



LARGE BANK

Comptroller of the Currency
Administrator of National Banks
Washington, DC 20219

Public Disclosure

January 05, 2004

**Community Reinvestment Act
Performance Evaluation**

**Home State Bank/National Association
Charter Number: 18763
Crystal Lake, IL 60014**

Office of the Comptroller of the Currency

**Adc-Chicago South
7600 Country Line Road Unit 3
Burr Ridge, IL 60521**

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

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Overall CRA Rating

Institution's CRA Rating: This institution is rated **Outstanding**.

The following table indicates the performance level of **Home State Bank/National Association** with respect to the Lending, Investment, and Service Tests:

Performance Levels	Home State Bank, N.A. Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding	X	X	
High Satisfactory			X
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

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

The major factors that support this rating include:

- HSB's lending activity in the assessment area (AA) is considered excellent.
- HSB's lending reflects an excellent dispersion among borrowers of different income levels and businesses of different sizes.
- The bank has a good level of community development (CD) lending. This had a positive impact on the Lending Test conclusions.
- The bank's performance under the Investment Test is excellent.
- HSB's delivery systems are reasonably accessible to individuals of different income levels in their assessment area.
- The bank has a good level of CD services.

Definitions and Common Abbreviations

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

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

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Block Numbering Area (BNA): A statistical subdivision of a county for grouping and numbering blocks in non-metropolitan counties where local census statistical area committees have not established census tracts. A BNA does not cross county lines.

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

Community Development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

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

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

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also

include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male household and no wife present) or 'female householder' (a family with a female householder and no husband present).

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

Geography: A census tract or a block numbering area delineated by the United States Bureau of the Census in the most recent decennial census.

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

Home Mortgage Loans: such loans include home purchase and home improvement loans, as defined in the HMDA regulation. This definition also includes loans for multifamily (five or more families) dwellings, 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.

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

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 reporting lenders in the MA/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 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 (MA): Any primary metropolitan area (PMA), metropolitan area (MA), or consolidated metropolitan area (CMA), as defined by the Office of Management and Budget, with a population of 250,000 or more, and any other area designated as such by the appropriate federal financial supervisory agency.

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.

Other Products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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

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

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

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

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

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

Upper-Income: Individual income that is 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.

Description of Institution

Home State Bank, N.A. (HSB) is a nationally chartered bank headquartered in Crystal Lake, Illinois. HSB is a wholly owned subsidiary of Home State Bancorp, Inc., a \$566 million, one bank holding company also located in Crystal Lake, Illinois. Through common ownership, HSB is affiliated with Mercantile Bancorp, Inc. (Mercantile N.B. of Indiana) and First Lansing Bancorp Inc. (First National Bank of Illinois).

HSB operates seven bank offices. The main office and six branch locations are in McHenry County, Illinois. One of the seven locations is a mobile branch in a retirement community. HSB has offices in the following Illinois communities: Crystal Lake, Lake in the Hills, McHenry and Woodstock.

All of the bank's offices are full-service facilities and offer a full range of traditional banking products. Offices are located throughout the assessment area (AA). There are no low- or moderate-income geographies in the bank's AA. There are 10 middle-income and seven upper-income geographies in HSB's AA. HSB has 14 automated teller machines (ATMs) all located in the AA. Six of these ATMs are full service and eight are cash dispensing only. Other alternative banking delivery systems include; Telephone Banking, Bank by Mail, Internet Banking, a 24-hour automated bank by computer service.

HSB is primarily considered a commercial bank. As of September 30, 2003, HSB had total assets of \$554 million, total loans of \$328 million, total deposits of \$457 million, and Tier one capital of \$42 million. The bank offers traditional commercial and retail lending services representing 80 percent of the bank's total assets. The loan portfolio is centered in real estate lending. Approximately 26 percent are residential mortgage loans, 54 percent are commercial and commercial real estate loans, 12 percent are construction and land development loans, 6 percent are loans to individuals and 2 percent are municipal loans. HSB is not active in agricultural lending.

