



# COMMUNITY REINVESTMENT ACT (CRA)

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## PUBLIC FILE INFORMATION

Updated August 2024



## **PUBLIC DISCLOSURE**

October 3, 2023

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

American Bank, National Association  
Charter Number: 15820

100 American Bank Plaza  
Corpus Christi, TX 78475

Office of the Comptroller of the Currency  
10001 Reunion Place, Suite 250  
San Antonio, Texas 78216

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 **American Bank, National Association**, (“American” or the “bank”) with respect to the Lending, Investment, and Service Tests:

Performance Levels	American Bank, National Association Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X	X	
Low Satisfactory			X
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 Test

- Lending levels reflect good responsiveness in all of the bank’s AAs. In all AAs, the percentage of loans was near to the percentage of AA deposits. In the Austin AA, loan volume was higher than the percentage of deposits. American is one of the top small business lenders in its largest Corpus Christi Assessment Area (AA). During most of the evaluation period, the percent of the bank’s small loans to businesses by dollar volume, exceeded its percent of deposit market share among other depository financial institutions.
- The bank originated a substantial majority of its loans within its AAs.
- Geographic and borrower-income distributions are adequate.
- The bank has excellent levels of community development (CD) loans in its largest AAs, which had a positive impact on the Lending Test.

### Investment Test

- The bank has a good volume of qualified CD investments made during the evaluation period and investments made during prior evaluation periods that remained outstanding and continue to provide benefit to various communities.
- The bank has demonstrated good responsiveness to credit and community economic development needs. The bank has occasionally used innovative or complex investments to support CD initiatives.

## Service Test

- Service delivery systems are reasonably accessible to geographies and individuals of different income levels in most of the bank's AA. Alternative delivery systems expand access to retail banking services.
- The bank provided a relatively high level of CD services.

## Lending in Assessment Area

A substantial majority of American's loans are in its assessment areas (AAs).

The bank originated and purchased 80 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. Farm loans are not a primary strategic focus for the bank and the volume is limited, but these loans are also included in the table below as reported on the CRA Loan Application Register (LAR). Most of the bank's home mortgage loans inside the AA were in the largest Corpus Christi AA at 71 percent and in the Austin AA at 21 percent. Additionally, most of the small business loans were in the Corpus Christi AA at 72 percent followed by the Austin AA at 17 percent. Loans inside the AA are considered in the geographical distribution analysis under the Lending Test.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	963	85.3	166	14.7	1,129	317,303	78.7	85,660	21.3	402,963
Small Business	2,838	79.9	712	20.1	3,550	465,907	80.3	114,369	19.7	580,276
Small Farm	43	50.0	43	50.0	86	5,305	63.1	3,107	36.9	8,412
<b>Total</b>	<b>3,844</b>	<b>80.7</b>	<b>921</b>	<b>19.3</b>	<b>4,765</b>	<b>788,515</b>	<b>79.5</b>	<b>203,136</b>	<b>20.5</b>	<b>991,651</b>

## Description of Institution

American is a privately owned single state bank, headquartered in Corpus Christi, Texas. American was founded in 1970. The bank is a wholly owned subsidiary of American Bank Holding Corporation, a one-bank holding company, also based in Corpus Christi. American has one affiliate, ABNA Investment Company, which was established to provide equity investments into a small business investment company (SBIC), Blue Sage Capital II, LP. We evaluated the SBIC affiliate as part of the Investment Test. We did not review any other affiliate or subsidiary activities of American or related bank holding companies in this Performance Evaluation (PE). The bank's affiliate activities do not affect American's capacity to lend or invest in its AAs.

American operates 18 full-service locations, including eight in the Corpus Christi AA, seven in the San Antonio AA, one in the Austin AA, and two in the Victoria AA. ATMs are available at each full-service banking center with five remote ATMs located throughout the Corpus Christi AA. In 2018, American also opened two loan production offices (LPOs) in Houston and one in San Antonio. The San Antonio

LPO converted to a full-branch office in 2020. American further expanded the bank's presence in the San Antonio market with the acquisition of the former community bank, TexStar National Bank in October of 2022, adding six branches in the San Antonio AA.

At year-end 2022, American reported total assets (TA) of \$2.4 billion, which is an increase from \$1.57 billion reported at the end of the previous evaluation period at year-end 2019. In 2022, the bank also reported Tier 1 capital of \$216 million and a leverage capital ratio of 8.84 percent. Net loans totaled \$1.5 billion and represented 64 percent of total assets and 72 percent of total deposits. The bank's loan portfolio consisted of commercial real estate, construction/development loans secured by real estate, and commercial and industrial loans (82 percent), residential real estate (14 percent), consumer loans (2 percent), farmland and agriculture related (1 percent), and other loans (1 percent).

American primarily focuses on commercial lending and is a preferred lender with the Small Business Administration (SBA). The bank offers a variety of loan products for the commercial, small business sector including commercial & industrial loans, commercial real estate, commercial construction and development, commercial lines of credit, and equipment financing. Commercial deposit products include commercial checking, savings, certificate of deposit accounts, and debit and credit cards. American provides consumer and commercial services through its website and mobile banking product. Commercial related digital business banking services include ACH origination, online wires, positive pay, mobile deposits, and bill pay. Additionally, American offers treasury management services to their commercial customers which includes, receivables, payables, fraud prevention.

The bank also offers a full range of consumer loans and deposit products as well as trust, and brokerage services. Investment and brokerage services are available through a referral agreement with Ameriprise Financial Institutions Group as American Investment Services (AIS). Consumer lending products include both secured and un-secured personal loans, consumer lines of credit, construction loans, mortgage loans, lot loans, refinances, home improvement loans, home equity loans, and credit cards through a referral agreement with Elan Financial Services. Consumer deposit products include checking, savings, certificate of deposits, retirement/IRA as well as debit and credit cards. The bank also provides telephone banking, online applications for mortgage loans, and digital banking services that include mobile deposits, external account transfers, Zelle and bill payment services.

The bank has 4 AAs and one rating area, which is the state of Texas. The bank's AAs include a portion of the Corpus Christi Combined Statistical Area (CSA), portions of the San Antonio Metropolitan Statistical Area (MSA), portions of the Austin-Round Rock-Georgetown MSA, and the Victoria MSA. Counties in the bank's Corpus Christi AA include Nueces, San Patricio, and Aransas counties; the Austin AA includes Hays, Travis, and Williamson, counties; the Victoria AA includes Victoria and Goliad counties. The San Antonio AA includes Bexar and Comal counties. The bank changed their San Antonio AA in 2022 to include Comal County after the acquisition of TexStar. For most of the evaluation period, 2020-2021, the San Antonio AA only included Bexar County.

The prior performance evaluation (PE) dated September 14, 2020, assigned an overall "Satisfactory" rating to the bank's CRA performance. Based on the financial condition, size, product offerings, and branch network, there are no legal, financial, or other factors that inhibit American's ability to help meet credit needs in the AA.

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

The evaluation period covered lending, investment, and community development activities from January 2, 2020, through December 31, 2022. Examiners considered the bank's small business and home mortgage loans, as well as CD lending. The volume of farm loans was too small for a meaningful analysis, although examiners did consider these loans in the analysis of lending volume. The evaluation also includes consideration of CD investments, donations, services, and retail delivery services.

Examiners relied upon records provided by the bank, public loan and financial information, demographic data from the U.S. Census Bureau, Dun & Bradstreet (D&B), community contacts, and loan information reported pursuant to the Home Mortgage Disclosure Act (HMDA) and CRA (small business lending data).

This evaluation period covered two census periods. For analysis of mortgage lending activity, examiners compared the bank's performance to aggregate HMDA data during the relevant time periods and the relevant census period. For lending activity during 2020-2021, examiners compared the bank's performance to the 2015 American Community Survey (ACS) census data and aggregate HMDA lender data. For mortgage lending activity during 2022, examiners compared the bank's performance to the aggregate HMDA data and the 2020 census data, which the FFIEC released in 2022. Examiner analysis of small business lending in 2020-2021 focused on comparison of the bank's performance with 2021 D&B data and comparison to the 2021 aggregate CRA data. In 2022, examiners considered small business lending in comparison to the 2022 D&B data and the 2022 aggregate CRA data.

### Selection of Areas for Full-Scope Review

This evaluation assessed performance in Texas, which is the only state where the bank has offices and AAs. Examiners selected two of the bank's AAs within Texas for a full-scope review. For purposes of this evaluation, bank delineated assessment areas located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope.

On March 6, 2020, the Office of Management and Budget (OMB) revised delineations for many MSAs, effective immediately. As a result, examiners analyzed lending performance in the affected AAs based upon the revised delineations, which only impacted the bank's Corpus Christi AA. In the revised delineations, Aransas County a non-MSA, Micropolitan Statistical Area, was included as part of the Corpus Christi Combined Statistical Area (CSA). Aransas County is adjacent to the Corpus Christi MSA. In prior evaluation periods, depending on changes by OMB, this county has been evaluated separately and as part of the Corpus Christi MSA. Because the OMB changes covered most of the entire evaluation period, examiners considered the revised AA delineations for the entire period.

Examiners selected the bank's Austin and Corpus Christi AAs for full-scope review. Refer to the "Scope" section under the State Rating section for details regarding how full-scope AAs were selected. Also, refer to Appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

## **Innovative or Flexible Lending Products**

The institution makes use of innovative and/or flexible lending practices in order to serve AA credit needs. The bank continues to participate in several programs aimed at assisting LMI borrowers and works with local organizations to develop opportunities to reach these individuals.

**Affordable Mortgage Product (AMP)** - To improve lending to LMI individuals and geographies, the bank introduced AMP in August of 2019. The AMP is designed for borrowers who are either purchasing or refinancing a home located in an LMI tract or whose income is at or below 80% of the area median income. The product offers lower down payments, longer term fixed rates, and has more flexible underwriting requirements for debt to income (DTI) and credit scores. The product is available in all of the bank's AAs, although most of the loans have originated in the Corpus, San Antonio, and Austin AAs. Over the evaluation period, the bank originated 51 AMP loans totaling \$8.6 million. The program has continued to receive positive feedback and in October 2022, management increased the portfolio limit for AMP loans to \$20 million.

**Veterans Affairs (VA) and Federal Housing Administration (FHA)** - American offers loan programs available through the VA and FHA. VA loans help servicemembers, veterans, and eligible surviving spouses to become homeowners. The VA guarantees a portion of the loan enabling banks to provide eligible borrowers more favorable terms. VA loans have no down payment requirement, competitively low interest rates, limited closing costs, no requirement for private mortgage insurance, and the VA home loan is a lifetime benefit. FHA insured loans allow down payments as low as 3.5 percent of the purchase price, low closing costs, and flexible credit qualifications. During the evaluation period, the bank originated 16 VA loans, 14 of which were in the bank's AAs totaling \$3.9 million. The bank also originated 21 FHA loans totaling \$4.4 million.

**Small Business Administration (SBA)** - During the COVID-19 pandemic, American, demonstrated flexibility in lending and services through participation in the SBA's Paycheck Protection Program (PPP). As an SBA Lender since 1979, the bank originated 1,122 PPP loans in 2020 totaling \$162 million which assisted in the retention of over 18 thousand employees, of these loans 12 are reported as CD loans totaling \$17.7 million. In the second round of the Pandemic in 2021, American originated 474 PPP loans totaling \$71 million, which assisted in the retention of 6.9 thousand employees as the pandemic continued. Of these 2021 PPP loans, five are reported as CD loans totaling \$ 7.5 million. During the pandemic in 2020-2021, the bank also offered 90-day payment deferrals and payment date changes for commercial and consumer loan borrowers, and interest only payments for the bank's consumer small dollar loan product. American processed payment deferrals for 306 loans, including three for the bank's AMP product. The bank did not report late payments until 90 days past due. Also, during this period, American implemented automatic fee waivers for certain depository services, and limit increases for mobile banking depositors and external transfers.

## **Ratings**

The bank's overall rating is based upon performance in all the bank's Texas AAs. Refer to the "Scope" section under the State Rating section for details regarding how these areas were weighted in arriving at the respective ratings.



## **Discriminatory or Other Illegal Credit Practices Review**

Pursuant to 12 C.F.R. §25.28(c), in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any assessment area by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by, or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

## State Rating

### State of Texas

**CRA rating for the State of Texas:** Satisfactory

**The Lending Test is rated:** High Satisfactory

**The Investment Test is rated:** High Satisfactory

**The Service Test is rated:** Low Satisfactory

The major factors that support this rating include:

- Lending levels reflect good responsiveness to the credit needs in the bank's AAs.
- American originated a substantial majority, 80 percent, of its loan within the AAs.
- The bank exhibited an adequate geographic distribution of loans within the AAs.
- The bank exhibited an adequate distribution of loans to borrowers of different income levels and to businesses of different sizes.
- American was a leader in originating CD loans in the bank's largest AAs, which had a significantly positive impact on the bank's lending test rating.
- The bank had a good level of qualified CD investments and donations.
- Service delivery systems are reasonably accessible to geographies and individuals of different income levels in the bank's AAs.
- The bank provided a relatively high level of CD services.

### Description of Institution's Operations in Texas

American operates in four AAs in Texas. At year-end 2022, American operated 18 service centers including the main office in Corpus Christi. This total includes the six new branches acquired through the TexStar acquisition. Of all 18 branches, eight (44 percent) are in the Corpus Christi AA, seven (44 percent) are in the San Antonio market, one branch (6 percent) is in the Austin market and two branches (11 percent) are the Victoria/Goliad market. Most deposits and lending activity are in the Corpus Christi AA totaling approximately 79 percent of bank deposits and 72 percent of lending activity. Prior to the acquisition of TexStar in October 2022, the next largest AA from a deposit and lending perspective was the Austin AA with 8 percent of the total deposits and 18 percent of loan activity. However, after acquisition of TexStar, the San Antonio AA became the second largest AA by number of branches and deposit volume with 18 percent of total bank deposits.

American's primary focus is commercial lending. American faces strong competition in their markets from local community banks, credit unions, mortgage companies, regional banks, and large national banks. Some of the top competitors their assessment areas include Bank of America, Wells Fargo, Prosperity Bank, Frost Bank and JPMorgan Chase Bank.

Community credit and service needs in the full-scope AAs, Austin, and Corpus, were determined through discussions with a community contact that supports affordable housing in the bank's AAs. The contact indicated a need in the bank's AAs for homebuying assistance, bridge loans for affordable multifamily residence units, financial literacy, and credit counseling. Examiners also considered community contacts provided by other regulatory agencies with organizations which focus on economic development and small businesses, in the bank's AA.

### **Corpus Christi AA**

American operates 8 full branches and 7 remote ATMs in the Corpus Christi AA, which is comprised of Aransas, Nueces, and San Patricio counties, representing a portion of the Corpus Christi CSA.

During the 2020-2021 evaluation period, examiners considered the bank's AA as defined by the 2015 ACS census data, which shows that the AA included 6 low income CTs (6 percent), 28 moderate-income CTs (27 percent), 36 middle-income (35 percent), and 30 upper-income CTs (29 percent), with 4 CTs reported as NA. During the 2022 evaluation period, examiners considered the AAs as defined by the 2020 census. Demographic information in 2020 shows that the Corpus AA included 4 low-income CTs (3 percent), 32 moderate-income CTs (26 percent), 47 middle-income CTs (38 percent), and 35 upper-income CTs (28 percent), along with 6 CTs that were reported as NA. Other demographic information on the AA is summarized in the tables below by relevant census period.

<b>Table A - Demographic Information of the Assessment Area</b>						
<b>Assessment Area: 2015 Corpus Christi CSA</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	104	5.8	26.9	34.6	28.8	3.8
Population by Geography	442,422	5.0	29.0	36.5	28.9	0.6
Housing Units by Geography	186,910	4.8	27.4	37.6	30.2	0.0
Owner-Occupied Units by Geography	95,035	3.2	25.4	37.6	33.7	0.0
Occupied Rental Units by Geography	64,328	6.7	31.7	35.2	26.3	0.0
Vacant Units by Geography	27,547	5.5	23.9	43.3	27.4	0.0
Businesses by Geography	34,715	2.8	27.5	35.5	33.9	0.2
Farms by Geography	1,016	2.1	21.4	34.5	41.9	0.1
Family Distribution by Income Level	110,737	22.6	17.4	18.2	41.8	0.0
Household Distribution by Income Level	159,363	25.0	16.2	17.0	41.8	0.0
Median Family Income MSA - 18580 Corpus Christi, TX MSA		\$58,364	Median Housing Value			\$124,710
Median Family Income Non-MSAs - TX		\$52,198	Median Gross Rent			\$893
			Families Below Poverty Level			13.7%

Source: 2015 ACS and 2021 D&B Data. Due to rounding, totals may not equal 100.0%.  
 (\*) The NA category consists of geographies that have not been assigned an income classification.

Table A - Demographic Information of the Assessment Area Assessment Area: 2020 Corpus Christi CSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	124	3.2	25.8	37.9	28.2	4.8
Population by Geography	445,763	3.7	24.0	39.1	31.7	1.5
Housing Units by Geography	195,034	3.8	23.7	39.6	31.1	1.8
Owner-Occupied Units by Geography	100,554	2.5	23.7	37.4	34.5	2.0
Occupied Rental Units by Geography	63,267	6.6	25.0	44.1	23.9	0.5
Vacant Units by Geography	31,213	2.6	21.2	37.5	34.6	4.0
Businesses by Geography	43,740	3.1	18.3	36.9	40.0	1.8
Farms by Geography	1,257	2.4	16.3	32.6	46.7	2.0
Family Distribution by Income Level	111,473	23.4	16.4	18.3	41.9	0.0
Household Distribution by Income Level	163,821	25.2	15.5	17.1	42.2	0.0
Median Family Income MSA - 18580 Corpus Christi, TX MSA		\$67,685	Median Housing Value			\$159,440
Median Family Income Non-MSAs - TX		\$61,785	Median Gross Rent			\$1,045
			Families Below Poverty Level			12.4%
Source: 2020 U.S. Census and 2022 D&B Data. Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

According to the FDIC's June 30, 2022, Deposit Market Share Report, American's deposits in this AA totaled \$1.5 billion, or 79 percent of the bank's total deposits. The bank's deposits in this AA account for 17 percent of the total market share which is the 2<sup>nd</sup> most of all 16 insured financial institutions within the AA. Frost Bank, a large regional bank, ranks first with a deposit market share of 23 percent. The bank competes in this market with many large banks that have a nationwide presence like Bank of America and Wells Fargo and other large state banks like Prosperity Bank and International Bank of Commerce.

American competes well in small business lending, American was one of the top small business lenders in the Corpus Christi AA throughout the entire evaluation period. The bank ranked first in the small business market share by dollar volume of loans with 26 to 21 percent of the market share during 2020-2022. By number of loans, American was also one of the top lenders in the Corpus market. The bank originated a higher number of loans during 2020-2021 due to PPP lending and American ranked as high as 2<sup>nd</sup> with 11.6 percent of the small business market share in 2020. By number of loans, the bank ranked 4<sup>th</sup> in 2021 and 8<sup>th</sup> in 2022, behind much larger banks with a regional and nationwide presence. American Express NB was the market leader, by number, throughout the entire evaluation period with a market share as high as 23 percent in 2022.

American faces strong competition for mortgage lending in the Corpus Christi AA. Aggregate HMDA data showed that the bank ranked as high as 13<sup>th</sup> in 2020. The bank's market share in 2021 and 2022 was lower, as the bank faced challenges in this AA from rising home prices, rising rates and continued strong competition from mortgage companies, credit unions, and other larger banks in the AA. Navy Army Community Credit Union ranked first in this AA with a market share of 9.71 percent.

Corpus Christi is a seaport at the mouth of the Nueces River on the west end of Corpus Christi Bay. It is the county seat of Nueces County and the largest city on the South Texas coast. It lies at the junction of Interstate 37 and U. S. highways 77 and 181. Portions of the city also extend into Aransas, Kleberg, and

San Patricio counties. Reports from Moody's Analytics in September 2023, reflect that the AA's primary economic drivers are the defense and energy sectors. Economic strengths include a strategic gulf location that is ideal for trade, exporting goods, and attracting tourism. Top employers in the AA include the Naval Air Station, HEB, and the Corpus Christi Army Depot. Local hospitals and medical centers, institutions of higher education, such as Del Mar College and Texas A&M University, refineries and offshore drilling services are also major employers in the AA. The report from Moody's also reflects that residential construction dropped substantially during 2022. New permits for single-family homes were down by 50%, compared with a national decline of about 33%. Management stated that this was due in part to a shortage of construction workers migrating to higher paying jobs in the oil & gas industry. Home prices in 2022 performed better than elsewhere, rising slightly since 2021 in contrast to declines on the national level. However, the increase in mortgage rates has caused affordability in this AA to fall as much as elsewhere in the US.

Data from the US Bureau of Labor Statistics (BLS) shows that during the evaluation period, the unemployment rate in Corpus Christi ranged from a high of 14.3 percent in April of 2020 to a low of 4.2 percent in December of 2022. Over the same period, the unemployment rate in Texas and the US respectively ranged from highs of 12.8 and 14.7 in April of 2020 to lows of 3.7 in August of 2022 and 3.5 in July of 2022.

### **Community Contacts:**

This evaluation considered comments provided by a community organization focused on affordable housing in the Corpus Christi AA and other Texas markets. The contact stated that there are needs within this AA for financial literacy, credit counseling, and homebuying assistance. We also reviewed other regulatory agency contacts with two other organizations in the AA which focus on economic development and small businesses, in the bank's AA. The review of these contacts and indicated that there are identified needs within the community for home mortgage loans, small business loans, and affordable housing.

Our review of community contacts, local demographics, information provided by the bank, and other performance evaluations in the AA, reflect that there are opportunities for participation in CD related activities by financial institutions, including the following:

- Partnering with and volunteering for nonprofits to help provide financial education, including home buying assistance.
- Partnerships with organizations or government agencies which can help with mortgage down payments and closing costs.
- Providing or sponsoring training for small business owners and entrepreneurs.
- Partnering with CDFIs or other non-profits which focus on meeting AA needs for affordable housing.

**Austin AA**

American operates one full-service branch and one ATM onsite at the Austin AA branch. The Austin AA includes 3 of 5 counties in the Austin-Round Rock-Georgetown MSA: Travis, Williamson, Hays. Austin is the state capital and is located in central Texas.

During the 2020-2021 evaluation period, examiners considered the bank's AA as defined by the 2015 ACS census data which shows that the AA included 37 low income CTs (11 percent), 67 moderate-income CTs (20 percent), 121 middle-income (36 percent), and 101 upper-income CTs (30 percent), with 4 CTs reported as NA. During the 2022 evaluation period, examiners considered the 2020 census data, which shows 33 low-income CTs (7 percent), 110 moderate-income CTs (23 percent), 162 middle-income CTs (34 percent), and 148 upper-income CTs (31 percent), along with 18 CTs that were reported as NA. Additional demographic data on the AA is summarized in the tables below.

<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	332	11.1	20.2	36.4	30.4	1.8
Population by Geography	1,772,799	10.7	20.4	36.6	31.1	1.2
Housing Units by Geography	703,773	10.7	18.7	37.7	32.0	0.9
Owner-Occupied Units by Geography	371,405	4.1	15.8	39.5	40.5	0.2
Occupied Rental Units by Geography	279,968	19.1	22.5	35.4	21.2	1.8
Vacant Units by Geography	52,400	13.2	19.2	36.5	29.4	1.7
Businesses by Geography	247,638	6.4	11.6	33.5	47.2	1.2
Farms by Geography	4,850	4.9	13.2	38.5	43.0	0.4
Family Distribution by Income Level	401,265	22.1	16.5	19.7	41.7	0.0
Household Distribution by Income Level	651,373	23.3	16.4	18.0	42.3	0.0
Median Family Income MSA – 12420 Austin-Round Rock-Georgetown, TX MSA		\$78,997	Median Housing Value			\$240,486
			Median Gross Rent			\$1,074
			Families Below Poverty Level			9.4%

Source: 2015 ACS and 2021 D&B Data. Due to rounding, totals may not equal 100.0%  
 (\*) The NA category consists of geographies that have not been assigned an income classification.

Table A-Demographic Information of the Assessment Area Assessment Area: 2020 Austin AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	471	7.0	23.4	34.4	31.4	3.8
Population by Geography	2,140,272	6.7	22.3	36.1	32.4	2.5
Housing Units by Geography	810,882	7.0	23.1	36.2	32.0	1.7
Owner-Occupied Units by Geography	436,410	2.8	17.6	39.1	40.0	0.5
Occupied Rental Units by Geography	319,958	12.2	30.5	32.7	21.4	3.1
Vacant Units by Geography	54,514	9.5	23.1	33.9	30.2	3.3
Businesses by Geography	425,918	2.8	12.6	33.0	45.6	6.0
Farms by Geography	7,581	2.2	14.3	34.7	44.9	3.9
Family Distribution by Income Level	467,283	20.7	17.4	21.0	40.9	0.0
Household Distribution by Income Level	756,368	22.4	16.9	18.4	42.4	0.0
Median Family Income MSA – 12420 Austin-Round Rock-Georgetown, TX MSA		\$100,215	Median Housing Value			\$342,615
			Median Gross Rent			\$1,352
			Families Below Poverty Level			6.4%

Source: 2020 U.S. Census and 2022 D&B Data. Due to rounding, totals may not equal 100.0%  
 (\*) The NA category consists of geographies that have not been assigned an income classification.

According to the FDIC’s June 30, 2022, Deposit Market Share Report, American’s deposits in this AA totaled \$158 million, or 8 percent of the bank's total deposits. American deposits in this AA account for only 0.23 percent of the total market share which places the institution at 38<sup>th</sup> out of the 67 insured financial institutions within the AA. The bank competes with many large banks in this AA that have a national presence such as JP Morgan Chase, Wells Fargo, and Bank of America as well as other large Texas regional banks such as Frost and Texas Capital Bank. JP Morgan Chase ranks first in AA deposit market share with 19.8 percent totaling \$13.6 billion.

American’s primary focus in the Austin AA is also small business lending. The bank’s equipment financing division is based in Austin. The bank faces strong competition in this AA from many larger financial institutions. The most recent 2022 aggregate small business data reported 239 small business lenders in this AA. By number of loans, American ranked 50<sup>th</sup> with a market share of 0.10 percent. The bank ranked higher, by number, during 2021-2020 with a market share of 35<sup>th</sup> in 2021 and 33<sup>rd</sup> in 2020. The bank originated a higher number of loans during 2020, 2021 due to PPP lending. JP Morgan Chase and American Express NB were the market leaders throughout the evaluation period with a combined market share ranging from 52 percent in 2022 to 32 percent in 2020. By dollar volume of loans, American ranked as high as 19<sup>th</sup> in 2020 with a 1.25 percent market share.

American does not have a significant portion of the mortgage market in the Austin AA. The competitive environment in the Austin market is very strong. HMDA data in 2020 reported 866 lenders in this market. American’s share of the mortgage market reached a high of 0.08 percent in 2020 (by number), ranking 177<sup>th</sup>. American had fewer mortgage lenders in this market during this evaluation period which partially contributed to lower loan volumes. During 2022, the bank did not generate enough mortgage loans in this AA for a meaningful analysis. The 2022 peer mortgage data reflects American Bank ranked 348 of 872 mortgage lenders with a market share of 0.02 percent based on number of mortgage loans originated in the Austin AA. Wells Fargo is ranked first with a market share of 3.72 percent.

