

AMERICAN BANCORP OF ILLINOIS, INC.

	CPP Disbursement Date 09/17/2010	RSSD (Holding Company) 3618545	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$235	\$226	-4.0%	
Loans	\$143	\$141	-1.2%	
Construction & development	\$5	\$3	-23.7%	
Closed-end 1-4 family residential	\$40	\$45	13.9%	
Home equity	\$8	\$9	20.1%	
Credit card	\$0	\$0		
Other consumer	\$0	\$1		
Commercial & Industrial	\$11	\$12	9.1%	
Commercial real estate	\$46	\$39	-15.5%	
Unused commitments	\$8	\$10	27.0%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$1	\$1	-30.5%	
Asset-backed securities	\$0	\$0		
Other securities	\$47	\$35	-25.1%	
Cash & balances due	\$31	\$39	26.4%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$219	\$209	-4.8%	
Deposits	\$219	\$209	-4.8%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$16	\$17	6.4%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	6.6%	7.4%	--	
Tier 1 risk based capital ratio	10.8%	12.3%	--	
Total risk based capital ratio	11.9%	13.6%	--	
Return on equity ¹	5.3%	5.7%	--	
Return on assets ¹	0.4%	0.4%	--	
Net interest margin ¹	3.4%	3.6%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	54.7%	142.7%	--	
Loss provision to net charge-offs (qtr)	235.3%	160.4%	--	
Net charge-offs to average loans and leases ¹	0.6%	2.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	0.5%	0.4%	0.0%	0.2%
Home equity	0.0%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	0.0%
Commercial & Industrial	0.0%	0.0%	0.1%	0.0%
Commercial real estate	6.1%	3.2%	0.4%	1.3%
Total loans	2.1%	1.0%	0.2%	0.6%