There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs in the bank's AA. Home State Bank was rated "Satisfactory" using large bank CRA examination procedures at its last CRA evaluation dated October 10, 2000.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for the Lending Test, excluding Community Development (CD) Loans, is January 1, 2000 through December 31, 2002. The evaluation period for the Investment Test, the Service Test, and CD loans is October 11, 2000 through December 4, 2003. Products included in HSB's Lending Test analysis are home mortgage loans, small loans to businesses, Other Loan Products (small business residential real estate secured) and CD loans.

Data Integrity

The Community Reinvestment Act requires that banks, other than small banks, collect and maintain certain data regarding originations and purchases of small business, small farm, and Home Mortgage Disclosure Act (HMDA) loans.

As part of our evaluation, we performed a data integrity review on the bank's 2000 through 2002 submitted HMDA and CRA data. We found HMDA data to be reliable. Our review of CRA data revealed errors in one key field. HSB corrected the CRA data and as a result, we were able to rely on the bank's data to make an appropriate and accurate assessment of the bank's performance under the Community Reinvestment Act. In addition, we reviewed CD loans, investments and services, submitted by HSB, to determine that they met the regulatory definitions for CD. Some of the items submitted did not meet the definition or purpose of CD. Therefore, this evaluation was based on only those CD loans, investments and services that met the regulatory definitions.

Selection of Areas for Full-Scope Review

HSB has one assessment area (AA). The AA consists of seventeen geographies located in McHenry County in the Chicago MA 1600. The AA represents the bank's major markets and includes 80 percent of the bank's total loans. The ratings are based on conclusions reached in the evaluation of HSB's performance in this full-scope AA.

Ratings

The bank's overall rating is based on the AA which received a full-scope review.

Other

One community contact from the bank's AA was made during the evaluation. Our contact is the Finance Director of one of the villages in HSB's AA. The director identified a moderate need for affordable housing and loans to small businesses as the primary needs in the AA. He also stated that housing growth is high with a 20 percent increase since the 2000 census. Small business growth is also good in the area but not as high as housing growth. The economy is stable with the greater majority of the population in middle and upper-income households. He indicated that the financial institutions in the area are very active in the community and committed to affordable housing and small business development.

Fair Lending Review

We found no evidence of illegal discrimination or other illegal credit practices.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the **Lending Test** is rated "Outstanding".

Lending Activity

HSB's lending activity in the AA is considered excellent.

Refer to Table 1 in Appendix C for the facts and data used to evaluate the bank's lending activity.

To determine the relative levels of lending volume, we compared the bank's deposit market rank and market share to its market rank and market share for each loan product. To put the rankings in perspective, we also determined the bank's percentile rankings in the loan and deposit markets.

Small loans to farms and multifamily loans were not primary business lines of HSB and were not considered in any section of this CRA performance evaluation.

During the evaluation period, approximately 42 percent of HSB's originated or purchased loans in the AA are home mortgage loans and 58 percent are small loans to businesses. Of the total home mortgage loans, home purchase loans account for 28 percent, home refinance loans account for 64 percent, and home improvement loans account for 8 percent. Information on deposit market share compiled by the FDIC as of June 30, 2003 shows that the bank ranks 6th out of 51 institutions (88 percentile) with a deposit market share of 9.13 percent in the county comprising the bank's AA.

The bank's deposit market share and rank compares favorably with its market share and rank from the various loan products. Based on 2002 HMDA aggregate data, HSB ranks 13 out of 458 lenders (97 percentile), with 1.71 percent market share in the bank's AA for all HMDA reportable loans. HSB ranks 24 out of 315 lenders (92 percentile) originating/purchasing home purchase loans in the AA with 1.02 percent market share. HSB ranked 1st out of 86 lenders (99 percentile) in home improvement lending in the bank's AA, with 7.38 percent market share. HSB ranks 13 out of 391 lenders (97 percentile) originating/purchasing home refinance loans in the AA with a 1.85 percent market share.

