

AMERICAN BANCORP OF ILLINOIS, INC.

	Disbursement Date 09/17/2010	RSSD (Holding Company) 3618545	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2014 \$ millions	2015 \$ millions	%chg from prev	
Assets	\$282	\$293	3.8%	
Loans	\$185	\$222	20.2%	
Construction & development	\$4	\$5	27.3%	
Closed-end 1-4 family residential	\$57	\$64	11.8%	
Home equity	\$16	\$24	54.4%	
Credit card	\$0	\$0		
Other consumer	\$0	\$0	16.0%	
Commercial & Industrial	\$24	\$36	49.5%	
Commercial real estate	\$44	\$49	11.3%	
Unused commitments	\$24	\$24	0.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$13	\$11	-12.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$55	\$39	-29.4%	
Cash & balances due	\$21	\$14	-35.0%	
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	\$261	\$267	2.4%	
Deposits	\$260	\$267	2.4%	
Total other borrowings	\$0	\$0		
FHLB advances	\$0	\$0		
Equity				
Equity capital at quarter end	\$21	\$25	21.6%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$3	NA	
Performance Ratios				
Tier 1 leverage ratio	7.4%	8.5%	--	
Tier 1 risk based capital ratio	10.9%	11.4%	--	
Total risk based capital ratio	12.1%	12.6%	--	
Return on equity ¹	5.6%	7.9%	--	
Return on assets ¹	0.4%	0.6%	--	
Net interest margin ¹	3.6%	3.8%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	57.9%	55.3%	--	
Loss provision to net charge-offs (qtr)	140.2%	218.6%	--	
Net charge-offs to average loans and leases ¹	0.2%	0.4%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2014	2015	2014	2015
Construction & development	0.0%	0.0%	0.0%	0.0%
Closed-end 1-4 family residential	2.9%	6.3%	0.0%	0.0%
Home equity	0.4%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.0%	2.4%
Commercial & Industrial	0.2%	0.0%	0.0%	0.0%
Commercial real estate	4.7%	1.3%	0.2%	0.4%
Total loans	2.1%	2.1%	0.1%	0.1%