	37	51.4	45.6	4,294	64.9	55.3	45.6
	Unknown	0	0.0	10.3	0	0.0	11.5	0.0
	Total		72	100.0	100.0	6,612	100.0	100.0
Home Improvement	Low	1	5.3	9.3	41	2.6	4.3	15.3
	Moderate	3	15.8	15.7	304	19.6	13.0	16.2
	Middle	7	36.8	27.8	400	25.7	21.1	22.9
	Upper	8	42.1	45.4	809	52.1	60.2	45.6
	Unknown	0	0.0	1.9	0	0.0	1.3	0.0
	Total		19	100.0	100.0	1,554	100.0	100.0
Multi-Family	Low	0	0.0	0.0	0	0.0	0.0	15.3
	Moderate	0	0.0	0.0	0	0.0	0.0	16.2
	Middle	0	0.0	0.0	0	0.0	0.0	22.9
	Upper	0	0.0	0.0	0	0.0	0.0	45.6
	Unknown	0	0.0	100.0	0	0.0	100.0	0.0
	Total		0	0.0	100.0	0	0.0	100.0
HMDA Totals	Low	10	7.6	7.5	457	3.6	4.0	15.3
	Moderate	23	17.4	17.3	1,696	13.4	12.6	16.2
	Middle	37	28.0	23.9	2,913	23.1	21.1	22.9
	Upper	61	46.2	40.1	7,504	59.5	49.6	45.6
	Unknown	1	0.8	11.2	50	0.4	12.6	0.0
	Total		132	100.0	100.0	12,620	100.0	100.0
Originations & Purchases 2013 FFIEC Census Data <i>Note: Percentages may not add to 100.0 percent due to rounding</i>								

HMDA-Reportable Loans

Borrower distribution of HMDA-reportable loans is adequate. For the years reviewed, 15.3 percent of families in the assessment area were considered low-income, and 16.2 percent of families were considered moderate-income. In 2013, the bank originated 7.6 percent and 17.4 percent of total home mortgage loans by volume to low- and moderate-income individuals, respectively, which is comparable to aggregate (7.5 percent and 17.3 percent, respectively). Major HMDA-reportable products are home refinances and home purchases accounting for 72 and 41 of 132 total loans, respectively. Due to low loan volume in the assessment area, home improvement and multifamily loans will not be discussed.

Home Purchase

Of the 41 home purchase loans the bank originated in 2013, four, or 9.8 percent, were made to low-income borrowers, and seven, or 17.1 percent, were made to moderate-income borrowers. Centrue Bank was slightly outperformed by aggregate lenders who originated 10.6 percent of home purchase loans to low-income borrowers and 20.5 percent to moderate-income borrowers. The bank made 31.7 percent of its home purchase loans to middle-income borrowers, which exceeded aggregate (24.0 percent) as well as the percentage of assessment area families designated as middle-income (22.9 percent). The bank also originated 39.0 percent of home purchase loans to upper-income borrowers which exceeded aggregate (32.1 percent) but was less than the percentage of upper-income families (45.6 percent).

Of the 27 home purchase loans originated in 2012, two, or 7.4 percent by volume, were made to low-income borrowers, and six, or 22.2 percent, were made to moderate-income borrowers. Centrue Bank outperformed aggregate lenders who originated 5.9 percent of home refinances to low-income borrowers and 15.9 percent of home purchase loans to moderate-income borrowers. The bank originated 37.0 percent of home purchase loans to middle-income borrowers which exceeded aggregate (15.6 percent) as well as the percentage of families designated as middle-income (22.9 percent). The bank originated 25.9 percent of home purchase loans to upper-income borrowers which exceeded aggregate (20.8 percent) but was less than the percentage of families designated as upper-income (45.6 percent).

Refinance

Of the 72 home refinance loans the bank originated in 2013, five, or 6.9 percent, were made to low-income borrowers, and 13, or 18.1 percent, were made to moderate-income borrowers. The bank outperformed aggregate lenders that originated 5.2 percent of home refinance loans to low-income borrowers and 15.3 percent of home refinance loans to moderate-income borrowers. The bank originated 23.6 percent of its refinance loans to middle-income borrowers which was comparable to aggregate (23.7 percent) and exceeded the percentage of families designated as middle-income (22.9 percent). The bank originated 51.4 percent of its refinance loans to upper-income borrowers

which exceeded aggregate (45.6 percent) as well as the percentage of families designated as upper-income (45.6 percent).

In 2012, the bank originated 9.3 percent of its refinance loans to low-income borrowers which exceeded aggregate (4.5 percent) but was less than the percentage of assessment area families designated as low-income (15.3 percent). The bank originated 13.9 percent of its refinance loans to moderate-income borrowers which exceeded aggregate (12.5 percent) but was less than the percentage of families designated as moderate-income (16.2 percent). The bank originated 27.3 percent of refinance loans to middle-income borrowers which exceeded aggregate (23.8 percent) as well as the percentage of assessment area families designated as middle-income (22.9 percent). The bank originated 49.5 percent of refinance loans to upper-income borrowers which exceeded aggregate (48.1 percent) as well as the percentage of families designated as upper-income (45.6 percent).

The bank also originated 12 loans in the assessment area as part of flexible programs such as the Federal Home Loan Bank of Chicago’s Down Payment Plus, the Home Affordable Modification, VA, USDA Guaranteed Rural Housing, and Illinois Hardest Hit programs.

Small Business Lending By Revenue & Loan Size									
Assessment Area: 2013 Illinois Non MSA									
Product Type		Bank & Aggregate Lending Comparison							
		2013			2013			Total Businesses %	
		Count		Agg %	Dollar		Agg \$ %		
Bank #	%	Bank \$ 000s	\$ %		Bank \$ %				
Small Business	Revenue	\$1 Million or Less	77	65.3	44.6	6,131	34.9	31.5	88.4
		Over \$1 Million or Unknown	41	34.7	55.4	11,439	65.1	68.5	11.6
		Total	118	100.0	100.0	17,570	100.0	100.0	100.0
	Loan Size	\$100,000 or Less	77	65.3	92.9	3,325	18.9	33.0	
		\$100,001 - \$250,000	20	16.9	3.4	3,513	20.0	16.7	
		\$250,001 - \$1 Million	21	17.8	3.7	10,732	61.1	50.3	
		Total	118	100.0	100.0	17,570	100.0	100.0	
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	60	77.9		2,399	39.1		
		\$100,001 - \$250,000	11	14.3		1,785	29.1		
		\$250,001 - \$1 Million	6	7.8		1,947	31.8		
		Total	77	100.0		6,131	100.0		
	Originations & Purchases								
2013 FFIEC Census Data & 2013 Dun & Bradstreet information according to 2010 ACS									
<i>Note: Percentages may not add to 100.0 percent due to rounding</i>									

CRA-Reportable Loans

The borrower distribution of small business loans is adequate. The bank originated 65.3 percent of small business loans, by number, to businesses with revenues of \$1 million or less in 2013, compared to 88.4 percent of total businesses in this revenue category in the assessment area. By comparison, the aggregate lenders originated 44.6 percent of small business loans to businesses with revenues of \$1 million or less. Further, the bank originated 77.9 percent of small business loans to businesses with revenues of \$1 million or less, in amounts of \$100,000 or less. These loans are often considered most beneficial to small businesses.

Performance in 2012 was comparable with the performance in 2013, as 56.2 percent of small business loans were made to businesses with revenues of \$1 million or less, with 81.8 percent of loans to businesses with revenues of \$1 million or less, made in amounts of \$100,000 or less.

Community Development Lending

Centrue Bank made an adequate level of community development loans in the assessment area during the review period. The bank made three loans for a total of \$3.1 million, all with the purpose of providing a community service. During the previous evaluation, the bank made three loans totaling \$1.9 million.

INVESTMENT TEST

Centrue Bank's performance relative to the Investment Test in the assessment area is poor. During the current evaluation period, as well as the previous evaluation period, no investments were made in the assessment area. The bank did, however, make 14 donations worth \$15,900 in the assessment area, an increase in the number of donations and similar in amount totaling \$15,907 made during the previous evaluation.

SERVICE TEST

Centrue Bank's performance under the Service Test is adequate based on the distribution of delivery systems, record of branch closings, services offered in the area, and adequate community development services.