Based on 2002 CRA aggregate data, HSB ranks 5th of 102 lenders (95 percentile) originating/purchasing small loans to businesses, with a 7.44 percent market share.

Distribution of Loans by Income Level of the Geography

There are no low- or moderate-income geographies in the bank's AA therefore a geographic distribution analysis would not be meaningful.

Lending Gap Analysis

A review of loan dispersion revealed that the bank is lending in every geography within the bank's AA.

Inside/Outside Ratio

A majority (80 percent) of home mortgage loans and small loans to businesses originated or purchased by HSB over the evaluation period are within the AA. Seventy-nine percent of the bank's home-mortgage loans, and 81 percent of its small loans to businesses are within its AA. This performance was positively factored into the overall analysis.

Distribution of Loans by Income Level of the Borrower

HSB's lending reflects an excellent dispersion among borrowers of different income levels and businesses of different sizes.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in Appendix C for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The overall borrower distribution of home mortgage loans is excellent in the bank's AA.

The borrower distribution for home purchase loans is excellent. Home purchase loans (8.63 percent) made to low-income borrowers is near the percentage of low-income families (10.81 percent) in the AA. Home purchase loans (25.90 percent) made to moderate-income borrowers significantly exceed the percentage of moderate-income families (15.67 percent) in the AA. Market share for loans made to low-income borrowers (1.74 percent) exceeds the overall market share (1.21 percent). Market share for loans made to moderate-income borrowers (1.20 percent) meets the overall market share (1.21 percent) for home purchase loans in the AA.

The borrower distribution for home improvement loans is excellent. Home improvement loans made to low-income borrowers (13.95 percent) exceeds the percentage of low-income families (10.81 percent) in the AA. The percentage of home improvement loans made to moderate-income borrowers (25.58 percent) significantly exceeds the percentage of moderate-income families (15.67 percent) in the AA. Market share for home improvement loans made to low-income borrowers (15.63 percent) exceeds the overall market share (8.10 percent) in the AA for home improvement loans. Market share for home improvement loans made to moderate-income borrowers (8.33 percent) meets the overall market share (8.10 percent) in the AA for home improvement loans.

The borrower distribution for home mortgage refinance loans is excellent. Refinance loans (9.02 percent) made to low-income borrowers is near the percentage of low-income families (10.81 percent) in the AA. Refinance loans made to moderate-income borrowers (18.64 percent) exceeds the percentage of moderate-income families in the AA (15.67 percent).

Market share for refinance loans made to low-income borrowers (3.60 percent) exceeds the overall market share (2.37 percent). Market share for refinance loans made to moderate-income borrowers (2.02 percent) meets the overall market share (2.37 percent) in the AA for refinance loans.

Small Loans to Businesses

Refer to Table 11 in Appendix C for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

Borrower distribution of small loans to businesses is excellent. HSB's small loans to businesses with revenues of \$1 million or less, (60.44 percent) substantially meets the percentage of small businesses (64.79 percent) in the AA. The bank ranks 5th out of 102 lenders (95 percentile) originating small loans to businesses in HSB's AA. HSB has a market share of 14.27 percent for small loans made to businesses with revenues of a \$1 million or less. This market share significantly exceeds the banks overall market share of 7.54 percent for loans to all businesses.

Other Products

Refer to Table 1 in Appendix C for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small business loans secured by residential real estate.

Borrower distribution of small business loans secured by residential real estate is excellent. HSB's small business loans secured by residential real estate to businesses with revenues of \$1 million or less, (73.00 percent) exceed the percentage of small businesses (64.79 percent) in the AA.

Small Loans to Farms

Refer to Table 12 in the Appendix C for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

A borrower distribution of small loans to farms will not be included in this analysis. HSB is not an active small farm lender.

