



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

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Community Reinvestment Act

Performance Evaluation

Citizens First National Bank of Princeton
Charter Number: 2413

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

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Overall CRA Rating

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

The following table indicates the performance level of Citizens First National Bank of Princeton (CFNB) with respect to the Lending, Investment, and Service Tests:

Performance Levels	Citizens First National Bank of Princeton Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			X
High Satisfactory	X	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:

- Lending levels as shown by the volumes of all loans generated reflect excellent responsiveness by CFNB to the credit needs of its AA.
- The distribution of loans among borrowers of different income levels for home mortgage loans and to businesses of different revenue sizes throughout its AA is good.
- The bank's level of community development loans reflects a good responsiveness to community credit needs.
- The distribution of CFNB's loans among different income level geographies is good.
- Investments reflect a good responsiveness in relation to a limited level of opportunities in the AA.
- Accessibility of CFNB's offices to geographies and to borrowers of different income levels and the responsiveness of CFNB's community development services to the needs of its AA are excellent.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout this performance evaluation. 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.

Block Numbering Area (BNA) - Statistical subdivisions of counties in which census tracts have not been established. The U.S. Census Bureau has established BNAs in conjunction with state agencies.

Census Tract (CT) - Small, locally defined statistical areas within metropolitan statistical areas. These areas are determined by the U.S. Census Bureau in an attempt to group homogenous populations. A CT has defined boundaries per ten-year census and an average population of 4,000.

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

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.

Full-Scope Review - Performance under the lending, investment, and service tests is analyzed considering fully understood performance context, quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, branch distribution) and qualitative factors (e.g., innovation, complexity).

Geography - A census tract or a block numbering area delineated by the U.S. Bureau of the Census in the most recent decennial census.

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

Home Mortgage Loans - Such loans include home purchase and home improvement loans, as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwellings loans, loans for the purchase of manufactured homes and refinancing of home improvement and home purchase loans.

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

Low-Income - Income levels that are less than 50 percent of the median family income.

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 Statistical Area (MSA) - Area defined by the director of the U.S. Office of Management and Budget. MSAs consist of one or more counties, including large population centers and nearby communities that have a high degree of interaction.

Middle-Income - Income levels that are at least 80 percent and less than 120 percent of the MFI.

Moderate-Income - Income levels that are at least 50 percent and less than 80 percent of the MFI.

Small Loans to Businesses - Loans with original amounts of \$1 million or less that are: (1) secured by non-farm nonresidential properties; or (2) commercial and industrial loans to U.S. addresses.

Small Loans to Farms - Loans with original amounts of \$500,000 or less that are: (1) secured by farmland; or (2) to finance agricultural production and other loans to farmers.

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

Upper-Income - Income levels that are 120 percent or more of the MFI.

Description of Institution

Citizens First National Bank of Princeton (CFNB) is a large community bank headquartered in Princeton, Illinois. CFNB is a wholly owned subsidiary of Princeton National Bancorp Inc., a one-bank holding company also headquartered in Princeton, Illinois. As of December 31, 2001, CFNB reported total assets of \$555 million. CFNB is an intrastate bank with 13 offices serving all of Bureau County and portions of LaSalle,

DeKalb, McHenry, Grundy, Kane, Putnam, Marshall and Will Counties. Since the previous CRA evaluation, CFNB has opened a new office in Huntley, IL. In addition, the bank purchased a branch in a moderate-income geography in Sandwich, IL. No locations have been closed since the last examination. The effects of affiliate lending on CFNB's performance are irrelevant, as CFNB does not have any affiliates.

CFNB is a full-service lender offering various loan and deposit products. CFNB offers a full range of business loans, agriculture loans, conventional mortgages, home improvement loans and consumer loans. As of December 31, 2001, net loans represented 61 percent of total assets and consisted of commercial and commercial real estate loans (40 percent), agriculture and agriculture real estate loans (22 percent), and residential real estate loans (23 percent). The remaining are loans to individuals and construction loans (15 percent).

There are no legal, financial or other factors impeding CFNB's ability to help meet the credit needs of the communities it serves. As of December 31, 2001, CFNB reported Tier 1 capital of \$43 million.

CFNB was rated "Satisfactory" at its last CRA evaluation dated April 14, 1999.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for the Lending Test, excluding Community Development (CD) Loans, is January 1, 1999 through December 31, 2001. Loan data from January 1, 1999 to April 14, 1999 was not included in the previous CRA evaluation and therefore, is included in this current evaluation. The evaluation period for the Investment Test, the Service Test, and CD loans is April 15, 1999 through April 1, 2002.

