

PUBLIC DISCLOSURE

November 27, 2006

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Great River Bank & Trust
RSSD# 465542

3889 Elmore Avenue
Davenport, Iowa, 52807

Federal Reserve Bank of Chicago

230 South LaSalle Street
Chicago, IL 60604-1413

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION'S COMMUNITY REINVESTMENT ACT (CRA) RATING: This institution's performance is rated **Needs to Improve**.

The bank's loan-to-deposit ratio over the previous eight quarters is reasonable, as it compares favorably to peer and other similarly-situated institutions. A majority of lending activities occur within the bank's assessment area. There is reasonable penetration of residential real estate lending to borrowers of different income levels, specifically to low- and moderate-income borrowers. The agricultural and commercial loan portfolios represent a reasonable distribution of lending to small farms and small businesses. The geographic distribution of loans reflects adequate dispersion throughout the assessment area, specifically within low- and moderate-income census tracts.

Based on the small-bank CRA lending test, the bank meets the standards for satisfactory performance. However, due to the substantial fair lending issues identified during the concurrent compliance examination, the overall CRA rating is downgraded to needs to improve. Refer to the *Conclusions with Respect to Performance Criteria* and the *Fair Lending* sections for detailed discussion on the impact of the fair lending issues on the overall rating.

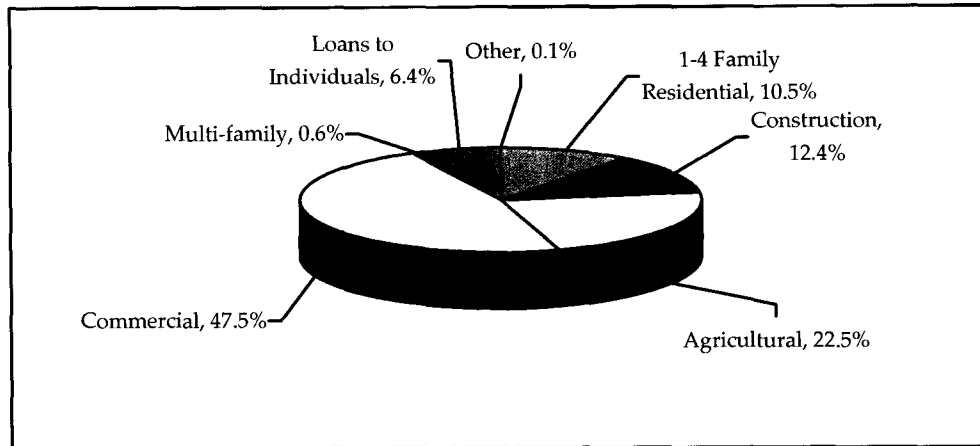
The institution was rated **Satisfactory** under the CRA at its previous evaluation conducted on October 21, 2002 by the FDIC.

DESCRIPTION OF INSTITUTION

Great River Bank & Trust is owned by Princeton-LeClaire Agency, Inc., a one-bank holding company located in Princeton, Iowa. Great River Bank & Trust has its main office in Davenport, Iowa with two branch offices located in Princeton and LeClaire, Iowa. The bank also has two cash-only ATMs located in LeClaire and Bettendorf, Iowa.

According to the Uniform Bank Performance Report, the bank had \$82.5 million in total assets as of June 30, 2006. The bank offers non-complex loan and deposit products. According to the FDIC Market Share Report as of June 30, 2006, Great River Bank & Trust held 2.65% of the market's deposits. The bank ranks 10th out of 20 institutions in Scott County, Iowa. As illustrated in Exhibit #1 below, primary loan products are commercial loans, comprising nearly half of the loan portfolio.

Exhibit #1 – Great River Bank & Trust Loan Portfolio as of 06/30/2006



The bank's peer group includes all commercial banks with assets between \$50 and \$100 million, with 3 or more full service offices, and located in a metropolitan area. Local competitors for loans and deposits include a branch office of First Central State Bank, DeWitt, IA; a branch of National Bank, Moline, IL; a branch office of US Bank, Minneapolis, MN; a branch office of Valley Bank, Moline, IL; a branch office of Wells Fargo Bank, N.A., Des Moines, IA American Bank & Trust, Davenport, IA; Quad City Bank & Trust, Bettendorf, IA, and; Northwest Bank & Trust, Davenport.