Retail Services

Distribution Of Branches And ATMs In The Assessment Area (2010 Census)						
Tract Income Level	Number of Branches	Percentage of Branches	Number of ATMs	Percentage of ATMs	Percentage of Total Families	Percentage of Businesses
Low-Income	0	0.0	0	0.0	0.0	0.0
Moderate-Income	0	0.0	0	0.0	1.4	2.9
Middle-Income	6	75.0	6	85.7	76.6	76.0
Upper-Income	2	25.0	1	14.3	22.0	21.1
Unknown	0	0.0	0	0.0	0.0	0.0
Total	8	100.0	7	100.0	100.0	100.0
<i>Note: Percentages may not add to 100.0 percent due to rounding.</i>						

The bank operates eight branch offices in the assessment area. Six of these are located in middle-income census tracts in the communities of Dwight, Ottawa, Peru, Princeton, and Streator, which is home to two branches. The remaining two branches in the assessment area are located in upper-income census tracts in the Ottawa and Princeton. All branches, with the exception of the Princeton-South branch, maintain cash-only ATMs.

Delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment area. The bank did not open or close any branches in the assessment area during the review period. Therefore, its record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to low- and moderate-income geographies and individuals.

Branch business hours and services do not vary in a way that inconveniences the assessment area, particularly the assessment area's moderate-income geography and low- and moderate-income individuals. All branches maintain Saturday hours and offer drive thru service. Consistent with other assessment areas, commercial and mortgage lenders are available by appointment at any location or referral to nearby locations.

Community Development Services

Centrue Bank provides an adequate level of community development services to the assessment area. The bank provided 354 hours of service to 28 organizations during the review period. This is a decrease from the previous review period during which the bank provided 507 service hours. Examples of the activities include serving in technical capacities for nonprofit organizations' decision making bodies, teaching fraud prevention seminars, providing money management services, and teaching financial education classes. The bank is helping to meet specified needs within the assessment area as a community representative specifically noted the need for financial education.

APPENDIX A – Scope of Examination

SCOPE OF EXAMINATION			
TIME PERIOD REVIEWED		Home Mortgage and Small Business Loan Lending Activity: January 1, 2012 - December 31, 2013 Community Development Activities: June 12, 2012 - September 8, 2014	
FINANCIAL INSTITUTION			PRODUCTS REVIEWED
Centrue Bank			HMDA-reportable Loans; Small Business Loans; and Community Development Loans, Investments, and Services
AFFILIATE(S)	AFFILIATE RELATIONSHIP		PRODUCTS REVIEWED
None	N/A		N/A
LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
ASSESSMENT AREA	TYPE OF EXAMINATION	BRANCHES VISITED	OTHER INFORMATION
Missouri St. Louis, Missouri-Illinois Multistate Metropolitan Statistical Area – 41180	Full Scope	N/A	N/A
Illinois Chicago-Joliet-Naperville, Illinois Metropolitan Division – 16974	Full Scope	N/A	N/A
Kankakee-Bradley Metropolitan Statistical Area – 28100	Full Scope	N/A	N/A
Non-Metropolitan Illinois – Bureau, La Salle, and Livingston Counties	Full Scope	N/A	N/A

APPENDIX B – Glossary

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. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Affordability ratio: To determine housing affordability, the affordability ratio is calculated by dividing median household income by median housing value. This ratio allows the comparison of housing affordability across assessment areas and/or communities. An area with a high ratio generally has more affordable housing than an area with a low ratio.

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.

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.

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 householder and no wife present) or “female householder” (a family with a female householder and no husband present).

Fair market rent: Fair market rents (FMRs) are gross rent estimates. They include the shelter rent plus the cost of all tenant-paid utilities, except telephones, cable or satellite television service, and internet service. HUD sets FMRs to assure that a sufficient supply of rental housing is available to their program participants. To accomplish this objective, FMRs must be both high enough to permit a selection of units and neighborhoods and low enough to serve as many low-income families as possible. The level at which FMRs are set is expressed as a percentile point within the

rent distribution of standard-quality rental housing units. The current definition used is the 40th percentile rent, the dollar amount below which 40 percent of the standard-quality rental housing units are rented. The 40th percentile rent is drawn from the distribution of rents of all units occupied by recent movers (renter households who moved to their present residence within the past 15 months). HUD is required to ensure that FMRs exclude non-market rental housing in their computation. Therefore, HUD excludes all units falling below a specified rent level determined from public housing rents in HUD's program databases as likely to be either assisted housing or otherwise at a below-market rent, and units less than two years old.

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 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 refinancing 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 a geography.

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.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development (HUD) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above it and half below it.

Metropolitan Area: A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs. A metropolitan statistical area that crosses into two or more bordering states is called a multistate metropolitan statistical area (MMSA). Performance within each MMSA is analyzed separately as a full-scope review and receives its own ratings under the

Lending, Investment and Service Tests provided the financial institution has its main office, branch, or deposit-taking ATM located in each applicable state making up the MMSA.

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.

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.

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 a geography.

APPENDIX C – 2012 Demographic and Loan Tables

Assessment Area: 2012 St. Louis, MO-IL MSA 41180								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	70	24.9	44,268	16.0	15,245	34.4	79,046	28.7
Moderate-income	78	27.8	78,095	28.3	12,635	16.2	49,228	17.8
Middle-income	76	27.0	86,364	31.3	5,702	6.6	53,051	19.2
Upper-income	56	19.9	67,115	24.3	2,239	3.3	94,522	34.3
Unknown-income	1	0.4	5	0.0	0	0.0	0	0.0
Total Assessment Area	281	100.0	275,847	100.0	35,821	13.0	275,847	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	98,654	31,834	11.0	32.3	44,496	45.1	22,324	22.6
Moderate-income	157,836	77,675	26.9	49.2	57,212	36.2	22,949	14.5
Middle-income	167,193	99,345	34.4	59.4	51,950	31.1	15,898	9.5
Upper-income	114,341	80,331	27.8	70.3	25,763	22.5	8,247	7.2
Unknown-income	593	0	0.0	0.0	393	66.3	200	33.7
Total Assessment Area	538,617	289,185	100.0	53.7	179,814	33.4	69,618	12.9
	Total Businesses Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	7,079	12.0	6,054	11.8	656	12.8	369	15.7
Moderate-income	14,501	24.6	12,497	24.3	1,374	26.8	630	26.8
Middle-income	17,529	29.8	15,326	29.8	1,491	29.1	712	30.3
Upper-income	19,633	33.4	17,436	33.9	1,566	30.6	631	26.8
Unknown-income	101	0.2	52	0.1	39	0.8	10	0.4
Total Assessment Area	58,843	100.0	51,365	100.0	5,126	100.0	2,352	100.0
	Percentage of Total Businesses:			87.3		8.7		4.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
		#	%	#	%	#	%	#
Low-income	10	1.4	7	1.0	3	33.3	0	0.0
Moderate-income	50	7.1	49	7.1	1	11.1	0	0.0
Middle-income	339	48.2	336	48.4	3	33.3	0	0.0
Upper-income	303	43.1	301	43.4	2	22.2	0	0.0
Unknown-income	1	0.1	1	0.1	0	0.0	0	0.0
Total Assessment Area	703	100.0	694	100.0	9	100.0	0	0.0
	Percentage of Total Businesses:			98.7		1.3		0.0