Products included in CFNB's Lending Test analysis are home mortgage loans, small loans to businesses, small loans to farms, and CD loans.

Data Integrity

The Community Reinvestment Act requires that banks, other than small banks, collect and maintain certain data regarding origination's 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 1999, 2000, and 2001 HMDA and CRA data by comparing information from the bank's loan application registers to actual loan files. We found the HMDA and CRA data to be reliable.

In addition, we reviewed CD loans, investments and services, submitted by CFNB's management, to determine that they met the regulatory definitions for CD. The review indicated that some of the items submitted by CFNB for consideration 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

CFNB has two assessment areas (AAs). One AA consists of nine geographies located in portions of DeKalb, McHenry, Grundy, Kane and Will Counties, all located within the Chicago MSA. We will refer to this AA as the MSA AA throughout this Performance Evaluation. The second is the non-MSA AA consisting of 27 geographies located primarily in Bureau and LaSalle Counties and portions of Marshall and Putnam Counties. We will refer to this AA as the non-MSA AA. The non-MSA AA was selected for a full-scope review because it represents CFNB's major markets and accounts for approximately 74 percent of CFNB's deposit activity and 85 percent of their lending activity during this evaluation period. The ratings are based on conclusions reached in the evaluation of CFNB's performance in this full-scope AA.

Refer to Appendix A for additional information regarding the area receiving a full-scope review.

Ratings

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

When determining conclusions for the Lending Test, small business and small farm loans were weighted more heavily than home mortgage lending. This weighting is reflective of the bank's higher small business and small farm lending volume.

Other

Two community contacts from the bank's AAs were made during the evaluation. These contacts included a director of local Chamber of Commerce in the non-MSA AA and the other with a city clerk in the MSA AA during this evaluation. The director of Chamber of Commerce identified programs to attract and retain businesses in the local community along with affordable housing as the primary needs in the non-MSA AA. The city clerk identified affordable housing and loans to small businesses as the primary needs in the MSA AA. Both cited active involvement and high regard for CFNB and other financial institutions in meeting the credit needs of their local communities.

Fair Lending Review

An analysis of recent HMDA, small business, and small farm lending data, public comments, and consumer complaint information was performed according to the OCC's risk-based fair lending approach. Based on its analysis of information, the OCC decided that a comprehensive fair lending examination would not need to be conducted in connection with the CRA evaluation this year. The latest comprehensive fair lending examination was performed as of April 14, 1999.

Conclusions with Respect to Performance Tests

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test is rated "**High Satisfactory.**"

Lending Activity

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

During the evaluation period, approximately 48 percent of CFNB's originated/purchased loans in the AA are small loans to businesses, 29 percent are small loans to farms, and the remaining 23 percent are home mortgage loans. Of the total home mortgage loans, home purchase loans accounted for 43 percent, home refinance loans accounted for 43 percent, and home improvement loans accounted for 14 percent.

CFNB's lending activity in the AA is excellent. Information on deposit market share compiled by the FDIC for the year 2001 shows that the bank ranks 1st out of 33 institutions with a deposit market share of 11.17 percent in the four counties comprising the bank's non-MSA AA.

The bank's deposit market share and rank compares very favorably with its market share and rank from the various loan products. The bank has strong performance but especially dominates the market in small business and small farm lending.

Based on 2000 CRA aggregate data, CFNB ranks 1st of 56 lenders originating/purchasing small loans to businesses, with a 21.24 percent market share. CFNB is also 1st out of 13 lenders originating/purchasing small loans to farms in the AA, with a 47.17 percent market share.

Based on 2000 HMDA aggregate data, CFNB ranks 1st out of 162 lenders, with 11.14 percent market share in the bank's AA for all HMDA reportable loans. CFNB ranks 2nd out of 108 lenders originating/purchasing home purchase loans in the AA with 11.28 percent market share. CFNB ranks 3rd out of 105 lenders originating/purchasing home refinance loans in the AA with a 9.95 percent market share. CFNB ranked 2nd out of 31 lenders in home improvement lending in the bank's AA, with 13.33 percent market share.

Distribution of Loans by Income Level of the Geography

CFNB's distribution of loans among geographies with different income levels is good.

Home Mortgage Loans

Refer to Tables 2, 3 and 4 in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The overall geographic distribution of home mortgage loans is good in the full-scope AA. We placed like emphasis on home purchase loans and refinance loans because the volume of these loans equally exceeds the volume of home improvement loans.