There are no apparent factors relating to the bank's financial condition, size, products offered, prior performance, legal impediments, or local economic conditions that would prevent the bank from meeting the credit needs of the community.

DESCRIPTION OF ASSESSMENT AREA

An institution's assessment area(s) will include the towns, counties, or other political subdivisions where its branches are located and a substantial portion of its loans are made. Assessment area(s) must consist of one or more geographies defined by census tracts, which are statistical subdivisions of a county. The 2000 U.S. Bureau of Census data is used in this evaluation, unless stated otherwise.

Great River Bank & Trust's assessment area, shown in Appendix A, consists of Scott County, Iowa. Scott County has 45 census tracts, 2 of which are classified as low income, 11 as moderate income, 19 as middle income, and 13 as upper income. The assessment area consists of a portion of the Davenport-Moline-Rock Island Metropolitan Statistical Area (Davenport MSA), which is a multi-state MSA. The assessment area does not extend into Illinois.

All three bank offices are located in upper-income census tracts, one cash-only ATM is located in a middle-census tract, and one cash-only ATM is located in an upper-income census tract. The assessment area, as of the previous evaluation, included Scott County and nine census tracts of Clinton County. Bank management could not identify why the assessment area was decreased to

include only Scott County.

Population Changes

The population of Scott County, estimated as of July 1, 2002, was 159,076, compared to an estimate as of July 1, 2005 of 160,998. This slight increase should have little to no impact on bank operations.

Income Characteristics

Exhibit #2 compares the income levels for the assessment area to the Davenport MSA based on 2000 U.S. Bureau of Census data. In contrast to the 2000 data, the 2006 HUD-adjusted median family income for the Davenport MSA is \$60,100. As illustrated in Exhibit #2, the distribution of families by income level within the assessment area is comparable to the distribution of families in the entire MSA. There are slightly more middle- and upper-income families and slightly fewer low- and moderate-income families in the assessment area compared to the MSA. This indicates that families in Scott County are in slightly better financial positions than in the entire Davenport MSA.

Exhibit #2						
Distribution of Families by Income Level						
Location	Median Family Income(\$)	Percent of Families				
		Low	Moderate	Middle	Upper	Below Poverty Level
Scott County, Iowa	52,248	18.0%	17.4%	23.0%	41.6%	7.7%
Davenport MSA	49,922	19.0%	18.7%	24.1%	38.3%	7.5%

Low-income is defined as less than 50% of median family income; moderate-income as 50% to less than 80% of median family income; middle-income as 80% to less than 120% of median family income; and upper-income as 120% or more of median family income.

Housing Characteristics and Affordability

The assessment area has 65,649 housing units, of which 67.0% are owner-occupied, 28.0% are rental units, and 5.1% are vacant units. The median age of housing stock is 36 years and the median housing value is \$90,428. The housing stock of the Davenport MSA consists of 67.7% owner-occupied units, 26.7% rental units, and 5.6% vacant units. The median age of housing stock in the Davenport MSA is 41 years and the median housing value is \$82,798. Exhibit #3 illustrates the housing characteristics of Scott County by census tract income level and for those tracts with minority populations greater than 30%.

Exhibit #3 Housing Characteristics by Income Level and Minority Population							
Tract Category	Total Housing Units	Owner-Occupied Units		Rental Units		Vacant Units	
	#	#	%	#	%	#	%
Low Income	2,209	698	31.6	1,294	58.6	217	9.8
Moderate Income	11,981	6,462	53.9	4,643	38.8	876	7.3
Middle Income	29,270	20,775	71.0	7,220	24.7	1,275	4.4
Upper Income	22,189	16,015	72.2	5,227	23.6	947	4.3
Minority	6,669	2,264	33.9	3,688	55.3	717	10.8

Affordability ratios, developed by dividing the median household income by the median housing value for a given area or groups of geographies, are helpful in comparing costs for different areas. An area with a high ratio generally has more affordable housing than an area with a low ratio. The affordability ratios for the assessment area and for the Davenport MSA are .47 and .49, respectively, indicating that housing is slightly less affordable in the assessment area than in the entire MSA.