2012 FFIEC Census Data & 2012 Dun & Bradstreet information according to 2010 ACS

Note: Percentages may not add to 100.0 percent due to rounding

Geographic Distribution of HMDA Reportable Loans								
Assessment Area: 2012 St. Louis, MO-IL MSA 41180								
Product Type	Tract Income Levels	Bank & Aggregate Lending Comparison						Owner Occupied % of Units
		2012						
		Count		Dollar		Owner Occupied		
		Bank #	Agg %	Bank \$ (000s)	Agg \$ %	Bank \$ %	Agg \$ %	% of Units
Home Purchase	Low	1	6.7	4.2	81	4.3	2.4	11.0
	Moderate	3	20.0	19.8	412	22.0	11.6	26.9
	Middle	8	53.3	41.2	817	43.6	33.0	34.4
	Upper	3	20.0	34.8	562	30.0	53.0	27.8
	Unknown	0	0.0	0.0	0	0.0	0.0	0.0
	Total		15	100.0	100.0	1,872	100.0	100.0
Refinance	Low	0	0.0	2.5	0	0.0	1.6	11.0
	Moderate	2	8.7	14.0	217	5.7	8.3	26.9
	Middle	10	43.5	36.9	1,264	32.9	27.4	34.4
	Upper	11	47.8	46.6	2,357	61.4	62.7	27.8
	Unknown	0	0.0	0.0	0	0.0	0.0	0.0
	Total		23	100.0	100.0	3,838	100.0	100.0
Home Improvement	Low	0	0.0	6.8	0	0.0	1.9	11.0
	Moderate	1	33.3	23.2	40	27.8	12.9	26.9
	Middle	1	33.3	42.3	99	68.8	36.4	34.4
	Upper	1	33.3	27.7	5	3.5	48.8	27.8
	Unknown	0	0.0	0.0	0	0.0	0.0	0.0
	Total		3	100.0	100.0	144	100.0	100.0
Multi-Family	Low	0	0.0	15.5	0	0.0	16.9	20.5
	Moderate	0	0.0	31.0	0	0.0	24.8	23.8
	Middle	1	100.0	33.0	170	100.0	38.5	34.8
	Upper	0	0.0	20.5	0	0.0	19.8	20.3
	Unknown	0	0.0	0.0	0	0.0	0.0	0.6
	Total		1	100.0	100.0	170	100.0	100.0
HMDA Totals	Low	1	2.4	3.1	81	1.3	2.1	11.0
	Moderate	6	14.3	15.7	669	11.1	9.5	26.9
	Middle	20	47.6	38.1	2,350	39.0	29.0	34.4
	Upper	15	35.7	43.1	2,924	48.5	59.4	27.8
	Unknown	0	0.0	0.0	0	0.0	0.0	0.0
	Total		42	100.0	100.0	6,024	100.0	100.0
Originations & Purchases 2012 FFIEC Census Data <i>Note: Percentages may not add to 100.0 percent due to rounding</i>								

Borrower Distribution of HMDA Reportable Loans								
Assessment Area: 2012 St. Louis, MO-IL MSA 41180								
Product Type	Borrower Income Levels	Bank & Aggregate Lending Comparison						Families by Family Income %
		2012						
		Count		Dollar				
		Bank #	Bank %	Agg %	Bank \$(000s)	Bank \$ %	Agg \$ %	
Home Purchase	Low	1	6.7	13.9	88	4.7	6.8	28.7
	Moderate	5	33.3	21.1	518	27.7	14.8	17.8
	Middle	4	26.7	17.2	591	31.6	15.8	19.2
	Upper	3	20.0	29.6	375	20.0	46.9	34.3
	Unknown	2	13.3	18.3	300	16.0	15.7	0.0
	Total		15	100.0	100.0	1,872	100.0	100.0
Refinance	Low	2	8.7	6.0	240	6.3	2.7	28.7
	Moderate	9	39.1	12.9	1,197	31.2	7.4	17.8
	Middle	4	17.4	16.6	715	18.6	12.1	19.2
	Upper	8	34.8	42.3	1,686	43.9	56.4	34.3
	Unknown	0	0.0	22.1	0	0.0	21.4	0.0
	Total		23	100.0	100.0	3,838	100.0	100.0
Home Improvement	Low	1	33.3	13.4	99	68.8	4.8	28.7
	Moderate	1	33.3	19.5	5	3.5	12.3	17.8
	Middle	0	0.0	16.9	0	0.0	13.2	19.2
	Upper	1	33.3	39.1	40	27.8	58.8	34.3
	Unknown	0	0.0	11.1	0	0.0	10.9	0.0
	Total		3	100.0	100.0	144	100.0	100.0
Multi-Family	Low	0	0.0	0.0	0	0.0	0.0	28.7
	Moderate	0	0.0	0.0	0	0.0	0.0	17.8
	Middle	0	0.0	0.0	0	0.0	0.0	19.2
	Upper	0	0.0	0.0	0	0.0	0.0	34.3
	Unknown	1	100.0	100.0	170	100.0	100.0	0.0
	Total		1	100.0	100.0	170	100.0	100.0
HMDA Totals	Low	4	9.5	8.1	427	7.1	3.6	28.7
	Moderate	15	35.7	15.1	1,720	28.6	8.9	17.8
	Middle	8	19.0	16.7	1,306	21.7	12.6	19.2
	Upper	12	28.6	38.9	2,101	34.9	53.0	34.3
	Unknown	3	7.1	21.2	470	7.8	22.0	0.0
	Total		42	100.0	100.0	6,024	100.0	100.0
Originations & Purchases 2012 FFIEC Census Data <i>Note: Percentages may not add to 100.0 percent due to rounding</i>								

Geographic Distribution of Small Business Loans								
Assessment Area: 2012 St. Louis, MO-IL MSA 41180								
	Tract Income Levels	Bank & Aggregate Lending Comparison						Total Businesses
		2012						
		Count		Dollar		Agg		
		Bank	Agg	Bank	Agg	Agg		
		#	%	%	\$ (000s)	\$ %	\$ %	%
Small Business	Low	4	9.5	9.8	1,519	13.8	10.3	12.0
	Moderate	15	35.7	22.7	5,470	49.6	22.2	24.6
	Middle	13	31.0	31.4	1,836	16.6	29.9	29.8
	Upper	10	23.8	34.7	2,212	20.0	37.0	33.4
	Unknown	0	0.0	0.3	0	0.0	0.5	0.2
	Tr Unknown			1.0			0.2	
	Total		42	100.0	100.0	11,037	100.0	100.0
Originations & Purchases								
2012 FFIEC Census Data & 2012 Dun & Bradstreet information according to 2010 ACS								
<i>Note: Percentages may not add to 100.0 percent due to rounding</i>								

Small Business Lending By Revenue & Loan Size									
Assessment Area: 2012 St. Louis, MO-IL MSA 41180									
Product Type	Bank & Aggregate Lending Comparison								
	2012								
	Count		Dollar		Agg		Total Businesses		
		Bank	Agg	Bank	Agg	Agg			
		#	%	%	\$ 000s	\$ %	\$ %	%	
Small Business	Revenue	\$1 Million or Less	26	61.9	36.1	6,036	54.7	31.4	87.3
		Over \$1 Million or Unknown	16	38.1	63.9	5,001	45.3	68.6	12.7
		Total	42	100.0	100.0	11,037	100.0	100.0	100.0
	Loan Size	\$100,000 or Less	18	42.9	89.3	606	5.5	22.1	
		\$100,001 - \$250,000	6	14.3	4.8	994	9.0	16.5	
		\$250,001 - \$1 Million	18	42.9	5.9	9,437	85.5	61.4	
		Total	42	100.0	100.0	11,037	100.0	100.0	
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	12	46.2		386	6.4		
		\$100,001 - \$250,000	4	15.4		606	10.0		
		\$250,001 - \$1 Million	10	38.5		5,044	83.6		
		Total	26	100.0		6,036	100.0		
	Originations & Purchases								
2012 FFIEC Census Data & 2012 Dun & Bradstreet information according to 2010 ACS									
<i>Note: Percentages may not add to 100.0 percent due to rounding</i>									