According to a report by Moody's Analytics in August 2023, the AA's primary economic drivers in the Austin MSA are the tech industry and local universities. Economic strengths include strong population growth and a well-educated labor force that attracts high value-added tech businesses. Top employers in the AA include the state of Texas, the University of Texas at Austin, HEB, and Dell Technologies.

Moody's also states that rising mortgage rates in 2022 following extremely fast house price increases in 2021 caused affordability in Austin to fall by nearly 45 percent. Additional information from HUD's Comprehensive Housing Market Analysis for the Austin-Round Rock MSA in January 2021 reported that during 2020, the average home sales price in the area was \$359,900, an increase of 3 percent from 2019. Demand for homes in the range of \$200 thousand to \$299 thousand was very high and the market conditions were tight with low inventories. HUD's report also indicated that during December 2020, the average number of days a home was on the market was only 36 days, down by 20 days from a year earlier. Further, recent data from the Texas A&M Real Estate Center (Texas A&M) shows that the median sales price in the Austin MSA increased from \$345 thousand in 2020 to \$501 thousand in 2022. Texas A&M data further showed that listings declined during 2020, 2021 and inventories (by month) fell to less than one month supply.

Strong population growth in the AA also created strong demand for housing in this AA. QuickFacts data from the Census Bureau show very strong population growth in portions of the bank's Austin AA from 2020 – 2022. Census data shows that the population growth from April 1, 2020 – July 1, 2022, in Hays County was 11.7 percent, 10.20 percent in Williamson County, and 2.8 percent in Travis County.

Data from the US Bureau of Labor Statistics (BLS) shows that during the evaluation period, the unemployment rate in Austin ranged from a high of 11.4 percent in April of 2020 to a low of 2.6 percent in April of 2022 and December of 2022. Over the same period, the unemployment rate in Texas and the US respectively ranged from highs of 12.8 and 14.7 in April of 2020 to lows of 3.7 in August of 2022 and 3.5 in July of 2022.

### **Community Contacts:**

This evaluation considered comments provided by a local non-profit organization which focuses on affordable housing in Texas, and the Austin AA. The contact indicated there is a need in this AA for homebuying assistance and bridge loans for affordable multifamily residence units. We also reviewed a recent regulatory agency contact with a local non-profit organization that focuses on economic development in the AA. Contacts in indicated that there is a need in the Austin AA for affordable housing and credit for small businesses.

Further, our review of community contacts, local demographic information, information provided by the bank, and other performance evaluations, identified opportunities in this AA that are similar to the Corpus AA, including:

- Partnerships with and volunteering for nonprofits to help provide financial education, including home buying assistance.
- Partnerships with organizations, government agencies which can help financial institutions provide borrowers assistance with mortgage down payments and closing costs.
- Providing or sponsoring training for small business owners and entrepreneurs.
- Partnering with CDFIs or other non-profits which focus on meeting AA needs for affordable housing and small business lending.



- Investments in programs sponsored by non-profit state affordable housing corporations.
- Participation on loan committees or boards of local CDFIs with provide mortgage or small business loans.

## **Scope of Evaluation in Texas**

We performed full-scope reviews of the Corpus Christi and Austin AAs and limited-scope reviews of the San Antonio and Victoria AAs. The Corpus Christi AA was selected for a full-scope review because this AA includes the largest share of bank deposits, the largest number of branches, the largest volume of lending activity, and the largest volume of community development activities. The Austin AA was selected for full-scope review as the next largest AA by deposit volume and lending activity. Also, the Austin AA has not been previously evaluated as a full-scope AA. We placed the most weight on activities in the Corpus AA. For loan products, we placed the most weight on small business lending activity as commercial and small business lending is the bank's primary focus.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS**

### **LENDING TEST**

The bank's performance under the Lending Test in Texas is rated High Satisfactory. Performance in the limited-scope areas had a neutral effect on the overall Lending Test. CD Lending in the Full-Scope AAs had a significantly positive impact on performance.

### **Conclusions for Areas Receiving Full-Scope Reviews**

Based on full-scope reviews, the bank's performance in the Corpus and Austin AAs was good.

#### **Lending Activity**

Lending levels reflect good responsiveness to AA credit needs in the full scope Corpus and Austin AAs.

The tables below reflect loan origination activity in the bank's AAs throughout the evaluation period. The deposit and lending concentrations within the Corpus and Austin AAs reflect the principal location of the bank's commercial and retail customer base, branch locations, and the bank's lending focus. The deposit percentages reflected in this table are based upon the FDIC's Annual Branch Deposit Report dated June 30, 2022.

<b>Number of Loans*</b>							
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total	%State Loans	%State Deposits
<b>Full-Scope</b>							
Corpus Christi	688	2,050	16	33	2,787	71.4%	79.2%
Austin	201	474	5	17	697	17.9%	8.3%
<b>Limited-Scope</b>							
San Antonio	53	138	1	--	192	4.9%	6.1%
Victoria	21	176	21	1	219	5.6%	6.4%
Statewide/Regional	--	--	--	6	6	0.2%	--
<b>Total</b>	<b>963</b>	<b>2,838</b>	<b>43</b>	<b>57</b>	<b>3,901</b>	<b>100.0%</b>	<b>100.0%</b>

\*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

<b>Dollar Volume of Loans*</b>							
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total	%State* Loans	%State Deposits
<b>Full-Scope</b>							
Corpus Christi	203,446	316,996	2,570	85,125	608,137	64.4%	79.2%
Austin	86,709	87,680	1,283	55,111	230,783	24.4%	8.3%
<b>Limited-Scope</b>							
San Antonio	22,282	27,720	5	--	50,007	5.3%	6.1%
Victoria	4,866	33,511	1,447	574	40,398	4.3%	6.4%
Statewide/Regional	--	--	--	15,426	15,426	1.6%	--
<b>Total</b>	<b>317,303</b>	<b>465,907</b>	<b>5,305</b>	<b>156,236</b>	<b>944,751</b>	<b>100.0%</b>	<b>100.0%</b>

\*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

As reflected in the tables above, during the evaluation period American originated 963 home mortgage loans totaling \$317 million, 2,838 small business loans totaling \$466 million, 43 loans to small farms totaling \$5 million, and 57 CD loans totaling \$156 million. Since the previous evaluation period, mortgage loan volume across all AAs has increased by about \$156 million. The number of mortgage loans has also increased by about 39 percent. The bank's volume of small business loans (by dollar and number) has also increased significantly during this evaluation period, due in part to the bank's participation in SBA's Paycheck Protection Program (PPP). During 2020 and 2021 American originated 1,596 PPP loans totaling \$234 million. These loans helped to retain about 25 thousand jobs. Seventeen of the PPP loans were reported as CD loans. Loan volume in 4<sup>th</sup> quarter 2022 was also higher due to the bank's recent acquisition of TexStar.

### **Corpus Christi AA**

During the evaluation period, loan origination activity in the Corpus AA represented a significant amount, 72 percent, of all bank loan origination activity. This volume of lending is similar to the percentage of AA deposits. On June 30, 2022, FDIC Branch Deposit Reports showed that 79 percent of bank deposits were in the Corpus CSA.

Market share information for loans and deposits show that American Bank operates in a highly competitive banking environment. The FDIC's June 30, 2022, Deposit Market Share Report shows that American ranked 2nd out of 16 institutions in the Corpus AA, with 17 percent of the deposit market. The deposit market leader was Frost Bank, a much larger Texas regional bank.

American's small business market share and lending activity in the Corpus AA is excellent, especially when considering the significant level of competition within the AA from national and regional lenders. Aggregate small business data reports that the number of small business lenders in the bank's AA ranged from a high of 128 small business lenders in 2020 to 104 in 2022. Throughout the entire evaluation period, American ranked first in market share by dollar volume of loans. American's percentile ranking of the small business market share, by dollar volume, ranged from 20 to 26 percent, exceeding the bank's deposit market share of 17 percent.

During the years 2020-2021, the bank ranked 2<sup>nd</sup> in small business market share, by number of loans, only behind American Express NB. In 2020, American achieved 11.6 percent of the small business market share, by number of loans, and 26 percent by dollar volume. In 2021, the bank achieved a strong market share ranking of 4<sup>th</sup> in the Corpus AA out of 124 reporting lenders, with 6 percent of the market share by number of small loans to businesses and 22 percent by dollar volume. In 2022, the bank ranked 8<sup>th</sup> in the small business market share with 4 percent by number of loans and 21 percent by dollar volume of loans. By number, the top three lenders for small business lending in 2022 were all larger financial institutions including American Express NB, JP Morgan Chase Bank, and Capital One, NA which collectively accounted for 41 percent of the total number of small business loans originated in the AA.

Aggregate HMDA data in 2020 showed that American ranked as high as 13<sup>th</sup> out of 440 reporting mortgage lenders in the Corpus market. American achieved a ranking of 18<sup>th</sup> in 2021 with a similar volume of lenders and in 2022, American ranked 26<sup>th</sup> out of 470 mortgage lenders with just over 1% of the market share in dollar volume and number of loans. The top five mortgage lenders accounted for approximately 24 percent of mortgage production by count. The top five lenders in 2022 included Navy Army Community Credit Union, Rocket Mortgage, Lakeview Loan Servicing LLC, DHI Mortgage Company Limited, and Wells Fargo. When considering the highly competitive home mortgage market in the AA from specialized mortgage companies, larger state and nationwide banks that offer a wide selection of mortgage products, the bank's lending activity for home mortgages is good.

### **Austin AA**

American operated one branch in the Austin AA. The FDIC's June 30, 2022, Deposit Market Share Report shows that the bank had \$158 million in deposits in this AA, which represented 8 percent of the bank's total deposits, and 0.23 percent of the Austin AA deposit market. American ranked 38<sup>th</sup> out of 67 institutions in this market. Collectively, JP Morgan Chase Bank, Wells Fargo Bank, Bank of America, Frost Bank, and Texas Capital Bank dominate the deposit market with 67 percent of total deposit market share.

During the evaluation period, about 18 percent of the bank's loan originations (by number) and 24 percent by dollar volume were in the Austin market. This volume of lending exceeds the percentage of AA deposits.

Small business lending activity in the Austin AA is excellent given the significant level of competition within the AA from larger national and regional lenders. The most recent aggregate 2022 small business data shows that the bank ranked 50<sup>th</sup>, among 239 lenders, with a market share of 0.10 percent, by number of loans, which is somewhat below the bank's deposit market share of 0.23 percent, in this AA. However, the bank's market share of small business loans by dollar volume was 0.67 percent, which exceeds the bank's deposit market share. In 2022, American ranked 29<sup>th</sup> in small business lending

market share by dollar volume of loans. The top three lenders for small business lending in 2022 were much larger financial institutions, including American Express NB, JP Morgan Chase Bank, and Bank of America, NA, which collectively accounted for 59.8 percent of the total number of small business loans originated in the AA, and 31 percent by dollar volume.

Mortgage loan activity during the evaluation period was lower, by number than the bank's deposit market share. Aggregate peer HMDA data for 2020 - 2022 in the Austin AA, shows that American achieved a mortgage market share as high as 0.08 percent, by number, in 2020, ranking 177th out of 866 reporting lenders. This is lower than the bank's 0.23 percent deposit market share. The market share by dollar volume was higher at 0.8 percent, exceeding the bank's deposit market share. Like the Corpus AA, the Austin AA is a highly competitive market for mortgage lending. The bank maintains a single branch in the AA and is at a disadvantage when trying to compete with larger nationwide financial institutions and specialized mortgage loan originators. During the evaluation period, American also experienced turnover in mortgage loan officers in this market which also contributed to lower mortgage loan volumes. Despite these challenges, mortgage loan volume in this AA, by dollar volume, increased by about \$65 million as compared to the previous CRA evaluation period. The number of mortgage loans in this AA also increased about 5 times the previous evaluation period. When considering these factors, the bank's mortgage lending activity is adequate. The top five mortgage lenders accounted for approximately 16 percent of mortgage production by count. The top five lenders are Wells Fargo Bank, Rocket Mortgage, JP Morgan Chase, United Wholesale Mortgage, and DHI Mortgage Company.

### **Distribution of Loans by Income Level of the Geography**

The bank exhibits an adequate geographic distribution of loans in its AAs. We placed the most weight on the bank's small business lending performance as commercial and small business lending is the bank's primary focus.

#### **Corpus Christi AA**

##### ***Home Mortgage Loans***

The geographic distribution of home mortgage loans in the Corpus Christi AA reflects a poor distribution throughout the AAs. Refer to Table O in Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

During 2020-2021, the percentage of bank home loans was lower than the percentage of owner-occupied housing units located in low-income tracts and lower than the percentage of loans reported by aggregate HMDA reporters. Mortgage lending opportunities in low-income geographies is somewhat limited with only 3.2 percent of owner-occupied housing located in these areas, rental occupied housing units in low-income CTs ranged from 41 to 55 percent. Aggregate HMDA lenders also show minimal penetration in these areas. Similarly, the bank's mortgage lending in moderate-income geographies was significantly lower than the percent of owner-occupied housing located in moderate-income census-tracts (CTs) and was also lower than aggregate lender data.

For 2022, the bank did not report any mortgage loans in low-income CTs. The 2020 census resulted in fewer low-income CTs, consequently there were fewer lending opportunities in low-income areas. The percentage of owner-occupied housing units was lower than prior years at 2.5 percent. Aggregate HMDA lenders only reported 1 percent of loans in these areas, which was also below the percentage of

housing units in these areas. The percentage of bank mortgage loans in moderate-income areas was significantly lower than the percentage of owner-occupied housing units in moderate-income tracts and also lower than aggregate lending data.

### ***Small Loans to Businesses***

The bank's geographic distribution of small loans to businesses in the Corpus Christi AA reflects an excellent distribution throughout the AA. Refer to Table Q in Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

During 2020-2021, the bank's percentage of small loans to businesses in low-income CTs was the same as aggregate lending data and near to the percentage of businesses located in low-income tracts. The bank's lending in moderate-income geographies exceeded both the percentage of businesses located in moderate-income census tracts and aggregate lending data.

During 2022, the bank's percentage of small loans to businesses in low-income CTs exceeded both the percentage of businesses located in low-income tracts and performance by aggregate lenders. The bank's lending in moderate-income CTs was near to the percent of businesses located in moderate-income census tracts and near to performance by aggregate lenders.

### ***Lending Gap Analysis***

Examiners reviewed summary reports and maps, and analyzed home mortgages, and small loans to businesses to identify any gaps in the geographic distribution of loans in AAs. In the Corpus AA, a few conspicuous, unexplained lending gaps were identified by the OCC in Nueces County. These gaps lowered the geographic distribution conclusion from good to adequate.

To perform the lending gap analysis, examiners generated reports and maps of CTs where the bank had low or no penetration of HMDA or small business loan originations during the evaluation period. Examiners focused on clusters of LMI CTs with no lending within the AA and then evaluated those clusters to determine if demographic information, or other performance context data reflected lending opportunities within those clusters.

In Nueces County, within the city of Corpus Christi, examiners identified clusters of LMI CTs in the downtown and central parts of the city where there were no HMDA, CRA, or CD loans during 2020, 2021, or 2022. The bank has four branches near these areas. Examiners observed that peer institutions originated loans in these areas. When considering peer performance, the population within these CTs, the number of owner-occupied housing units, and the number of businesses in the identified geographic gaps, examiners concluded that there are additional lending opportunities available within these areas.

## **Austin AA**

### ***Home Mortgage Loans***

The geographic distribution of home mortgage loans in the Austin AA reflects a good distribution throughout the entire AA. Refer to Table O in Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

During 2020-2021, the percentage of bank home loans in the Austin AA exceeded both the percentage of owner-occupied housing units located in low-income tracts and the percentage of home loans by aggregate HMDA lenders. The bank's mortgage lending in moderate-income geographies was somewhat lower than the percent of owner-occupied housing units located in moderate-income CTs and was near to aggregate lending data.

During 2022, loan volume was much lower. Rising home prices, increasing interest rates, and mortgage loan officer turnover impacted mortgage loan volume in 2022. The bank originated 15 mortgage loans in the Austin AA which is not a sufficient volume of loans to provide a meaningful analysis. However, the bank did originate one home loan in a low-income CT totaling \$426 thousand and three loans in moderate-income CTs totaling \$1.98 million. Performance during this year had a neutral impact on the rating.

### ***Small Loans to Businesses***

The geographic distribution of small loans to businesses reflects good distribution throughout the AA. Refer to Table Q in Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

During 2020-2021, the bank's percentage of small loans to businesses in low-income CTs exceeded both the percent of businesses located in low-income CTs and aggregate lending data. The bank's distribution of loans in moderate-income CTs was somewhat lower than the percentage of businesses located in moderate-income tracts and lower than aggregate lending data.

During 2022, the bank's lending in low-income CTs was like performance in 2020-2021, the percentage of small loans to businesses in low-income CTs exceeded both the percent of businesses located in low-income tracts and aggregate lending data. The bank's percentage of loans in moderate-income CTs also exceeded the percent of businesses located in these areas, and the percentage of loans was near to performance by aggregate lenders.

### ***Lending Gap Analysis***

Examiners reviewed summary reports, maps, and analyzed geographic lending patterns of home mortgage loans and small loans to businesses to identify any gaps in the geographic distribution of loans in this AA. Examiners did not identify any conspicuous or unexplained gaps in lending in LMI geographies of this AA.

### **Distribution of Loans by Income Level of the Borrower**

The bank exhibits an adequate distribution of loans among individuals of different income levels and business of different sizes, given the product lines offered by the institution.

### **Corpus Christi AA**

#### ***Home Mortgage Loans***

The distribution of home mortgage loans to individuals of different income levels is adequate.

Refer to Table P in Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

During 2020-2021, the bank's percentage of home loans to low-income borrowers was significantly lower than the percentage of low-income families in the AA, but bank performance was near to aggregate HMDA lenders. The percentage of bank home loans to moderate-income borrowers was somewhat lower than the percentage of moderate-income families in the AA, but near to performance by aggregate lenders.

During 2022, the percentage of bank home loans to low-income borrowers had improved slightly and was the same as performance by aggregate lenders, although the bank and aggregate lenders were both significantly lower than the percentage of low-income families in the AA. The percentage of bank home loans to moderate-income borrowers was significantly lower than aggregate lenders and the percentage of moderate-income families in the AA.

The loan distributions by aggregate lenders and the bank reflect challenges of home ownership by low- and moderate-income families in this market. There are a number of factors which may have influenced the bank's ability to fully penetrate the LMI demographic. Some of the most significant challenges have included rising home prices, rising interest rates, and the availability of affordable housing. Data from the Texas A&M Real Estate Research Center (Texas A&M) reflects the rising home costs in this market as the median sales price increased from \$200 thousand in 2019 to \$225 thousand in 2020 and \$280 thousand in 2022. Data from the St. Louis Federal Reserve shows that average interest rates during the evaluation period fluctuated from 3.11 percent in 2020, to 2.96 percent in 2021, and 5.34 percent in 2022. Further, data from Texas A&M also shows lower inventories of homes in the AA and lower distributions of home sales below \$150 thousand. For example, home sales below \$69 thousand were only 0.9 percent in 2020 and 0.4 percent in 2021 and 2022. Another challenge in the Corpus AA is a high level of poverty. Census data in 2020 reported that 16.5 percent of households in the AA have incomes below poverty levels. In addition, the bank experienced turnover in the mortgage lending staff during this period.

When considering the median sales price of \$280 thousand as reported by Texas A&M in 2022, an average interest rate of 5 percent, payments on a 30-year mortgage would approximate \$1927 per month or \$29,124 per year. This payment estimate also includes estimates for taxes and insurance as provided by Bankrate.com and a 5 percent down payment. Based on this scenario, payments would approximate 57 percent of income for low-income families and 45 percent for some moderate-income families. This level of debt to income (DTI) is not typically considered affordable, although borrowers could potentially qualify for mortgages at this level under certain government guaranteed programs or flexible loan programs like American's Affordable Mortgage Program (AMP). The bank made one loan in the Corpus AA under the AMP program in 2022 and in an effort to increase lending to LMI borrowers, the bank increased the AMP maximum loan amount to \$300 thousand from \$275 thousand and increased the DTI requirement for this product from 45 percent to 50 percent in 2022. The bank also established relationships with entities such as Thanksgiving Homes which focuses on affordable housing solution for low-income individuals and families.

### ***Small Loans to Businesses***

The distribution of loans to businesses with revenues less than or equal to \$1 million is adequate in the AA. Refer to Table R in Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

During 2020-2021, the percentage of bank loans to businesses with revenues of \$1 million or less was significantly lower than the percent of AA businesses reporting revenues of \$1 million or less. The bank's percentage of loans to small businesses was also somewhat lower than the aggregate level of lending to these businesses. However, during this period, the bank also reported a significant percentage of loans without revenue. A large portion of these loans without revenue, 40 percent, were PPP loans. The bank was a significant participant in PPP lending within this AA and the SBA's PPP program did not require revenue information. Most the bank's PPP loans were to existing customers and revenue information was not necessary under this program.

To help understand the impact of PPP lending on the bank's overall bank lending performance, we utilized internal bank reports to evaluate PPP loan size as a proxy for revenue. We considered only loan amounts less than \$1 million to capture small loans made to businesses. Based on this review, the majority, 69 percent, were made for amounts less than \$100 thousand and 27 percent were for amounts \$25 thousand or less, which likely benefits smaller businesses. The available data suggests that this performance criterion meets the standards for adequate performance.

During 2022, the percentage of bank loans to businesses with revenues of \$1 million or less was still significantly lower than the percent of AA businesses reporting revenues of \$1 million or less, but the bank's small loans to businesses was performance was only somewhat lower than performance by aggregate lenders. The percentage of bank loans to small businesses with revenues of \$1 million or less had improved in 2022 to 34 percent as compared to 29 percent during the 2020-2021 period.

### **Austin AA**

#### ***Home Mortgage Loans***

The distribution of home mortgage loans to individuals of different income levels is poor. Refer to Table P in Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

For 2020-2021, the percentage of bank mortgage lending to low-income borrowers was significantly lower than the percentage of low-income families in the AA and lower than the percentage reported by aggregate HMDA lenders in the area. The bank's mortgage lending to moderate-income borrowers was also lower than the percentage of moderate-income families in the AA and lower than aggregate lending performance to moderate-income borrowers.

During 2022, the bank originated 15 mortgage loans in the AA which is not a sufficient volume of loans to provide a meaningful analysis; however, the bank did originate one loan to a moderate-income borrower in this AA totaling \$220 thousand. Performance in 2022 had a neutral impact on the rating.

The lower percentage of loans by the bank and aggregate lenders in comparison to AA demographics reflects challenges with the high cost of housing in the Austin market. As reflected in the Austin AA



profile in the Description of Operations in Texas, the median cost of housing in the Austin AA rose significantly during the evaluation period from \$345 thousand in 2020 to \$501 thousand in 2022. This AA also faces significant challenges with the availability of affordable housing. Data from Texas A&M shows that there were no home sales during 2021 or 2022 less than \$99,000, The distribution of home sales between the ranges of \$100-\$149 thousand and \$150-\$199 thousand was also very low at less than 1 percent. This information further supports the challenges with affordable housing inventory in this market. The bank faced additional challenges during the evaluation period with turnover in the mortgage lending staff which affected mortgage lending volume in 2022. In an effort to increase mortgage lending in this AA, the bank expanded the maximum AMP loan size in the Austin AA to \$375 thousand and established a relationship with a local non-profit which focuses on affordable housing in this market.

### ***Small Loans to Businesses***

The distribution of bank loans to small businesses in the AA is adequate. Refer to Table R in Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

During 2020-2021, the percentage of bank loans to businesses with revenues of \$1 million or less was significantly lower than the percent of AA businesses identified as having revenues of \$1 million or less. The percentage of bank loans was also somewhat lower than the aggregate level of lending to these businesses. The bank was a significant PPP lender in the Austin AA during this period. Consequently, due to the volume of PPP lending, a large portion of the bank's loans to small businesses, 41 percent, did not report annual revenues for comparison purposes.

To understand the impact of PPP lending on overall bank lending performance, we utilized internal bank reports which detailed loan amounts. We utilized loan size as a proxy for revenue and only included loan amounts less than \$1 million to capture small loans made to businesses. Based on this review, the majority, 59 percent, were made for amounts less than \$100 thousand and 23 percent were for amounts \$25 thousand or less, which likely benefits small businesses. The available data suggests that this performance criterion meets the standards of adequate performance.

During 2022, the bank's percentage of small loans to businesses remained significantly below the percent of AA businesses reporting revenues of \$1 million or less, but the bank's performance improved in comparison to aggregate lenders. The percentage of bank loans was near to the percentage reported in aggregate small business data. The bank's percent of small loans to businesses with revenues of \$1 million or less, had increased from 32 percent during 2020-2021 to 42 percent in 2022.

### **Community Development Lending**

The institution is a leader in making CD loans in the full scope AAs. CD lending had a significantly positive effect on the Lending Test conclusion.

The Lending Activity Tables, set forth the information and data used to evaluate the institution's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

## **Corpus Christi AA**

The level of CD lending in the Corpus Christi AA was excellent. The bank made 33 CD loans totaling approximately \$85 million within the AA, representing 50 percent of allocated tier 1 capital. CD loans in this AA were primarily made for revitalization, stabilization of LMI areas or disaster areas, affordable housing, and community services. The bank originated 19 loans totaling \$54 million (63 percent by dollar volume) which supported revitalization, or stabilization in LMI areas, nine loans totaling \$29 million (34 percent) provided community services targeted to LMI individuals, and five loans totaling \$1.6 million (3% percent) supported AA affordable housing initiatives. Notable examples of CD loans originated during the evaluation period include:

- Six loans totaling \$18 million support continued operations for a non-profit organization that supports educational and vocational services for, and employs, sight-impaired and legally blind individuals.
- Two loans to a local non-profit housing entity provide \$1.2 million in permanent financing for affordable housing of low-income individuals receiving section 8 government assistance. The bank's loans provided affordable house for 5 individuals, families.
- During 2020, 2021, the bank made two PPP loans totaling \$4.7 million to a local deli business headquartered in Corpus with 16 locations in Corpus and other South Texas cities. The business had 609 employees of which 91 percent earned low-income wages, and 5 percent earned moderate-income wages. The bank's loans helped this company stay in business during the Covid-19 pandemic and allowed the company to retain employees.

## **Austin AA**

The level of CD lending in the AA was also excellent. The bank made 17 CD loans in the Austin AA totaling \$55 million. These loans represented 307 percent of allocated Tier 1 capital and supported economic development, revitalization, or stabilization of LMI areas, affordable housing, and community services for LMI individuals and families within the AA. Eight of these loans totaling \$35 million (64 percent by dollar volume) supported economic development, six loans totaling \$8 million (14 percent) supported revitalization, and stabilization of LMI areas, two loans totaling \$11 million (20 percent) supported affordable housing initiatives, and one loan totaling \$1 million (2 percent) supported community services targeted to LMI individuals.

Notable examples of CD loans originated during the evaluation period include:

- Four loans totaling \$10.3 million provided support for continuation and expansion of operations for an international company headquartered in a low-income tract of this AA. The bank's loans allowed the company to create and retain jobs for at least 47 LMI individuals.
- Two loans totaling \$20.9 million funded the construction of an office warehouse for a business expanding operations which will help to create additional LMI job opportunities in the area. The company employees approximately 289 individuals with low or moderate-income wages.
- One loan totaling \$4.5 million to fund the development and construction of 23 affordable housing townhomes in conjunction with a project led by the Austin Housing Finance

Corporation, a nonprofit instrumentality of the City of Austin created to generate and implement strategic housing solutions for the benefit of low- and moderate-income residents.