Labor and Employment

According to information from Iowa Workforce Development, the Scott County unemployment rate as of September 2006 is 3.1%, compared to the State of Iowa's unemployment rate of 3.4%. As of September 2005, the unemployment rate of both Scott County and the State of Iowa was 4.5%. Major employers in the assessment area are listed in Exhibit #4.

Exhibit #4 Major Employers in the Assessment Area		
Company	Location	Description
Genesis Medical Center	Davenport	Health Services
Alcoa, Inc.	Davenport	Manufacturing
Isle of Capri/Rhythm City Casino	Bettendorf/Davenport	Arts & Entertainment
Hy-Vee Food Stores	Multiple	Retail Trade
Kraft Pizza Co.	Davenport	Manufacturing
Deere & Co.	Davenport	Manufacturing
Sedona Staffing	Davenport	Business Services
Wal-Mart Stores	Davenport	Retail Trade
MidAmerican Energy Co.	Davenport	Utilities
Genesis Health System	Davenport	Health Services

Source: Iowa Workforce Development 2005 Annual County Profile

Community representatives, contacted during the examination to determine the credit needs of the assessment area, indicated that local financial institutions are involved in the community and are meeting its credit needs, though some enhancements can be made to small business loan products and financial institutions' presence throughout the assessment area. Community representatives stated that small businesses find it difficult to obtain loans in small dollar amounts, and local financial institutions should increase their participation in Small Business Association (SBA) loan products. One community representative stated that there is a need for more affordable housing in the assessment area.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

Performance standards for small banks consist of the following, as applicable: the bank's loan-to-deposit (LTD) ratio, the percentage of loans and other lending-related activities located in the bank's assessment area, the record of lending to borrowers of different income levels and farms and businesses of different sizes, the geographic distribution of loans, and the record of taking action in response to written complaints. To determine CRA performance, the preceding standards are analyzed and evaluated within the assessment area context, which includes, but is not limited to, comparative analyses of the assessment area and the state and the non-metropolitan portions of the state demographic data on median income, nature of housing stock, housing costs, and other relevant data pertaining to the bank's assessment area.

Loan-to-Deposit Ratio

The average LTD ratio, calculated from data contained in the Consolidated Reports of Condition, was evaluated giving consideration to the bank's capacity to lend, competitor, peers, and banks of similar asset size loan-to-deposit ratios, as well as demographic factors, economic conditions and lending opportunities present in the assessment area.

Based on the LTD ratios relative to its peer group and local competitors and banks of similar asset size, the bank meets the standards for satisfactory performance under this criterion. Exhibits #5 and #6 illustrate a comparison of loan-to-deposit ratios for the eight-quarters ending June 30, 2006. Exhibit #5 shows Great River Bank & Trust's LTD ratios compared to peer and a sample of competitors of similar asset size.

Exhibit #5									
LTD Ratios – Peer and Competitors									
Bank Name, City, 06/06 Assets \$(Millions)	9/04 (%)	12/04 (%)	3/05 (%)	6/05 (%)	9/05 (%)	12/05 (%)	3/06 (%)	6/06 (%)	Avg.
Great River Bank & Trust, Davenport, \$82.5	88.1	91.0	89.8	89.4	87.8	84.0	89.1	82.5	87.7
Peer Group	76.6	76.4	77.0	77.4	77.7	78.0	77.7	78.0	77.4
First Central State Bank, DeWitt, IA, \$193.8	92.3	85.8	92.7	95.7	94.6	95.3	98.1	94.6	93.6

American Bank & Tr Co. NA, Davenport, IA, \$507.0	88.3	84.9	85.7	82.4	82.2	85.1	81.8	84.2	84.3
National Bank, Moline, IL, \$580.2	88.0	89.5	89.2	93.1	92.0	89.6	88.1	77.3	88.4
Northwest Bank & Trust Co., Davenport, IA, \$193.7	106.5	110.2	110.1	112.0	113.5	109.9	112.6	110.9	110.7
Quad City Bank & Trust Co., Bettendorf, IA, \$766.6	116.0	111.6	111.1	113.3	106.5	108.7	104.7	109.5	110.2
Valley Bank, Moline, IL, \$556.3	87.3	83.9	83.5	87.1	89.2	86.4	80.1	78.9	84.6

Exhibit #6 shows Great River's LTD ratios compared to a sample of similarly situated institutions. Similarly situated institutions were selected based on asset size and location. Institutions located within an MSA in Iowa and with total assets between \$77.5 and \$87.5 million were selected as similarly situated institutions.