Assessment Area: 2012 Chicago-Joliet-Naperville, IL MD 16974								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	8	4.5	5,368	2.5	1,629	30.3	30,132	14.0
Moderate-income	25	14.2	19,089	8.8	2,354	12.3	32,383	15.0
Middle-income	73	41.5	88,290	40.9	3,826	4.3	48,598	22.5
Upper-income	69	39.2	102,985	47.7	2,397	2.3	104,619	48.5
Unknown-income	1	0.6	0	0.0	0	0.0	0	0.0
Total Assessment Area	176	100.0	215,732	100.0	10,206	4.7	215,732	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied		Rental		Vacant		
		#	%	%	#	%	#	%
Low-income	9,520	2,729	1.2	28.7	5,485	57.6	1,306	13.7
Moderate-income	31,282	18,768	8.0	60.0	10,282	32.9	2,232	7.1
Middle-income	126,486	99,688	42.3	78.8	18,668	14.8	8,130	6.4
Upper-income	129,520	114,361	48.6	88.3	9,015	7.0	6,144	4.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	296,808	235,546	100.0	79.4	43,450	14.6	17,812	6.0
	Total Businesses Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	774	2.1	700	2.1	39	2.0	35	2.3
Moderate-income	3,064	8.3	2,674	8.0	243	12.5	147	9.7
Middle-income	14,317	38.6	12,952	38.5	752	38.6	613	40.4
Upper-income	18,927	51.0	17,289	51.4	915	46.9	723	47.6
Unknown-income	1	0.0	1	0.0	0	0.0	0	0.0
Total Assessment Area	37,083	100.0	33,616	100.0	1,949	100.0	1,518	100.0
	Percentage of Total Businesses:			90.7		5.3		4.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low-income	6	0.6	6	0.6	0	0.0	0	0.0
Moderate-income	21	1.9	20	1.9	1	16.7	0	0.0
Middle-income	661	61.0	661	61.4	0	0.0	0	0.0
Upper-income	393	36.3	388	36.0	5	83.3	0	0.0
Unknown-income	2	0.2	2	0.2	0	0.0	0	0.0
Total Assessment Area	1,083	100.0	1,077	100.0	6	100.0	0	0.0
	Percentage of Total Businesses:			99.4		0.6		0.0
2012 FFIEC Census Data & 2012 Dun & Bradstreet information according to 2010 ACS								
Note: Percentages may not add to 100.0 percent due to rounding								

Geographic Distribution of HMDA Reportable Loans								
Assessment Area: 2012 Chicago-Joliet-Naperville, IL MD 16974								
Product Type	Tract Income Levels	Bank & Aggregate Lending Comparison						Owner Occupied % of Units
		2012			2012			
		Count		Agg %	Dollar		Agg \$ %	
Bank #	%	Bank \$ (000s)	\$ %					
Home Purchase	Low	0	0.0	0.3	0	0.0	0.2	1.2
	Moderate	1	5.3	4.0	119	7.1	2.1	8.0
	Middle	18	94.7	39.9	1,557	92.9	30.9	42.3
	Upper	0	0.0	55.7	0	0.0	66.8	48.6
	Unknown	0	0.0	0.0	0	0.0	0.0	0.0
	Total	19	100.0	100.0	1,676	100.0	100.0	100.0
Refinance	Low	0	0.0	0.4	0	0.0	0.2	1.2
	Moderate	3	2.6	3.6	207	1.2	2.1	8.0
	Middle	85	72.6	32.1	11,839	71.1	26.4	42.3
	Upper	29	24.8	63.9	4,606	27.7	71.3	48.6
	Unknown	0	0.0	0.0	0	0.0	0.0	0.0
	Total	117	100.0	100.0	16,652	100.0	100.0	100.0
Home Improvement	Low	0	0.0	0.5	0	0.0	0.0	1.2
	Moderate	0	0.0	4.4	0	0.0	1.5	8.0
	Middle	6	85.7	37.9	656	75.8	26.6	42.3
	Upper	1	14.3	57.2	210	24.2	71.8	48.6
	Unknown	0	0.0	0.0	0	0.0	0.0	0.0
	Total	7	100.0	100.0	866	100.0	100.0	100.0
Multi-Family	Low	0	0.0	2.3	0	0.0	0.1	13.2
	Moderate	0	0.0	25.0	0	0.0	11.2	25.8
	Middle	0	0.0	52.3	0	0.0	55.6	36.9
	Upper	0	0.0	20.5	0	0.0	33.1	24.2
	Unknown	0	0.0	0.0	0	0.0	0.0	0.0
	Total	0	0.0	100.0	0	0.0	100.0	100.0
HMDA Totals	Low	0	0.0	0.4	0	0.0	0.2	1.2
	Moderate	4	2.8	3.7	326	1.7	2.2	8.0
	Middle	109	76.2	34.2	14,052	73.2	27.8	42.3
	Upper	30	21.0	61.7	4,816	25.1	69.8	48.6
	Unknown	0	0.0	0.0	0	0.0	0.0	0.0
	Total	143	100.0	100.0	19,194	100.0	100.0	100.0
Originations & Purchases 2012 FFIEC Census Data <i>Note: Percentages may not add to 100.0 percent due to rounding</i>								

Borrower Distribution of HMDA Reportable Loans								
Assessment Area: 2012 Chicago-Joliet-Naperville, IL MD 16974								
Product Type	Borrower Income Levels	Bank & Aggregate Lending Comparison						Families by Family Income %
		2012						
		Count		Dollar		Agg		
		Bank #	%	Agg %	Bank \$(000s)	\$ %	Agg \$ %	
Home Purchase	Low	2	10.5	9.4	152	9.1	4.9	14.0
	Moderate	11	57.9	23.2	997	59.5	17.4	15.0
	Middle	3	15.8	23.8	310	18.5	23.5	22.5
	Upper	2	10.5	29.3	98	5.8	41.3	48.5
	Unknown	1	5.3	14.4	119	7.1	12.9	0.0
	Total		19	100.0	100.0	1,676	100.0	100.0
Refinance	Low	17	14.5	4.9	1,643	9.9	2.8	14.0
	Moderate	29	24.8	12.2	3,221	19.3	8.4	15.0
	Middle	35	29.9	22.0	4,805	28.9	19.2	22.5
	Upper	36	30.8	44.0	6,983	41.9	52.0	48.5
	Unknown	0	0.0	16.9	0	0.0	17.6	0.0
	Total		117	100.0	100.0	16,652	100.0	100.0
Home Improvement	Low	1	14.3	7.4	4	0.5	3.0	14.0
	Moderate	0	0.0	15.3	0	0.0	8.6	15.0
	Middle	3	42.9	26.2	452	52.2	26.2	22.5
	Upper	3	42.9	45.3	410	47.3	57.6	48.5
	Unknown	0	0.0	5.8	0	0.0	4.6	0.0
	Total		7	100.0	100.0	866	100.0	100.0
Multi-Family	Low	0	0.0	0.0	0	0.0	0.0	14.0
	Moderate	0	0.0	0.0	0	0.0	0.0	15.0
	Middle	0	0.0	0.0	0	0.0	0.0	22.5
	Upper	0	0.0	0.0	0	0.0	0.0	48.5
	Unknown	0	0.0	100.0	0	0.0	100.0	0.0
	Total		0	0.0	100.0	0	0.0	100.0
HMDA Totals	Low	20	14.0	6.1	1,799	9.4	3.3	14.0
	Moderate	40	28.0	15.1	4,218	22.0	10.5	15.0
	Middle	41	28.7	22.5	5,567	29.0	20.1	22.5
	Upper	41	28.7	40.2	7,491	39.0	48.9	48.5
	Unknown	1	0.7	16.2	119	0.6	17.3	0.0
	Total		143	100.0	100.0	19,194	100.0	100.0
Originations & Purchases 2012 FFIEC Census Data <i>Note: Percentages may not add to 100.0 percent due to rounding</i>								

Geographic Distribution of Small Business Loans								
Assessment Area: 2012 Chicago-Joliet-Naperville, IL MD 16974								
	Tract Income Levels	Bank & Aggregate Lending Comparison						Total Businesses
		2012						
		Count		Dollar		Agg		
		Bank	Agg	Bank	Agg	Agg		
		#	%	%	\$ (000s)	\$ %	\$ %	%
Small Business	Low	0	0.0	1.4	0	0.0	1.5	2.1
	Moderate	0	0.0	7.9	0	0.0	9.9	8.3
	Middle	29	85.3	35.3	7,472	93.5	37.0	38.6
	Upper	5	14.7	50.8	517	6.5	50.4	51.0
	Unknown	0	0.0	0.0	0	0.0	0.0	0.0
	Tr Unknown			4.6			1.3	
	Total		34	100.0	100.0	7,989	100.0	100.0
Originations & Purchases								
2012 FFIEC Census Data & 2012 Dun & Bradstreet information according to 2010 ACS								
<i>Note: Percentages may not add to 100.0 percent due to rounding</i>								