- One loan totaling \$500 thousand provided a line of credit to a local Community Development Financial Institution (CDFI) which originates SBA loans to local small businesses and LMI individuals that do not have customary access to capital.

### **Statewide/Regional Loans**

During the evaluation period, American made six CD loans outside of the bank's AA, totaling \$15 million. Two of these loans totaling \$10 million originated through the bank's Houston LPO. One of these loans supported affordable housing in Harris County, which is part of the lending territory for the LPO, while the other loan supported revitalization of a low-income CT in Montgomery County, which is also in the bank's Houston MSA lending territory. One of the bank's CD loans for \$2.5 million also providing financing for rebuilding a chemical plant which was destroyed in a Hurricane in 2020. The bank's loan will help to bring back jobs to the regional area near the bank's Houston LPO. Two of the out-of-area CD loans provided 137 affordable housing units in the South Texas community of La Feria. Another out of area CD loan helped to support economic development and revitalization of a moderate-income CT through the financing of a new hotel in a moderate-income CT, of a non-MSA Texas county. This loan created 12 new jobs for low-income individuals in this community between the bank's Corpus AA and the Houston LPO.

### **Product Innovation and Flexibility**

AMP Loans - During the evaluation period, American originated 47 AMP loans in the Corpus AA totaling \$7.7 million, which represented 92 percent of all AMP originations. The bank originated 3 AMP loans in the Austin AA, totaling \$670 thousand- and one-AMP loan in the San Antonio market totaling \$191 thousand.

In the Corpus Christi AA, American works with the local housing authority and an affiliated non-profit to make them aware of the AMP program. In the Austin AA, American works with another local a non-profit organization, which serves as the affordable housing consulting arm of the Austin Habitat for Humanity. The bank has also been added as an approved lender to the City of Austin's affordable housing program.

FHA, VA Loans – During the evaluation period, American originated 21 FHA loans in the Corpus AA totaling \$4.4 million and 13 VA loans totaling \$3.6 million. The bank also originated one VA loan in the Austin AA totaling \$328 thousand.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Lending Test in the San Antonio AA and Victoria AAs was weaker than the bank's overall performance under the Lending Test in the full-scope areas. The weaker performance in San Antonio was due to the lack of CD loans in this AA and lower volume of mortgage lending. Lending in the Victoria AA was also weaker due to lower volume of CD and mortgage lending. Performance in the limited-scope AAs did not have a significant impact on the overall rating.

Tables O through R in Appendix D include the facts and data that support these conclusions.

## INVESTMENT TEST

The bank's performance under the Investment Test in Texas is rated High Satisfactory.

### Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Corpus AA is excellent, while performance in the Austin AA is adequate.

The institution has a significant level of qualified CD investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors.

The institution demonstrates good responsiveness to credit and community economic development needs. The institution occasionally uses innovative or complex investments to support CD initiatives. During the evaluation period, CD related investments in the bank's AAs totaled \$55.7 million. This total represented 26 percent of the bank's Tier 1 Capital at year-end 2022. American made an additional 81 donations in the bank's AA totaling \$413 thousand. In addition, bank management made 53 other investments totaling \$25.9 million within broader regions of the state. Some of these additional statewide investments were in the Houston area where the bank's LPO is located. American's investments demonstrate good responsiveness to AA needs. The table below summarizes investment performance in each of the AAs.

Assessment Area	Qualified Investments									
	Prior Period*		Current Period**		Total				Unfunded Commitments***	
	#	\$ (000's)	#	\$ (000's)	#	% of Total #	\$ (000's)	% of Total \$	#	\$ (000's)
Full Scope										
Corpus Christi	10	6,245	40	39,627	50	44.2	45,872	56.2	0	0
Austin	3	4,718	0	0	3	2.7	4,718	5.8	0	0
Limited Scope										
San Antonio	1	500	1	1,005	2	1.8	1,505	1.8	0	0
Victoria	0	0	5	3,609	5	4.4	3,609	4.4	0	0
<b>Total AA Investments</b>	<b>14</b>	<b>11,463</b>	<b>46</b>	<b>44,241</b>	<b>60</b>	<b>53.1</b>	<b>55,705</b>	<b>68.3</b>	<b>0</b>	<b>0</b>
Regional/Statewide	51	25,366	2	490	53	46.9	25,856	31.7	0	0
<b>Total</b>	<b>65</b>	<b>36,829</b>	<b>48</b>	<b>44,731</b>	<b>113</b>	<b>100.0</b>	<b>81,560</b>	<b>100.0</b>	<b>0</b>	<b>0</b>

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

\*\* Current Period Investments in this table do not include donations. These are detailed separately in the full scope AAs.

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

### Corpus Christi AA

The volume of investment activity in the bank's Corpus Christi AA is excellent. During the evaluation period, American made current period qualified investments totaling \$39.6 million. Most of these investments focused on supporting education in communities with high levels of economically disadvantaged students and providing affordable housing to LMI borrowers. Prior period investments totaled \$6.2 million and continue to provide an ongoing benefit for affordable housing and schools for economically disadvantaged students. Some of the notable examples include:

- 12 municipal securities totaling \$30 million which support Corpus Christi TX Independent School District and focus on educational needs in schools where 73 percent of students are economically disadvantaged.
- A Freddie Mac mortgage-backed security totaling \$1.7 million which provides funding for an apartment complex in Aransas Pass with 80 affordable housing units.
- A \$9 million investment in a CRA Fund which helped to fund three apartment homes for LMI individuals and families and ten homes for low or moderate-income borrower in the bank's Corpus AA.

During the evaluation period, American also made 54 donations, contributions, and grants in the Corpus AA totaling approximately \$306 thousand. The bank's contributions have supported organizations which provide essential services and scholarships to LMI individuals in the bank's AA. The bank's donations have supported the local food bank, local healthcare and community-service groups, affordable housing, and disaster recovery.

- For example, during this evaluation period, American made a \$50 thousand donation in support of a local healthcare foundation which provides services to everyone with an emphasis on caring for the underserved of the community. The bank has made a 5-year commitment to fund up to \$250 thousand.
- The bank has also supported a local children's hospital with over \$80 thousand in donations. The hospital accepts every child regardless of the ability to pay and the majority of patients qualify for Medicaid.

### **Austin AA**

The bank's investment performance in the Austin AA was adequate. The bank did not have any current period investments, although the bank did have three prior period mortgage-backed securities totaling \$4.7 million which continue to provide affordable housing for LMI families in the AA. The bank's securities in this AA have provided funding for 23 homes to LMI individuals. Affordable housing is a significant need in this AA and the bank's investments have been responsive to this need. The bank also made twelve donations or grants in this AA totaling \$85 thousand. These donations supported local non-profits and organizations that focus on economic development, job creation, education, and programs that provide essential services for LMI families and children.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Investment Test in the San Antonio and Victoria AAs is consistent with the bank's overall performance under the Investment Test in the full-scope areas.

### **Statewide/Regional Area**

American also has a significant number and dollar volume of qualified investments outside of its AA. Most of these investments are prior period investments that focus on supporting education in communities with high levels of economically disadvantaged students and providing affordable housing

to LMI individuals and families. One of the prior period investments totaling \$950 thousand is an investment in a Small Business Investment Company (SBIC), which provides funding for small businesses. During the evaluation period, American also purchased two certificates of deposit in minority owned depository institutions, both of which are in Texas.

## SERVICE TEST

The bank's performance under the Service Test in Texas is rated Low Satisfactory.

## Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Corpus AA is good. Based upon a full scope review, the bank's performance in the Austin AA is adequate.

## Retail Banking Services

Service delivery systems are reasonably accessible to geographies and individuals of different income levels in the institution's AA.

Distribution of Branch Delivery System (2020-2021)												
Assessment Area	Deposits	Branches							Population*			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%) *					% of Population within Each Geography			
				Low	Mod	Mid	Upp	NA	Low	Mod	Mid	Upp
<b>Full Scope Review</b>												
Corpus	80.8	8	66.7	0.0	25.0	25.0	50.0	0.0	5.0	29.0	36.5	28.9
Austin	8.1	1	8.3	0.0	0.0	0.0	100.0	0.0	10.7	20.4	36.6	31.1
<b>Limited Scope Review</b>												
San Antonio	5.3	1	8.3	0.0	0.0	0.0	100.0	0.0	7.4	34.0	27.7	30.9
Victoria	5.8	2	16.7	0.0	0.0	100.0	0.0	0.0	3.4	32.2	31.2	33.1
<b>Total</b>	<b>100.0</b>	<b>12</b>	<b>100.0</b>	<b>0.0</b>	<b>16.7</b>	<b>33.3</b>	<b>50.0</b>	<b>0.0</b>	<b>8.5</b>	<b>27.6</b>	<b>32.5</b>	<b>30.8</b>

\* Population and Geographic locations are based upon 2015 ACS Census Data. Deposit data is based upon the annual FDIC deposit report as of June 30,2021

Distribution of Branch Delivery System (2022)												
Assessment Area	Deposits	Branches							Population*			
	% Of Rated Area Deposits in AA	# Of BANK Branches	% Of Rated Area Branches in AA	Location of Branches by Income of Geographies (%) *					% Of Population within Each Geography			
				Low	Mod	Mid	Upp	NA	Low	Mod	Mid	Upp
<b>Full Scope Review</b>												
Corpus	70.6	8	44.4	0.0	12.5	12.5	62.5	12.5	3.7	24.0	39.1	31.7
Austin	6.3	1	5.5	0.0	0.0	0.0	100.0	0.0	6.7	22.3	36.1	32.4
<b>Limited Scope Review</b>												
San Antonio	18.2	7	38.9	14.3	0.0	57.14	28.5	0.0	6.5	30.3	30.4	32.6
Victoria	4.9	2	11.1	0.0	50.0	50.0	0.0	0.0	5.3	24.4	43.6	26.7
<b>Total</b>	<b>100.0</b>	<b>18</b>	<b>100.0</b>	<b>0.0</b>	<b>16.7</b>	<b>16.7</b>	<b>58.3</b>	<b>8.3</b>	<b>6.3</b>	<b>26.1</b>	<b>34.0</b>	<b>32.3</b>

\*Population and Geographic Locations are based upon 2020 Census Data. Deposit data is based upon the annual FDIC deposit report as of June 30, 2022.

### **Corpus Christi AA**

American operated eight banking offices and 13 ATMs (including five remote ATMs) inside the Corpus Christi AA during the evaluation period. Six of the eight offices are in Nueces County (all in Corpus Christi); two are in Aransas County (one in Port Aransas and one in Rockport). There are no banking offices in San Patricio County. All offices are readily accessible on major throughfares, and the remote ATMs are in public places such as hospitals and grocery stores. American did not open or close any branches within the Corpus AA.

The 2020 census update resulted in the reclassification of five CTs where the bank has branches and remote ATMs in this AA. As a result of the census changes, the bank's geographic distribution of branches changed in 2022 from the 2020-2021 evaluation period. One of the middle-income CTs changed to a moderate-income CT in 2022, two of the moderate-income CTs in 2020-2021 changed to upper-income CTs in 2022, one of the upper-income CTs changed to "unknown" and one of the moderate-income CTs changed to a middle-income CT.

During the 2020-2022 evaluation period, the bank did not have any branches in low-income geographies. Although during 2020-2021 there were just six low-income CTs in the AA, and in 2022 there were only four low-income CTs. During 2020-2021 American had 2 branches (Uptown and Shoreline) located in moderate income CTs and the percentage of branches in these areas closely aligned with AA population for 2020-2021. Both of these moderate-income CTs were reclassified to upper-income areas in the 2020 census, and one of the middle-income areas (South Branch) changed to moderate. As a result of these demographic shifts, in 2022, the bank only had one branch in a moderate-income CT and the percentage of AA population in both low- and moderate-income CTs was slightly lower than during 2020-2021.

Finally, the Rockport Branch was located in an upper income CT during 2020-2021, but in 2022 the income information for this CT was reported by the FFIEC as unknown. Census Bureau data from 2020 and more recent updates in 2022 and 2023 from the ACS Survey show that the location of this branch is categorized as a moderate-income CT. When considering this information from the Census Bureau, the bank's distribution of branches in moderate-income CTs in 2022 is 25 percent, which is similar to distributions in 2020-2021, and in line with AA population. Also, all American branches located in an

upper income CT, apart from the Saratoga Branch, are located adjacent to moderate income CTs. The bank's small business loan distributions in LMI areas and mortgage lending performance during 2020-2021 also reflect reasonable accessibility of bank services.

### **Austin AA**

American operates one banking office and 1 ATM inside the Austin AA, in Austin, Travis County. The bank closed the downtown Austin location October 2020. There are no banking offices in Hays and Williamson County. The one branch office and ATM are in an upper income area of Austin/Westlake. The bank also has an office in this AA which focuses solely on equipment financing. This office is in a middle-income area of Austin and is not an official branch location.

The bank's AA is large relative to the number of branches, loan, and deposit market share in this AA. The one branch location is not representative of AA populations in low, moderate, and middle-income CTs and the branch office is not adjacent to low-or moderate-income areas; however, the bank's mortgage lending performance during 2020-2021 and small business lending performance throughout the evaluation period have demonstrated the bank's reasonable accessibility to the AA, including low- and moderate-income CTs. For additional information on lending performance refer to Tables O and Q in Appendix D.

### **Alternative Delivery**

American expands the availability of banking services through several alternative delivery channels such as ATMs, online, and mobile banking. The bank offers text-based banking services through its mobile application allowing customers to access account balances, view account history, and initiate one-time account transfers. American also provides a free 24-hour telephone banking service (with a Spanish language option) that allows customers to transfer funds and to check account balances. In addition, bank customers can view account balances, pay bills, transfer funds among their American accounts, as well as transfer funds to other banks through external transfers and Zelle. Commercial customers can use online ACH origination, remote deposit capture, positive pay, wire transfer, and payroll services. Commercial lending services are available in all assessment areas. Consumer customers can submit mortgage loan applications online and commercial customers can submit online applications for equipment financing through an online portal. Payments for equipment financing are typically made through ACH. Internal reports show that alternative delivery systems are reasonably effective in providing access to low- or moderate-income customers in all the bank's geographies. For example, internal reports show that about 73 percent of all commercial customers utilize alternative services such as ACH origination, mobile, or remote deposit capture and about 22 percent of these customers are in low-or moderate-CTs. Reports on consumer utilization of online delivery channels also show about 23 percent were customers in low-or moderate-income CTs.

### **Branch Openings and Closings**

The institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, including accessibility in low-or moderate-income geographies and/or to low- and moderate-income individuals. As reflected in the table below, during the evaluation period, American closed a branch in downtown Austin, which was in an upper-income geography. In 2020, the bank opened a new full-service branch in an upper-income area of San Antonio. Also, in October 2022, the bank acquired six new branches in the San Antonio AA through the acquisition of TexStar which resulted in one new branch in a low-income area of San Antonio, four in middle-income areas, and one



new location in an upper income-area of New Braunfels, Comal County, which is also part of the San Antonio MSA.

Distribution of Branch Openings/Closings						
2020 -2021	Branch Openings/Closings					
Assessment Area	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)			
			Low	Mod	Mid	Upp
Full Scope						
Austin	0	1	0	0	0	-1
Corpus Christi	0	0	0	0	0	0
Limited Scope						
San Antonio	1	0	0	0	0	1
Victoria AA	0	0	0	0	0	0
Total	1	1	0	0	0	0

Distribution of Branch Openings/Closings						
2022	Branch Openings/Closings					
Assessment Area	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)			
			Low	Mod	Mid	Upp
Full Scope						
Austin	0	0	0	0	0	0
Corpus Christi	0	0	0	0	0	0
Limited Scope						
San Antonio	6	0	1	0	4	1
Victoria	0	0	0	0	0	0
Total	6	0	1	0	4	1

## Services and Hours

American offers traditional bank services at all branch locations. Residential lending services are offered primarily at mortgage centers in four offices located in the Corpus Christi AA and one in Austin; although mortgage lenders are available at all locations, as necessary. American offers flexible mortgage products including government backed FHA, VA, and USDA loans. In addition, American offers the special AMP to individuals who are considered LMI or are purchasing homes in LMI areas. This product is available in all AAs.

Banking hours and services are consistent throughout most AAs and tailored to the convenience and needs of the AA, including low- and moderate-income geographies and/or individuals. All branch lobbies, including the branches in the full-scope Corpus and Austin AA are open Monday – Friday 9:00 a.m. – 4:00 p.m. One location in Corpus also offers lobby hours on Saturdays. This branch is in an upper-income CT. Drive through banking hours are similar in all AAs as well. Most drive throughs offer extended hours, Monday – Thursday 8:00 a.m. – 5:00 p.m. and Saturdays 9:30 a.m. – 12:30 p.m. Two branches in Corpus, including one in a moderate-income CT, the Victoria, Rockport, and Port Aransas locations offer later drive-through hours

until 6:00 p.m. Monday – Friday. The Shoreline office is the main office, and it does not have a drive through, but this location is within one half mile from another branch with a drive-through that does offer services until 6:00 p.m. Monday - Friday. The new branches in San Antonio are not open on Saturdays, although drive-throughs are open until 5:00 p.m. during the week. In addition, customer service representatives are available by phone Monday through Friday from 7:00 a.m. to 6:00 p.m.

## **Community Development Services**

The institution provides a relatively high level of CD services.

## **Conclusions for Areas Receiving Limited-Scope Reviews**

### **Corpus Christi AA**

During the evaluation period, 37 bank personnel devoted 1,544 hours to 33 different qualifying organizations in the Corpus Christi AA. Activities included providing leadership and technical expertise through board and committee membership. The qualifying organizations focus primarily on providing essential services to LMI individuals and families, affordable housing, economic development, and revisitation and stabilization of disaster areas in the AA. Bank employees have donated time and provided leadership and financial expertise to organizations focused on scholarship programs for LMI individuals, essential medical services, and educational programs. A few notable examples of CD services in the Corpus Christi AA during the evaluation period are summarized below:

- During the evaluation period, two bank employees have provided approximately 55 hours of leadership and financial expertise as Board members on the non-profit Habitat for Humanity, in Corpus Christi. The organization builds home for families and individuals in need of safe, affordable housing. In the Corpus area, the local chapter has also supported Hurricane preparedness drives with emergency kits and PPE gear.
- One bank employee has provided leadership and financial expertise and 108 hours of service during 2020-2022 as a founding Board member and VP of Finance for a local non-profit organization which supports student programs, projects and initiatives that do not receive tax-based funding for a local school district where about 51.9 percent of the students are economically disadvantaged. The organization provides grants to schools to support student learning at all grade levels. For example, during 2020-2021 the foundation provided grants for wireless technologies, tablets allowing teachers to record lessons for virtual students which was important for learning environment during the Covid-19 pandemic. Grants in 2021-2022 also provided IPADs for elementary and middle school students.
- Two bank employees have provided at least 51 hours of leadership service and financial expertise as the Board President and Vice President of a local non-profit health center which provides affordable, holistic, and quality health care services to the underserved population in this AA. The organization is a Federally Qualified Health Center, which is a federal designation assigned to non-profits or public health care organizations the serve predominately uninsured or underserved populations and are located in or serving a designated Medically Underserved Area. Services are provided regardless of the ability to pay. Fees are assessed on a sliding scale based on family size and income. The Health Resources and Service Administration (HRSA) has designated Aransas County, and portions of Nueces County and Corpus Christi as medically

underserved areas for primary care.

### **Austin AA**

During the evaluation period, 19 bank personnel devoted 1,457 hours to 28 different qualifying organizations in the Austin AA. Activities included providing leadership and technical expertise through board and committee membership. The qualifying organizations focus primarily on providing essential to LMI individuals and families, affordable housing, and economic development. Noteworthy examples of CD services in the Austin AA during the evaluation period are summarized below:

- A bank employee and a director worked with a local non-profit entity which provides scholarship programs for LMI individuals. The bank director served on the board of this entity providing 208 hours of service, leadership, and financial expertise. The bank officer contributed 94 hours of service to this organization as a member of the leadership program. The organization provided 15 scholarships to LMI students totaling \$108 thousand in 2022.
- An American Bank employee provided at least 14 hours of leadership on the board and financial expertise as a Vice President of Finance for a local home builders association which also partners with local non-profits focusing on housing for the homeless, affordable housing and other essential needs of LMI individuals and families.
- The Austin Economic Development Corporation is a non-profit entity of the city Austin, which helps to bring additional financing options that leverage public and private investments for community and economic development projects. One of the bank's board members provided approximately 72 hours during the evaluation period serving as a member of the Board and Real Estate committee. As part of his work, the director provided financial expertise and leadership in the evaluation and assistance of iconic, historic, and new businesses in Austin.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Service Test in the San Antonio and Victoria AAs is consistent with the bank's overall performance in the Corpus Christi and Austin AA.

## Appendix A: Scope of Examination

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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 MSAs and non-MSAs 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”.

<b>Time Period Reviewed:</b>	January 2, 2020, to December 31, 2022	
<b>Bank Products Reviewed:</b>	Home mortgage, small business, community development loans, qualified investments, community development services.	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
		Investments
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>State (s)</b>		
Texas		
Corpus Christi – CSA	Full Scope	Nueces, San Patricio, (Corpus Christi MSA) and Aransas County, which is part of the 2020 Corpus Christi CSA.
Austin – MSA	Full Scope	Travis, Hays, and Williamson Counties, which represents part of the Austin MSA
San Antonio – MSA	Limited Scope	Bexar, Comal Counties, which represents a portion of the San Antonio MSA
Victoria - MSA	Limited Scope	Victoria, Goliad Counties – includes the entire Victoria MSA

## Appendix B: Summary of State Ratings

RATINGS: AMERICAN BANK, NATIONAL ASSOCIATION				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
American Bank, National Association	High Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
State:				
Texas	High Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory

(\*) The Lending Test is weighted more heavily than the Investment and Service Tests in the overall rating.

## Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in 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. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

**Aggregate Lending (Aggt.):** The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

**Census Tract (CT):** A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

**Combined Statistical Area (CSA):** A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

**Community Development (CD):** 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 Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

**Community Reinvestment Act (CRA):** the statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, 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, 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 householder and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

**Full-Scope 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 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 conduct 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, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

**Home Mortgage Loans:** A closed-end mortgage loan or an open-end line of credit as these terms are defined under §1003.2 of this title, and that is not an excluded transaction under §1003.3(c)(1) through (10) and (13) of this title.

**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-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, and branch distribution).

**Low-Income Individual:** Individual income that is less than 50 percent of the area median income.

**Low Income Geography:** A census tract with a median family income that is less than 50 percent.

**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 state/assessment area.

**Median Family Income (MFI):** The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) 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, and half below, a range of incomes.

**Metropolitan Division:** As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area:** An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

**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.

**MMSA (state):** Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

**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.

**Rating Area:** A rated area is a state or multi-state metropolitan statistical 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 statistical area, the institution will receive a rating for the multi-state metropolitan statistical 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) 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.

**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 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:** Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

## Appendix D: Tables of Performance Data

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### Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of 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: (1) purchased loans are treated the same as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30<sup>th</sup> of each year.

The following is a listing and brief description of the tables included in each set:

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - 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 aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - 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 MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were 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) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																				2020-21
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% Of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% Of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% Of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% Of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
Full Scope																				
Corpus CSA	557	157,013	69.2	16,155	3.2	0.2	0.5	25.4	7.5	11.6	37.6	42.7	35.3	33.7	49.6	52.6	0.0	0.0	0.0	
Austin	186	75,147	23.1	152,493	4.1	5.9	3.6	15.8	10.8	12.7	39.5	24.7	42.8	40.5	57.5	40.7	0.2	1.1	0.2	
Limited Scope																				
San Antonio	42	15,896	5.2	93,832	5.3	2.4	1.7	27.8	2.4	14.5	27.5	21.4	31.8	39.4	73.8	52.0	0.0	0.0	0.0	
Victoria	20	4,686	2.5	2,890	2.0	5.0	1.0	23.9	20.0	17.9	32.2	20.0	29.6	41.9	55.0	51.6	0.0	0.0	0.0	
<b>Total</b>	<b>805</b>	<b>252,741</b>	<b>100.0</b>	<b>265,370</b>	<b>4.4</b>	<b>1.7</b>	<b>2.7</b>	<b>22.2</b>	<b>8.3</b>	<b>13.3</b>	<b>34.0</b>	<b>36.9</b>	<b>38.3</b>	<b>39.3</b>	<b>52.8</b>	<b>45.5</b>	<b>0.1</b>	<b>0.2</b>	<b>0.1</b>	

Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																				2022
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% Of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% Of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% Of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% Of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
Full Scope																				
Corpus CSA	131	46,434	82.9	11,157	2.5	0.0	1.0	23.7	1.5	12.0	37.4	30.5	34.4	34.5	66.4	50.8	2.0	1.5	1.7	
Austin	15	11,562	9.5	87,554	2.8	6.7	2.0	17.6	20.0	18.0	39.1	0.0	42.5	40.0	73.3	36.9	0.5	0.0	0.6	
Limited Scope																				
San Antonio	11	6,386	7.0	69,859	4.5	0.0	2.0	27.3	9.1	16.9	31.6	45.5	34.9	36.4	45.5	46.0	0.3	0.0	0.2	
Victoria	1	180	0.6	1,819	4.6	0.0	1.6	18.4	0.0	14.1	46.0	100.0	44.6	31.0	0.0	39.6	0.0	0.0	0.0	
<b>Total</b>	<b>158</b>	<b>64,562</b>	<b>100.0</b>	<b>170,389</b>	<b>3.5</b>	<b>0.6</b>	<b>2.0</b>	<b>22.4</b>	<b>3.8</b>	<b>17.1</b>	<b>35.9</b>	<b>29.1</b>	<b>38.9</b>	<b>37.7</b>	<b>65.2</b>	<b>41.5</b>	<b>0.5</b>	<b>1.3</b>	<b>0.5</b>	

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% Of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	
Full Scope																				
Corpus CSA	557	157,012	69.2	16,155	22.6	1.1	2.1	17.4	8.8	9.4	18.2	10.2	17.1	41.8	70.6	44.0	0.0	9.3	27.4	
Austin	186	75,147	23.1	152,493	22.1	0.5	3.1	16.5	7.5	12.4	19.7	14.0	18.3	41.7	66.7	45.9	0.0	11.3	20.3	
Limited Scope																				
San Antonio	42	15,896	5.2	93,832	24.1	2.4	2.9	17.7	2.4	12.7	19.3	2.4	19.2	39.0	83.3	33.3	0.0	9.5	31.9	
Victoria	20	4,686	2.5	2,890	23.2	5.0	3.8	16.8	10.0	13.2	18.2	5.0	19.7	41.9	55.0	35.4	0.0	25.0	27.9	
<b>Total</b>	<b>805</b>	<b>252,741</b>	<b>100.0</b>	<b>265,370</b>	<b>23.1</b>	<b>1.1</b>	<b>3.0</b>	<b>17.1</b>	<b>8.2</b>	<b>12.4</b>	<b>19.3</b>	<b>10.6</b>	<b>18.5</b>	<b>40.5</b>	<b>69.9</b>	<b>41.2</b>	<b>0.0</b>	<b>10.2</b>	<b>24.9</b>	

Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% Of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	
Full Scope																				
Corpus CSA	131	46,434	82.9	11,157	23.4	3.1	3.6	16.4	2.3	13.1	18.3	12.2	19.4	41.9	68.7	40.9	0.0	13.7	23.1	
Austin	15	11,562	9.5	87,554	20.7	0.0	3.6	17.4	6.7	12.3	21.0	6.7	19.8	40.9	60.0	46.7	0.0	26.7	17.5	
Limited Scope																				
San Antonio	11	6,386	7.0	69,859	23.0	0.0	3.2	17.5	0.0	14.2	19.5	0.0	20.3	40.0	63.6	37.9	0.0	36.4	24.3	
Victoria	1	180	0.6	1,819	22.5	0.0	3.6	17.2	0.0	13.0	19.0	0.0	20.3	41.4	0.0	41.2	0.0	100.0	21.9	
<b>Total</b>	<b>158</b>	<b>64,562</b>	<b>100.0</b>	<b>170,389</b>	<b>22.0</b>	<b>2.5</b>	<b>3.5</b>	<b>17.3</b>	<b>2.5</b>	<b>13.2</b>	<b>20.0</b>	<b>10.8</b>	<b>20.0</b>	<b>40.6</b>	<b>67.1</b>	<b>42.7</b>	<b>0.0</b>	<b>17.1</b>	<b>20.7</b>	

Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																				2020-21
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% Of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
Full Scope																				
Corpus CSA	1,692	243,693	72.6	9,329	2.8	2.0	2.0	27.5	33.5	26.3	35.5	40.8	38.0	33.9	23.4	33.7	0.2	0.3	0.0	
Austin	403	72,077	17.3	70,992	6.4	7.2	7.0	11.6	8.2	13.1	33.5	32.3	34.8	47.2	51.4	44.2	1.2	1.0	0.9	
Limited Scope																				
San Antonio	95	18,011	4.1	42,038	4.8	6.3	4.5	22.9	29.5	22.8	27.6	12.6	26.2	44.4	50.5	46.1	0.3	1.1	0.3	
Victoria	141	24,956	6.0	2,155	2.0	0.0	2.4	31.6	22.0	30.7	29.8	38.3	29.8	36.4	39.7	37.1	0.1	0.0	0.0	
<b>Total</b>	<b>2,331</b>	<b>358,737</b>	<b>100.0</b>	<b>124,514</b>	<b>5.5</b>	<b>3.0</b>	<b>5.7</b>	<b>17.1</b>	<b>28.3</b>	<b>17.7</b>	<b>31.6</b>	<b>38.0</b>	<b>32.1</b>	<b>45.0</b>	<b>30.3</b>	<b>44.0</b>	<b>0.8</b>	<b>0.4</b>	<b>0.6</b>	

Source: 2021 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																				2022
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% Of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
Full Scope																				
Corpus CSA	358	73,303	70.6		3.1	3.6	2.5	18.3	17.9	18.5	36.9	38.3	35.8	40.0	39.9	41.2	1.8	0.3	2.0	
Austin	71	15,603	14.0		2.8	5.6	3.5	12.6	15.5	18.0	33.0	35.2	32.3	45.6	43.7	44.2	6.0	0.0	2.0	
Limited Scope																				
San Antonio	43	9,709	8.5		5.3	4.7	5.2	23.2	9.3	22.2	26.2	39.5	25.7	44.7	46.5	46.5	0.6	0.0	0.6	
Victoria	35	8,555	6.9		3.3	0.0	4.6	28.5	51.4	23.6	39.6	20.0	41.6	28.4	28.6	28.6	0.1	0.0	0.0	
<b>Total</b>	<b>507</b>	<b>107,170</b>	<b>100.0</b>		<b>3.6</b>	<b>3.7</b>	<b>4.0</b>	<b>16.6</b>	<b>19.1</b>	<b>19.6</b>	<b>31.1</b>	<b>36.7</b>	<b>30.3</b>	<b>44.8</b>	<b>40.2</b>	<b>40.2</b>	<b>3.9</b>	<b>0.2</b>	<b>1.5</b>	

Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												2020-21
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% Of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Full Scope												
Corpus CSA	1,692	243,693	72.6	9,329	84.1	29.3	41.1	3.8	30.4	12.1	40.3	
Austin	403	72,077	17.3	70,992	89.4	32.3	45.3	3.0	26.8	7.6	40.9	
Limited Scope												
San Antonio	95	18,011	4.1	42,038	87.0	33.7	43.7	3.6	24.2	9.5	42.1	
Victoria	141	24,956	6.0	2,155	82.2	37.6	42.3	4.5	27.0	13.4	35.5	
<b>Total</b>	<b>2,331</b>	<b>358,737</b>	<b>100.0</b>	<b>124,514</b>	<b>88.0</b>	<b>30.5</b>	<b>44.4</b>	<b>3.3</b>	<b>29.3</b>	<b>8.7</b>	<b>40.2</b>	
Source: 2021 D&B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%												

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												2022
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% Of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Full Scope												
Corpus CSA	358	73,303	70.6	8,606	87.3	34.4	46.4	2.9	52.0	9.8	13.7	
Austin	71	15,603	14.0	74,689	93.5	42.3	48.9	1.7	40.8	4.7	16.9	
Limited Scope												
San Antonio	43	9,709	8.5	47,109	90.3	37.2	46.4	2.5	48.8	7.2	14.0	
Victoria	35	8,555	6.9	1,993	85.7	42.9	52.0	3.4	40.0	10.9	17.1	
<b>Total</b>	<b>507</b>	<b>107,170</b>	<b>100.0</b>	<b>132,397</b>	<b>92.0</b>	<b>36.3</b>	<b>47.9</b>	<b>2.1</b>	<b>49.3</b>	<b>5.9</b>	<b>14.4</b>	
Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%												

**CRA Public Comments**  
**2022 – Year to Date 2024**

None

# ▲ A History of Helping Texans Thrive

● **AUG 1970** – Founded in Corpus Christi

**OCT 1985** – Expanded to Uptown

**FEB 1991** – Opened Padre Island Branch

● **OCT 1994** – Docked in Port Aransas

**SEP 1995** – Added Alameda Branch

**DEC 1997** – Opened Saratoga Branch

**FEB 2000** – Beginning of American Investment Services

**SPRING 2000** – Moved Executive Offices to One Shoreline Plaza

**JUN 2001** – Added Trust & Asset Management

● **SEP 2001** – Entered Austin Market

● **DEC 2003** – Docked in Rockport

● **JAN 2007** – Acquired Goliad & Victoria Locations

**DEC 2017** – Welcomed New Leadership Team

**JAN 2018** – Announced New Strategic Plan

● **JUN 2018** – Entered Houston Market

● **NOV 2018** – Entered San Antonio Market

● **JAN 2022** – Acquired American Bank Equipment Finance

**OCT 2022** – Acquired TexStar National Bank

**AUG 2024** – Opened Corpus Christi Loan Processing Office





# American Bank Holding Company Board of Directors

**Patt Hawn Wallace**

Chair

**Ben Wallace**

Vice Chairman

**Stephen Raffaele, CFA**

President

**Christina Hawn**

CHH Interests, Ltd.

**Al Jones**

Retired

**Ted Oakley**

Oxbow Advisors

**Richard Scanio**

Scanio Investments

## American Bank Board of Directors

**Ben Wallace**

Chairman

**Richard Scanio**

Vice Chairman

**Stephen Raffaele, CFA**

Chief Executive Officer  
& President

**Ralph Abendshein**

Oakum Holdings LLC

**Bibiana Dykema**

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**Douglas (Kit) Fox, MD**

NeuroTexas, PLLC

**Clayton J. Hoover, Jr.**

CHH Interests, Ltd.

**Mark Nini**

GN Ventures, Ltd.

**Ted Oakley**

Oxbow Advisors

**Jorge Rangel**

Rangel Law Firm

**Hil Stroup**

Key Title Group

**Gary Valdez**

Focus Strategies, LLC

**John Wallace**

Republic Ranches, LLC

**Patt Hawn Wallace**

Hawn/Wallace  
Investments

**Robert Webster, MD**

Third Coast Health

**Brad Wheeless**

Business Advisor and  
Consultant

## Regional Boards

### AUSTIN REGIONAL BOARD

**Joe Petet**

**Chairman**

American Bank, N.A.

**John Greenwood**

American Bank, N.A.

**Ben De Leon**

De Leon Law, PLLC

**Skeeter Miller**

County Line Restaurants

**Beryl Armstrong**

Plateau Land & Wildlife  
Management

**Stephen Levy**

Levy Dykema Architects

**David Howell**

G&S Franchises

**Tala Matchett**

Notley

### SAN ANTONIO REGIONAL BOARD

**Byron Bexley**

**Chairman**

American Bank, N.A.

**Brad Badger**

Cisneros Miramontes, LLC

**Shane Barbee**

7 Bar Erosion

**Rachel Farley**

M&M Premier Lending

**Joey Guerra**

IRG Companies

**Cody Knowlton**

Baptist Health Foundation

**Keith Leslie**

Norum Partners

**Joe Petet**

American Bank, N.A.

**Manny Ruiz**

American Bank, N.A.

**Eli Woolsey**

Woolsey Construction, LLC

# Regional Boards

## HOUSTON REGIONAL BOARD

### **Glenn Clements**

#### **Chairman**

American Bank, N.A.

### **Joe Petet**

American Bank, N.A.

### **Charlie Phillips**

American Bank, N.A.

### **Kelly Hess**

CompuCycle

### **Chris Masters**

Doeren Mayhew

### **Randolph Ewing**

Ewing & Jones PLLC

### **Cliff Kuykendall**

Integrity Advisors, Inc.

### **Steve Krueger**

Retired Banking Executive

### **Steve Winter**

ASTOUNDZ

### **Carrie Colbert**

Curate Capital

### **Paula Ann Miller**

P.A. Miller Consulting, Inc.

## Leadership Team

### **Stephen Raffaele, CFA**

Chief Executive Officer &  
President

### **Tom Adams**

Chief Financial Officer

### **Byron Bexley**

Vice Chairman – San  
Antonio

### **Rob Childers**

President – American Bank  
Equipment Finance

### **Glenn Clements**

Vice Chairman – Houston

### **David Doherty**

Chief Credit Officer

### **John Greenwood**

Market President – Austin

### **Robin Ingari**

Executive Credit Risk  
Officer

### **Patrick King**

Treasurer

### **Todd Lee**

Chief Information Officer

### **Townes Mahaffey**

General Counsel and Board  
Secretary

### **Mark Meyer**

President – South Texas  
Region

### **Joe Petet**

Vice Chairman – Central  
Texas

### **Charlie Phillips**

Market President –  
Houston

### **Randy Price**

Market President – Victoria

### **Manny Ruiz**

Market President – San  
Antonio

### **Donette Stubblefield**

Chief Banking Executive –  
Commercial and Wealth

### **Suzelle Tinnell**

Chief of Staff

### **Eric Vigil**

Chief Compliance Officer

### **John Wessman**

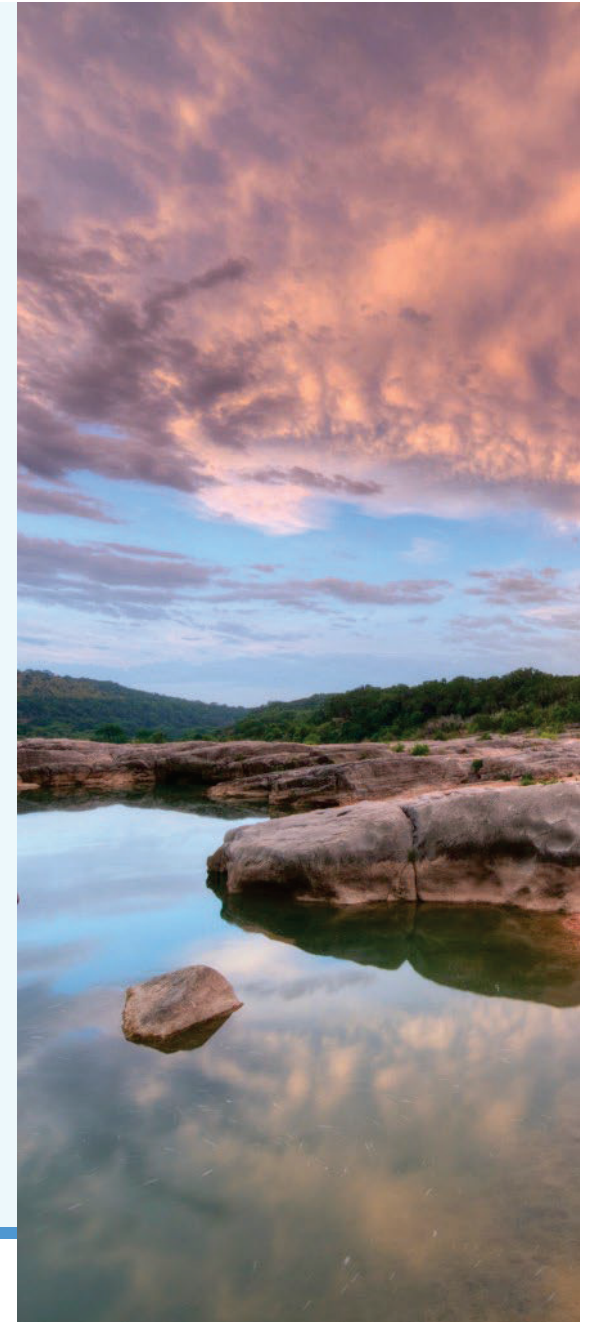
Executive Vice President of  
Consumer Banking and  
Marketing

# Bank Financials

December 2023

## ASSETS

┌ Cash and Accounts at Other Banks	\$16,717,280
┌ Interest Bearing Accounts at Other Banks	110,799,606
┌ U.S. Government Guaranteed Securities	373,803,691
┌ Other Securities	105,106,490
┌ Loans, Net	1,694,528,391
┌ Bank Premises and Equipment	35,157,011
┌ Other Assets	128,322,204
┌ <b>Total Assets</b>	<b>\$2,464,434,673</b>



# Bank Financials

December 2023

## LIABILITIES & CAPITAL

▮ Demand Deposits	\$1,229,175,325
▮ Time and Savings Deposits	896,331,729
▮ Total Deposits	2,125,507,054
▮ Other Liabilities	115,335,063
▮ Total Equity Capital	223,592,556
▮ <b>Total Liabilities &amp; Capital</b>	<b>\$2,464,434,673</b>