Home purchase loan geographic distribution is excellent. There are no low-income geographies in this AA. The percentage of the bank's home purchase loans made in the moderate-income geography (2.95 percent) exceeds the percentage of owner-occupied housing units (2.40 percent) that are in that geography. The bank's market share for loans made in the moderate-income geography (18.75 percent) exceeds its overall market share (11.28 percent) for home purchase loans.

Home improvement loan geographic distribution is adequate. There are no low-income geographies in this AA. The percentage of the bank's home improvement loans made in the moderate-income geography (0.97 percent) is below the percentage of owner-occupied housing units (2.40 percent) that are in that geography. The bank's market share for loans made in the moderate-income geography (0 percent) is also below its overall market share (13.33 percent) for home improvement loans. Lending opportunities in this geography are, however, very limited. There are only 33 owner-occupied units in this moderate-income geography. It should be noted that CFNB is one of the four lenders who made a total of five home improvement loans in this geography during 2000.

Home refinance loan geographic distribution is adequate. There are no low-income geographies in this AA. The percentage of the bank's refinance loans made in the moderate-income geography (1.29 percent) is below the percentage of owner-occupied housing units (2.40 percent) in that geography. The bank's market share for refinance loans made in the moderate-income geography (7.69 percent) is below its overall market share (9.95 percent) for refinance loans. Again, lending opportunity in the geography is very limited. There are only 33 owner-occupied housing units in this moderate-income geography. During 2000, 12 lenders made 15 refinance loans in this geography. These lenders are nationwide banks and mortgage companies. The four loans that CFNB made in the moderate-income geography during the evaluation period are considered reasonable in light of the limited opportunities.

Multifamily Loans

CFNB did not make any multifamily loans during the evaluation period. Therefore, an analysis of this type of lending was not performed.

Small Loans to Businesses

Refer to Table 6 in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

The bank's geographic distribution of small loans to businesses in the AA is good. There are no low-income geographies in this AA. The percentage of CFNB's small loans to businesses made in the moderate-income geography (2.22 percent) is below the percentage of businesses (5.71 percent) that are in that geography. However, the bank's market share for small loans to businesses (25.00 percent) in the moderate-income geography exceeds its overall market share (21.24 percent) for small loans to businesses.

Competition for small business loans in the moderate-income geography is strong. The lender with the largest market share is a nationwide credit card lender. CFNB is the second largest small business lender in this geography. The largest lender made only one more loan in this moderate-income geography than CFNB.

Small Loans to Farms

A geographic distribution of small loans to farms is not meaningful. There are no low-income geographies in this AA. In addition, there are no farms located in the moderate-income tract in this AA.

Lending Gap Analysis

No unexplained conspicuous gaps were identified. Maps and reports detailing CFNB's lending activity over the evaluation period for home mortgage loans and small loans to businesses were reviewed to identify gaps in the geographic distribution of those loans.

Inside/Outside Ratio

A substantial majority (73 percent) of home mortgage loans and small loans to businesses originated or purchased by CFNB over the evaluation period are within the AA. Sixty-six percent of the bank's home mortgage loans, 75 percent of its small loans to businesses, and 72 percent of small loans to farms are within its AA. This performance was positively factored into the overall analysis of the geographic distribution of lending by income level of geographies.

Distribution of Loans by Income Level of the Borrower

CFNB's lending reflects a good 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 origination's and purchases.

The overall borrower distribution of home mortgage loans is good in the bank's AA. We placed more emphasis on home purchase loans and refinance loans because the volume of these loans equally exceeds the volume of home improvement loans.

In evaluating the borrower distribution of home mortgage loans, we considered the large number of households that live below the poverty level (11 percent of households) and the barriers that this may have on home ownership.

The borrower distribution for home purchase loans is good. Home purchase loans (7.21 percent) made to low-income borrowers are below the percentage of low-income families (16.48 percent) in the AA. Opportunities to make loans to low-income borrowers are limited by the high percentage of people living below the poverty level mentioned above. Home purchase loans (25.25 percent) made to moderate-income borrowers, significantly exceeds the percentage of moderate-income families (17.24 percent) in the AA. Market share for loans made to low-income borrowers (10.00 percent) is below the overall market share (13.24). However, loans made to moderate-income borrowers (13.29 percent) slightly exceed the overall market share (13.24) for home purchase loans in the AA.