Exhibit #6									
LTD Ratios – Similarly Situated Institutions									
Bank Name, City, 06/06 Assets \$(Millions)	9/04 (%)	12/04 (%)	3/05 (%)	6/05 (%)	9/05 (%)	12/05 (%)	3/06 (%)	6/06 (%)	Avg.
Great River Bank & Trust, Davenport, \$82.5	88.1	91.0	89.8	89.4	87.8	84.0	89.1	82.5	87.7
Peer Group	76.6	76.4	77.0	77.4	77.7	78.0	77.7	78.0	77.4
Chelsea Savings Bank, Belle Plaine, IA \$81.5	57.3	52.5	52.4	51.6	53.8	51.7	56.2	59.8	54.4
Citizens Savings Bank, Anamosa, IA \$87.0	48.6	49.3	48.5	56.3	59.5	58.3	58.7	62.1	55.2
City State Bank, Central City, IA \$87.3	106.4	97.6	102.4	107.9	108.9	101.6	101.7	102.9	103.7
First National Bank, Davenport, IA \$79.0	58.2	56.2	55.2	60.9	61.2	58.6	62.1	62.9	59.4
Guthrie County State Bank, Guthrie Center, IA \$82.0	73.3	73.3	72.9	77.6	80.6	73.3	69.6	77.1	74.7
Liberty National Bank, Sioux City, IA \$78.0	102.7	108.0	122.4	115.9	117.5	91.1	104.2	104.8	108.3
Union State Bank, Winterset, IA \$85.9	62.3	63.4	59.7	66.4	67.2	63.8	69.6	72.9	65.7

Lending in the Assessment Area

To assess the extent of lending within the assessment area, the following loan portfolios were reviewed: Agricultural, Commercial, Consumer, and Residential Real Estate. The sample period for each loan product was September 1, 2005 to August 31, 2006. Information from the performance context, such as economic conditions present within the assessment area, loan demand, bank size, financial condition, branching network, and business strategies, were considered when evaluating the bank's performance.

Overall lending within the bank's assessment area meets the standards for satisfactory performance under this criterion. A majority of Great River Bank & Trust's loans are originated within the assessment area. The distribution of a sample of its primary loan products, originated between September 1, 2005 and August 31, 2006 is illustrated in Exhibit #7.

Exhibit #7			
Distribution of Loans in/out of Assessment Area (AA)			
Loan Type	Number of Loans		
	# in Sample	# in AA	% in AA
Agricultural	78	65	83.3%
Commercial	135	104	77.0%
Consumer	312	279	89.4%
Residential Real Estate	72	64	88.9%
Total	597	512	85.8%

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

The distribution of loans among borrowers of different income levels was determined by reviewing Home Mortgage Disclosure Act (HMDA) data from the 2004 and 2005 HMDA reporting years, and small farm and small business loans based on the June 30, 2006 Consolidated Report of Condition. Information from the performance context, such as economic conditions present within the assessment area, demographics, loan demand, bank size, financial condition, branching network, and business strategies, were considered when evaluating the bank's performance.

Given the demographics of the assessment area, the loan distribution across borrowers of different income levels and farms and businesses of different sizes meets the standards for satisfactory performance under this criterion. The distribution of Great River Bank & Trust's loans reflects a reasonable penetration among borrowers of different income and revenue levels, as supported by a review of residential real estate, agricultural, and commercial loan data.