# American Bank

## 2024 Facility Based Assessment Area:

Aransas County

Bexar County

Comal County

Goliad County

Hays County

Nueces County

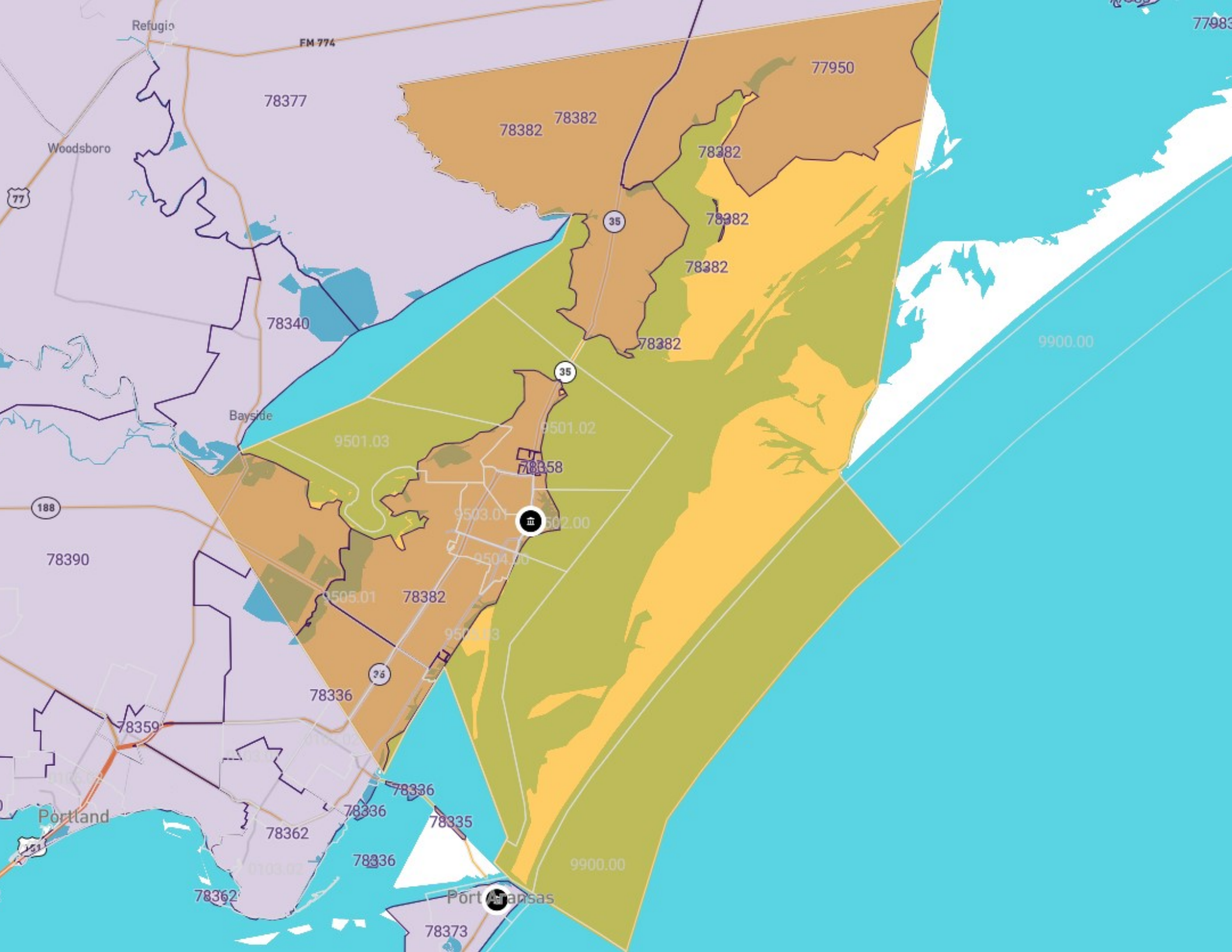
San Patricio County

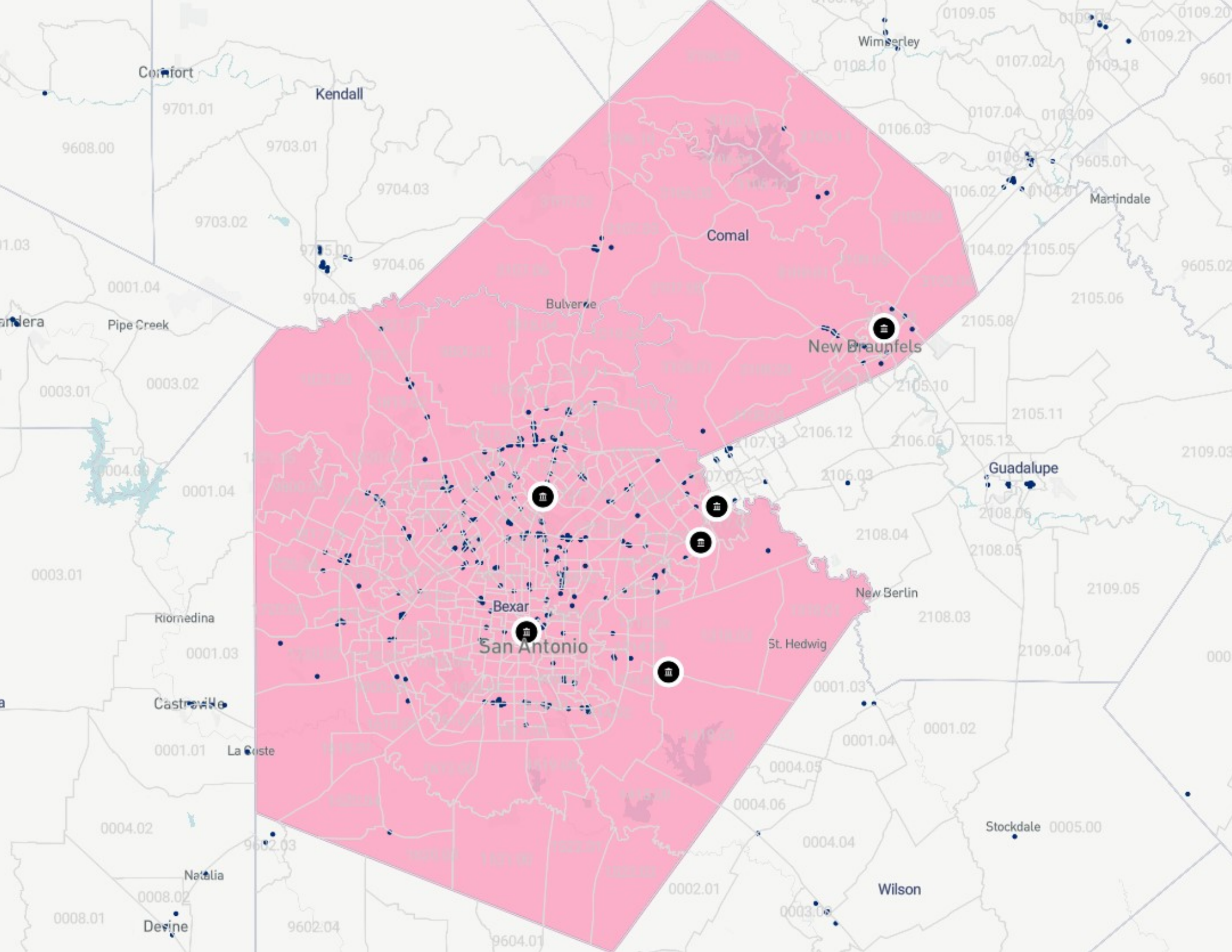
Travis County

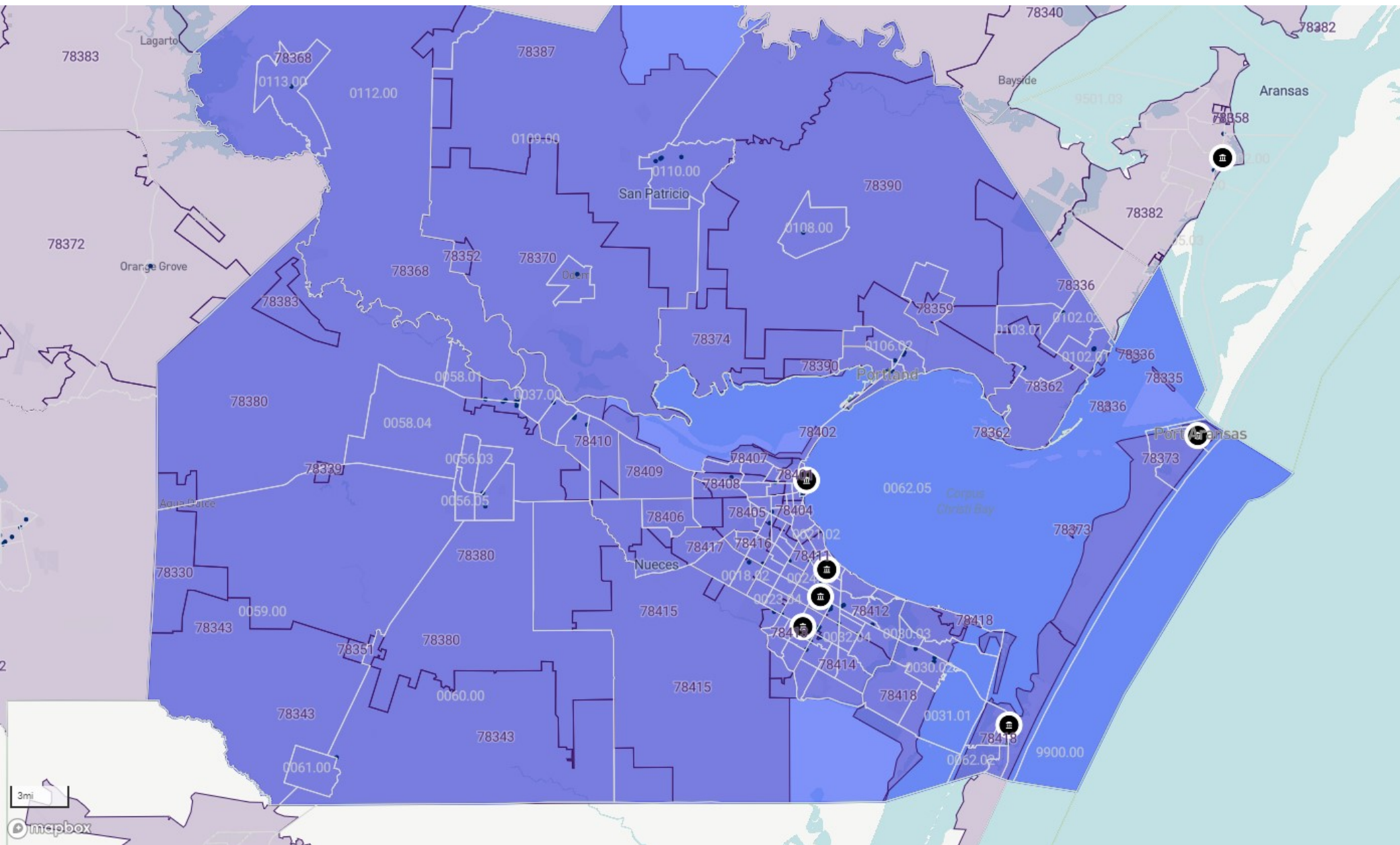
Victoria County

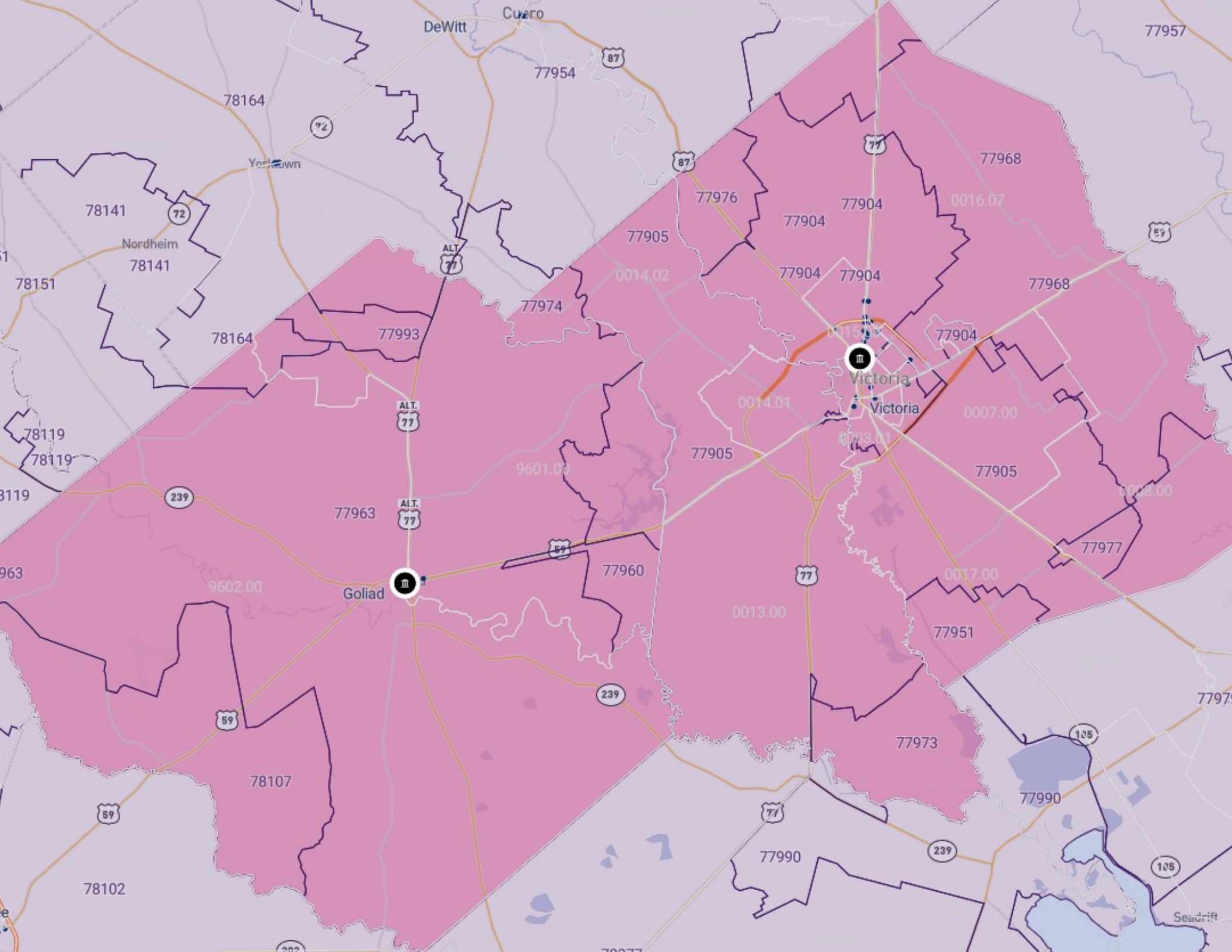
Williamson County

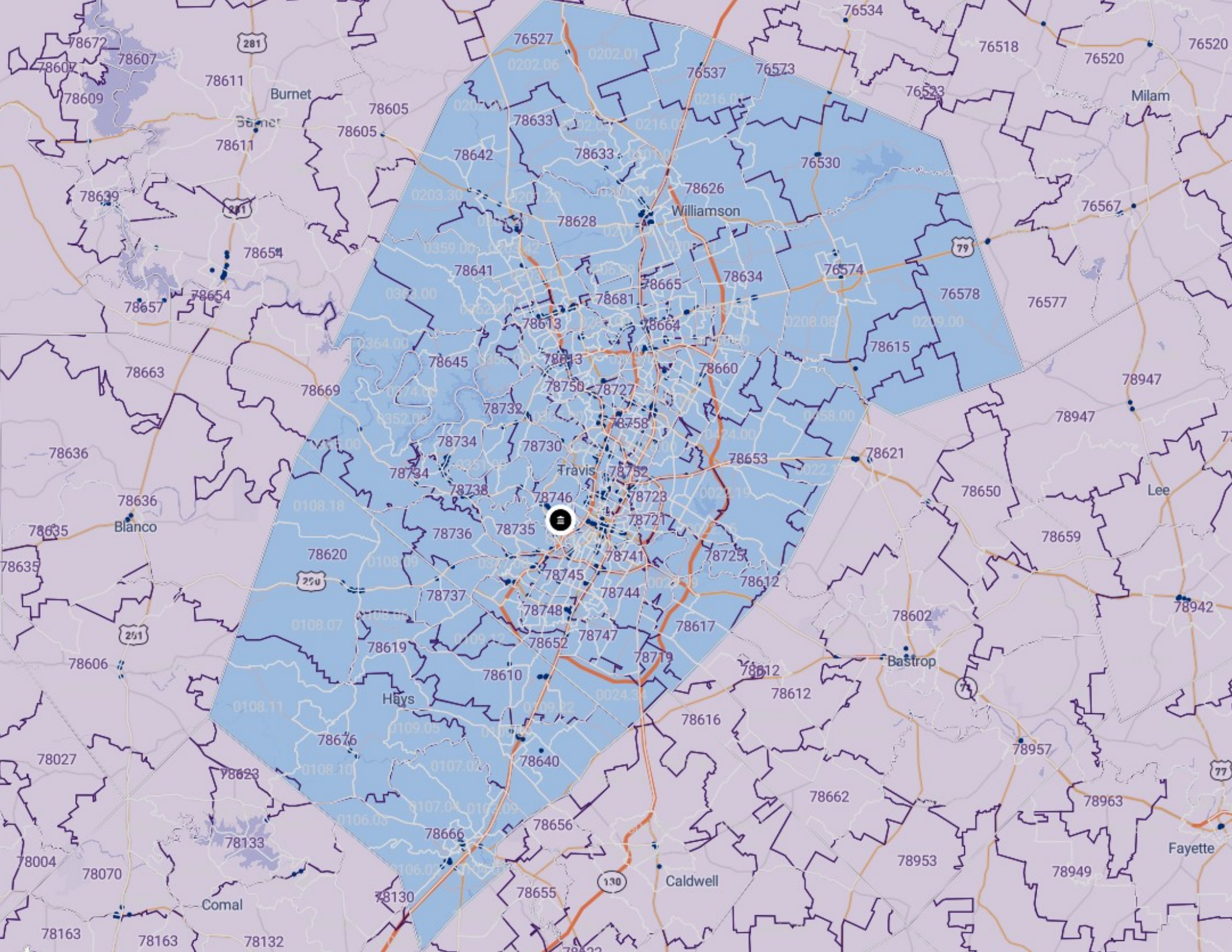












# Locations

## ADDITIONAL MARKETS

<ul style="list-style-type: none"> <li>Rockport – 1301 Highway 35 North</li> </ul>	<p>MSA NA County 007 Census Tract 9501.02</p>	<p>ATM, Motor Bank, Safe Deposit</p>
<ul style="list-style-type: none"> <li>Port Aransas – 216 S. Alister St.</li> <li>Remote ATM: <b>Family Center IGA</b> – 418 S. Alister</li> </ul>	<p>MSA 18580 County 355 Census Tract 0051.04</p> <p>MSA 18580 County 355 Census Tract 0051.04</p>	<p>ATM, Motor Bank, Safe Deposit Mortgage Center</p> <p>ATM</p>
<ul style="list-style-type: none"> <li>Goliad – 243 S. Market St.</li> </ul>	<p>MSA 47020 County 175 Census Tract 9601.00</p>	<p>ATM, Motor Bank, Safe Deposit</p>
<ul style="list-style-type: none"> <li>Victoria – 4303 N. Navarro St.</li> </ul>	<p>MSA 47020 County 469 Census Tract 0005.01</p>	<p>ATM, Motor Bank, Safe Deposit</p>
<ul style="list-style-type: none"> <li>New Braunfels – 954 Loop 337</li> </ul>	<p>MSA 41700 County 091 Census Tract 3105.03</p>	<p>ATM, Motor Bank, Safe Deposit, Mortgage Center</p>
<ul style="list-style-type: none"> <li>American Bank Equipment Finance 13785 Research Blvd. Ste. 125, Office 129 Austin, TX 78750</li> </ul>	<p>MSA 12420 County 491 Census Tract 0204.08</p>	

## Locations

### AUSTIN/WEST LAKE HILLS

MSA 12420 County 453

- Westlake – 3520 Bee Caves Rd. Census Tract 0019.19 ATM, Motor Bank, Safe Deposit, Mortgage Center

### HOUSTON

MSA 26420 County 201

- Buffalo Speedway Loan Production Office –  
3737 Buffalo Speedway, Suite 600  
*Commercial lending services only; no banking lobby* Census Tract 4115.03 ATM

### SAN ANTONIO

MSA 41700 County 029

- Concord Plaza – 200 Concord Plaza Dr., Ste. 120 Census Tract 1207.02 ATM, Safe Deposit
- Universal City – 600 Pat Booker Rd. Census Tract 1217.01 ATM, Motor Bank, Safe Deposit, Mortgage Center
- Converse – 9154 FM 78 Census Tract 1316.08 ATM, Motor Bank, Safe Deposit
- Airport – 12800 San Pedro Ave. Census Tract 1913.03 ATM, Motor Bank, Safe Deposit
- Downtown – 803 W. Commerce St. Census Tract 1106.00 ATM, Motor Bank, Safe Deposit
- East Central – 7411 Hwy 87 Census Tract 1318.02 ATM, Motor Bank, Safe Deposit

# Locations

## CORPUS CHRISTI

MSA 18580 County 355

↗	South – 5120 S. Padre Island Dr.	Census Tract 0024.00	ATM, Motor Bank, Safe Deposit, Mortgage Center
↗	Uptown – 711 N. Carancahua St, Suite 100	Census Tract 0064.00	ATM, Motor Bank, Safe Deposit, Mortgage Center
↗	Padre Island – 14602 S. Padre Island Dr.	Census Tract 0062.05	ATM, Motor Bank, Safe Deposit
↗	Alameda – 4145 S. Alameda St.	Census Tract 0025.00	ATM, Motor Bank
↗	Saratoga – 5033 Saratoga Blvd.	Census Tract 0054.11	ATM, Motor Bank, Safe Deposit, Mortgage Center
↗	Shoreline – 800 N. Shoreline Blvd., Suite 100 South	Census Tract 0064.00	ATM
↗	<b>Corpus Christi Loan Processing Office</b> 3138 S. Padre Island Drive, Suite 106 <i>Lending services only; no banking lobby</i>	Census Tract 0019.03	

## Remote ATMs

↗	CC Medical Center Bay Area – 7101 S. Padre Island Dr.	Census Tract 0032.05
↗	Christus Spohn Hospital South – 5950 Saratoga Blvd.	Census Tract 0033.06
↗	Christus Spohn Pavilion Shoreline – 608 Elizabeth St.	Census Tract 0012.02
↗	Dr. Garcia Memorial Family Health Ctr. – 2606 Hospital Blvd.	Census Tract 0010.00
↗	Family Center Grocery Store – 418 S. Alister	Census Tract 0051.04



## **Opening & Closing of Branches Prior Two Years**

Loan Processing Office  
3138 S. Padre Island Drive, Suite 106  
Corpus Christi. Texas

## **CRA Public File**

Features and fees of American Bank personal and business deposit accounts are available on the bank's website at:

[www.americanbank.com](http://www.americanbank.com).

# Business Account

## Schedule of Fees and Service Charges



### Miscellaneous Fees (apply to all commercial deposit accounts unless otherwise stated)

Account Activity Printout	\$2.00 per pg.	Night Drop Key Replacement	\$5.00
Account Reconciliation (1 hr. min.)	\$30.00 per hr.	NSF Fee – per item returned, per presentment***	\$35.00
Account Research (1 hr. min.)	\$25.00 per hr. plus \$2.00 per pg.	Overdraft Fee***	\$35.00
Bulk Coin Bag Handling	\$5.00 per bag	Overdraft Protection Transfer	\$5.00
Cashier's Check Purchase	\$7.00	Photocopy	\$2.00 per pg.
Change Order:		Plastic Bags:	
Rolled coin	\$.15 per roll	Small	\$25.00
Currency service	\$.02 per bill	Large	\$45.00
Collection Item:		Process Garnishment or Levy	\$100.00 plus research fee
Incoming, or outgoing domestic	\$20.00	Stop Payment Order	\$30.00
Outgoing, foreign	\$40.00 plus correspondent bank fee	Temporary Checks	\$.25 each after 10 free
Overnight postage fee	Carrier's current rate	Undeliverable Paper Statement	\$5.00 per returned statement
Credit (ACH, POS or auto transfer)	\$.15	Wire Transfer:	
Debit (ACH, POS or auto transfer)	\$.15	Incoming	\$15.00
Deposit Correction	\$7.00	Outgoing, domestic	\$25.00
	(waived if correction is \$1.00 or less)	Outgoing, foreign	\$50.00
Deposit Item (paper, Mobile / Digital Deposit or ATM):		Zipper Bag:	
Basic Business Checking*	\$.30	Small	\$5.00
Deposited Return Item (Chargeback)	\$12.00	Large	\$7.00
Special handling of return item	\$3.00 additional		
Fax, Outgoing	\$5.00 first pg., \$1.00 each additional pg.		
Incoming Cash**	\$0.002 per \$1.00 deposited per month after first \$5,000		

### ATM Services

Withdrawal:		Debit Card Replacement	\$5.00
American Bank ATMs	Free	Debit Card Rush Order	\$30.00
Other ATMs	\$3.00	Currency Conversion Fee	0.2%****
Inquiry:		International Trans Fee	0.9%****
American Bank ATMs	Free		
Other ATMs	\$3.00		
Transfer:			
American Bank ATMs	Free		
Other ATMs	\$2.00		

### Safe Deposit Boxes

Sizes and rental fees vary by location.  
Please contact your branch location for information.

Box Drilling	Actual Cost
Key Replacement	\$35.00

Safe deposit box contents are not insured by the bank or any government insurance program (such as the FDIC).

\* Applies to non-electronic items in excess of 200 per statement period

\*\* \$5,000 minimum applies to non-account analysis accounts only. Account analysis accounts will begin assessing the fee on the first dollar deposited each month.

\*\*\* The NSF Fee applies to overdrafts created by check, in-person withdrawals, ATM withdrawals, or other electronic means, as applicable.

\*\*\*\* Fees are established by Mastercard® and are subject to change at its discretion.

American Bank intends to maintain a fee schedule which is fair and reasonable, in terms of the responsibility assumed and the services performed. The fees listed within this schedule are subject to change. More information on the fees and services listed within this schedule is available on request. Contact Client Services (800) 257-8316. Member FDIC.

# Personal Accounts

## Schedule of Fees and Service Charges



### Miscellaneous Fees

Account Activity Printout	\$2.00 per page	NSF Fee – per item returned, per presentment*	\$35.00
Account Reconciliation	\$30.00 per hour (minimum of 1 hour)	Overdraft Fee – Item Paid*	\$35.00
Account Research	\$25.00 per hour plus \$2.00 per copy (minimum of 1 hour)	Overdraft Protection Transfer	\$5.00 each
Cashier's Check Purchase	\$7.00	Photocopies	\$2.00 per page
Collection Item:		Process Garnishments or Levies	\$100.00 plus research fee
Incoming, or outgoing domestic	\$20.00	Stop Payment Order	\$30.00
Outgoing, foreign	\$40.00 plus correspondent bank fee	Temporary Checks	\$.25 each after 10 free
Overnight postage fee	Carrier's current rate	Undeliverable Paper Statement	\$5.00 per returned statement
Deposit Correction	\$7.00 (waived if correction is \$1.00 or less)	Wire Transfer:	
Deposited Return Item (Chargeback)	\$12.00	Incoming	\$15.00
Special handling of return item	\$3.00 additional	Outgoing, domestic	\$25.00
Faxes, Outgoing:		Outgoing, foreign	\$50.00
First page	\$5.00	Zipper Bag:	
Each additional page	\$1.00	Small	\$5.00
		Large	\$7.00

### ATM Services

Withdrawal:		Debit Card	Free
American Bank ATMs	Free	Debit Card Replacement	\$5.00
Other ATMs	\$3.00	Debit Card Rush Order	\$30.00
Inquiry:		Currency Conversion Fee	0.2%**
American Bank ATMs	Free	International Trans Fee	0.9%**
Other ATMs	\$3.00		
Transfer:			
American Bank ATMs	Free		
Other ATMs	\$2.00		

### Safe Deposit Boxes

Sizes and rental fees vary by location.  
Please contact your branch location for information.

Box Drilling	Actual Cost
Key Replacement	\$35.00

Safe deposit box contents are not insured by the bank or any government insurance program (such as the FDIC).

\*The NSF Fee applies to overdrafts created by check, in-person withdrawals, ATM withdrawals, or other electronic means, as applicable.

\*\*Fees are established by Mastercard® and are subject to change at its discretion

American Bank intends to maintain a fee schedule which is fair and reasonable, in terms of the responsibility assumed and the services performed. The fees listed within this schedule are subject to change. More information on the fees and services listed within this schedule is available on request. Contact Client Services (800) 257-8316. Member FDIC.

# Our Financial Solutions

American Bank offers a full range of financial solutions, with a reputation for emphasizing client relationships and serving the communities within which we operate.



## BUSINESS

- Loans and Lines of Credit
  - Commercial and Industrial
  - Commercial Real Estate
  - Executive and Professional
- Deposits
  - Checking
  - Savings
  - CDs
- Treasury Management
  - Receivables
  - Payables
  - Fraud Prevention
  - IntraFi
- Debit and Credit Cards
- Wealth Management
- Private Banking
- American Bank Equipment Finance



## PERSONAL

- Loans
  - Secured and Unsecured
  - Line of Credit
  - Mortgage
  - Construction
- Deposits
  - Checking
  - Savings
  - Retirement
  - CDs
  - IRAs
- Debit and Credit Cards
- Wealth Management
- Private Banking



## DIGITAL BANKING

- Mobile
  - Text Banking
  - Zelle®
  - Deposits
  - Debit Card Controls & Alerts (Personal)
- Online
  - Bill Pay
  - Personal Finance Manager
  - Transfers
  - Intuit® Integration
- Telephone Banking

# Non-Bank Financial Solutions

Beyond banking, we offer additional financial services to meet the needs of our clients.

## WEALTH MANAGEMENT

- ▮ Wealth Planning
- ▮ Investment Management
- ▮ Trustee Services
- ▮ Estate Administration
- ▮ Retirement Planning
- ▮ Court-Appointed Trusts
- ▮ Oil and Gas Management
- ▮ Family Office Solutions
- ▮ Specialty Asset Management

## AMERICAN INVESTMENT SERVICES

- ▮ Investment Management
- ▮ Financial Planning
- ▮ Retirement Income Planning
- ▮ Succession Planning
- ▮ Retirement Plans (401k and IRA)
- ▮ Retirement Account Rollovers
- ▮ Fixed Income Strategies
- ▮ Equity Strategies

American Investment Services, a financial advisory practice of Ameriprise Financial Services, LLC.

*Non-Bank Financial Solutions: Not a deposit – Not FDIC insured – No bank guarantee – May lose value*



# Treasury Management Solutions

A full suite of products and services to help you manage your cash flow.



## RECEIVABLES SOLUTIONS

- ▮ Mobile Deposits
- ▮ Digital Deposit Services
- ▮ ACH Debit for Collections
- ▮ Wholesale, Wholetail & Medical Lockbox
- ▮ Cash Vault Services
- ▮ Virtual Vault & Safe Solutions
- ▮ Merchant Services
- ▮ Image Cash Letter



## STATE-OF-THE-ART TECHNOLOGY

- ▮ Easily Extractable Information; up to 18 Months
- ▮ Single or Dual Administration
- ▮ Out-of-Band Authentication / Soft Token or Hard Options
- ▮ Text & Email Alerts
- ▮ Multiple Ways to View & Manage Accounts & Authorities
- ▮ Numerous Reports & Export Options
- ▮ Mobile Biometrics
- ▮ SFTP delivery options



## PAYABLES SOLUTIONS

- ▮ ACH Payments – Next Day or Same Day Options
- ▮ Online Wire Single & Batch Payments
- ▮ Recurring Wires
- ▮ Business Credit Cards
- ▮ Payroll Services
- ▮ Payroll Cards
- ▮ Purchasing/ Corporate Card/Virtual Card
- ▮ SFTP delivery options



## FRAUD SOLUTIONS

- ▮ Dual Control on All Payments
- ▮ Check Positive Pay
- ▮ ACH Positive Pay
- ▮ Out-of-Band Authentication
- ▮ ACH Debit Filters
- ▮ Numerous alerts on mobile and email

# Wealth Management Solutions

We offer a professional family office environment catering to our clients' financial needs throughout the stages of wealth accumulation, asset protection and asset distribution.

## PRIVATE BANKING

- ▮ Core Banking and Custom Credit Strategies
- ▮ Guarantor-Based Lending
- ▮ Investment Secured Lines
- ▮ Mortgage Lending
- ▮ Practice Buy-In Loans
- ▮ Life Insurance Premium Finance

## FINANCIAL PLANNING

- ▮ Legacy Planning
- ▮ Tailored Plans for Life Events
- ▮ Retirement Roadmap Creation
- ▮ Business Expansion and Succession
- ▮ Continual Plan Monitoring and Analysis

## INVESTMENT MANAGEMENT

- ▮ Custom, Tax-Efficient Portfolio Solutions
- ▮ Dedicated Portfolio Manager, with Fiduciary Standard of Care
- ▮ Investment Policy Statement Development for Individuals, Families and Foundations
- ▮ Personalized Portfolio Reviews with Continuous Calibration to Client Goals

## TRUST & FIDUCIARY OFFERINGS

- ▮ Comprehensive Trustee Services
- ▮ Estate Administration
- ▮ Family Office Solutions
- ▮ Specialty Asset Management
  - ▮ Oil, Gas and Mineral Interests
  - ▮ Investment and Owner-Occupied Real Estate
  - ▮ Farm and Ranch



Investment products: Not a deposit – Not FDIC insured – No bank guarantees – May lose value

NMLS# 469472





Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: American Bank, N.A.

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DOUGLAS COUNTY (035), CO</b>										
<b>MSA 19740</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	250	0	0	1	250	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	1	250	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	250	0	0	1	250	0	0
STATE TOTAL	0	0	1	250	0	0	1	250	0	0



Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: American Bank, N.A.

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LAKE COUNTY (097), IL</b>										
<b>MSA 29404</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	634	1	634	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	634	1	634	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	100	0	0	1	634	1	634	0	0
STATE TOTAL	1	100	0	0	1	634	1	634	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: American Bank, N.A.

State: MONTANA (30)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>YELLOWSTONE COUNTY (111), MT</b>										
<b>MSA 13740</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	76	0	0	0	0	1	76	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	76	0	0	0	0	1	76	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	76	0	0	0	0	1	76	0	0
STATE TOTAL	1	76	0	0	0	0	1	76	0	0

Loans by County

Small Business Loans - Originations

Institution: American Bank, N.A.

Respondent ID: 0000015820

Agency: OCC - 1

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>NEW HANOVER COUNTY (129), NC</b>										
<b>MSA 48900</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	12	0	0	0	0	1	12	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	12	0	0	0	0	1	12	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	12	0	0	0	0	1	12	0	0
STATE TOTAL	1	12	0	0	0	0	1	12	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: American Bank, N.A.

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>TULSA COUNTY (143), OK</b>										
<b>MSA 46140</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	160	0	0	1	160	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	160	0	0	1	160	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	160	0	0	1	160	0	0
STATE TOTAL	0	0	1	160	0	0	1	160	0	0



Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: American Bank, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BEXAR COUNTY (029), TX</b>										
<b>MSA 41700</b>										
<b>Inside AA 0002</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	2	90	2	309	0	0	1	69	0	0
Median Family Income 50-60%	2	165	1	130	3	1,300	1	714	0	0
Median Family Income 60-70%	0	0	0	0	1	271	1	271	0	0
Median Family Income 70-80%	4	216	0	0	1	364	1	11	0	0
Median Family Income 80-90%	1	40	0	0	0	0	1	40	0	0
Median Family Income 90-100%	0	0	0	0	3	1,224	1	350	0	0
Median Family Income 100-110%	1	40	0	0	0	0	1	40	0	0
Median Family Income 110-120%	0	0	0	0	1	500	0	0	0	0
Median Family Income >= 120%	8	300	4	815	6	3,339	12	2,108	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	18	851	7	1,254	15	6,998	19	3,603	0	0
<b>CALHOUN COUNTY (057), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	0	0	0	0
Upper Income	2	51	0	0	0	0	1	21	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	51	1	200	0	0	1	21	0	0



Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: American Bank, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CAMERON COUNTY (061), TX</b>										
<b>MSA 15180</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	28	0	0	0	0	1	28	0	0
Middle Income	0	0	1	136	0	0	1	136	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	28	1	136	0	0	2	164	0	0
<b>COMAL COUNTY (091), TX</b>										
<b>MSA 41700</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	34	0	0	5	2,500	3	513	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	34	0	0	5	2,500	3	513	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: American Bank, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DALLAS COUNTY (113), TX</b>										
<b>MSA 19124</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	235	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	235	0	0	0	0	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: American Bank, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DENTON COUNTY (121), TX</b>										
<b>MSA 19124</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	64	3	681	2	945	3	845	0	0
Median Family Income >= 120%	0	0	1	156	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	64	4	837	2	945	3	845	0	0
<b>DEWITT COUNTY (123), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	57	0	0	0	0	1	57	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	57	0	0	0	0	1	57	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: American Bank, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DUVAL COUNTY (131), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	42	0	0	0	0	2	42	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	42	0	0	0	0	2	42	0	0
<b>FORT BEND COUNTY (157), TX</b>										
<b>MSA 26420</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	17	2	346	0	0	2	167	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	17	2	346	0	0	2	167	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: American Bank, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>GILLESPIE COUNTY (171), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	59	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	59	0	0	0	0	0	0	0	0
<b>GOLIAD COUNTY (175), TX</b>										
<b>MSA 47020</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	157	1	116	0	0	5	136	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	157	1	116	0	0	5	136	0	0
<b>GUADALUPE COUNTY (187), TX</b>										
<b>MSA 41700</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	25	0	0	0	0	1	25	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: American Bank, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HAMILTON COUNTY (193), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	1	200	0	0	1	100	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	200	0	0	1	100	0	0
<b>HARRIS COUNTY (201), TX</b>										
<b>MSA 26420</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	579	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	137	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	9	238	4	757	4	1,775	9	895	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	238	5	894	5	2,354	9	895	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: American Bank, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HAYS COUNTY (209), TX</b>										
<b>MSA 12420</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	0	0	0	0	0	0
Middle Income	5	323	2	341	1	457	5	473	0	0
Upper Income	4	165	1	250	0	0	3	65	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	538	3	591	1	457	8	538	0	0
<b>HIDALGO COUNTY (215), TX</b>										
<b>MSA 32580</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	95	1	179	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	95	1	179	0	0	0	0	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: American Bank, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>JIM WELLS COUNTY (249), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	56	0	0	0	0	1	56	0	0
Middle Income	2	68	0	0	0	0	2	68	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	124	0	0	0	0	3	124	0	0
<b>KENDALL COUNTY (259), TX</b>										
<b>MSA 41700</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	57	0	0	1	392	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	57	0	0	1	392	0	0	0	0
<b>KERR COUNTY (265), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	500	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0



Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: American Bank, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LAVACA COUNTY (285), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	40	0	0	0	0	1	40	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	1	40	0	0
<b>LIVE OAK COUNTY (297), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	14	2	307	1	300	2	194	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	14	2	307	1	300	2	194	0	0
<b>MATAGORDA COUNTY (321), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	100	0	0	0	0	1	100	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: American Bank, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MONTGOMERY COUNTY (339), TX</b>										
<b>MSA 26420</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	35	0	0	0	0	1	35	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	0	0	0	0	1	35	0	0
<b>NUECES COUNTY (355), TX</b>										
<b>MSA 18580</b>										
<b>Inside AA 0004</b>										
Low Income	10	629	4	695	3	1,227	6	754	0	0
Moderate Income	123	5,826	44	7,931	31	14,845	88	6,770	0	0
Middle Income	118	5,674	53	9,167	48	25,528	97	12,277	0	0
Upper Income	72	3,455	26	4,329	17	7,970	68	7,226	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	323	15,584	127	22,122	99	49,570	259	27,027	0	0

Loans by County

Small Business Loans - Originations

Institution: American Bank, N.A.