The borrower distribution for home improvement loans is adequate. Home improvement loans made to low-income borrowers (7.84 percent) is below the percentage of low-income families (16.48 percent) in the AA. The percentage of home improvement loans made to moderate-income borrowers (9.80 percent) is below the percentage of moderate-income families (17.24 percent) in the AA. However, opportunities to make loans to low-and moderate-income borrowers are limited by the high percentage of people living below the poverty level mentioned above. Market share for home improvement loans made to low-income borrowers (6.67 percent) is below the overall market share (13.64 percent) in the AA for home improvement loans. Market share for home improvement loans made to moderate-income borrowers (10.64 percent) is below the overall market share (13.64 percent) in the AA for home improvement loans.

The borrower distribution for home mortgage refinance loans is adequate. Refinance loans (6.15 percent) made to low-income borrowers is below the percentage of low-income families (16.48 percent) in the AA. Again, opportunities to make loans to low-income borrowers are limited by the high percentage of people living below the poverty level mentioned above. Refinance loans made to moderate-income borrowers (15.53 percent) is near the percentage (17.24 percent) of moderate-income families in the AA. Market share comparisons for refinance loans made to low-income borrowers and moderate-income borrowers (2.38 percent and 8.33 percent respectively) are below the overall market share (11.09 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 good. CFNB's small loans to businesses with revenues less than \$1 million (87.35 percent) substantially meets the percentage of small businesses (89.26 percent) in the AA. CFNB has a market share of 26.79 percent for small loans made to businesses with revenues less than \$1 million. This market share exceeds the bank's overall market share of 21.24 percent for loans to all businesses.

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.

The borrower distribution of small loans to farms is good. CFNB's small loans to farms with revenues less than \$1 million (96.42 percent) substantially meets the percentage of small farms (98.56 percent) in the AA. CFNB has a market share of 46.33 percent for small loans made to farms with revenues less than \$1 million. This market share approximates the bank's overall market share of 47.17 percent for loans to all farms.

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. The bank's generally good volume of CD lending exceeded expectations in light of limited opportunities in the AA.

During the evaluation period, CFNB extended seven community development loans totaling approximately \$285 thousand. Examples of some of these loans are listed below.

A \$100 thousand loan was made to provide funds for background studies and administrative work needed to construct affordable senior housing targeted at low- and moderate-income individuals.

The bank originated four loans totaling \$30 thousand to improve small business façades in the downtown Princeton area. The downtown area has been targeted by the city as a redevelopment area.

A \$5 thousand community development loan created jobs for low-income individuals. This loan was made to a small business in the area that provides jobs for low-income individuals under the Welfare-to-Work program.

CFNB also made a \$150,000 loan in conjunction with the Upper Illinois Valley Community Development Corporation to a small business in the area. The purpose of this loan was to retain a local lumberyard.

Product Innovation and Flexibility

Product flexibility had a positive effect on the Lending Test conclusions because of the number of flexible products offered and the dollar amount of loans originated under these programs.

CFNB 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 both the non-MSA AA and the MSA AA. The number and dollar totals of loans made during this evaluation period are also shown. We did not separate out the limited-scope area from full-scope area since products are offered equally in both AA's.

- *Veteran's Administration (VA) - 8 loans - \$664,428*

The bank offers qualified veterans this government mortgage product which features no down payment requirements at loan rates established by the VA. The product assists buyers with limited resources for the significant up-front costs often associated with buying a home. Another positive feature of this product is that debt-to-income ratio requirements are more flexible than conventional mortgage loans.

- *Illinois State Treasurers Agricultural Production/Loan Deposit Program - 501 loans - \$35,897,828*

This program is funded by the State of Illinois and provides a lower interest rate to farm customers for farm operating expenses.

- *Illinois Farm Development Authority Program (IFDA-Tax Free) - 6 loans - \$1,375,000*

This is a program for beginning farmers who are first-time buyers of farmland. Loans are originated for normal terms offered by the bank. However, the interest income earned by the bank is tax-free so the rates offered to the customer are below market.

- *CFNB Downtown Investment program - 11 loans - \$145,966*

CFNB developed this loan program to offer below market rates to qualified small businesses. The program was established to encourage business growth through fixed asset acquisition or improvements.

- *Rural Housing Development - Guaranteed Rural Housing Program - 19 loans - \$1,094,215*

Low-income families may purchase single family homes with no down payment through this program. Additionally, closing costs may be either paid by the seller or can be gift funds from family. This government-funded program also offers more flexible credit underwriting.