Residential Real Estate Loans

Exhibit #8 shows the distribution of the sample of 1-4 family residential real estate loans, originated during 2004 and 2005, by income level. As shown, the percentage of loans to low- and moderate-income borrowers is 41.5%. This represents a reasonable penetration among borrowers of different income levels, as the bank's lending is higher than the assessment area demographics of 35.4% low- and moderate-income families.

Exhibit #8			
Loan Distribution of Residential Real Estate Loans by Income Level			
Income Level	Total Number of Loans	Percent of Total Loans	Percent of Families in Assessment Area
Low	14	26.4%	18.0%
Moderate	8	15.1%	17.4%
Middle	13	24.5%	23.0%
Upper	18	34.0%	41.6%
Totals	53	100.0%	100.0%

* HUD's estimated 2004 and 2005 median family incomes were used to determine the income level of the applicants.

Agricultural and Commercial Loans

The distribution of agriculture and commercial loans reflects a reasonable penetration among small farms and small businesses. The distribution, based on information from the Consolidated Report of Condition as of June 30, 2006, is shown in Exhibits #9 and #10.

Exhibit #9		
Distribution of Small Farm Loans		
Original Dollar Amount	Outstanding Number	Outstanding Dollar Amount (000's)
Loans Secured by Farmland		
Less than or equal to \$100,000	10	409
Greater than \$100,000 through \$250,000	8	1,142
Greater than \$250,000 through \$500,000	8	2,531
Total	26	4,082
Loans to Finance Agricultural Production and Other Loans to Farmers		
Less than or equal to \$100,000	28	428
Greater than \$100,000 through \$250,000	9	980
Greater than \$250,000 through \$500,000	5	1,292
Total	42	2,700
Loans Secured by Farmland and Loans to Finance Agricultural Production and Other Loans to Farmers		
Grand totals	68	6,782

Small farm loans represent 54.6% of the agricultural loan portfolio. As Exhibit #9 shows, originations in the \$100,000 or less category represent 55.9% of the number and 12.3% of the dollar amount of small farm loans. Emphasis is placed on this category, because loans of this size are most beneficial to small farms.

Exhibit #10		
Distribution of Small Business Loans		
Original Dollar Amount	Outstanding Number	Outstanding Dollar Amount (000's)
Loans Secured by Non-Farm Nonresidential Properties		
Less than or equal to \$100,000	19	910
Greater than \$100,000 through \$250,000	18	2,690
Greater than \$250,000 through \$1 million	17	6,475
Total	54	10,075
Commercial and Industrial Loans		
Less than or equal to \$100,000	82	2,024
Greater than \$100,000 through \$250,000	32	3,991
Greater than \$250,000 through \$1 million	22	7,318
Total	136	13,333
Loans Secured by Non-Farm Nonresidential Properties and Commercial and Industrial Loans		
Grand totals	190	23,408

Small business loans represent 88.3% of the commercial and industrial loan portfolio. As Exhibit #10 shows, small business loan originations in the \$100,000 or less category represent 53.2% of the number and 12.5% of the dollar amount of small business loans. Emphasis is placed on this category, because loans of this size are most beneficial to small businesses.

According to community contacts, area financial institutions are meeting the needs of business owners in the area, though improvements could be made in small business lending. One community representative contacted in conjunction with this evaluation stated that there is a high demand for small dollar loans; however, local financial institutions prefer to extend small business loans in the \$50,000 to \$100,000 range. The community representative also stated that increased participation in SBA loans would be beneficial to small businesses in the community. These were overall observations and were not directed specifically toward Great River Bank & Trust.

Other Lending Related Activities

Great River Bank & Trust does participate in some government subsidized lending. Since the previous evaluation, the bank originated one Farm Service Agency loan in the amount of \$455,000. Government subsidized loans are beneficial to small farms and small businesses by allowing those farms and businesses to receive loans for which they would not otherwise qualify. It should be noted that Great River has not originated any SBA loans since the previous CRA evaluation. As stated by one community representative, increased participation in SBA loan programs would benefit local businesses. It should also be noted that the bank has not originated any loans targeting first-time homebuyers or low- or moderate-income borrowers. Information gathered from community representatives indicates that there is a need for affordable housing in the assessment area.