Community Development Lending

Refer to Table 1 in Appendix C for the facts and data used to evaluate the bank's level of community development lending.

Community development lending had a positive effect on the Lending Test conclusions.

During the evaluation period, HSB extended a significant amount of community development loans. Examples of the eleven community development loans totaling just over \$1 million are listed below:

- Two loans totaling \$125 thousand provided affordable housing to low- and moderate-income women and children who are victims of abuse;

- Two loans totaling \$456 thousand to a non-profit organization providing educational services and affordable housing to low- and moderate-income individuals or families.
- Six loans totaling \$375 thousand to non-profit organizations providing affordable housing and counseling services to low- and moderate-income individuals or families;
- A \$70 thousand loan to a non-profit-organization serving veterans who are at serious risk of becoming homeless.

Product Innovation and Flexibility

Product flexibility had a positive effect on the Lending Test conclusions. Flexible products offered by HSB include home mortgage loan programs and small business lending programs.

HSB offers several flexible-lending products in order to serve its AA's credit needs, including below-market interest rates, extended terms, and closing cost assistance. Below is a description of some of the flexible loan programs offered in the AA. The number and dollar totals of loans made during this evaluation period are also shown.

First Time Homebuyer Programs: The bank's first time homebuyer programs provide closing cost and down payment assistance to low- and moderate-income applicants. Credit counseling and home ownership training is included in the bank's program. The number and dollar amount of HSB's originations of first-time homebuyer loans through the Fannie Mae loan programs was not available.

HSB is an active SBA lender. During December of 2003, HSB ranked 13 out of all SBA lenders in the State of Illinois. HSB made 81 SBA loans during this evaluation period for an approximate total of \$12 million. SBA loans provide more flexible underwriting standards for such criteria as financial history and collateral requirements.

INVESTMENT TEST

The bank's performance under the **Investment Test** is rated "**Outstanding.**"

Refer to Table 13 in Appendix C for the facts and data used to evaluate the bank's level of qualified investments.

Based on the full-scope review, the bank's performance is excellent. Information gathered from bank management and the Community Reinvestment Development Specialist at the OCC indicated that investment opportunities in the area are limited. HSB's current level of qualifying investments is a significant increase from the last performance evaluation.

HSB made approximately \$2.1 million in investments and grants during the evaluation period. The following are examples of the qualifying investments and donations:

Investments

- \$2 million to purchase 17 mortgage backed securities. All of the mortgages in the pools are to low- or moderate-income borrowers from within the bank's assessment area.

Grants

In addition to the investments listed above, HSB also made approximately \$45 thousand in cash and in-kind contributions and grants to organizations that met the definition of community development. These contributions included:

- \$5,500 to an organization that provides funding to homeless shelters within McHenry County
- \$10,000 to a college foundation that provides scholarships for low- and moderate-income students
- \$9,000 to an organization that provides emergency shelter and a program center for the homeless of McHenry County
- \$1,500 to a food pantry that provides food donations to low- and moderate-income individuals and families
- \$6,190 in the form of fees for loan costs to a community development organization that provides affordable housing to low- or moderate-income individuals or families
- \$1,600 in the form of in kind contributions of computers to two organizations that provide shelter and counseling to low- and moderate-income women and children

SERVICE TEST

The bank's performance under the **Service Test** is rated "**High Satisfactory**".

Retail Banking Services

Refer to Table 14 in Appendix C for the facts and data used to evaluate the distribution of bank's branch delivery system and branch openings and closings.

HSB's delivery systems are reasonably accessible to individuals of different income levels in their assessment area. There are no low- or moderate-income geographies in HSB's AA. HSB operates seven offices, all of which are full service. HSB has not opened or closed any full-service office locations during this evaluation period. Lobby hours and services provide good accessibility for all bank customers. Hours and services are standard among all locations.