- *Illinois Department of Commerce and Community Affairs (DCCA) Loan Program - 7 loans - \$745,760*

Under this program, DCCA purchases participations in small business loans underwritten by the bank. DCCA purchases these participations at a reduced interest rate; thereby reducing

the borrower's cost for the loan. The amount of the participation is based on the number of jobs the business will create or retain. The dollar amount of the participation is approximately \$10,000 for each job created or retained, and the borrower must document this for DCCA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, the bank's performance under the Lending Test in the MSA AA is not inconsistent with the bank's overall High Satisfactory performance under the Lending Test. Refer to the Tables 1 to 12 in Appendix C for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

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

Based on the full-scope review, the bank's performance in the non-MSA AA is good. Information gathered from bank management, performance evaluations of similarly situated local financial institutions and the Community Reinvestment Development Specialist at the OCC indicated that investment opportunities in the area are limited. The current level of qualifying investments is a significant increase from the last performance evaluation. The significant increase is solely concentrated in the non-MSA AA. This AA's deposit base represents (74 percent), a significant portion of the bank's total deposit base. Therefore, significant weight was placed on bank's investment performance in the non-MSA AA in arriving at the overall Investment Test rating.

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

CFNB made a total of \$542,100 in investments and donations in this AA. The following qualifying investments and donations were made during this evaluation period:

Investments

- \$180,000 to purchase general obligation bonds of a local village. The funds are used to repair the collapsing storm water tunnel that passes through a subdivision in the village as part of the Community Development Assistance Program (CDAP) for the State of Illinois. As part of the requirements for funding through CDAP, the program must be targeted to assist low-to-moderate-income people by either creating job opportunities or improving the quality of living environment for the two groups. In addition, the program must document at least 51% benefit to low-to-moderate-income persons. A significant percentage (71%) of the subdivision's population is comprised of low- and moderate-income individuals.
- \$307,000 to purchase general obligation school bonds of a local village. Part of the proceeds is used to provide free and subsidized meals to students who come from low- and

moderate-income families. A significant percentage (over 50 percent) of the school's student population comes from low- and moderate-income families.

Donations

In addition to the investments listed above, CFNB also made a total of \$55,100 in cash contributions and donations to community development organizations. Some of the notable qualifying grants and donations are as follows:

- \$10,500 to a local community organization that provides qualifying social services to low- and moderate-income families.
- \$5,000 to a social service center that provides housing for low- and moderate-income individuals with physical and mental disabilities.
- \$4,700 to a social service center that provides childcare facilities to low- and moderate-income families.
- \$2,000 to a social service organization that provides various services to low- and moderate-income developmentally disabled individuals.

Conclusions for Areas Receiving Limited-Scope Reviews

Performance in the limited-scope MSA AA is inconsistent with the performance in the full-scope area. CFNB made a very limited dollar investment in the MSA AA (\$2,850) so performance is weaker than the bank's overall performance. This area did not have a significant impact on the overall Investment Test rating because it represents a significantly smaller part of the bank's deposit base.

SERVICE TEST

The bank's performance under the Service Test is rated "**Outstanding.**" The rating was influenced by CFNB's stronger performance in the limited scope MSA AA.

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.

CFNB's delivery systems are readily accessible to geographies and individuals of different income levels in the non-MSA AA. CFNB operates eight offices in the non-MSA AA, one of which provides limited services. While CFNB's non-MSA AA has one moderate-income geography, none of the bank's branches in the non-MSA AA were located in that geography. However, less than three percent or 2,800 people live in that moderate-income geography. Furthermore, one of CFNB's branches in the non-MSA AA is in close proximity to that one moderate-income geography. CFNB has not closed any full-service office locations during this

evaluation period. Lobby hours and services at the full-service offices provide good accessibility for the bank's customers. Hours and services are standard among all locations.

The distribution of automated teller machines (ATMs) is good. CFNB operates nine ATMs in the non-MSA AA. Seven ATM's are full-service and two are cash dispense only. These ATMs are located at or in the vicinity of various CFNB branch locations. Two cash dispensing ATMs are located in a local general store and a department store distribution center. CFNB is also a member of ATM networks, which allow bank customers nation-wide access to their deposit accounts.

CFNB offers other alternate delivery systems, which include twenty-four hour customer access to their account through telephone and personal computers via the Internet. CFNB, however, does not monitor the usage of these alternative delivery services by low- and moderate-income individuals. Therefore, we did not place significant weight on these alternative systems when drawing our CRA performance conclusions.