Geographic Distribution of Loans

The distribution of lending among geographies of different income levels within the assessment area, particularly those defined as low- and moderate-income, was reviewed. To assess the bank's performance, the following were reviewed: Agriculture, Commercial, Consumer, and Residential Real Estate loans originated between September 1, 2005 and August 31, 2006. The 2004 and 2005 HMDA data was also reviewed. Loans for which census tracts were unknown were not included in the analysis. Demographic characteristics of census tracts, such as housing types and income level, were considered in the evaluation.

The geographic distribution of loans reflects adequate penetration throughout the assessment area. Exhibits #11 and #12 illustrate the distribution of lending activity throughout the bank's assessment area with regard to census tract income level. Exhibit #11 reflects the distribution of agricultural, commercial, consumer, and non HMDA-reportable residential real estate lending during the 12-month sample period, while Exhibit #12 reflects the distribution of HMDA-reportable loans.

Exhibit #11												
Geographic Distribution of Loans												
Census Tract Income Level	Assessment Area		Agriculture		Commercial		Consumer		Residential Real Estate		Total	
	Census Tracts*		#	%	#	%	#	%	#	%	#	%
	#	%										
Low	2	4.4	0	0.0	6	5.8	1	0.4	1	1.8	8	1.6
Moderate	11	24.5	0	0.0	10	9.6	16	5.7	7	13.0	33	6.6
Middle	19	42.2	1	1.5	26	25.0	44	15.8	7	13.0	78	15.5
Upper	13	28.9	64	98.5	62	59.6	218	78.1	39	72.2	383	76.3
Total	45	100.0	65	100.0	104	100.0	279	100.0	54	100.0	502	100.0

*Based on 2000 U.S. Census Data

Exhibit #12									
Geographic Distribution of HMDA-Reportable Real Estate Loans									
Census Tract Income Level	Assessment Area				HMDA Loans				
	Census Tracts*		Owner-Occupied Units		2004		2005		
	#	%	#	%	#	%	#	%	
Low	2	4.4	698	1.6	0	0.0	0	0.0	
Moderate	11	24.5	6,462	14.7	0	0.0	4	15.4	
Middle	19	42.2	20,775	47.3	3	12.5	1	3.8	
Upper	13	28.9	16,015	36.4	21	87.5	21	80.8	
Total	45	100.0	43,950	100.0	24	100.0	26	100.0	

*Based on U.S. Census Data

Agricultural, commercial, consumer, and residential real estate lending within low- and moderate-income census tracts between September 1, 2005 and August 31, 2006 represents 8.2% of total lending. While there were no HMDA-reportable loans originated in low- and moderate-income census tracts in 2004, lending activity in 2005 HMDA data represents 15.4% of HMDA-reportable loans within low- and moderate-income census tracts. The assessment area is comprised of 28.9%

low- and moderate-income census tracts. The low- and moderate-income census tracts include only 16.3% of the owner-occupied housing units in the assessment area. The bank's lending to these areas is not representative of the income levels within the assessment area.

According to 2000 U.S. Census Information, owner-occupied units represent only 31.6% of total housing units in low-income census tracts and 53.9% of total housing units in moderate-income census tracts. There is a low representation of owner-occupied housing within low-income census tracts, which limits the opportunity for residential real estate lending. There is more opportunity for residential real estate lending within moderate-income census tracts. While the bank does not show any real estate lending in these census tracts during 2004, there was improvement during 2005 with 4 loans in these census tracts.

The lack of lending opportunity in the low-and moderate income census tracts can be further supported by residential real estate lending of other financial institutions in the Davenport MSA. Peer group HMDA data represents the lending distribution of all financial institutions that extended 1-4 family residential real estate loans within the Davenport MSA. In 2004, 1.8% of residential real estate loans were originated within low-income census tracts and 15.0% in moderate-income census tracts. In 2005, the data is comparable with 1.2% of residential real estate loans originated within low-income census tracts and 13.0% in moderate-income census tracts. While Great River Bank & Trust did not originate any residential real estate loans in low- or moderate-income census tracts in 2004, its residential real estate lending patterns are more consistent with peer in 2005. For an illustration of Great River Bank & Trust's HMDA lending in low- and moderate-income census tracts compared to other regulated institutions competing in the Davenport market refer to Exhibits #13 and #14 below. Census tracts 108 and 109 are classified as low-income, while the remaining tracts in the table are moderate-income.