Small Business Lending By Revenue & Loan Size									
Assessment Area: 2012 Chicago-Joliet-Naperville, IL MD 16974									
Product Type		Bank & Aggregate Lending Comparison							
		2012							
		Count		Dollar		Agg		Total Businesses	
		Bank	Agg	Bank	Agg	Agg			
		#	%	%	\$ 000s	\$ %	\$ %	%	
Revenue	\$1 Million or Less	29	85.3	29.5	5,239	65.6	33.0	90.7	
	Over \$1 Million or Unknown	5	14.7	70.5	2,750	34.4	67.0	9.3	
	Total	34	100.0	100.0	7,989	100.0	100.0	100.0	
Loan Size	\$100,000 or Less	19	55.9	92.9	802	10.0	28.1		
	\$100,001 - \$250,000	5	14.7	3.6	810	10.1	18.3		
	\$250,001 - \$1 Million	10	29.4	3.5	6,377	79.8	53.6		
	Total	34	100.0	100.0	7,989	100.0	100.0		
Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	18	62.1		754	14.4			
	\$100,001 - \$250,000	4	13.8		660	12.6			
	\$250,001 - \$1 Million	7	24.1		3,825	73.0			
	Total	29	100.0		5,239	100.0			
Originations & Purchases									
2012 FFIEC Census Data & 2012 Dun & Bradstreet information according to 2010 ACS									
<i>Note: Percentages may not add to 100.0 percent due to rounding</i>									

Assessment Area: 2012 Kankakee-Bradley, IL MSA 28100								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	3	10.3	1,948	6.9	913	46.9	5,843	20.7
Moderate-income	6	20.7	4,028	14.3	770	19.1	5,303	18.8
Middle-income	15	51.7	16,287	57.7	1,146	7.0	5,706	20.2
Upper-income	5	17.2	5,980	21.2	233	3.9	11,391	40.3
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	29	100.0	28,243	100.0	3,062	10.8	28,243	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-Occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	3,655	912	3.2	25.0	2,078	56.9	665	18.2
Moderate-income	7,727	3,496	12.3	45.2	3,383	43.8	848	11.0
Middle-income	25,508	17,936	63.1	70.3	5,606	22.0	1,966	7.7
Upper-income	7,959	6,073	21.4	76.3	1,459	18.3	427	5.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	44,849	28,417	100.0	63.4	12,526	27.9	3,906	8.7
	Total Businesses Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	%
Low-income	452	10.0	401	10.0	27	9.9	24	12.2
Moderate-income	714	15.9	618	15.3	60	22.1	36	18.3
Middle-income	2,553	56.8	2,281	56.6	160	58.8	112	56.9
Upper-income	779	17.3	729	18.1	25	9.2	25	12.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	4,498	100.0	4,029	100.0	272	100.0	197	100.0
	Percentage of Total Businesses:			89.6		6.0		4.4
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	%
Low-income	8	1.7	8	1.8	0	0.0	0	0.0
Moderate-income	20	4.4	20	4.5	0	0.0	0	0.0
Middle-income	321	70.1	312	69.5	9	100.0	0	0.0
Upper-income	109	23.8	109	24.3	0	0.0	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	458	100.0	449	100.0	9	100.0	0	0.0
	Percentage of Total Businesses:			98.0		2.0		0.0
2012 FFIEC Census Data & 2012 Dun & Bradstreet information according to 2010 ACS								
Note: Percentages may not add to 100.0 percent due to rounding								

Geographic Distribution of HMDA Reportable Loans								
Assessment Area: 2012 Kankakee-Bradley, IL MSA 28100								
Product Type	Tract Income Levels	Bank & Aggregate Lending Comparison						Owner Occupied % of Units
		2012						
		Count		Agg %	Dollar		Agg \$ %	
Bank #	%	Bank \$ (000s)	\$ %					
Home Purchase	Low	0	0.0	1.7	0	0.0	1.0	3.2
	Moderate	2	10.5	11.5	152	8.1	8.8	12.3
	Middle	12	63.2	59.1	1,016	54.3	53.5	63.1
	Upper	5	26.3	27.7	704	37.6	36.8	21.4
	Unknown	0	0.0	0.0	0	0.0	0.0	0.0
	Total	19	100.0	100.0	1,872	100.0	100.0	100.0
Refinance	Low	2	1.7	1.4	74	0.6	0.9	3.2
	Moderate	10	8.7	8.8	737	5.8	6.3	12.3
	Middle	80	69.6	58.3	8,645	68.4	56.8	63.1
	Upper	23	20.0	31.5	3,180	25.2	36.0	21.4
	Unknown	0	0.0	0.0	0	0.0	0.0	0.0
	Total	115	100.0	100.0	12,636	100.0	100.0	100.0
Home Improvement	Low	0	0.0	1.0	0	0.0	0.1	3.2
	Moderate	2	10.5	6.1	158	12.2	4.3	12.3
	Middle	15	78.9	64.8	1,124	87.0	62.2	63.1
	Upper	2	10.5	28.1	10	0.8	33.4	21.4
	Unknown	0	0.0	0.0	0	0.0	0.0	0.0
	Total	19	100.0	100.0	1,292	100.0	100.0	100.0
Multi-Family	Low	0	0.0	16.7	0	0.0	2.1	19.2
	Moderate	0	0.0	22.2	0	0.0	10.9	31.9
	Middle	0	0.0	50.0	0	0.0	71.2	37.4
	Upper	0	0.0	11.1	0	0.0	15.8	11.4
	Unknown	0	0.0	0.0	0	0.0	0.0	0.0
	Total	0	0.0	100.0	0	0.0	100.0	100.0
HMDA Totals	Low	2	1.3	1.5	74	0.5	0.9	3.2
	Moderate	14	9.2	9.4	1,047	6.6	6.9	12.3
	Middle	107	69.9	58.8	10,785	68.3	56.7	63.1
	Upper	30	19.6	30.3	3,894	24.6	35.4	21.4
	Unknown	0	0.0	0.0	0	0.0	0.0	0.0
	Total	153	100.0	100.0	15,800	100.0	100.0	100.0
Originations & Purchases 2012 FFIEC Census Data <i>Note: Percentages may not add to 100.0 percent due to rounding</i>								

Borrower Distribution of HMDA Reportable Loans								
Assessment Area: 2012 Kankakee-Bradley, IL MSA 28100								
Product Type	Borrower Income Levels	Bank & Aggregate Lending Comparison						Families by Family Income %
		2012						
		Count		Dollar				
		Bank #	Bank %	Agg %	Bank \$(000s)	Bank \$ %	Agg \$ %	
Home Purchase	Low	4	21.1	11.1	326	17.4	5.7	20.7
	Moderate	2	10.5	23.5	159	8.5	19.2	18.8
	Middle	6	31.6	27.2	644	34.4	29.2	20.2
	Upper	7	36.8	26.6	743	39.7	35.7	40.3
	Unknown	0	0.0	11.6	0	0.0	10.2	0.0
	Total		19	100.0	100.0	1,872	100.0	100.0
Refinance	Low	17	14.8	6.7	1,289	10.2	3.9	20.7
	Moderate	28	24.3	15.0	2,395	19.0	10.9	18.8
	Middle	31	27.0	24.4	3,379	26.7	21.7	20.2
	Upper	39	33.9	42.1	5,573	44.1	47.9	40.3
	Unknown	0	0.0	11.7	0	0.0	15.6	0.0
	Total		115	100.0	100.0	12,636	100.0	100.0
Home Improvement	Low	3	15.8	13.8	46	3.6	6.5	20.7
	Moderate	6	31.6	15.8	404	31.3	14.1	18.8
	Middle	4	21.1	24.5	210	16.3	19.1	20.2
	Upper	6	31.6	42.9	632	48.9	56.5	40.3
	Unknown	0	0.0	3.1	0	0.0	3.8	0.0
	Total		19	100.0	100.0	1,292	100.0	100.0
Multi-Family	Low	0	0.0	0.0	0	0.0	0.0	20.7
	Moderate	0	0.0	0.0	0	0.0	0.0	18.8
	Middle	0	0.0	0.0	0	0.0	0.0	20.2
	Upper	0	0.0	0.0	0	0.0	0.0	40.3
	Unknown	0	0.0	100.0	0	0.0	100.0	0.0
	Total		0	0.0	100.0	0	0.0	100.0
HMDA Totals	Low	24	15.7	8.1	1,661	10.5	4.3	20.7
	Moderate	36	23.5	17.0	2,958	18.7	12.4	18.8
	Middle	41	26.8	25.0	4,233	26.8	22.5	20.2
	Upper	52	34.0	38.3	6,948	44.0	44.1	40.3
	Unknown	0	0.0	11.7	0	0.0	16.7	0.0
	Total		153	100.0	100.0	15,800	100.0	100.0
Originations & Purchases 2012 FFIEC Census Data <i>Note: Percentages may not add to 100.0 percent due to rounding</i>								