Community Development Services

CFNB's performance in providing community development services in the AA is excellent. A number of officers and employees of CFNB serve on the boards of directors or as officers of organizations and devote considerable hours in programs of various community development service organizations. Those programs include providing financial expertise in the form of assistance in approving loan requests, budgeting and fund raising activities for economic development corporations, affordable housing development organizations, organizations providing services to the developmentally disabled and a day care center. In addition, officers of CFNB participate in local school programs designed to educate students about banking and finance. While the community development services provided are routine and non-complex, they address the needs of the community. Some of these services are:

- Officers of CFNB serve on local community development corporations by providing financial expertise. The financial expertise includes decisions regarding loan requests and advice on commercial development projects. The organizations make loans to businesses to assist with down payment needs, provide start-up capital and also provide below market loans to assist new businesses locating in the market area. The programs are designed to stimulate economic development and job creation for low- and moderate-income persons and families, under-served rural communities, or governmentally designated redevelopment areas. One of the organizations focuses on programs for planning and implementation for revitalization of the town's main street. This is a state program to revitalize deteriorating downtown business sections throughout the state.
- An officer serves on the board and provides financial expertise to a local affordable housing organization. The organization builds housing projects, which allows low-income individuals the opportunity to own a new home. The program only requires the new homeowners to make principal payments.

- Employees of the bank organize and support fund raising activities of a local food pantry. The food pantry provides food and other household supplies to low- and moderate-income families.

Conclusions for Areas Receiving Limited-Scope Reviews

Performance in the limited-scope MSA AA is stronger than the bank's performance in the full-scope AA. CFNB's stronger performance in limited-scope AA positively influenced the overall service test rating.

CFNB operates five full-service offices in the MSA AA, one (20%) is in a moderate-income geography, three are in middle-income geographies and one is in an upper-income geography. Two of these offices are new locations since the last evaluation. One of the two new full-service locations is in the only moderate-income geography in the MSA AA and was acquired by purchasing an existing branch of a thrift institution. While the lobby hours at the facility located in the moderate-income geography are consistent with lobby hours at other locations, the drive-up opens an hour earlier and closes an hour later Monday through Saturday.

Community development services in the limited-scope MSA AA are not inconsistent with community development services offered in the full-scope AA.

APPENDIX A: SCOPE OF EVALUATION

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, 1999 to December 31, 2001 Investment and Service Tests and CD Loans: April 15, 1999 to April 1, 2002	
Financial Institution	Products Reviewed	
Citizens First National Bank of Princeton Princeton, Illinois	Home Mortgage Loans, Small Business Loans, Small Farm loans and Community Development Loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
NA		
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Non-MSA AA	Full-Scope	Bureau County and portions of LaSalle, Marshall and Putnam Counties
MSA AA	Limited- Scope	Portions of DeKalb, McHenry, Grundy, Kane and Will Counties located in the Chicago PMSA #1600

Appendix B: Market Profiles for Full-Scope Areas

Market Profile for Full-Scope AA The Counties of Bureau, LaSalle, Marshall and Putnam

Demographic Information for Full-Scope Area: non-MSA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	27	0.00	3.70	81.48	14.81	0.00
Population by Geography	94,286	0.00	2.79	81.43	15.78	0.00
Owner-Occupied Housing by Geography	26,994	0.00	2.40	81.54	16.06	0.00
Business by Geography	4,452	0.00	5.71	73.65	20.64	0.00
Farms by Geography	831	0.00	0.00	84.48	15.52	0.00
Family Distribution by Income Level	26,208	16.48	17.24	23.44	42.83	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	8,839	0.00	4.32	83.88	11.80	0.00
Median Family Income 29,693 HUD Adjusted Median Family Income for 2001 44,900 Households Below Poverty Level 11.08%			Median Housing Value Unemployment Rate (1990 US Census)	46,958 Range for the four counties in the Bureau/LaSalle AA; 7.4% to		

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 1990 US Census and 2001 HUD updated MFI

DESCRIPTION OF ASSESSMENT AREA

CFNB is headquartered in Princeton, Illinois. Princeton, Illinois is located approximately 55 miles north of Peoria, Illinois. The bank's non-MSA AA consists of 27 geographies in Bureau, LaSalle, Marshall and Putnam counties. There are no low-income geographies in the non-MSA AA. There is one (3.70%) moderate-income geography; twenty-two (81.5%) middle-income geographies; and four (14.8%) upper-income geographies. CFNB's non-MSA AA meets the requirements of the CRA regulation and does not arbitrarily exclude low- or moderate-income areas.