The distribution of automated teller machines (ATMs) is good. HSB operates 12 ATMs in their assessment area, five of which are full service. HSB offers other alternate delivery systems, which include Telephone Banking, Bank by Mail and Internet Banking, a 24-hour automated bank by computer service. HSB, however, does not monitor the usage of these alternative delivery services by low- and moderate-income individuals. Therefore, we did not place any weight on these alternative systems when drawing our CRA performance conclusions.

Community Development Services

HSB's performance in providing community development services in the assessment area is good. Several officers and employees of HSB serve on the boards of directors or as officers of various community development service organizations. Those programs include providing financial expertise in the form of assistance in approving loan requests to a small business development corporation and organizations providing educational services to children from low- and moderate-income households. While the community development services provided are non-complex, they are responsive to the needs of the community. Some of these services are:

- An officer of HSB conducts seminars at a small business development center. The purpose of the seminars is to provide assistance to small business owners in finding resources they need to start or expand their business.
- An Officer serves on the board and is treasurer of an organization that provides financial assistance and temporary housing to low- or moderate-income families or individuals.
- Another HSB Officer is a board member and provides budgeting and fund raising advice to an organization whose primary purpose is to provide housing to low- or moderate-income individuals and families.
- An Officer provides assistance with budgeting and accounting to an organization whose focus is to provide educational services to children from low-income families.

Appendix A: Scope of Examination

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

Time Period Reviewed	Lending Test (excludes CD Loans): January 1, 2000 – December 31, 2002 Investment and Service Tests and CD Loans: October 11, 2000 – December 4, 2003	
Financial Institution	Products Reviewed	
Home State Bank N.A. Crystal Lake, Illinois	Home Mortgage Loans, Small Business Loans, Other Small Business RE Secured, Community Development Loans and Community Development Investments	
Affiliate(s)	Affiliate Relationship	Products Reviewed
Mercantile Bancorp, Inc. First Lansing Bancorp, Inc.	Common ownership	NA
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
McHenry County in Metropolitan Area 1600	Full-Scope	

Appendix B: Market Profiles for Full-Scope Areas

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Market Profiles for Areas Receiving Full-Scope Reviews

McHenry County B-2

Market Profile Home State Bank AA

Demographic Information for Full Scope Area: Home State Bank AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	17	0.00	0.00	58.82	41.18	0.00
Population by Geography	128,000	0.00	0.00	58.12	41.88	0.00
Owner-Occupied Housing by Geography	34,956	0.00	0.00	57.17	42.83	0.00
Business by Geography	2,048	0.00	0.00	44.09	55.91	0.00
Farms by Geography	75	0.00	0.00	61.33	38.67	0.00
Family Distribution by Income Level	34,926	10.81	15.67	28.06	45.46	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	9,248	0.00	0.00	68.16	31.84	0.00
Median Family Income		42,758	Median Housing Value		113,315	
HUD Adjusted Median Family Income for 2002		75,400	Unemployment Rate (1990 US Census)		1.89%	
Households Below Poverty Level		3.74%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 1990 US Census and 2002 HUD updated MFI

DESCRIPTION OF ASSESSMENT AREA

HSB is headquartered in Crystal Lake, Illinois. Crystal Lake is within the Chicago MA 1600 in McHenry County, Illinois. This AA consists of 17 geographies in McHenry County. There are no low- or moderate-income geographies, 10 middle-income geographies, and 7 upper-income geographies. HSB's AA meets the requirements of the CRA regulation and does not arbitrarily exclude low- or moderate-income areas.

As of June 30, 2003, all of HSB's deposits are derived from this AA. HSB's deposits total \$436 million. Based on FDIC deposit market share data as of June 30, 2003, this equates to a 9.13 percent deposit market share, ranking HSB 6 out of 51 deposit taking institutions in the McHenry County area. The top 5 institutions belong to the same large regional holding company. Eighty percent of HSB's originated or purchased loans (HMDA and small loans to businesses) are within the bank's AA.