Geographic Distribution of Small Business Loans								
Assessment Area: 2012 Kankakee-Bradley, IL MSA 28100								
	Tract Income Levels	Bank & Aggregate Lending Comparison						Total Businesses
		2012						
		Count		Dollar		Agg		
		Bank	Agg	Bank	Agg	Bank	Agg	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Small Business	Low	4	11.8	7.5	519	8.8	9.2	10.0
	Moderate	3	8.8	11.7	757	12.8	14.9	15.9
	Middle	25	73.5	52.6	4,417	75.0	58.4	56.8
	Upper	2	5.9	18.9	200	3.4	13.8	17.3
	Unknown	0	0.0	0.0	0	0.0	0.0	0.0
	Tr Unknown			9.4			3.7	
	Total		34	100.0	100.0	5,893	100.0	100.0
Originations & Purchases								
2012 FFIEC Census Data & 2012 Dun & Bradstreet information according to 2010 ACS								
<i>Note: Percentages may not add to 100.0 percent due to rounding</i>								

Small Business Lending By Revenue & Loan Size									
Assessment Area: 2012 Kankakee-Bradley, IL MSA 28100									
Product Type	Bank & Aggregate Lending Comparison								
	2012								
	Count		Dollar		Agg		Total Businesses		
		Bank	Agg	Bank	Agg	Bank	Agg		
		#	%	%	\$ 000s	\$ %	\$ %	%	
Small Business	Revenue	\$1 Million or Less	22	64.7	24.1	2,822	47.9	34.8	89.6
		Over \$1 Million or Unknown	12	35.3	75.9	3,071	52.1	65.2	10.4
		Total	34	100.0	100.0	5,893	100.0	100.0	100.0
	Loan Size	\$100,000 or Less	19	55.9	96.8	829	14.1	41.4	
		\$100,001 - \$250,000	8	23.5	1.1	1,396	23.7	9.0	
		\$250,001 - \$1 Million	7	20.6	2.0	3,668	62.2	49.6	
		Total	34	100.0	100.0	5,893	100.0	100.0	
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	14	63.6		708	25.1		
		\$100,001 - \$250,000	5	22.7		896	31.8		
		\$250,001 - \$1 Million	3	13.6		1,218	43.2		
		Total	22	100.0		2,822	100.0		
	Originations & Purchases								
2012 FFIEC Census Data & 2012 Dun & Bradstreet information according to 2010 ACS									
<i>Note: Percentages may not add to 100.0 percent due to rounding</i>									

Assessment Area: 2012 Illinois Non MSA								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	7,740	15.3
Moderate-income	1	2.1	711	1.4	175	24.6	8,178	16.2
Middle-income	37	77.1	38,776	76.6	3,515	9.1	11,598	22.9
Upper-income	10	20.8	11,132	22.0	525	4.7	23,103	45.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	48	100.0	50,619	100.0	4,215	8.3	50,619	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	1,509	721	1.3	47.8	608	40.3	180	11.9
Middle-income	62,261	43,095	76.1	69.2	14,263	22.9	4,903	7.9
Upper-income	17,518	12,820	22.6	73.2	3,029	17.3	1,669	9.5
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	81,288	56,636	100.0	69.7	17,900	22.0	6,752	8.3
	Total Businesses 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	237	2.8	207	2.8	15	2.7	15	3.5
Middle-income	6,428	76.0	5,655	75.6	438	79.2	335	78.8
Upper-income	1,796	21.2	1,621	21.7	100	18.1	75	17.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	8,461	100.0	7,483	100.0	553	100.0	425	100.0
	Percentage of Total Businesses:			88.4		6.5		5.0
	Total Farms by Tract		Farms 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	16	0.9	16	0.9	0	0.0	0	0.0
Middle-income	1,445	85.0	1,437	84.9	8	88.9	0	0.0
Upper-income	240	14.1	239	14.1	1	11.1	0	0.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,701	100.0	1,692	100.0	9	100.0	0	0.0
	Percentage of Total Businesses:			99.5		0.5		0.0
2012 FFIEC Census Data & 2012 Dun & Bradstreet information according to 2010 ACS								
<i>Note: Percentages may not add to 100.0 percent due to rounding</i>								

Geographic Distribution of HMDA Reportable Loans								
Assessment Area: 2012 Illinois Non MSA								
Product Type	Tract Income Levels	Bank & Aggregate Lending Comparison						Owner Occupied % of Units
		2012						
		Count		Dollar		Agg		
		Bank	Agg	Bank	Agg	Bank	Agg	
		#	%	%	\$ (000s)	\$ %	\$ %	
Home Purchase	Low	0	0.0	0.0	0	0.0	0.0	0.0
	Moderate	0	0.0	0.5	0	0.0	0.4	1.3
	Middle	21	77.8	67.8	1,623	60.8	62.7	76.1
	Upper	6	22.2	31.7	1,045	39.2	37.0	22.6
	Unknown	0	0.0	0.0	0	0.0	0.0	0.0
	Total		27	100.0	100.0	2,668	100.0	100.0
Refinance	Low	0	0.0	0.0	0	0.0	0.0	0.0
	Moderate	0	0.0	0.7	0	0.0	0.5	1.3
	Middle	144	66.7	68.7	12,889	59.0	64.4	76.1
	Upper	72	33.3	30.6	8,948	41.0	35.1	22.6
	Unknown	0	0.0	0.0	0	0.0	0.0	0.0
	Total		216	100.0	100.0	21,837	100.0	100.0
Home Improvement	Low	0	0.0	0.0	0	0.0	0.0	0.0
	Moderate	0	0.0	1.5	0	0.0	0.5	1.3
	Middle	27	90.0	83.9	1,864	81.2	82.2	76.1
	Upper	3	10.0	14.6	431	18.8	17.3	22.6
	Unknown	0	0.0	0.0	0	0.0	0.0	0.0
	Total		30	100.0	100.0	2,295	100.0	100.0
Multi-Family	Low	0	0.0	0.0	0	0.0	0.0	Multi-Family 0.0
	Moderate	0	0.0	0.0	0	0.0	0.0	8.5
	Middle	0	0.0	81.0	0	0.0	89.8	73.3
	Upper	1	100.0	19.0	221	100.0	10.2	18.2
	Unknown	0	0.0	0.0	0	0.0	0.0	0.0
	Total		1	100.0	100.0	221	100.0	100.0
HMDA Totals	Low	0	0.0	0.0	0	0.0	0.0	0.0
	Moderate	0	0.0	0.7	0	0.0	0.5	1.3
	Middle	192	70.1	69.0	16,376	60.6	64.7	76.1
	Upper	82	29.9	30.3	10,645	39.4	34.9	22.6
	Unknown	0	0.0	0.0	0	0.0	0.0	0.0
	Total		274	100.0	100.0	27,021	100.0	100.0
Originations & Purchases 2012 FFIEC Census Data <i>Note: Percentages may not add to 100.0 percent due to rounding</i>								