As of June 30, 2001, 74 percent of CFNB's deposits were derived from this AA. Over the evaluation period, 83 percent of the home mortgage loans, 81 percent of the small loans to businesses and 94 percent of small loans to farms were derived from this AA.

CFNB's deposits in the counties that make up the AA total approximately \$330 million. Based on FDIC deposit market share data as of June 30, 2001, this equates to a 10.43 percent deposit market share, ranking CFNB as the largest deposit taking institution in the AA. The second leading deposit taking institution has a 9.94 percent deposit market

share.

The employment base and primary industries in the non-MSA AA area are service oriented (33%), followed by retail trade (20%) and agriculture, forestry and fishing (16%). A significant majority of the businesses in the area employ between 1-4 employees. Eighty-nine percent of the small businesses in this AA report gross revenues of \$ 1 million or less. The local unemployment rate in the AA is very high and ranges from 7.4% to 11.7%. The number of households below poverty level high is at 11.08%. Primary employers in the non-MSA AA include Harper Wyman and Perry Memorial Hospital. LTV Steel closed during 2001 resulting in 500 lost jobs.

Based on the demographics of the AA and the identified needs of affordable housing and small business financing, unmet credit and community development needs exist in the AA. Very few opportunities for partnerships exist, however, to facilitate activities to address the unmet 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 MSA/assessment area.

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 MSA/assessment area.
- 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 Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Multifamily Loans**
- 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.
- 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.

- 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 MSA/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 7.
- Table 10. Borrower Distribution of Refinance Loans** - See Table 7.
- 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 MSA/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 banks financial reporting system.

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 MSA/AA. The table also presents data on branch openings and closings in each MSA/AA.

CITIZENS FIRST NATIONAL BANK

Table 1. Lending Volume

LENDING VOLUME		Geography: ILLINOIS				Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2001						
MA/Assessment Area (2001):	% 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:												
Non-MSA AA	85.05	717	46,509	1,486	95,488	921	70,932	7	285,000	3,124	212,929	74.00
Limited Review:												
MSA AA	14.95	148	15,213	343	44,463	58	3,887	0	0	549	63,563	26.00

* Loan Data from January 1, 1999 to December 31, 2001. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Community Development Loans is From April 15, 1999 to April 01, 2002.

*** Deposit Data as of December 31, 2001. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE															Geography: ILLINOIS					Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2001				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Non-MSA	305	88.15	0.00	0.00	2.40	2.95	81.54	78.36	16.06	18.69	11.28	0.00	18.75	11.08	11.51									
Limited Review:																								
MSA AA	41	11.85	0.00	0.00	4.68	0.00	60.67	82.93	34.65	17.07	0.26	0.00	0.00	0.56	0.09									

* Based on 2000 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, 1999 TO DECEMBER 31, 2001					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***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans						
Full Review:																
Non-MSA AA	103	79.84	0.00	0.00	2.40	0.97	81.54	76.70	16.06	22.33	13.33	0.00	0.00	11.89	21.95	
Limited Review:																
MSA AA	26	20.16	0.00	0.00	4.68	0.00	60.67	96.15	34.65	3.85	3.83	0.00	0.00	6.78	0.00	

* Based on 2000 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, 1999 TO DECEMBER 31, 2001									
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	% Owner Occ Units***	% CFNB Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Non-MSA AA	309	79.23	0.00	0.00	2.40	1.29	81.54	82.52	16.06	16.18	9.95	0.00	7.69	9.11	15.29
Limited Review:															
MSA AA	81	20.77	0.00	0.00	4.68	4.94	60.67	93.83	34.65	1.23	1.04	0.00	0.00	2.23	0.00

* Based on 2000 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, 1999 TO DECEMBER 31, 2001				
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***	% CFNB Loans	% MF Units***	% CFNB Loans	% MF Units***	% CFNB Loans	% MF Units***	% CFNB Loans	% MF Units***	% CFNB Loans	Overall	Low	Mod	Mid	Upp							
Full Review:																								
Non-MSA AA	0	0.00	0.00	0.00	14.66	0.00	53.94	0.00	31.40	0.00	0.00	0.00	0.00	0.00	0.00	0.00								
Limited Review:																								
MSA AA	0	0.00	0.00	0.00	13.52	0.00	25.93	0.00	60.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00								