The updated Housing and Urban Development (HUD) 2002 median family income for the MA is \$75,400. A breakdown of family income levels in the AA shows 10.81 percent as low-income, 15.67 percent moderate-income, 28.06 percent middle-income and 45.46 percent upper-income. A low-income family has a maximum income of \$37,700. In addition, three percent of households have incomes below the poverty level.

Of the 45,983 housing units in the AA, 34,956 (76 percent) are owner-occupied, 8,910 (19 percent) are rental-occupied and 2117 (4 percent) are vacant. The median housing value within the AA based on 1990 census data is \$113,315.

The outlook for the local economy is stable. The employment base and primary industries in the AA are service oriented (36.12 percent), followed by retail trade (15.18 percent) and construction (10.94 percent). A significant majority of the businesses in the area employ

between 1-4 employees. Seventy-eight percent of the small businesses in this AA report gross revenues of \$1 million or less. The local unemployment rate in the AA is low at two percent.

Based on the demographics of the AA and the low level of identified needs for affordable housing and small business financing, opportunities for community development needs in the AA are limited. A small number of partnership opportunities exist to facilitate activities to address the low level of credit and community development needs of the AA. These conclusions are based on discussions with local government officials, our review of CRA performance evaluations of other financial institutions operating in the AA and discussions with bank management.

Appendix C: Tables of Performance Data

Content of Standardized Tables

References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area. Tables without data are not included in this PE.

The following is a listing and brief description of the tables:

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration. Refer to Interagency Q&As __.12(i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans. When such loans exist, insert a line item with the appropriate caption, such as “Statewide/Regional” or “Out of Assessment Area,” in the MA/Assessment Area column and record the corresponding numbers and amounts in the “Community Development Loans” column.
- Table 1. Other Products** - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank over the evaluation period by MA/assessment area. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.
- Table 2. Geographic Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table

also presents market share information based on the most recent aggregate market data available.

- Table 6. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small business data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 7. Geographic Distribution of Small Loans to Farms** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 8. Borrower Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MA/assessment area. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of Refinance Loans** - See Table 8.
- Table 11. Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.
- Table 12. Borrower Distribution of Small Loans to Farms** - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm.

Market share information is presented based on the most recent aggregate market data available.

Table 13. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL) - For geographic distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households within each geography. For borrower distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage of households by income level in each MA/assessment area.

Table 14. Qualified Investments - Presents the number and dollar amount of qualified investments made by the bank in each MA/AA. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank's financial reporting system.

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's assessment area. See Interagency Q&As __.12(i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such investments. When such investments exist, insert a line item with the appropriate caption, such as "Statewide/Regional" or "Out of Assessment Area," in the MA/Assessment Area column and record the corresponding numbers and amounts in the "Qualified Investments" column.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings - Compares the percentage distribution of the number of the bank's branches in low-, moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each MA/AA. The table also presents data on branch openings and closings in each MA/AA.

Institution ID: 10000018763 HOME STATE BANK

Table 1. Lending Volume

LENDING VOLUME		Geography: ILLINOIS				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002						
MA/Assessment Area (2002):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Home State Bank AA	100.00	1,061	148,807	1,446	139,990	0	0	11	1,200	2,517	388,797	100.00

* Loan Data as of December 31, 2002. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Community Development Loans is From January 01, 2000 to December 31, 2002.

*** Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: ILLINOIS				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002								
MA/Assessment Area (2002):	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:														
Home State Bank AA	100.00	352	82,022	352	82,022	0	0	0	0	0	0	0	0	100.00

* Loan Data as of December 31, 2002. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is From January 01, 2000 to December 31, 2002.

*** Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: ILLINOIS				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002					Market Share (%) by Geography *				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans					
Full Review:															
Home State Bank AA	294	100.00	0.00	0.00	0.00	0.00	57.17	60.54	42.83	39.46	1.02	0.00	0.00	1.39	0.74

* Based on 2002 Peer Mortgage Data: Central Region.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: ILLINOIS				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans					
Full Review:															
Home State Bank AA	86	100.00	0.00	0.00	0.00	0.00	57.17	59.30	42.83	40.70	7.38	0.00	0.00	7.77	6.95

* Based on 2002 Peer Mortgage Data: Central Region.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: ILLINOIS				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002					Market Share (%) by Geography *				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Home State Bank AA	679	100.00	0.00	0.00	0.00	0.00	57.17	51.99	42.83	48.01	1.85	0.00	0.00	2.26	1.52	

* Based on 2002 Peer Mortgage Data: Central Region.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY															
Geography: ILLINOIS															
Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002															
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Home State Bank AA	2	100.00	0.00	0.00	0.00	0.00	70.92	50.00	29.08	50.00	4.76	0.00	0.00	0.00	16.67

* Based on 2002 Peer Mortgage Data: Central Region.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: ILLINOIS				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002					Market Share (%) by Geography [*]				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total ^{**}	% of Businesses ^{***}	% BANK Loans	% of Businesses ^{***}	% BANK Loans	% of Businesses ^{***}	% BANK Loans	% of Businesses ^{***}	% BANK Loans					
Full Review:															
Home State Bank AA	1,446	100.00	0.00	0.00	0.00	0.00	44.09	32.02	55.91	67.98	7.54	0.00	0.00	5.19	10.93

^{*} Based on 2002 Peer Small Business Data: US and PR.

^{**} Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

^{***} Source Data - Dun and Bradstreet (2003).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS															
Geography: ILLINOIS															
Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002															
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Home State Bank AA	0	0.00	0.00	0.00	0.00	0.00	61.33	0.00	38.67	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2002 Peer Small Business Data: US and PR.

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

*** Source Data - Dun and Bradstreet (2003).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: ILLINOIS				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002					Market Share [*]				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}					
Full Review:															
Home State Bank AA	294	100.00	10.81	8.63	15.67	25.90	28.06	23.38	45.46	42.09	1.21	1.74	1.20	0.69	1.66

^{*} Based on 2002 Peer Mortgage Data: Central Region.

^{**} As a percentage of loans with borrower income information available. No information was available for 5.44% of loans originated and purchased by Home State Bank, N.A.

^{***} Percentage of Families is based on the 1990 Census information.

^{****} Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: ILLINOIS				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002					Market Share*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****					
Full Review:															
Home State Bank AA	86	100.00	10.81	13.95	15.67	25.58	28.06	31.40	45.46	29.07	8.10	15.63	8.33	5.35	9.58

* Based on 2002 Peer Mortgage Data: Central Region.

** As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by Home State Bank, N.A.

*** Percentage of Families is based on the 1990 Census information.

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: ILLINOIS					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002					Market Share [*]				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}						
Full Review:																
Home State Bank AA	679	100.00	10.81	9.02	15.67	18.64	28.06	31.95	45.46	40.38	2.37	3.60	2.02	2.22	2.53	

^{*} Based on 2002 Peer Mortgage Data: Central Region.

^{**} As a percentage of loans with borrower income information available. No information was available for 0.44% of loans originated and purchased by Home State Bank, N.A.

^{***} Percentage of Families is based on the 1990 Census information.

^{****} Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: ILLINOIS		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002					
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share *	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Home State Bank AA	1,446	100.00	64.79	60.44	77.18	12.24	10.58	7.54	14.27

* Based on 2002 Peer Small Business Data: US and PR.

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2003).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 0.00% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: ILLINOIS		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002					
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share *	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Home State Bank AA	0	0.00	80.00	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2002 Peer Small Business Data: US and PR.

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

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2003).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
			Geography: ILLINOIS		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002				
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Home State Bank AA	0	0	23	2,100	23	2,100	100.00	0	0

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: ILLINOIS				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Home State Bank AA	100.00	7	100	0.00	0.00	42.86	57.14	0	0	0	0	0	0	0.00	0.00	58.12	41.88