Borrower Distribution of HMDA Reportable Loans								
Assessment Area: 2012 Illinois Non MSA								
Product Type	Borrower Income Levels	Bank & Aggregate Lending Comparison						Families by Family Income %
		2012						
		Count		Dollar		Agg		
		Bank #	%	Agg %	Bank \$(000s)	\$ %	Agg \$ %	
Home Purchase	Low	2	7.4	5.9	80	3.0	3.9	15.3
	Moderate	6	22.2	15.9	451	16.9	14.3	16.2
	Middle	10	37.0	15.6	1,083	40.6	18.0	22.9
	Upper	7	25.9	20.8	1,011	37.9	32.7	45.6
	Unknown	2	7.4	41.8	43	1.6	31.0	0.0
	Total		27	100.0	100.0	2,668	100.0	100.0
Refinance	Low	20	9.3	4.5	1,481	6.8	3.0	15.3
	Moderate	30	13.9	12.5	2,192	10.0	8.6	16.2
	Middle	59	27.3	23.8	4,876	22.3	20.4	22.9
	Upper	107	49.5	48.1	13,288	60.9	55.7	45.6
	Unknown	0	0.0	11.1	0	0.0	12.3	0.0
	Total		216	100.0	100.0	21,837	100.0	100.0
Home Improvement	Low	0	0.0	5.9	0	0.0	2.9	15.3
	Moderate	5	16.7	18.5	260	11.3	12.7	16.2
	Middle	10	33.3	25.9	599	26.1	22.8	22.9
	Upper	15	50.0	45.4	1,436	62.6	57.4	45.6
	Unknown	0	0.0	4.4	0	0.0	4.2	0.0
	Total		30	100.0	100.0	2,295	100.0	100.0
Multi-Family	Low	0	0.0	0.0	0	0.0	0.0	15.3
	Moderate	0	0.0	0.0	0	0.0	0.0	16.2
	Middle	0	0.0	0.0	0	0.0	0.0	22.9
	Upper	0	0.0	0.0	0	0.0	0.0	45.6
	Unknown	1	100.0	100.0	221	100.0	100.0	0.0
	Total		1	100.0	100.0	221	100.0	100.0
HMDA Totals	Low	22	8.0	5.1	1,561	5.8	3.3	15.3
	Moderate	41	15.0	14.0	2,903	10.7	10.4	16.2
	Middle	79	28.8	20.7	6,558	24.3	19.5	22.9
	Upper	129	47.1	37.6	15,735	58.2	47.8	45.6
	Unknown	3	1.1	22.6	264	1.0	19.2	0.0
	Total		274	100.0	100.0	27,021	100.0	100.0
Originations & Purchases 2012 FFIEC Census Data <i>Note: Percentages may not add to 100.0 percent due to rounding</i>								

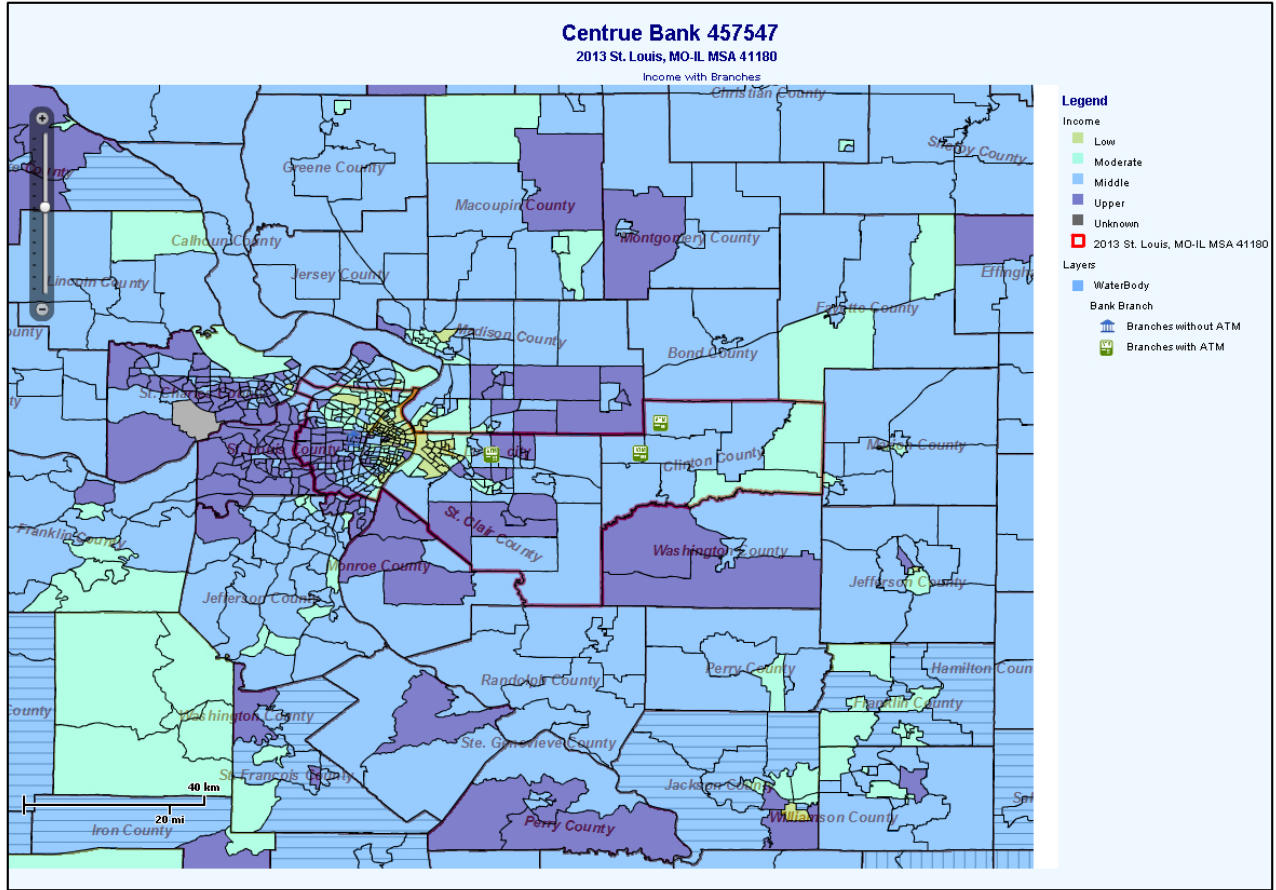
Geographic Distribution of Small Business Loans								
Assessment Area: 2012 Illinois Non MSA								
	Tract Income Levels	Bank & Aggregate Lending Comparison					Total Businesses	
		2012						
		Count		Dollar				
		Bank	Agg	Bank	Agg			
		#	%	%	\$ (000s)	\$ %	\$ %	%
Small Business	Low	0	0.0	0.0	0	0.0	0.0	0.0
	Moderate	0	0.0	2.1	0	0.0	2.7	2.8
	Middle	110	80.3	66.9	16,450	74.9	75.0	76.0
	Upper	27	19.7	21.3	5,525	25.1	19.3	21.2
	Unknown	0	0.0	0.0	0	0.0	0.0	0.0
	Tr Unknown			9.7			2.9	
	Total		137	100.0	100.0	21,975	100.0	100.0
Originations & Purchases								
2012 FFIEC Census Data & 2012 Dun & Bradstreet information according to 2010 ACS								
<i>Note: Percentages may not add to 100.0 percent due to rounding</i>								

Geographic Distribution of Small Farm Loans								
Assessment Area: 2012 Illinois Non MSA								
	Tract Income Levels	Bank & Aggregate Lending Comparison					Total Farms	
		2012						
		Count		Dollar				
		Bank	Agg	Bank	Agg			
		#	%	%	\$ (000s)	\$ %	\$ %	%
Small Farm	Low	0	0.0	0.0	0	0.0	0.0	0.0
	Moderate	0	0.0	0.3	0	0.0	0.8	0.9
	Middle	122	89.7	88.6	15,872	92.6	89.1	85.0
	Upper	14	10.3	10.8	1,274	7.4	10.0	14.1
	Unknown	0	0.0	0.0	0	0.0	0.0	0.0
	Tr Unknown			0.3			0.0	
	Total		136	100.0	100.0	17,146	100.0	100.0
Originations & Purchases								
2012 FFIEC Census Data & 2012 Dun & Bradstreet information according to 2010 ACS								
<i>Note: Percentages may not add to 100.0 percent due to rounding</i>								