Exhibit #13											
2004 HMDA Lending – Aggregate and Local Competitors											
CT	Agg- regate	1st Central State Bank	Amer. B&T	Nat'l Bank	North- west B&T	US Bank	Valley Bank	Wells Fargo	Quad City B&T	Great River	Total Local Lenders
106	83	2	1	2	6	3	1	6	3	0	24
107	79	3	1	2	5	0	0	7	1	0	19
108	188	0	2	10	1	11	1	14	3	0	42
109	37	2	0	1	0	4	0	0	0	0	7
110	162	0	0	3	4	9	0	10	3	0	29
112	183	0	2	4	7	10	1	13	3	0	40
114	173	1	2	5	6	9	4	7	6	0	40
115	181	1	2	4	5	5	3	12	6	0	38
122	174	0	0	5	2	12	0	22	2	0	43
123	118	0	0	3	5	3	0	17	4	0	32
124	105	0	1	6	0	6	1	13	0	0	27
125.01	239	1	6	13	4	21	0	26	15	0	96
134	244	1	8	8	4	9	0	17	11	0	58

Total	1,966	11	25	66	49	102	11	164	57	0	485
AA	12,500	119	247	356	214	600	41	1,077	519	24	3,197
LMI %	15.7%	9.2%	10.1%	18.5%	22.9%	17.0%	26.8%	15.2%	11.0%	0.0%	15.2%

Exhibit #14											
2005 HMDA Lending – Aggregate and Local Competitors											
CT	Agg- regate	1st Central State Bank	Amer. B&T	Nat'l Bank	North- west B&T	US Bank	Valley Bank	Wells Fargo	Quad City B&T	Great River	Total Local Lenders
106	103	1	1	6	2	3	9	7	1	1	31
107	67	0	0	1	2	1	1	6	3	0	14
108	139	0	0	3	5	4	3	11	1	0	27
109	25	0	0	1	0	1	0	1	0	0	3
110	149	0	1	4	3	7	3	15	1	0	39
112	202	3	0	6	6	8	1	13	6	0	51
114	169	2	0	2	2	10	1	14	7	1	39
115	151	1	0	3	4	1	1	16	1	1	28
122	168	0	0	6	3	5	1	16	6	1	42
123	143	0	0	6	4	8	0	14	3	0	43
124	72	0	1	9	0	4	0	8	1	0	27
125.01	255	4	0	11	3	18	3	23	4	0	76
134	200	1	2	5	2	5	0	14	7	0	46
Total	1,843	12	5	63	36	75	23	158	41	4	417
AA	12,617	135	212	266	170	595	57	1,004	467	26	2,932
LMI %	14.6%	8.9%	2.4%	23.7%	21.2%	12.6%	40.4%	15.7%	8.8%	15.4%	14.2%

Great River Bank & Trust's performance in the criterion reflects adequate performance; however, lending strategy should include increased emphasis to penetrate the low- and moderate-income census tracts. As of the previous performance evaluation, the bank had originated very few loans within the low- and moderate-income census tracts. The bank should increase its lending within these census tracts to enhance its overall CRA performance.

Community representatives, contacted in conjunction with this evaluation, indicate that financial institutions could improve their presence within low- and moderate-income geographies. Financial institutions, according to the contacts, should increase their involvement in community outreach to educate the residents on the availability of financial products. These comments were made in regard to overall financial institution performance and were not specific to Great River Bank & Trust. Great River Bank & Trust does not have a branch location in the any low- or moderate-income census tract. Great River has also not participated in any community outreach events within these geographies.