* Based on 2000 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, 1999 TO DECEMBER 31, 2001				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% of Businesses***	% CFNB Loans	% of Businesses***	% CFNB Loans	% of Businesses***	% CFNB Loans	% of Businesses***	% CFNB Loans	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Non-MSA AA	1,486	81.25	0.00	0.00	5.71	2.22	73.65	67.77	20.64	25.71	21.24	0.00	25.00	23.35	17.11									
Limited Review:																								
MSA AA	343	18.75	0.00	0.00	11.51	4.96	54.89	89.21	33.60	5.83	0.83	0.72	2.14	1.16	0.32									

* Based on 2000 Peer Small Business Data: US&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 (2001).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS															Geography: ILLINOIS					Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2001				
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***	% CFNB Loans	% of Farms**	% CFNB Loans	% of Farms**	% CFNB Loans	% of Farms**	% CFNB Loans	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Non-MSA AA	921	94.08	0.00	0.00	0.00	0.00	84.48	71.99	15.52	12.92	47.17	0.00	0.00	50.50	33.79									
Limited Review:																								
MSA AA	58	5.92	0.00	0.00	1.75	3.45	79.65	96.55	18.60	0.00	3.37	0.00	0.00	3.90	0.00									

* Based on 2000 Peer Small Business Data: US&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 (2001).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE															Geography: ILLINOIS					Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2001				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*													
	#	% of Total**	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Non-MSA AA	305	88.15	16.48	7.21	17.24	25.25	23.44	28.52	42.83	39.02	13.24	10.00	13.29	15.23	12.27									
Limited Review:																								
MSA AA	41	11.85	12.83	7.32	18.33	19.51	28.19	34.15	40.65	39.02	0.31	0.59	0.29	0.26	0.34									

* Based on 2000 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 CFNB.

*** 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, 1999 TO DECEMBER 31, 2001				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*													
	#	% of Total**	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Non-MSA AA	103	79.84	16.48	7.84	17.24	9.80	23.44	29.41	42.83	52.94	13.64	6.67	10.64	14.77	16.16									
Limited Review:																								
MSA AA	26	20.16	12.83	3.85	18.33	38.46	28.19	30.77	40.65	26.92	3.97	4.76	9.26	0.86	4.50									

* Based on 2000 Peer Mortgage Data: Central Region.

** As a percentage of loans with borrower income information available. No information was available for 0.78% of loans originated and purchased by CFNB.

*** 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, 1999 TO DECEMBER 31, 2001				
MA/Assessment Area	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*													
	#	% of Total**	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	% Families***	% CFNB Loans****	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Non-MSA AA	309	79.23	16.48	6.15	17.24	15.53	23.44	26.86	42.83	51.46	11.09	2.38	8.33	9.18	17.54									
Limited Review:																								
MSA AA	81	20.77	12.83	6.17	18.33	28.40	28.19	41.98	40.65	23.46	1.28	0.00	1.51	1.67	0.94									

* Based on 2000 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 CFNB.

*** 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, 1999 TO DECEMBER 31, 2001			
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***	% CFNB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Non-MSA AA	1,486	81.25	89.26	87.35	85.20	8.68	6.12	21.24	26.79
Limited Review:									
MSA AA	343	18.75	84.63	82.80	55.98	30.03	13.99	0.83	1.68

* Based on 2000 Peer Small Business Data: US&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 - 2001).

**** 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 2.68% of small loans to businesses originated and purchased by CFNB.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: ILLINOIS		Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2001					
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***	% CFNB Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
non-MSA AA	921	94.08	98.56	96.42	82.52	14.22	3.26	47.17	46.33
Limited Review:									
MSA AA	58	5.92	93.68	89.66	91.38	3.45	5.17	3.37	3.15

* Based on 2000 Peer Small Business Data: US&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 - 2001).

**** 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 1.84% of small loans to farms originated and purchased by CFNB.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
			Geography: ILLINOIS		Evaluation Period: April 15, 1999 TO April 1, 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:									
Non-MSA AA	0	0	22	542,114	22	542,114	85.00	0	0
Limited Review:									
MSA AA	0	0	4	2,850	4	2,850	15.00	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, 1999 TO DECEMBER 31, 2001									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of CFNB Branches	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:																	
Non-MSA AA	74.00	8	62.00	0.00	0	75.00	25.00	0	0	0	0	0	0	0.00	2.79	81.43	15.78
Limited Review:																	
MSA AA	26.00	5	38.00	0.00	20.00	60.00	20.00	2	0	0	1	1	0	0.00	4.91	60.24	34.85