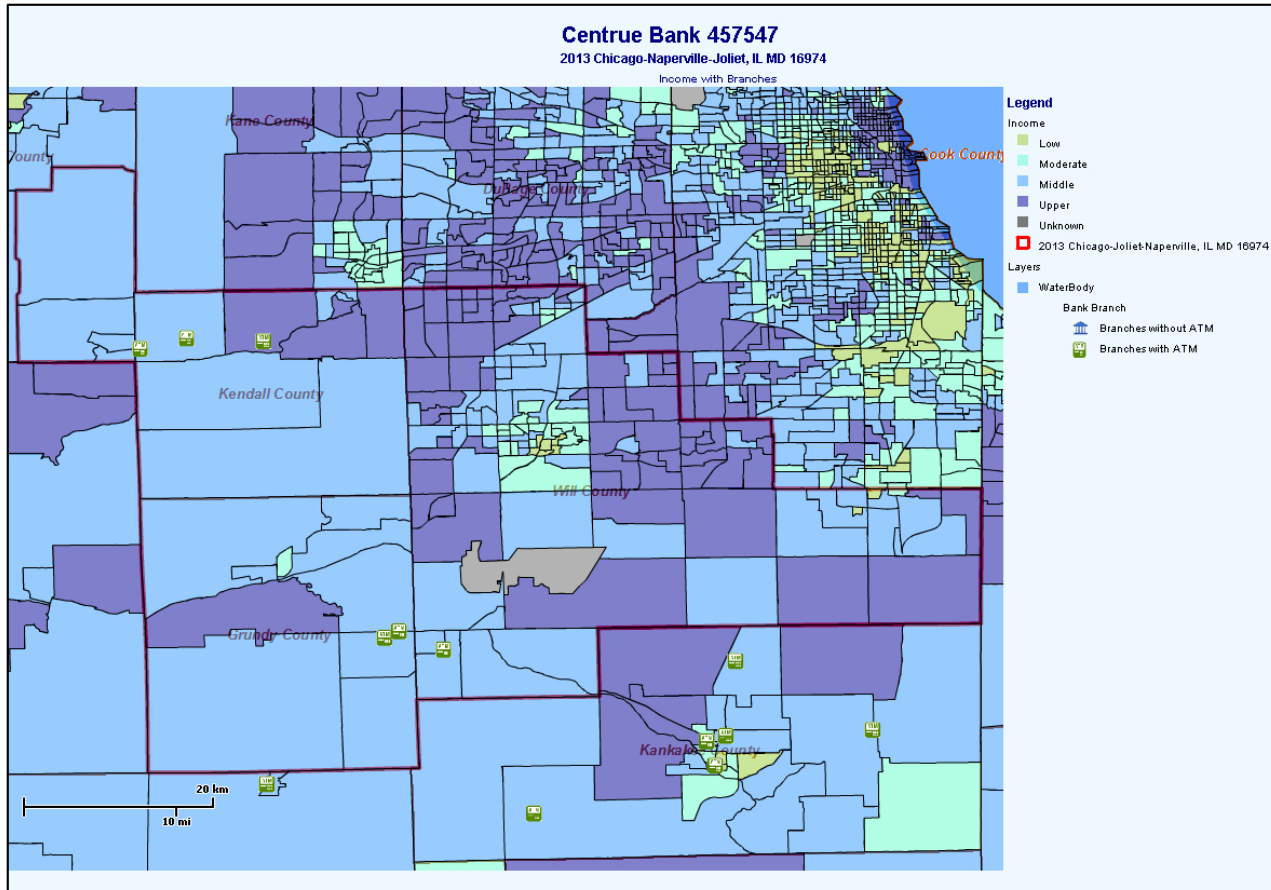
Small Business Lending By Revenue & Loan Size									
Assessment Area: 2012 Illinois Non MSA									
Product Type		Bank & Aggregate Lending Comparison							
		Count			Dollar			Total Businesses	
		Bank #	%	Agg %	2012		Agg \$ %		
Bank \$ 000s	%								
Small Business	Revenue	\$1 Million or Less	77	56.2	25.1	5,832	26.5	28.4	88.4
		Over \$1 Million or Unknown	60	43.8	74.9	16,143	73.5	71.6	11.6
		Total	137	100.0	100.0	21,975	100.0	100.0	100.0
	Loan Size	\$100,000 or Less	88	64.2	95.2	3,538	16.1	38.4	
		\$100,001 - \$250,000	23	16.8	2.4	4,022	18.3	15.9	
		\$250,001 - \$1 Million	26	19.0	2.3	14,415	65.6	45.7	
		Total	137	100.0	100.0	21,975	100.0	100.0	
	Loan Size & Rev \$1 Mill or Less	\$100,000 or Less	63	81.8		2,334	40.0		
		\$100,001 - \$250,000	8	10.4		1,261	21.6		
		\$250,001 - \$1 Million	6	7.8		2,237	38.4		
		Total	77	100.0		5,832	100.0		
	Originations & Purchases								
2012 FFIEC Census Data & 2012 Dun & Bradstreet information according to 2010 ACS									
<i>Note: Percentages may not add to 100.0 percent due to rounding</i>									

APPENDIX D – Assessment Area Maps

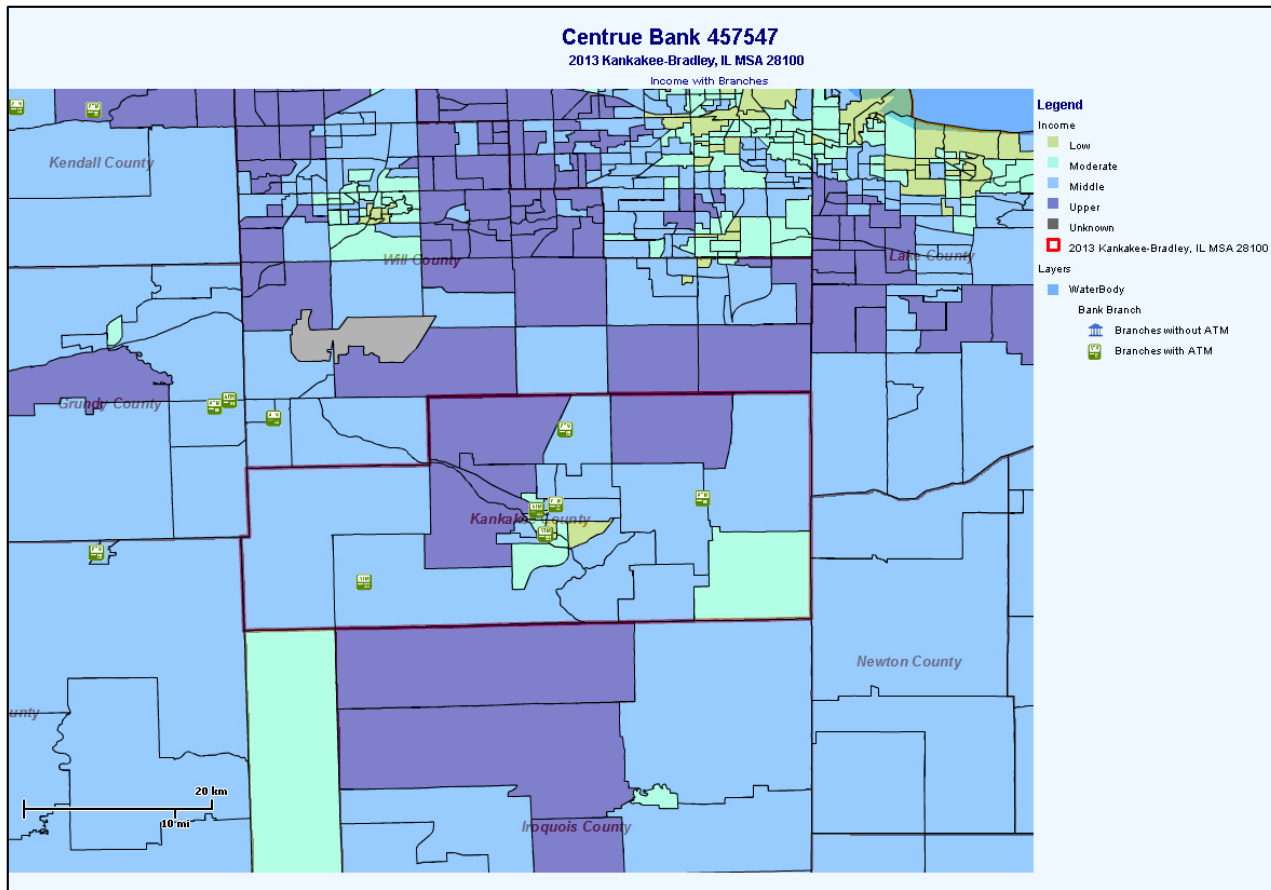
ST. LOUIS, MO-IL MULTISTATE METROPOLITAN STATISTICAL AREA



CHICAGO-JOLIET-NAPERVILLE, ILLINOIS METROPOLITAN DIVISION



KANKAKEE-BRADLEY, ILLINOIS METROPOLITAN STATISTICAL AREA



NON-METROPOLITAN ILLINOIS AREA