Complaints

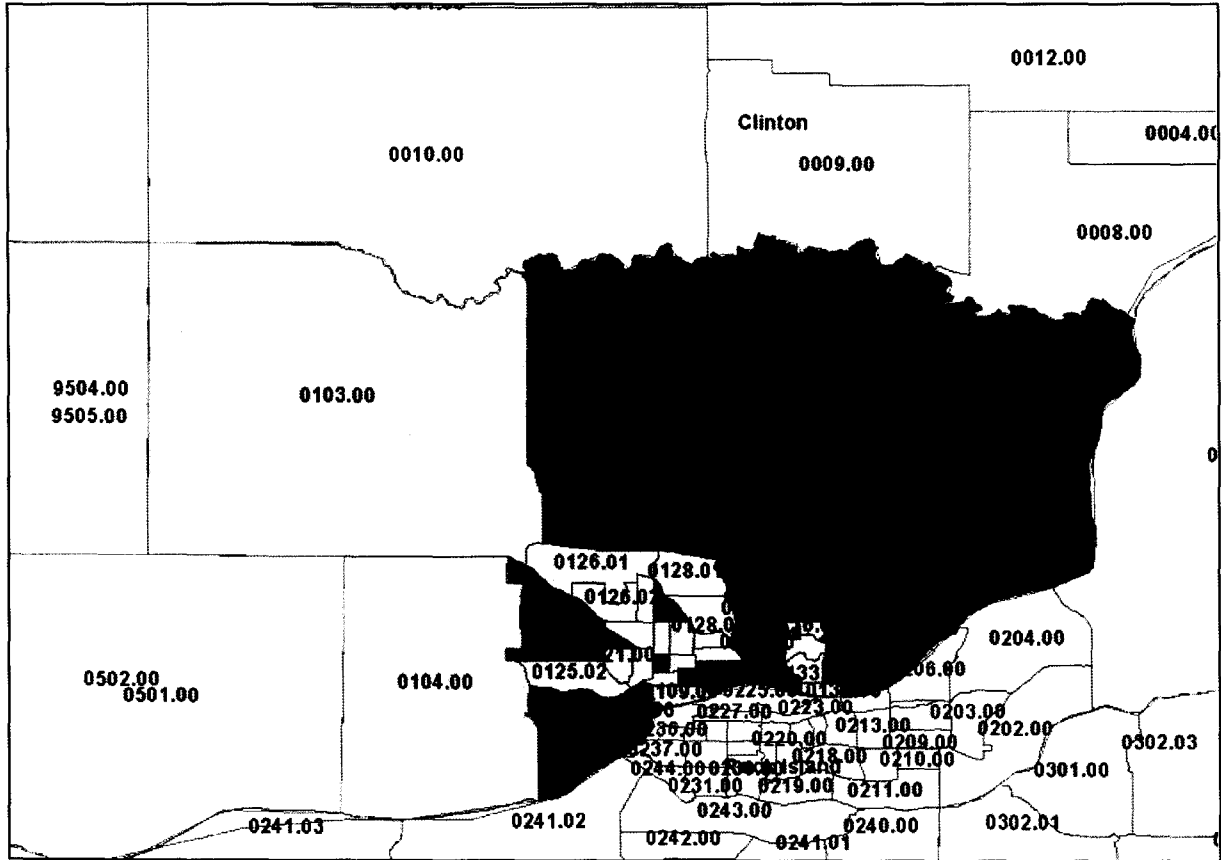
Neither the bank nor this Reserve Bank has received any CRA-related complaints since the previous examination.

Fair Lending

Substantive violations of the Equal Credit Opportunity Act were identified in the compliance examination, conducted concurrently with this CRA performance evaluation. The violations represented a widespread practice of discrimination on a prohibitive basis within two of the bank's primary loan products. The fair lending program, assessed during the compliance examination, was found to be inadequate to control fair lending risks. Since the examination, management has taken action to address the violations and implement procedures to prevent such violations going forward. The initial satisfactory CRA rating has been lowered to needs to improve based on the violations of the Equal Credit Opportunity Act.

Appendix A

Great River Bank & Trust Assessment Area



- Legend
- Unknown
 - Low
 - Moderate
 - Middle
 - Upper
 - Main Office
 - ◌ Main Office w/ATM
 - ◌ Full Service ATM
 - ◌ Branch w/o ATM
 - ◌ Branch w/ATM
 - ◌ Cash Only ATM
 - ◌ Loan Prod. Office
 - ◌ Closed Branch