Respondent ID: 0000015820

Agency: OCC - 1

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>REFUGIO COUNTY (391), TX</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	202	0	0	0	0	1	34	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	202	0	0	0	0	1	34	0	0
<b>SAN PATRICIO COUNTY (409), TX</b>										
<b>MSA 18580</b>										
<b>Inside AA 0004</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	176	0	0	0	0	0	0
Middle Income	6	297	4	855	5	3,218	4	159	0	0
Upper Income	2	44	3	584	1	750	3	153	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	341	8	1,615	6	3,968	7	312	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: American Bank, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>TARRANT COUNTY (439), TX</b>										
<b>MSA 23104</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	24	0	0	0	0	1	24	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	24	0	0	0	0	1	24	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: American Bank, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TRAVIS COUNTY (453), TX										
MSA 12420										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	4	180	1	150	3	1,109	3	155	0	0
Median Family Income 50-60%	2	110	2	289	3	2,250	0	0	0	0
Median Family Income 60-70%	2	79	1	151	1	280	1	21	0	0
Median Family Income 70-80%	2	84	2	380	1	336	2	84	0	0
Median Family Income 80-90%	4	180	0	0	2	1,396	3	155	0	0
Median Family Income 90-100%	3	242	0	0	1	289	2	331	0	0
Median Family Income 100-110%	4	304	1	250	1	560	2	131	0	0
Median Family Income 110-120%	9	421	5	928	5	1,801	11	1,158	0	0
Median Family Income >= 120%	39	1,650	16	2,986	20	10,617	36	4,668	0	0
Median Family Income Not Known	2	125	0	0	0	0	2	125	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	71	3,375	28	5,134	37	18,638	62	6,828	0	0
UVALDE COUNTY (463), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	336	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	336	0	0	0	0	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: American Bank, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VAN ZANDT COUNTY (467), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	0	0	0	0
VICTORIA COUNTY (469), TX										
MSA 47020										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	8	387	4	650	0	0	5	213	0	0
Middle Income	7	376	3	499	6	3,786	4	206	0	0
Upper Income	11	572	6	1,057	6	2,850	13	2,330	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	26	1,335	13	2,206	12	6,636	22	2,749	0	0
WILLIAMSON COUNTY (491), TX										
MSA 12420										
Inside AA 0003										
Low Income	1	32	0	0	0	0	1	32	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	134	3	433	3	1,618	6	760	0	0
Upper Income	3	272	1	200	1	580	1	580	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	438	4	633	4	2,198	8	1,372	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: American Bank, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ZAVALA COUNTY (507), TX										
MSA NA										
Outside Assessment Area										
Low Income	1	54	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	54	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	494	23,655	200	34,979	179	91,787	411	44,483	0	0
TOTAL OUTSIDE AA IN STATE	39	1,607	21	3,870	16	7,691	35	3,380	0	0
STATE TOTAL	533	25,262	221	38,849	195	99,478	446	47,863	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	494	23,655	200	34,979	179	91,787	411	44,483	0	0
TOTAL OUTSIDE AA	42	1,795	23	4,280	17	8,325	40	4,512	0	0
TOTAL INSIDE & OUTSIDE	536	25,450	223	39,259	196	100,112	451	48,995	0	0





Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: ALABAMA (01)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (101), AL										
MSA 33860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	52	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	52	0	0	0	0	0	0	0	0
ST. CLAIR COUNTY (115), AL										
MSA 13820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	6	216	0	0	0	0	2	13	0	0
STATE TOTAL	6	216	0	0	0	0	2	13	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COCONINO COUNTY (005), AZ										
MSA 22380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
MARICOPA COUNTY (013), AZ										
MSA 38060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	38	0	0	0	0	1	38	0	0
Median Family Income 40-50%	1	36	0	0	0	0	0	0	0	0
Median Family Income 50-60%	5	223	0	0	0	0	3	140	0	0
Median Family Income 60-70%	6	166	0	0	0	0	5	145	0	0
Median Family Income 70-80%	1	48	0	0	0	0	0	0	0	0
Median Family Income 80-90%	3	84	1	102	0	0	1	19	0	0
Median Family Income 90-100%	4	209	0	0	0	0	0	0	0	0
Median Family Income 100-110%	2	60	0	0	0	0	2	60	0	0
Median Family Income 110-120%	1	30	0	0	0	0	1	30	0	0
Median Family Income >= 120%	11	483	0	0	0	0	6	289	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	35	1,377	1	102	0	0	19	721	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PIMA COUNTY (019), AZ										
MSA 46060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	28	0	0	0	0	1	28	0	0
Median Family Income 60-70%	1	41	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	32	0	0	0	0	1	32	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	101	0	0	0	0	2	60	0	0
SANTA CRUZ COUNTY (023), AZ										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	70	0	0	0	0	1	70	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	70	0	0	0	0	1	70	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
YAVAPAI COUNTY (025), AZ										
MSA 39150										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	131	0	0	0	0	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	131	0	0	0	0	1	25	0	0
YUMA COUNTY (027), AZ										
MSA 49740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	40	0	0	0	0	1	40	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	1	40	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	44	1,744	1	102	0	0	25	941	0	0
STATE TOTAL	44	1,744	1	102	0	0	25	941	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CRAWFORD COUNTY (033), AR										
MSA 22900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	60	0	0	0	0	1	60	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	0	0	0	0	1	60	0	0
FAULKNER COUNTY (045), AR										
MSA 30780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	40	0	0	0	0	1	40	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	1	40	0	0
PULASKI COUNTY (119), AR										
MSA 30780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	37	0	0	0	0	1	37	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	37	0	0	0	0	1	37	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (143), AR										
MSA 22220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	17	0	0	0	0	0	0	0	0
Upper Income	1	50	0	0	0	0	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	67	0	0	0	0	1	50	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	5	204	0	0	0	0	4	187	0	0
STATE TOTAL	5	204	0	0	0	0	4	187	0	0









Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEVADA COUNTY (057), CA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
ORANGE COUNTY (059), CA										
MSA 11244										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	44	0	0	0	0	1	44	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	44	0	0	0	0	1	44	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RIVERSIDE COUNTY (065), CA										
MSA 40140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	5	205	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	94	1	103	0	0	1	103	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	299	1	103	0	0	1	103	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN BERNARDINO COUNTY (071), CA										
MSA 40140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	35	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	19	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	15	0	0	0	0	0	0	0	0
Median Family Income 70-80%	2	55	0	0	0	0	1	24	0	0
Median Family Income 80-90%	1	24	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	58	0	0	0	0	1	58	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	206	0	0	0	0	2	82	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN DIEGO COUNTY (073), CA										
MSA 41740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	14	0	0	0	0	1	14	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	78	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	17	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	109	0	0	0	0	1	14	0	0
SAN LUIS OBISPO COUNTY (079), CA										
MSA 42020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	139	0	0	0	0	3	139	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	139	0	0	0	0	3	139	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SANTA BARBARA COUNTY (083), CA										
MSA 42200										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	131	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	131	0	0	0	0	0	0	0	0
SANTA CLARA COUNTY (085), CA										
MSA 41940										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	17	0	0	0	0	1	17	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	95	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	112	0	0	0	0	1	17	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SHASTA COUNTY (089), CA										
MSA 39820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	236	0	0	1	236	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	236	0	0	1	236	0	0
SONOMA COUNTY (097), CA										
MSA 42220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	19	0	0	0	0	1	11	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	19	0	0	0	0	1	11	0	0
TRINITY COUNTY (105), CA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	24	0	0	0	0	1	24	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	24	0	0	0	0	1	24	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TUOLUMNE COUNTY (109), CA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	64	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	64	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	47	1,870	2	339	0	0	20	998	0	0
STATE TOTAL	47	1,870	2	339	0	0	20	998	0	0



Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADAMS COUNTY (001), CO										
MSA 19740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	16	0	0	0	0	1	16	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	52	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	40	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	32	0	0	0	0	1	32	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	140	0	0	0	0	2	48	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ARAPAHOE COUNTY (005), CO										
MSA 19740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	1	500	1	500	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0
BOULDER COUNTY (013), CO										
MSA 14500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	40	0	0	0	0	1	40	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	1	40	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DOUGLAS COUNTY (035), CO										
MSA 19740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	1	250	0	0	1	250	0	0
Upper Income	1	12	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	62	1	250	0	0	1	250	0	0
EAGLE COUNTY (037), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	0	0	0	0	1	21	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	1	21	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EL PASO COUNTY (041), CO										
MSA 17820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	50	0	0	0	0	1	39	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	50	0	0	0	0	1	39	0	0
GRAND COUNTY (049), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	37	0	0	0	0	1	37	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	37	0	0	0	0	1	37	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GUNNISON COUNTY (051), CO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	11	0	0	0	0	1	11	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	11	0	0	0	0	1	11	0	0
JEFFERSON COUNTY (059), CO										
MSA 19740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	61	1	121	0	0	2	182	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	61	1	121	0	0	2	182	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: COLORADO (08)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LARIMER COUNTY (069), CO										
MSA 22660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	79	0	0	0	0	1	44	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	79	0	0	0	0	1	44	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	15	501	2	371	1	500	12	1,172	0	0
STATE TOTAL	15	501	2	371	1	500	12	1,172	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FAIRFIELD COUNTY (001), CT										
MSA 14860										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	50	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	13	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	14	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	54	0	0	0	0	2	54	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	131	0	0	0	0	2	54	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARTFORD COUNTY (003), CT										
MSA 25540										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	2	320	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	142	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	3	462	0	0	0	0	0	0
LITCHFIELD COUNTY (005), CT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	50	0	0	0	0	2	39	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	50	0	0	0	0	2	39	0	0



Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIDDLESEX COUNTY (007), CT										
MSA 25540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	51	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	51	0	0	0	0	0	0	0	0
NEW HAVEN COUNTY (009), CT										
MSA 35300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	44	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	55	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	3	72	0	0	0	0	3	72	0	0
Median Family Income >= 120%	2	67	0	0	0	0	2	67	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	238	0	0	0	0	5	139	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW LONDON COUNTY (011), CT										
MSA 35980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	28	0	0	0	0	0	0	0	0
Middle Income	1	28	0	0	0	0	1	28	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	56	0	0	0	0	1	28	0	0
WINDHAM COUNTY (015), CT										
MSA 49340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	59	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	59	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	19	585	3	462	0	0	10	260	0	0
STATE TOTAL	19	585	3	462	0	0	10	260	0	0



Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: DELAWARE (10)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUSSEX COUNTY (005), DE										
MSA 41540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	33	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	33	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	6	192	0	0	0	0	2	48	0	0
STATE TOTAL	6	192	0	0	0	0	2	48	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: DISTRICT OF COLUMBIA (11)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DISTRICT OF COLUMBIA (001), DC										
MSA 47894										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	8	0	0	0	0	1	8	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	8	0	0	0	0	1	8	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	8	0	0	0	0	1	8	0	0
STATE TOTAL	1	8	0	0	0	0	1	8	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BAY COUNTY (005), FL										
MSA 37460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	89	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	89	0	0	0	0	0	0	0	0
BROWARD COUNTY (011), FL										
MSA 22744										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	28	0	0	0	0	1	28	0	0
Median Family Income 60-70%	1	12	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	18	0	0	0	0	1	18	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	43	0	0	0	0	1	43	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	101	0	0	0	0	3	89	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLAY COUNTY (019), FL										
MSA 27260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	67	0	0	0	0	1	67	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	67	0	0	0	0	1	67	0	0
COLLIER COUNTY (021), FL										
MSA 34940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	86	0	0	0	0	1	68	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	86	0	0	0	0	1	68	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DUVAL COUNTY (031), FL										
MSA 27260										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	91	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	71	0	0	0	0	1	71	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	47	0	0	0	0	1	18	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	209	0	0	0	0	2	89	0	0
ESCAMBIA COUNTY (033), FL										
MSA 37860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	6	0	0	0	0	1	6	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	6	0	0	0	0	1	6	0	0



Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HIGHLANDS COUNTY (055), FL										
MSA 42700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	17	0	0	0	0	1	17	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	17	0	0	0	0	1	17	0	0
HILLSBOROUGH COUNTY (057), FL										
MSA 45300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	102	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	161	0	0	0	0	0	0
Median Family Income 70-80%	1	25	0	0	0	0	1	25	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	30	0	0	0	0	1	30	0	0
Median Family Income 100-110%	1	45	0	0	0	0	1	45	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	11	0	0	0	0	1	11	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	111	2	263	0	0	4	111	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAKE COUNTY (069), FL										
MSA 36740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	91	0	0	0	0	1	20	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	91	0	0	0	0	1	20	0	0
MARION COUNTY (083), FL										
MSA 36100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	46	0	0	0	0	1	46	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	46	0	0	0	0	1	46	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MIAMI-DADE COUNTY (086), FL										
MSA 33124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	18	0	0	0	0	1	18	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	80	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	4	224	0	0	0	0	1	86	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	322	0	0	0	0	2	104	0	0
OKEECHOBEE COUNTY (093), FL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	1	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	1	75	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ORANGE COUNTY (095), FL										
MSA 36740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	59	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	48	0	0	0	0	1	48	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	59	0	0	0	0	1	59	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	82	0	0	0	0	2	82	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	248	0	0	0	0	4	189	0	0
OSCEOLA COUNTY (097), FL										
MSA 36740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	7	0	0	0	0	1	7	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	7	0	0	0	0	1	7	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PALM BEACH COUNTY (099), FL										
MSA 48424										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	4	206	0	0	0	0	2	122	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	206	0	0	0	0	2	122	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PASCO COUNTY (101), FL										
MSA 45300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	38	0	0	0	0	1	38	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	14	0	0	0	0	1	14	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	52	0	0	0	0	2	52	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PINELLAS COUNTY (103), FL										
MSA 45300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	2	63	0	0	0	0	2	63	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	40	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	103	0	0	0	0	2	63	0	0





Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ST. LUCIE COUNTY (111), FL										
MSA 38940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	30	0	0	0	0	1	30	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	1	30	0	0
SARASOTA COUNTY (115), FL										
MSA 35840										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	44	0	0	0	0	1	44	0	0
Upper Income	1	62	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	106	0	0	0	0	1	44	0	0
SEMINOLE COUNTY (117), FL										
MSA 36740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	97	0	0	0	0	1	86	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	97	0	0	0	0	1	86	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VOLUSIA COUNTY (127), FL										
MSA 19660										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	82	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	39	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	2	73	0	0	0	0	1	39	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	194	0	0	0	0	1	39	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	56	2,325	2	263	0	0	34	1,335	0	0
STATE TOTAL	56	2,325	2	263	0	0	34	1,335	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BANKS COUNTY (011), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	198	0	0	1	198	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	198	0	0	1	198	0	0
BARTOW COUNTY (015), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	0	0	0	0
BIBB COUNTY (021), GA										
MSA 31420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	65	0	0	0	0	1	65	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	65	0	0	0	0	1	65	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BUTTS COUNTY (035), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	42	0	0	0	0	1	42	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	42	0	0	0	0	1	42	0	0
CARROLL COUNTY (045), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	0	0	0	0
CHATHAM COUNTY (051), GA										
MSA 42340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	38	0	0	0	0	0	0	0	0
Middle Income	0	0	1	112	0	0	1	112	0	0
Upper Income	1	10	0	0	0	0	1	10	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	48	1	112	0	0	2	122	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHEROKEE COUNTY (057), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	55	0	0	0	0	1	55	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	55	0	0	0	0	1	55	0	0
COFFEE COUNTY (069), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	92	0	0	0	0	1	92	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	92	0	0	0	0	1	92	0	0
COOK COUNTY (075), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	17	0	0	0	0	1	17	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	17	0	0	0	0	1	17	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COWETA COUNTY (077), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	22	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	22	0	0	0	0	0	0	0	0
DEKALB COUNTY (089), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	57	0	0	0	0	1	57	0	0
Median Family Income 50-60%	1	40	0	0	0	0	1	40	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	97	0	0	0	0	2	97	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FANNIN COUNTY (111), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	55	0	0	0	0	1	55	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	55	0	0	0	0	1	55	0	0
FORSYTH COUNTY (117), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	35	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	0	0	0	0	0	0	0	0
FRANKLIN COUNTY (119), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	96	0	0	0	0	2	96	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	96	0	0	0	0	2	96	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FULTON COUNTY (121), GA										
MSA 12060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	19	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	30	0	0	0	0	1	30	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	16	0	0	0	0	1	16	0	0
Median Family Income Not Known	1	25	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	90	0	0	0	0	2	46	0	0
GLYNN COUNTY (127), GA										
MSA 15260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	30	0	0	0	0	2	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	30	0	0	0	0	2	30	0	0





Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HENRY COUNTY (151), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	111	0	0	1	111	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	111	0	0	1	111	0	0
MACON COUNTY (193), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	34	0	0	0	0	1	34	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	34	0	0	0	0	1	34	0	0
NEWTON COUNTY (217), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	100	0	0	0	0	1	49	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	100	0	0	0	0	1	49	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PAULDING COUNTY (223), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	0	0	1	20	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20	0	0
PICKENS COUNTY (227), GA										
MSA 12060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	6	0	0	0	0	1	6	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	6	0	0	0	0	1	6	0	0
TOOMBS COUNTY (279), GA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	22	0	0	0	0	1	22	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	22	0	0	0	0	1	22	0	0



Loans by County

Small Business Loans - Originations

Institution: AMERICAN BANK, N.A.

Respondent ID: 0000015820

Agency: OCC - 1

State: GEORGIA (13)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	37	1,413	4	571	0	0	29	1,413	0	0
STATE TOTAL	37	1,413	4	571	0	0	29	1,413	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: HAWAII (15)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MAUI COUNTY (009), HI										
MSA 27980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	131	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	131	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	131	0	0	0	0	0	0
STATE TOTAL	0	0	1	131	0	0	0	0	0	0







Loans by County

Small Business Loans - Originations

Institution: AMERICAN BANK, N.A.

Respondent ID: 0000015820

Agency: OCC - 1

State: IDAHO (16)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	10	301	0	0	0	0	6	149	0	0
STATE TOTAL	10	301	0	0	0	0	6	149	0	0



Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COOK COUNTY (031), IL										
MSA 16984										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	15	0	0	0	0	1	15	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	9	0	0	0	0	1	9	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	24	0	0	0	0	2	24	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DUPAGE COUNTY (043), IL										
MSA 16984										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	26	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	68	0	0	0	0	1	68	0	0
Median Family Income >= 120%	2	160	0	0	0	0	1	60	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	254	0	0	0	0	2	128	0	0
EFFINGHAM COUNTY (049), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	119	0	0	0	0	2	119	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	119	0	0	0	0	2	119	0	0



Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KANE COUNTY (089), IL										
MSA 20994										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	25	1	184	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	66	1	123	0	0	2	189	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	91	2	307	0	0	2	189	0	0
KENDALL COUNTY (093), IL										
MSA 20994										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	15	0	0	0	0	1	15	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	1	15	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAKE COUNTY (097), IL										
MSA 29404										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	32	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	32	0	0	0	0	0	0	0	0
LEE COUNTY (103), IL										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	103	0	0	0	0	0	0
Upper Income	1	16	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	16	1	103	0	0	0	0	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MCHENRY COUNTY (111), IL										
MSA 16984										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	58	0	0	0	0	1	58	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	58	0	0	0	0	1	58	0	0
WILL COUNTY (197), IL										
MSA 16984										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	5	230	0	0	0	0	3	162	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	230	0	0	0	0	3	162	0	0



Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: ILLINOIS (17)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WINNEBAGO COUNTY (201), IL										
MSA 40420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	11	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	11	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	25	962	3	410	0	0	15	739	0	0
STATE TOTAL	25	962	3	410	0	0	15	739	0	0











Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MORGAN COUNTY (109), IN										
MSA 26900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	70	0	0	0	0	1	70	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	70	0	0	0	0	1	70	0	0
OWEN COUNTY (119), IN										
MSA 14020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	10	0	0	0	0	1	10	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
POSEY COUNTY (129), IN										
MSA 21780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	36	0	0	0	0	1	36	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	36	0	0	0	0	1	36	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ST. JOSEPH COUNTY (141), IN										
MSA 43780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	1	107	0	0	0	0	0	0
Upper Income	1	31	0	0	0	0	1	31	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	56	1	107	0	0	1	31	0	0
STARKE COUNTY (149), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	54	0	0	0	0	1	54	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	54	0	0	0	0	1	54	0	0
TIPTON COUNTY (159), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	80	0	0	0	0	1	80	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	80	0	0	0	0	1	80	0	0



Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WELLS COUNTY (179), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	146	0	0	1	146	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	146	0	0	1	146	0	0
WHITLEY COUNTY (183), IN										
MSA 23060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	34	0	0	0	0	1	34	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	34	0	0	0	0	1	34	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	28	1,044	7	887	0	0	16	1,010	0	0
STATE TOTAL	28	1,044	7	887	0	0	16	1,010	0	0





Loans by County

Small Business Loans - Originations

Institution: AMERICAN BANK, N.A.

Respondent ID: 0000015820

Agency: OCC - 1

State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	7	351	0	0	0	0	3	184	0	0
STATE TOTAL	7	351	0	0	0	0	3	184	0	0



Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DOUGLAS COUNTY (045), KS										
MSA 29940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	16	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	16	0	0	0	0	0	0	0	0
JOHNSON COUNTY (091), KS										
MSA 28140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	47	0	0	0	0	1	47	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	47	0	0	0	0	1	47	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MCPHERSON COUNTY (113), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	126	0	0	0	0	1	95	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	126	0	0	0	0	1	95	0	0
MIAMI COUNTY (121), KS										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	0	0	0	0	1	21	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	1	21	0	0
MORRIS COUNTY (127), KS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	0	0	0	0	1	21	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	1	21	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: KANSAS (20)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SEDGWICK COUNTY (173), KS										
MSA 48620										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	25	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	0	0	0	0
SUMNER COUNTY (191), KS										
MSA 48620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	22	0	0	0	0	1	22	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	22	0	0	0	0	1	22	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	11	455	0	0	0	0	6	292	0	0
STATE TOTAL	11	455	0	0	0	0	6	292	0	0





Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARRISON COUNTY (097), KY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	123	0	0	1	123	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	123	0	0	1	123	0	0
JEFFERSON COUNTY (111), KY										
MSA 31140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	28	0	0	0	0	1	28	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	63	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	91	0	0	0	0	1	28	0	0



Loans by County

Small Business Loans - Originations

Institution: AMERICAN BANK, N.A.

Respondent ID: 0000015820

Agency: OCC - 1

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	8	319	1	123	0	0	5	217	0	0
STATE TOTAL	8	319	1	123	0	0	5	217	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CADDO PARISH (017), LA										
MSA 43340										
Outside Assessment Area										
Low Income	1	86	0	0	0	0	1	86	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	60	0	0	0	0	1	60	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	146	0	0	0	0	2	146	0	0
JEFFERSON PARISH (051), LA										
MSA 35380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	52	1	110	0	0	1	52	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	52	1	110	0	0	1	52	0	0
LAFAYETTE PARISH (055), LA										
MSA 29180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	139	0	0	0	0	2	139	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	139	0	0	0	0	2	139	0	0



Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: LOUISIANA (22)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ST. MARY PARISH (101), LA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	151	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	151	0	0	0	0	0	0
VERMILION PARISH (113), LA										
MSA 29180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	26	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	26	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	9	494	2	261	0	0	6	360	0	0
STATE TOTAL	9	494	2	261	0	0	6	360	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ANDROSCOGGIN COUNTY (001), ME										
MSA 30340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	37	0	0	0	0	1	37	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	37	0	0	0	0	1	37	0	0
HANCOCK COUNTY (009), ME										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	98	0	0	0	0	2	98	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	98	0	0	0	0	2	98	0	0
LINCOLN COUNTY (015), ME										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	123	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	123	0	0	0	0	0	0



Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: MAINE (23)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OXFORD COUNTY (017), ME										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	57	0	0	0	0	2	39	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	57	0	0	0	0	2	39	0	0
YORK COUNTY (031), ME										
MSA 38860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	0	0	1	20	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	7	212	1	123	0	0	6	194	0	0
STATE TOTAL	7	212	1	123	0	0	6	194	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEGANY COUNTY (001), MD										
MSA 19060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	51	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	51	0	0	0	0	0	0	0	0
ANNE ARUNDEL COUNTY (003), MD										
MSA 12580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	95	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	24	0	0	0	0	1	24	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	119	0	0	0	0	1	24	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BALTIMORE COUNTY (005), MD										
MSA 12580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	56	1	156	0	0	1	56	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	159	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	56	2	315	0	0	1	56	0	0
CARROLL COUNTY (013), MD										
MSA 12580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	43	0	0	0	0	1	43	0	0
Upper Income	1	34	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	77	0	0	0	0	1	43	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CECIL COUNTY (015), MD										
MSA 48864										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	125	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	125	0	0	0	0	0	0
FREDERICK COUNTY (021), MD										
MSA 23224										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	237	0	0	0	0	2	129	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	237	0	0	0	0	2	129	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (031), MD										
MSA 23224										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	81	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	47	0	0	0	0	1	47	0	0
Median Family Income >= 120%	1	82	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	210	0	0	0	0	1	47	0	0



Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WICOMICO COUNTY (045), MD										
MSA 41540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	12	0	0	0	0	0	0	0	0
Upper Income	1	12	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	24	0	0	0	0	0	0	0	0
WORCESTER COUNTY (047), MD										
MSA 41540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	25	0	0	0	0	1	25	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BALTIMORE CITY (510), MD										
MSA 12580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	2	26	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	46	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	60	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	132	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	27	1,132	3	440	0	0	7	324	0	0
STATE TOTAL	27	1,132	3	440	0	0	7	324	0	0



Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BARNSTABLE COUNTY (001), MA										
MSA 12700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	33	0	0	0	0	1	33	0	0
Middle Income	3	101	0	0	0	0	3	101	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	134	0	0	0	0	4	134	0	0
BERKSHIRE COUNTY (003), MA										
MSA 38340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	41	0	0	0	0	1	41	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	41	0	0	0	0	1	41	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BRISTOL COUNTY (005), MA										
MSA 39300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	133	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	35	0	0	0	0	1	35	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	103	1	132	0	0	2	103	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	271	1	132	0	0	3	138	0	0



Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HAMPSHIRE COUNTY (015), MA										
MSA 44140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	45	0	0	0	0	2	45	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	45	0	0	0	0	2	45	0	0
MIDDLESEX COUNTY (017), MA										
MSA 15764										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	28	0	0	0	0	0	0	0	0
Median Family Income 90-100%	2	97	0	0	0	0	1	73	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	28	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	153	0	0	0	0	1	73	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NORFOLK COUNTY (021), MA										
MSA 14454										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	34	1	101	0	0	1	34	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	34	1	101	0	0	1	34	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PLYMOUTH COUNTY (023), MA										
MSA 14454										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	100	0	0	0	0	1	66	0	0
Median Family Income 90-100%	2	102	0	0	0	0	2	102	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	202	0	0	0	0	3	168	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WORCESTER COUNTY (027), MA										
MSA 49340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	7	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	110	0	0	0	0	0	0
Median Family Income 110-120%	1	35	0	0	0	0	1	35	0	0
Median Family Income >= 120%	3	170	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	212	1	110	0	0	1	35	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	30	1,210	3	343	0	0	16	668	0	0
STATE TOTAL	30	1,210	3	343	0	0	16	668	0	0





Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HILLSDALE COUNTY (059), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	17	0	0	0	0	1	17	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	17	0	0	0	0	1	17	0	0
INGHAM COUNTY (065), MI										
MSA 29620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	24	0	0	0	0	1	24	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	24	0	0	0	0	1	24	0	0
IOSCO COUNTY (069), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	42	0	0	0	0	1	42	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	42	0	0	0	0	1	42	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KENT COUNTY (081), MI										
MSA 24340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	7	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	7	0	0	0	0	0	0	0	0
LAPEER COUNTY (087), MI										
MSA 47664										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	15	0	0	0	0	1	15	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	1	15	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MACOMB COUNTY (099), MI										
MSA 47664										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	39	0	0	0	0	1	39	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	14	1	102	0	0	1	14	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	53	1	102	0	0	2	53	0	0
MARQUETTE COUNTY (103), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	66	0	0	0	0	1	66	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	66	0	0	0	0	1	66	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONROE COUNTY (115), MI										
MSA 33780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	63	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	63	0	0	0	0	0	0	0	0
OAKLAND COUNTY (125), MI										
MSA 47664										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	48	0	0	0	0	1	48	0	0
Median Family Income >= 120%	10	443	1	126	0	0	4	141	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	491	1	126	0	0	5	189	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ST. CLAIR COUNTY (147), MI										
MSA 47664										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	23	0	0	0	0	1	23	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	23	0	0	0	0	1	23	0	0
TUSCOLA COUNTY (157), MI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	8	0	0	0	0	1	8	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	8	0	0	0	0	1	8	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WAYNE COUNTY (163), MI										
MSA 19804										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	2	120	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	35	0	0	0	0	1	6	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	155	0	0	0	0	1	6	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	29	1,033	2	228	0	0	15	443	0	0
STATE TOTAL	29	1,033	2	228	0	0	15	443	0	0



Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHISAGO COUNTY (025), MN										
MSA 33460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	8	0	0	0	0	1	8	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	8	0	0	0	0	1	8	0	0
HENNEPIN COUNTY (053), MN										
MSA 33460										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	7	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	45	0	0	0	0	1	45	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	52	0	0	0	0	1	45	0	0





Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: MINNESOTA (27)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SCOTT COUNTY (139), MN										
MSA 33460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	9	0	0	0	0	1	9	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	9	0	0	0	0	1	9	0	0
WASHINGTON COUNTY (163), MN										
MSA 33460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	101	2	304	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	101	2	304	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	12	399	2	304	0	0	6	159	0	0
STATE TOTAL	12	399	2	304	0	0	6	159	0	0



Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: MISSISSIPPI (28)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WARREN COUNTY (149), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	13	0	0	0	0	1	13	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	13	0	0	0	0	1	13	0	0
WAYNE COUNTY (153), MS										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	23	0	0	0	0	1	23	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	23	0	0	0	0	1	23	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	82	1	132	0	0	3	68	0	0
STATE TOTAL	4	82	1	132	0	0	3	68	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BOONE COUNTY (019), MO										
MSA 17860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	16	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	16	0	0	0	0	0	0	0	0
CAPE GIRARDEAU COUNTY (031), MO										
MSA 16020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	16	0	0	0	0	1	16	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	16	0	0	0	0	1	16	0	0
CASS COUNTY (037), MO										
MSA 28140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	13	0	0	0	0	1	13	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	13	0	0	0	0	1	13	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHRISTIAN COUNTY (043), MO										
MSA 44180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	7	0	0	0	0	1	7	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	7	0	0	0	0	1	7	0	0
COLE COUNTY (051), MO										
MSA 27620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	12	0	0	0	0	1	12	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	12	0	0	0	0	1	12	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JACKSON COUNTY (095), MO										
MSA 28140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	2	55	0	0	0	0	0	0	0	0
Median Family Income 60-70%	2	20	0	0	0	0	1	11	0	0
Median Family Income 70-80%	2	116	0	0	0	0	1	76	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	92	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	23	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	306	0	0	0	0	2	87	0	0
MILLER COUNTY (131), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	17	0	0	0	0	1	17	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	17	0	0	0	0	1	17	0	0





Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: MISSOURI (29)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ST. LOUIS COUNTY (189), MO										
MSA 41180										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	14	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	112	1	154	0	0	3	266	0	0
Median Family Income Not Known	0	0	1	103	0	0	1	103	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	126	2	257	0	0	4	369	0	0
SCOTT COUNTY (201), MO										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	11	0	0	0	0	1	11	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	11	0	0	0	0	1	11	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	21	640	2	257	0	0	12	532	0	0
STATE TOTAL	21	640	2	257	0	0	12	532	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: MONTANA (30)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FALLON COUNTY (025), MT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	45	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	45	0	0	0	0	0	0	0	0
FLATHEAD COUNTY (029), MT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	28	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	28	0	0	0	0	0	0	0	0
SANDERS COUNTY (089), MT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	7	0	0	0	0	1	7	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	7	0	0	0	0	1	7	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: MONTANA (30)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
YELLOWSTONE COUNTY (111), MT										
MSA 13740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	18	0	0	0	0	1	18	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	18	0	0	0	0	1	18	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	98	0	0	0	0	2	25	0	0
STATE TOTAL	4	98	0	0	0	0	2	25	0	0



Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: NEBRASKA (31)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DOUGLAS COUNTY (055), NE										
MSA 36540										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	45	0	0	0	0	1	45	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	45	0	0	0	0	1	45	0	0
LANCASTER COUNTY (109), NE										
MSA 30700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	114	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	83	0	0	0	0	2	67	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	83	1	114	0	0	2	67	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: NEBRASKA (31)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PLATTE COUNTY (141), NE										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	51	0	0	0	0	1	51	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	51	0	0	0	0	1	51	0	0
SARPY COUNTY (153), NE										
MSA 36540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	67	0	0	0	0	2	67	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	67	0	0	0	0	2	67	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	9	293	1	114	0	0	7	255	0	0
STATE TOTAL	9	293	1	114	0	0	7	255	0	0



Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: NEVADA (32)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHOE COUNTY (031), NV										
MSA 39900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	66	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	66	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	5	199	0	0	0	0	2	58	0	0
STATE TOTAL	5	199	0	0	0	0	2	58	0	0



Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CARROLL COUNTY (003), NH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	19	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	19	0	0	0	0	0	0	0	0
CHESHIRE COUNTY (005), NH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	46	0	0	0	0	1	46	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	46	0	0	0	0	1	46	0	0
COOS COUNTY (007), NH										
MSA NA										
Outside Assessment Area										
Low Income	1	55	0	0	0	0	1	55	0	0
Moderate Income	1	10	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	65	0	0	0	0	1	55	0	0



Loans by County

Small Business Loans - Originations

Institution: AMERICAN BANK, N.A.

Respondent ID: 0000015820

Agency: OCC - 1

State: NEW HAMPSHIRE (33)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	14	474	0	0	0	0	8	273	0	0
STATE TOTAL	14	474	0	0	0	0	8	273	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BERGEN COUNTY (003), NJ										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	17	0	0	0	0	0	0	0	0
Median Family Income >= 120%	4	80	0	0	0	0	3	64	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	97	0	0	0	0	3	64	0	0
BURLINGTON COUNTY (005), NJ										
MSA 15804										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	9	0	0	0	0	1	9	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	9	0	0	0	0	1	9	0	0



Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ESSEX COUNTY (013), NJ										
MSA 35084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	6	0	0	0	0	1	6	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	41	0	0	0	0	1	41	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	47	0	0	0	0	2	47	0	0
GLOUCESTER COUNTY (015), NJ										
MSA 15804										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	76	3	608	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	76	3	608	0	0	0	0	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HUNTERDON COUNTY (019), NJ										
MSA 35084										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	28	1	109	0	0	1	109	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	28	1	109	0	0	1	109	0	0
MIDDLESEX COUNTY (023), NJ										
MSA 35154										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	2	158	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	15	0	0	0	0	1	15	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	173	0	0	0	0	1	15	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONMOUTH COUNTY (025), NJ										
MSA 35154										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	146	0	0	1	146	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	146	0	0	1	146	0	0



Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MORRIS COUNTY (027), NJ										
MSA 35084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	25	0	0	0	0	1	25	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	11	0	0	0	0	1	11	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	34	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	70	0	0	0	0	2	36	0	0



Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUSSEX COUNTY (037), NJ										
MSA 35084										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	22	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	22	0	0	0	0	0	0	0	0
UNION COUNTY (039), NJ										
MSA 35084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	75	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	24	774	5	863	0	0	12	497	0	0
STATE TOTAL	24	774	5	863	0	0	12	497	0	0



Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: NEW MEXICO (35)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LEA COUNTY (025), NM										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	40	0	0	0	0	1	40	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	40	0	0	0	0	1	40	0	0
LINCOLN COUNTY (027), NM										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	100	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	0	0	0	0
SAN JUAN COUNTY (045), NM										
MSA 22140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	33	0	0	0	0	1	33	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	33	0	0	0	0	1	33	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: NEW MEXICO (35)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SANTA FE COUNTY (049), NM										
MSA 42140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	155	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	155	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	6	296	2	315	0	0	2	73	0	0
STATE TOTAL	6	296	2	315	0	0	2	73	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALBANY COUNTY (001), NY										
MSA 10580										
Outside Assessment Area										
Low Income	0	0	1	123	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	123	0	0	0	0	0	0
BRONX COUNTY (005), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	2	103	0	0	0	0	2	103	0	0
Median Family Income 60-70%	1	56	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	25	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	184	0	0	0	0	2	103	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BROOME COUNTY (007), NY										
MSA 13780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	74	2	333	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	74	2	333	0	0	0	0	0	0
CHENANGO COUNTY (017), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	40	0	0	0	0	1	40	0	0
Middle Income	4	121	0	0	0	0	3	91	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	161	0	0	0	0	4	131	0	0
CLINTON COUNTY (019), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0



Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CORTLAND COUNTY (023), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	99	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	99	0	0	0	0	0	0	0	0
DELAWARE COUNTY (025), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	128	0	0	0	0	1	95	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	128	0	0	0	0	1	95	0	0



Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HERKIMER COUNTY (043), NY										
MSA 46540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	98	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	98	0	0	0	0	0	0	0	0
KINGS COUNTY (047), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	32	0	0	0	0	1	32	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	32	0	0	0	0	1	32	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NASSAU COUNTY (059), NY										
MSA 35004										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	52	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	40	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	53	0	0	0	0	1	53	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	145	0	0	0	0	1	53	0	0
NIAGARA COUNTY (063), NY										
MSA 15380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	135	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	135	0	0	0	0	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ONEIDA COUNTY (065), NY										
MSA 46540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	80	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	80	0	0	0	0	0	0	0	0
ONONDAGA COUNTY (067), NY										
MSA 45060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	27	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	27	0	0	0	0	0	0	0	0
OSWEGO COUNTY (075), NY										
MSA 45060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	68	0	0	0	0	1	68	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	68	0	0	0	0	1	68	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OTSEGO COUNTY (077), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	40	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	40	0	0	0	0	0	0	0	0
QUEENS COUNTY (081), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	155	0	0	1	155	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	155	0	0	1	155	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ROCKLAND COUNTY (087), NY										
MSA 35614										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	3	51	0	0	0	0	3	51	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	51	0	0	0	0	3	51	0	0
SARATOGA COUNTY (091), NY										
MSA 10580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	37	0	0	0	0	0	0	0	0
Middle Income	3	60	0	0	0	0	1	30	0	0
Upper Income	1	21	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	118	0	0	0	0	1	30	0	0
SCHENECTADY COUNTY (093), NY										
MSA 10580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	77	0	0	0	0	1	77	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	77	0	0	0	0	1	77	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
STEUBEN COUNTY (101), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	41	0	0	0	0	1	41	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	41	0	0	0	0	1	41	0	0
SUFFOLK COUNTY (103), NY										
MSA 35004										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	50	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	13	0	0	0	0	0	0	0	0
Median Family Income 80-90%	3	80	0	0	0	0	1	42	0	0
Median Family Income 90-100%	1	30	0	0	0	0	1	30	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	15	0	0	0	0	1	15	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	188	0	0	0	0	3	87	0	0



Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SULLIVAN COUNTY (105), NY										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	103	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	31	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	31	1	103	0	0	0	0	0	0
TOMPKINS COUNTY (109), NY										
MSA 27060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	49	0	0	0	0	1	49	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	49	0	0	0	0	1	49	0	0
WARREN COUNTY (113), NY										
MSA 24020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	38	0	0	0	0	1	38	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	38	0	0	0	0	1	38	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (115), NY										
MSA 24020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	139	0	0	0	0	1	91	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	139	0	0	0	0	1	91	0	0
WAYNE COUNTY (117), NY										
MSA 40380										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	17	0	0	0	0	1	17	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	17	0	0	0	0	1	17	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WESTCHESTER COUNTY (119), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	16	0	0	0	0	1	16	0	0
Median Family Income >= 120%	2	129	0	0	0	0	1	48	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	145	0	0	0	0	2	64	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	57	2,174	6	849	0	0	30	1,288	0	0
STATE TOTAL	57	2,174	6	849	0	0	30	1,288	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BRUNSWICK COUNTY (019), NC										
MSA 34820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	62	1	135	0	0	2	42	0	0
Upper Income	1	15	0	0	0	0	1	15	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	77	1	135	0	0	3	57	0	0
BUNCOMBE COUNTY (021), NC										
MSA 11700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	10	0	0	0	0	1	10	0	0
Middle Income	1	69	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	79	0	0	0	0	1	10	0	0
BURKE COUNTY (023), NC										
MSA 25860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	42	0	0	0	0	1	42	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	42	0	0	0	0	1	42	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CABARRUS COUNTY (025), NC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	67	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	67	0	0	0	0	0	0	0	0
CHATHAM COUNTY (037), NC										
MSA 20500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	12	0	0	0	0	1	12	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	12	0	0	0	0	1	12	0	0
COLUMBUS COUNTY (047), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	35	0	0	0	0	1	35	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	0	0	0	0	1	35	0	0





Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GRANVILLE COUNTY (077), NC										
MSA 20500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	51	0	0	0	0	1	51	0	0
Middle Income	3	110	0	0	0	0	3	110	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	161	0	0	0	0	4	161	0	0
GUILFORD COUNTY (081), NC										
MSA 24660										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	125	0	0	1	125	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	125	0	0	1	125	0	0





Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
IREDELL COUNTY (097), NC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	53	1	120	0	0	2	173	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	53	1	120	0	0	2	173	0	0
JOHNSTON COUNTY (101), NC										
MSA 39580										
Outside Assessment Area										
Low Income	1	70	1	150	0	0	2	220	0	0
Moderate Income	2	50	0	0	0	0	2	50	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	120	1	150	0	0	4	270	0	0
LEE COUNTY (105), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	23	0	0	0	0	1	23	0	0
Upper Income	1	46	0	0	0	0	1	46	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	69	0	0	0	0	2	69	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LENOIR COUNTY (107), NC										
MSA NA										
Outside Assessment Area										
Low Income	1	45	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	11	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	56	0	0	0	0	0	0	0	0
LINCOLN COUNTY (109), NC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	156	0	0	0	0	0	0	0	0
Middle Income	1	36	0	0	0	0	1	36	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	192	0	0	0	0	1	36	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MECKLENBURG COUNTY (119), NC										
MSA 16740										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	19	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	58	0	0	0	0	1	58	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	9	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	63	0	0	0	0	1	12	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	149	0	0	0	0	2	70	0	0
MONTGOMERY COUNTY (123), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	31	0	0	0	0	1	31	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	31	0	0	0	0	1	31	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NASH COUNTY (127), NC										
MSA 40580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	116	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	116	0	0	0	0	0	0	0	0
NEW HANOVER COUNTY (129), NC										
MSA 48900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	64	0	0	0	0	3	47	0	0
Middle Income	0	0	1	164	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	64	1	164	0	0	3	47	0	0
ONSLow COUNTY (133), NC										
MSA 27340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	26	0	0	0	0	0	0	0	0
Middle Income	1	42	0	0	0	0	1	42	0	0
Upper Income	1	68	1	150	0	0	1	68	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	136	1	150	0	0	2	110	0	0



Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ROWAN COUNTY (159), NC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	48	0	0	0	0	1	48	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	48	0	0	0	0	1	48	0	0
RUTHERFORD COUNTY (161), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	59	0	0	0	0	1	59	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	59	0	0	0	0	1	59	0	0
SAMPSON COUNTY (163), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	27	0	0	0	0	1	27	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	27	0	0	0	0	1	27	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SCOTLAND COUNTY (165), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	72	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	72	0	0	0	0	0	0	0	0
SWAIN COUNTY (173), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	96	0	0	0	0	1	96	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	96	0	0	0	0	1	96	0	0
TRANSYLVANIA COUNTY (175), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	107	0	0	0	0	0	0
Upper Income	1	8	0	0	0	0	1	8	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	8	1	107	0	0	1	8	0	0



Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UNION COUNTY (179), NC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	20	0	0	0	0	0	0	0	0
Middle Income	2	88	0	0	0	0	2	88	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	108	0	0	0	0	2	88	0	0
WAKE COUNTY (183), NC										
MSA 39580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	100	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	2	245	0	0	2	245	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	2	31	1	110	0	0	1	13	0	0
Median Family Income >= 120%	1	63	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	194	3	355	0	0	3	258	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WARREN COUNTY (185), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	65	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	65	0	0	0	0	0	0	0	0
WILSON COUNTY (195), NC										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	35	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	78	2,965	12	1,606	0	0	48	2,264	0	0
STATE TOTAL	78	2,965	12	1,606	0	0	48	2,264	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADAMS COUNTY (001), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	64	0	0	0	0	1	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	64	0	0	0	0	1	30	0	0
ALLEN COUNTY (003), OH										
MSA 30620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	0	0	0	0	1	30	0	0
Upper Income	1	74	0	0	0	0	1	74	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	104	0	0	0	0	2	104	0	0
ASHTABULA COUNTY (007), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	93	0	0	0	0	2	46	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	93	0	0	0	0	2	46	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BELMONT COUNTY (013), OH										
MSA 48540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	145	0	0	1	145	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	145	0	0	1	145	0	0
BROWN COUNTY (015), OH										
MSA 17140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	23	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	23	0	0	0	0	0	0	0	0
BUTLER COUNTY (017), OH										
MSA 17140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	56	1	185	0	0	1	16	0	0
Middle Income	1	42	0	0	0	0	1	42	0	0
Upper Income	1	50	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	148	1	185	0	0	2	58	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHAMPAIGN COUNTY (021), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	18	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	18	0	0	0	0	0	0	0	0
CLARK COUNTY (023), OH										
MSA 44220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	19	0	0	0	0	1	19	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	19	0	0	0	0	1	19	0	0
CLERMONT COUNTY (025), OH										
MSA 17140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	41	0	0	0	0	1	41	0	0
Upper Income	2	56	0	0	0	0	2	56	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	97	0	0	0	0	3	97	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLINTON COUNTY (027), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	46	0	0	0	0	1	46	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	46	0	0	0	0	1	46	0	0
COLUMBIANA COUNTY (029), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	148	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	148	0	0	0	0	0	0	0	0
COSHOCOTON COUNTY (031), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	16	0	0	0	0	1	16	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	16	0	0	0	0	1	16	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CUYAHOGA COUNTY (035), OH										
MSA 17460										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	91	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	2	107	0	0	0	0	1	80	0	0
Median Family Income 80-90%	2	143	1	139	0	0	1	63	0	0
Median Family Income 90-100%	1	17	1	135	0	0	1	17	0	0
Median Family Income 100-110%	2	38	0	0	0	0	1	8	0	0
Median Family Income 110-120%	2	54	1	132	0	0	3	186	0	0
Median Family Income >= 120%	5	223	0	0	0	0	5	223	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	673	3	406	0	0	12	577	0	0
DARKE COUNTY (037), OH										
MSA NA										
Outside Assessment Area										
Low Income	1	24	0	0	0	0	1	24	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	53	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	77	0	0	0	0	1	24	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DELAWARE COUNTY (041), OH										
MSA 18140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	36	0	0	0	0	0	0	0	0
Upper Income	3	63	0	0	0	0	2	30	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	99	0	0	0	0	2	30	0	0
ERIE COUNTY (043), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	48	0	0	0	0	1	48	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	48	0	0	0	0	1	48	0	0



Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FRANKLIN COUNTY (049), OH										
MSA 18140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	42	0	0	0	0	1	42	0	0
Median Family Income 50-60%	2	93	0	0	0	0	1	23	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	36	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	187	0	0	0	0	0	0
Median Family Income 100-110%	2	24	0	0	0	0	1	12	0	0
Median Family Income 110-120%	1	35	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	52	1	106	0	0	1	18	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	282	2	293	0	0	4	95	0	0
GEAUGA COUNTY (055), OH										
MSA 17460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	125	0	0	0	0	2	84	0	0
Upper Income	6	409	0	0	0	0	5	340	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	534	0	0	0	0	7	424	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HAMILTON COUNTY (061), OH										
MSA 17140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	15	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	86	0	0	0	0	1	66	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	101	0	0	0	0	1	66	0	0
HIGHLAND COUNTY (071), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	108	0	0	0	0	2	73	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	108	0	0	0	0	2	73	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HOCKING COUNTY (073), OH										
MSA 18140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	38	1	150	0	0	1	150	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	38	1	150	0	0	1	150	0	0
HOLMES COUNTY (075), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	69	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	69	0	0	0	0	0	0	0	0
KNOX COUNTY (083), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	106	0	0	0	0	1	61	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	106	0	0	0	0	1	61	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAKE COUNTY (085), OH										
MSA 17460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	136	0	0	0	0	1	24	0	0
Middle Income	5	157	1	165	0	0	4	117	0	0
Upper Income	2	94	0	0	0	0	2	94	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	387	1	165	0	0	7	235	0	0
LICKING COUNTY (089), OH										
MSA 18140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	16	0	0	0	0	1	16	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	16	0	0	0	0	1	16	0	0
LOGAN COUNTY (091), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	29	0	0	0	0	1	29	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	29	0	0	0	0	1	29	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LORAIN COUNTY (093), OH										
MSA 17460										
Outside Assessment Area										
Low Income	0	0	1	125	0	0	1	125	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	123	0	0	0	0	3	83	0	0
Upper Income	2	85	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	208	1	125	0	0	4	208	0	0
LUCAS COUNTY (095), OH										
MSA 45780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	127	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	18	0	0	0	0	1	18	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	18	1	127	0	0	1	18	0	0
MADISON COUNTY (097), OH										
MSA 18140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	116	0	0	0	0	0	0	0	0
Middle Income	0	0	1	115	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	116	1	115	0	0	0	0	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MAHONING COUNTY (099), OH										
MSA 49660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	5	250	0	0	0	0	2	36	0	0
Upper Income	2	48	0	0	0	0	2	48	0	0
Income Not Known	1	47	0	0	0	0	1	47	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	345	0	0	0	0	5	131	0	0
MEDINA COUNTY (103), OH										
MSA 17460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	75	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	0	0	0	0
MIAMI COUNTY (109), OH										
MSA 19430										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	110	0	0	0	0	0	0	0	0
Upper Income	1	21	0	0	0	0	1	21	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	131	0	0	0	0	1	21	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (113), OH										
MSA 19430										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	16	1	121	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	89	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	105	1	121	0	0	0	0	0	0
MORROW COUNTY (117), OH										
MSA 18140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	137	0	0	0	0	4	137	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	137	0	0	0	0	4	137	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PORTAGE COUNTY (133), OH										
MSA 10420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	126	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	126	0	0	0	0	0	0	0	0
PREBLE COUNTY (135), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	61	0	0	0	0	1	61	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	61	0	0	0	0	1	61	0	0
RICHLAND COUNTY (139), OH										
MSA 31900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	32	0	0	0	0	1	32	0	0
Upper Income	1	68	1	134	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	100	1	134	0	0	1	32	0	0



Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SENECA COUNTY (147), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	46	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	46	0	0	0	0	0	0	0	0
STARK COUNTY (151), OH										
MSA 15940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	172	1	161	0	0	3	71	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	172	1	161	0	0	3	71	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUMMIT COUNTY (153), OH										
MSA 10420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	27	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	13	0	0	0	0	1	13	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	142	0	0	0	0	1	9	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	182	0	0	0	0	2	22	0	0
TRUMBULL COUNTY (155), OH										
MSA 49660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	56	0	0	0	0	1	56	0	0
Middle Income	6	166	0	0	0	0	5	142	0	0
Upper Income	4	243	0	0	0	0	3	199	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	11	465	0	0	0	0	9	397	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TUSCARAWAS COUNTY (157), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	32	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	32	0	0	0	0	0	0	0	0
UNION COUNTY (159), OH										
MSA 18140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	15	0	0	0	0	0	0	0	0
Upper Income	1	35	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	50	0	0	0	0	0	0	0	0
WARREN COUNTY (165), OH										
MSA 17140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	94	1	160	0	0	1	83	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	94	1	160	0	0	1	83	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WAYNE COUNTY (169), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	64	0	0	0	0	1	14	0	0
Upper Income	1	17	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	81	0	0	0	0	1	14	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	149	5,887	16	2,287	0	0	88	3,584	0	0
STATE TOTAL	149	5,887	16	2,287	0	0	88	3,584	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CANADIAN COUNTY (017), OK										
MSA 36420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	97	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	97	0	0	0	0	0	0	0	0
KINGFISHER COUNTY (073), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	15	0	0	0	0	1	15	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	1	15	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: OKLAHOMA (40)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OKLAHOMA COUNTY (109), OK										
MSA 36420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	70	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	70	0	0	0	0	0	0	0	0
PITTSBURG COUNTY (121), OK										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	39	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	39	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	5	221	0	0	0	0	1	15	0	0
STATE TOTAL	5	221	0	0	0	0	1	15	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DOUGLAS COUNTY (019), OR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	17	0	0	0	0	1	17	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	17	0	0	0	0	1	17	0	0
JACKSON COUNTY (029), OR										
MSA 32780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	102	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	102	0	0	0	0	0	0	0	0
LINN COUNTY (043), OR										
MSA 10540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	36	0	0	0	0	0	0	0	0
Middle Income	1	30	0	0	0	0	1	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	66	0	0	0	0	1	30	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARION COUNTY (047), OR										
MSA 41420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	14	0	0	0	0	1	14	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	14	0	0	0	0	1	14	0	0
UNION COUNTY (061), OR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	55	0	0	0	0	1	55	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	55	0	0	0	0	1	55	0	0



Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: OREGON (41)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (067), OR										
MSA 38900										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	121	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	121	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	10	375	0	0	0	0	4	116	0	0
STATE TOTAL	10	375	0	0	0	0	4	116	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEGHENY COUNTY (003), PA										
MSA 38300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	41	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	56	0	0	0	0	1	56	0	0
Median Family Income 80-90%	1	75	0	0	0	0	0	0	0	0
Median Family Income 90-100%	2	93	0	0	0	0	1	63	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	2	81	1	165	0	0	2	81	0	0
Median Family Income >= 120%	3	85	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	10	431	1	165	0	0	4	200	0	0
ARMSTRONG COUNTY (005), PA										
MSA 38300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	166	0	0	0	0	1	63	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	166	0	0	0	0	1	63	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BEAVER COUNTY (007), PA										
MSA 38300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	69	0	0	0	0	1	12	0	0
Middle Income	2	30	0	0	0	0	2	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	99	0	0	0	0	3	42	0	0
BERKS COUNTY (011), PA										
MSA 39740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	27	1	119	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	27	1	119	0	0	0	0	0	0
BLAIR COUNTY (013), PA										
MSA 11020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	101	0	0	0	0	0	0	0	0
Middle Income	1	38	0	0	0	0	1	38	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	139	0	0	0	0	1	38	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BUCKS COUNTY (017), PA										
MSA 33874										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	25	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	126	0	0	0	0	0	0
Median Family Income 80-90%	1	39	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	16	0	0	0	0	1	16	0	0
Median Family Income 100-110%	1	52	0	0	0	0	1	52	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	68	0	0	0	0	1	68	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	200	1	126	0	0	3	136	0	0
BUTLER COUNTY (019), PA										
MSA 38300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	185	0	0	0	0	4	185	0	0
Upper Income	1	50	0	0	0	0	1	50	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	235	0	0	0	0	5	235	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CAMBRIA COUNTY (021), PA										
MSA 27780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	37	0	0	0	0	0	0	0	0
Upper Income	1	97	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	134	0	0	0	0	0	0	0	0
CARBON COUNTY (025), PA										
MSA 10900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	42	0	0	0	0	1	24	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	42	0	0	0	0	1	24	0	0
CENTRE COUNTY (027), PA										
MSA 44300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	93	0	0	0	0	2	93	0	0
Upper Income	0	0	1	133	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	93	1	133	0	0	2	93	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHESTER COUNTY (029), PA										
MSA 33874										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	29	0	0	0	0	1	29	0	0
Median Family Income 90-100%	0	0	1	180	0	0	0	0	0	0
Median Family Income 100-110%	1	12	0	0	0	0	1	12	0	0
Median Family Income 110-120%	1	90	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	131	1	180	0	0	2	41	0	0
COLUMBIA COUNTY (037), PA										
MSA 14100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	37	0	0	0	0	1	37	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	37	0	0	0	0	1	37	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DELAWARE COUNTY (045), PA										
MSA 37964										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	89	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	23	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	10	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	122	0	0	0	0	0	0	0	0
ERIE COUNTY (049), PA										
MSA 21500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	64	0	0	0	0	1	38	0	0
Middle Income	1	56	0	0	0	0	1	56	0	0
Upper Income	1	32	0	0	0	0	1	32	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	152	0	0	0	0	3	126	0	0









Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LEBANON COUNTY (075), PA										
MSA 30140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	68	1	128	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	68	1	128	0	0	0	0	0	0
LEHIGH COUNTY (077), PA										
MSA 10900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	21	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	0	0	0	0
LUZERNE COUNTY (079), PA										
MSA 42540										
Outside Assessment Area										
Low Income	1	30	0	0	0	0	1	30	0	0
Moderate Income	1	30	0	0	0	0	0	0	0	0
Middle Income	1	8	0	0	0	0	0	0	0	0
Upper Income	1	57	0	0	0	0	1	57	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	125	0	0	0	0	2	87	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LYCOMING COUNTY (081), PA										
MSA 48700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	200	1	142	0	0	0	0	0	0
Upper Income	1	69	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	269	1	142	0	0	0	0	0	0
MCKEAN COUNTY (083), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	29	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	29	0	0	0	0	0	0	0	0
MERCER COUNTY (085), PA										
MSA 49660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	107	0	0	0	0	2	93	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	107	0	0	0	0	2	93	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONROE COUNTY (089), PA										
MSA 20700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	0	0	0	0
MONTGOMERY COUNTY (091), PA										
MSA 33874										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	20	0	0	0	0	1	20	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	35	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	55	0	0	0	0	1	20	0	0



Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SUSQUEHANNA COUNTY (115), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	8	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	8	0	0	0	0	0	0	0	0
WASHINGTON COUNTY (125), PA										
MSA 38300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	58	0	0	0	0	1	58	0	0
Upper Income	2	43	0	0	0	0	2	43	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	101	0	0	0	0	3	101	0	0
WAYNE COUNTY (127), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	42	0	0	0	0	1	42	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	42	0	0	0	0	1	42	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WESTMORELAND COUNTY (129), PA										
MSA 38300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	21	0	0	0	0	0	0	0	0
Middle Income	2	79	0	0	0	0	1	34	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	100	0	0	0	0	1	34	0	0
WYOMING COUNTY (131), PA										
MSA 42540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	118	0	0	0	0	3	118	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	118	0	0	0	0	3	118	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	92	3,521	8	1,144	0	0	47	1,720	0	0
STATE TOTAL	92	3,521	8	1,144	0	0	47	1,720	0	0



Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: RHODE ISLAND (44)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KENT COUNTY (003), RI										
MSA 39300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	37	0	0	0	0	1	37	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	37	0	0	0	0	1	37	0	0
PROVIDENCE COUNTY (007), RI										
MSA 39300										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	54	0	0	0	0	0	0	0	0
Median Family Income 40-50%	3	149	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	2	142	0	0	0	0	2	142	0	0
Median Family Income >= 120%	2	120	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	465	0	0	0	0	2	142	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	9	502	0	0	0	0	3	179	0	0
STATE TOTAL	9	502	0	0	0	0	3	179	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
AIKEN COUNTY (003), SC										
MSA 12260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	1	30	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	0	0	0	0
ANDERSON COUNTY (007), SC										
MSA 24860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	13	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	13	0	0	0	0	0	0	0	0
BEAUFORT COUNTY (013), SC										
MSA 25940										
Outside Assessment Area										
Low Income	2	77	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	500	1	500	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	77	0	0	1	500	1	500	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHARLESTON COUNTY (019), SC										
MSA 16700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	15	0	0	0	0	1	15	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	1	15	0	0
CLARENDON COUNTY (027), SC										
MSA 44940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GREENVILLE COUNTY (045), SC										
MSA 24860										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	3	131	0	0	0	0	3	131	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	131	0	0	0	0	3	131	0	0
HORRY COUNTY (051), SC										
MSA 34820										
Outside Assessment Area										
Low Income	1	24	0	0	0	0	0	0	0	0
Moderate Income	1	58	0	0	0	0	1	58	0	0
Middle Income	2	101	0	0	0	0	2	101	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	183	0	0	0	0	3	159	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LANCASTER COUNTY (057), SC										
MSA 16740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	63	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	63	0	0	0	0	0	0	0	0
LAURENS COUNTY (059), SC										
MSA 24860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	62	0	0	0	0	1	62	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	62	0	0	0	0	1	62	0	0
LEXINGTON COUNTY (063), SC										
MSA 17900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	26	0	0	0	0	0	0	0	0
Middle Income	2	40	0	0	0	0	1	27	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	66	0	0	0	0	1	27	0	0



Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
YORK COUNTY (091), SC										
MSA 16740										
Outside Assessment Area										
Low Income	1	14	0	0	0	0	1	14	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	63	0	0	0	0	1	63	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	77	0	0	0	0	2	77	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	24	859	0	0	1	500	14	1,061	0	0
STATE TOTAL	24	859	0	0	1	500	14	1,061	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: SOUTH DAKOTA (46)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FALL RIVER COUNTY (047), SD										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	101	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	101	0	0	0	0	0	0
MINNEHAHA COUNTY (099), SD										
MSA 43620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	116	0	0	0	0	1	40	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	116	0	0	0	0	1	40	0	0
PENNINGTON COUNTY (103), SD										
MSA 39660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	0	0	0	0	1	21	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	1	21	0	0



Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: SOUTH DAKOTA (46)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
YANKTON COUNTY (135), SD										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	33	0	0	0	0	1	18	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	33	0	0	0	0	1	18	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	5	170	1	101	0	0	3	79	0	0
STATE TOTAL	5	170	1	101	0	0	3	79	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COFFEE COUNTY (031), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	11	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	79	0	0	0	0	1	79	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	90	0	0	0	0	1	79	0	0
DAVIDSON COUNTY (037), TN										
MSA 34980										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	5	0	0	0	0	1	5	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	0	0	1	5	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
FENTRESS COUNTY (049), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	49	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	49	0	0	0	0	0	0	0	0
GRAINGER COUNTY (057), TN										
MSA 34100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	15	0	0	0	0	1	15	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	15	0	0	0	0	1	15	0	0
HAMILTON COUNTY (065), TN										
MSA 16860										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	60	0	0	0	0	1	60	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	0	0	0	0	1	60	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARDIN COUNTY (071), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	128	2	374	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	128	2	374	0	0	0	0	0	0
JEFFERSON COUNTY (089), TN										
MSA 34100										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	6	0	0	0	0	1	6	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	6	0	0	0	0	1	6	0	0
KNOX COUNTY (093), TN										
MSA 28940										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	38	0	0	0	0	1	38	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	38	0	0	0	0	1	38	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MCMINN COUNTY (107), TN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	94	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	94	0	0	0	0	0	0	0	0
MAURY COUNTY (119), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	13	0	0	0	0	1	13	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	13	0	0	0	0	1	13	0	0
MONTGOMERY COUNTY (125), TN										
MSA 17300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	65	0	0	0	0	1	37	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	65	0	0	0	0	1	37	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
RUTHERFORD COUNTY (149), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	71	0	0	0	0	1	71	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	71	0	0	0	0	1	71	0	0
SHELBY COUNTY (157), TN										
MSA 32820										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	38	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	2	21	0	0	0	0	1	13	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	59	0	0	0	0	1	13	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (179), TN										
MSA 27740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	87	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	87	0	0	0	0	0	0	0	0
WILLIAMSON COUNTY (187), TN										
MSA 34980										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	53	0	0	0	0	1	53	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	53	0	0	0	0	1	53	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	21	833	2	374	0	0	11	390	0	0
STATE TOTAL	21	833	2	374	0	0	11	390	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ARANSAS COUNTY (007), TX										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	60	1	200	0	0	0	0	0	0
Middle Income	3	155	2	318	1	274	2	250	0	0
Upper Income	2	80	0	0	1	323	1	323	0	0
Income Not Known	1	46	0	0	0	0	1	46	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	341	3	518	2	597	4	619	0	0
ATASCOSA COUNTY (013), TX										
MSA 41700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	350	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	350	0	0	0	0
BASTROP COUNTY (021), TX										
MSA 12420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	88	0	0	0	0	2	88	0	0
Middle Income	1	19	1	200	0	0	1	19	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	107	1	200	0	0	3	107	0	0



Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BELL COUNTY (027), TX										
MSA 28660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	39	0	0	0	0	2	39	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	39	0	0	0	0	2	39	0	0
BEXAR COUNTY (029), TX										
MSA 41700										
Inside AA 0003										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	48	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	220	0	0	1	220	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	6	0	0	0	0	1	6	0	0
Median Family Income 70-80%	2	107	0	0	1	948	0	0	0	0
Median Family Income 80-90%	2	54	0	0	1	350	2	54	0	0
Median Family Income 90-100%	4	270	2	275	2	1,768	1	125	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	100	0	0	0	0	0	0	0	0
Median Family Income >= 120%	8	427	4	703	3	1,832	9	1,105	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	1,012	7	1,198	7	4,898	14	1,510	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BRAZORIA COUNTY (039), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	520	1	520	0	0
Upper Income	2	38	0	0	0	0	1	8	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	38	0	0	1	520	2	528	0	0
BRAZOS COUNTY (041), TX										
MSA 17780										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	1	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	1	75	0	0
BURNET COUNTY (053), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	2	905	2	905	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	905	2	905	0	0



Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
COMAL COUNTY (091), TX										
MSA 41700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	151	1	250	1	700	0	0	0	0
Upper Income	2	200	1	150	2	1,150	2	400	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	351	2	400	3	1,850	2	400	0	0
COMANCHE COUNTY (093), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	83	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	83	0	0	0	0	1	50	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DALLAS COUNTY (113), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	2	70	2	311	0	0	2	311	0	0
Median Family Income 70-80%	1	17	0	0	0	0	1	17	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	100	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	187	2	311	0	0	3	328	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DENTON COUNTY (121), TX										
MSA 19124										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	93	8	1,291	2	900	1	154	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	93	8	1,291	2	900	1	154	0	0
ECTOR COUNTY (135), TX										
MSA 36220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	27	0	0	0	0	0	0	0	0
Middle Income	0	0	1	136	0	0	1	136	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	27	1	136	0	0	1	136	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EL PASO COUNTY (141), TX										
MSA 21340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	24	0	0	0	0	1	24	0	0
Median Family Income 50-60%	1	55	0	0	0	0	1	55	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	30	0	0	0	0	1	30	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	109	0	0	0	0	3	109	0	0







Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GUADALUPE COUNTY (187), TX										
MSA 41700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	460	0	0	0	0
Upper Income	7	309	2	233	1	420	1	30	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	309	2	233	2	880	1	30	0	0
HAMILTON COUNTY (193), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	375	0	0	2	375	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	375	0	0	2	375	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HARRIS COUNTY (201), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	250	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	1	150	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	1	128	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	86	2	450	2	760	2	286	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	86	5	978	2	760	2	286	0	0
HAYS COUNTY (209), TX										
MSA 12420										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	8	1	200	1	500	1	200	0	0
Middle Income	6	428	0	0	0	0	3	265	0	0
Upper Income	2	106	2	453	1	527	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	542	3	653	2	1,027	4	465	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HENDERSON COUNTY (213), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	46	0	0	0	0	1	46	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	46	0	0	0	0	1	46	0	0
HIDALGO COUNTY (215), TX										
MSA 32580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	27	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	1	60	0	0	0	0	1	60	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	87	0	0	0	0	1	60	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HILL COUNTY (217), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
KENDALL COUNTY (259), TX										
MSA 41700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	1,000	1	1,000	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	1	1,000	0	0
KERR COUNTY (265), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	500	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KLEBERG COUNTY (273), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	1	128	1	520	3	698	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	1	128	1	520	3	698	0	0
LAMPASAS COUNTY (281), TX										
MSA 28660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	1	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
LIBERTY COUNTY (291), TX										
MSA 26420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	7	0	0	0	0	1	7	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	7	0	0	0	0	1	7	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LIVE OAK COUNTY (297), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	300	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	0	0	0	0
LLANO COUNTY (299), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	400	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	400	0	0	0	0
LUBBOCK COUNTY (303), TX										
MSA 31180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	445	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	445	0	0	0	0





Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (339), TX										
MSA 26420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	560	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	3	110	1	120	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	110	1	120	1	560	0	0	0	0
MOORE COUNTY (341), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	48	0	0	0	0	1	48	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	48	0	0	0	0	1	48	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NUECES COUNTY (355), TX										
MSA 18580										
Inside AA 0002										
Low Income	8	532	4	750	1	1,000	5	334	0	0
Moderate Income	30	1,720	15	2,886	16	9,704	17	3,628	0	0
Middle Income	78	3,945	28	5,357	19	11,813	42	5,548	0	0
Upper Income	65	3,612	35	6,677	39	20,364	54	10,485	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	181	9,809	82	15,670	75	42,881	118	19,995	0	0
PANOLA COUNTY (365), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	1	69	1	127	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	69	1	127	0	0	0	0	0	0
REFUGIO COUNTY (391), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	160	1	250	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	160	1	250	0	0	0	0	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN PATRICIO COUNTY (409), TX										
MSA 18580										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	500	0	0	0	0
Middle Income	2	87	1	250	3	2,150	1	60	0	0
Upper Income	0	0	0	0	1	500	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	87	1	250	5	3,150	1	60	0	0
TARRANT COUNTY (439), TX										
MSA 23104										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	5	0	0	0	0	1	5	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	29	0	0	0	0	2	29	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	34	0	0	0	0	3	34	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TAYLOR COUNTY (441), TX										
MSA 10180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	97	0	0	0	0	1	32	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	97	0	0	0	0	1	32	0	0
TITUS COUNTY (449), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	22	0	0	0	0	1	22	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	22	0	0	0	0	1	22	0	0
TOM GREEN COUNTY (451), TX										
MSA 41660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	0	0	0	0	1	30	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	1	30	0	0



Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VICTORIA COUNTY (469), TX										
MSA 47020										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	9	680	2	394	7	4,807	6	829	0	0
Middle Income	6	369	0	0	0	0	4	209	0	0
Upper Income	4	220	3	560	3	1,450	4	430	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	1,269	5	954	10	6,257	14	1,468	0	0
WARD COUNTY (475), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	159	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	159	0	0	0	0	0	0
WILBARGER COUNTY (487), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	298	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	298	0	0	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WILLIAMSON COUNTY (491), TX										
MSA 12420										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	63	2	248	1	1,000	2	248	0	0
Median Family Income 100-110%	4	298	0	0	0	0	1	50	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	2	125	0	0	0	0	1	100	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	486	2	248	1	1,000	4	398	0	0
WILSON COUNTY (493), TX										
MSA 41700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	75	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	268	15,214	113	21,401	116	67,954	182	29,256	0	0
TOTAL OUTSIDE AA IN STATE	67	2,894	28	4,708	22	10,538	45	6,040	0	0
STATE TOTAL	335	18,108	141	26,109	138	78,492	227	35,296	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: UTAH (49)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
UTAH COUNTY (049), UT										
MSA 39340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	150	0	0	0	0	0	0
Median Family Income 80-90%	1	49	0	0	0	0	1	49	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	49	1	150	0	0	1	49	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	49	1	150	0	0	1	49	0	0
STATE TOTAL	1	49	1	150	0	0	1	49	0	0



Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: VERMONT (50)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CALEDONIA COUNTY (005), VT										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	81	0	0	0	0	1	81	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	81	0	0	0	0	1	81	0	0
FRANKLIN COUNTY (011), VT										
MSA 15540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	74	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	74	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	155	0	0	0	0	1	81	0	0
STATE TOTAL	2	155	0	0	0	0	1	81	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHESTERFIELD COUNTY (041), VA										
MSA 40060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	103	0	0	0	0	0	0
Middle Income	2	169	0	0	0	0	1	74	0	0
Upper Income	0	0	1	116	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	169	2	219	0	0	1	74	0	0
CULPEPER COUNTY (047), VA										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	66	0	0	0	0	2	66	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	66	0	0	0	0	2	66	0	0
DINWIDDIE COUNTY (053), VA										
MSA 40060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	235	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	235	0	0	0	0	0	0







Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOUDOUN COUNTY (107), VA										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	88	0	0	0	0	0	0	0	0
Upper Income	1	18	0	0	0	0	1	18	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	106	0	0	0	0	1	18	0	0
MECKLENBURG COUNTY (117), VA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	24	0	0	0	0	1	24	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	24	0	0	0	0	1	24	0	0
NEW KENT COUNTY (127), VA										
MSA 40060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	53	0	0	0	0	2	53	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	53	0	0	0	0	2	53	0	0



Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
POWHATAN COUNTY (145), VA										
MSA 40060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	85	0	0	0	0	1	85	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	85	0	0	0	0	1	85	0	0
PRINCE GEORGE COUNTY (149), VA										
MSA 40060										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	70	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	70	0	0	0	0	0	0	0	0
ROANOKE COUNTY (161), VA										
MSA 40220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	65	0	0	0	0	1	65	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	65	0	0	0	0	1	65	0	0



Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WARREN COUNTY (187), VA										
MSA 47894										
Outside Assessment Area										
Low Income	1	61	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	61	0	0	0	0	0	0	0	0
WASHINGTON COUNTY (191), VA										
MSA 28700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	30	0	0	0	0	1	30	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	1	30	0	0
CHARLOTTESVILLE CITY (540), VA										
MSA 16820										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	112	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	112	0	0	0	0	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
EMPORIA CITY (595), VA										
MSA NA										
Outside Assessment Area										
Low Income	1	44	0	0	0	0	1	44	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	44	0	0	0	0	1	44	0	0
HAMPTON CITY (650), VA										
MSA 47260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	25	0	0	0	0	1	25	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
MANASSAS CITY (683), VA										
MSA 47894										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	39	1	115	0	0	3	154	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	39	1	115	0	0	3	154	0	0



Loans by County

Small Business Loans - Originations

Institution: AMERICAN BANK, N.A.

Respondent ID: 0000015820

Agency: OCC - 1

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	49	2,310	7	1,111	0	0	28	1,288	0	0
STATE TOTAL	49	2,310	7	1,111	0	0	28	1,288	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BENTON COUNTY (005), WA										
MSA 28420										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	17	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	17	0	0	0	0	0	0	0	0
CLALLAM COUNTY (009), WA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	27	0	0	0	0	1	27	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	27	0	0	0	0	1	27	0	0
GRAYS HARBOR COUNTY (027), WA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	108	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	108	0	0	0	0	0	0





Loans by County

Small Business Loans - Originations

Institution: AMERICAN BANK, N.A.

Respondent ID: 0000015820

Agency: OCC - 1

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	8	223	1	108	1	1,000	5	141	0	0
STATE TOTAL	8	223	1	108	1	1,000	5	141	0	0



Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BERKELEY COUNTY (003), WV										
MSA 25180										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	32	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	32	0	0	0	0	0	0	0	0
CABELL COUNTY (011), WV										
MSA 26580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	100	0	0	0	0	2	49	0	0
Upper Income	1	65	0	0	0	0	1	65	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	165	0	0	0	0	3	114	0	0
KANAWHA COUNTY (039), WV										
MSA 16620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	155	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	155	0	0	0	0	0	0





Loans by County

Small Business Loans - Originations

Institution: AMERICAN BANK, N.A.

Respondent ID: 0000015820

Agency: OCC - 1

State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	13	535	2	270	0	0	9	377	0	0
STATE TOTAL	13	535	2	270	0	0	9	377	0	0







Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MILWAUKEE COUNTY (079), WI										
MSA 33340										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	2	266	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	266	0	0	0	0	0	0
ONEIDA COUNTY (085), WI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	11	0	0	0	0	1	11	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	11	0	0	0	0	1	11	0	0



Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OZAUCKEE COUNTY (089), WI										
MSA 33340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	24	0	0	0	0	1	24	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	24	0	0	0	0	1	24	0	0
PORTAGE COUNTY (097), WI										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	11	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	11	0	0	0	0	0	0	0	0
RACINE COUNTY (101), WI										
MSA 39540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	13	0	0	0	0	1	13	0	0
Upper Income	1	63	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	76	0	0	0	0	1	13	0	0



Loans by County

Small Business Loans - Originations

Institution: AMERICAN BANK, N.A.

Respondent ID: 0000015820

Agency: OCC - 1

State: WISCONSIN (55)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	17	513	3	371	0	0	11	412	0	0
STATE TOTAL	17	513	3	371	0	0	11	412	0	0

Loans by County

Respondent ID: 0000015820

Small Business Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: WYOMING (56)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NATRONA COUNTY (025), WY										
MSA 16220										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	60	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	60	0	0	0	0	0	0	0	0
STATE TOTAL	1	60	0	0	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	268	15,214	113	21,401	116	67,954	182	29,256	0	0
TOTAL OUTSIDE AA	1,134	44,072	137	20,118	25	12,538	643	31,979	0	0
TOTAL INSIDE & OUTSIDE	1,402	59,286	250	41,519	141	80,492	825	61,235	0	0

Loans by County

Respondent ID: 0000015820

Small Farm Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: ARKANSAS (05)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JACKSON COUNTY (067), AR										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	37	0	0	0	0	1	37	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	37	0	0	0	0	1	37	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	37	0	0	0	0	1	37	0	0
STATE TOTAL	1	37	0	0	0	0	1	37	0	0

Loans by County

Respondent ID: 0000015820

Small Farm Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VENTURA COUNTY (111), CA										
MSA 37100										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	1	28	0	0	0	0	1	28	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	28	0	0	0	0	1	28	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	28	0	0	0	0	1	28	0	0
STATE TOTAL	1	28	0	0	0	0	1	28	0	0

Loans by County

Respondent ID: 0000015820

Small Farm Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: CONNECTICUT (09)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOLLAND COUNTY (013), CT										
MSA 25540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	21	0	0	0	0	1	21	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	21	0	0	0	0	1	21	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	21	0	0	0	0	1	21	0	0
STATE TOTAL	1	21	0	0	0	0	1	21	0	0





Loans by County

Respondent ID: 0000015820

Small Farm Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: INDIANA (18)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LAWRENCE COUNTY (093), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	28	0	0	0	0	1	28	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	28	0	0	0	0	1	28	0	0
MIAMI COUNTY (103), IN										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	23	0	0	0	0	1	23	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	23	0	0	0	0	1	23	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	51	0	0	0	0	2	51	0	0
STATE TOTAL	2	51	0	0	0	0	2	51	0	0

Loans by County

Respondent ID: 0000015820

Small Farm Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: IOWA (19)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SIOUX COUNTY (167), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	57	0	0	0	0	1	57	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	57	0	0	0	0	1	57	0	0
TAYLOR COUNTY (173), IA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	83	0	0	0	0	1	83	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	83	0	0	0	0	1	83	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	140	0	0	0	0	2	140	0	0
STATE TOTAL	2	140	0	0	0	0	2	140	0	0

Loans by County

Respondent ID: 0000015820

Small Farm Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (115), NY										
MSA 24020										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	14	0	0	0	0	1	14	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	14	0	0	0	0	1	14	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	14	0	0	0	0	1	14	0	0
STATE TOTAL	1	14	0	0	0	0	1	14	0	0



Loans by County

Respondent ID: 0000015820

Small Farm Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: NORTH CAROLINA (37)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ONslow COUNTY (133), NC										
MSA 27340										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	30	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	30	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	4	205	0	0	0	0	1	20	0	0
STATE TOTAL	4	205	0	0	0	0	1	20	0	0



Loans by County

Respondent ID: 0000015820

Small Farm Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (113), OH										
MSA 19430										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	9	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	9	0	0	0	0	0	0	0	0
MORROW COUNTY (117), OH										
MSA 18140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	34	0	0	0	0	1	34	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	34	0	0	0	0	1	34	0	0

Loans by County

Respondent ID: 0000015820

Small Farm Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WAYNE COUNTY (169), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	86	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	86	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	7	229	0	0	0	0	2	62	0	0
STATE TOTAL	7	229	0	0	0	0	2	62	0	0



Loans by County

Respondent ID: 0000015820

Small Farm Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ANDERSON COUNTY (001), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	45	0	0	0	0	1	45	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	45	0	0	0	0	1	45	0	0
CALHOUN COUNTY (057), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	0	0	0	0	1	20	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20	0	0
DUVAL COUNTY (131), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	495	1	495	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	495	1	495	0	0

Loans by County

Respondent ID: 0000015820

Small Farm Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GOLIAD COUNTY (175), TX										
MSA 47020										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	175	0	0	0	0	2	175	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	175	0	0	0	0	2	175	0	0
GRIMES COUNTY (185), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	336	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	336	0	0	0	0
HAYS COUNTY (209), TX										
MSA 12420										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	600	1	300	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	600	1	300	0	0

Loans by County

Respondent ID: 0000015820

Small Farm Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JIM WELLS COUNTY (249), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0
KLEBERG COUNTY (273), TX										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	0	0	1	100	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	0	0	1	100	0	0
NUECES COUNTY (355), TX										
MSA 18580										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	2	369	1	500	2	665	0	0
Upper Income	2	61	0	0	1	300	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	61	2	369	2	800	2	665	0	0

Loans by County

Respondent ID: 0000015820

Small Farm Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VICTORIA COUNTY (469), TX										
MSA 47020										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	70	1	101	0	0	3	171	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	70	1	101	0	0	3	171	0	0
TOTAL INSIDE AA IN STATE	6	306	3	470	4	1,400	8	1,311	0	0
TOTAL OUTSIDE AA IN STATE	3	165	1	200	2	831	4	660	0	0
STATE TOTAL	9	471	4	670	6	2,231	12	1,971	0	0



Loans by County

Respondent ID: 0000015820

Small Farm Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	3	176	0	0	0	0	3	176	0	0
STATE TOTAL	3	176	0	0	0	0	3	176	0	0

Loans by County

Respondent ID: 0000015820

Small Farm Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: WASHINGTON (53)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
THURSTON COUNTY (067), WA										
MSA 36500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	10	0	0	0	0	1	10	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	10	0	0	0	0	1	10	0	0
STATE TOTAL	1	10	0	0	0	0	1	10	0	0

Loans by County

Respondent ID: 0000015820

Small Farm Loans - Originations

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARSHALL COUNTY (051), WV										
MSA 48540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	11	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	11	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	11	0	0	0	0	0	0	0	0
STATE TOTAL	1	11	0	0	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	6	306	3	470	4	1,400	8	1,311	0	0
TOTAL OUTSIDE AA	29	1,163	1	200	2	831	19	1,219	0	0
TOTAL INSIDE & OUTSIDE	35	1,469	4	670	6	2,231	27	2,530	0	0



2022 Institution Disclosure Statement - Table 3  
 Assessment Area/Non-Assessment Area Activity  
 Small Business Loans  
 Institution: AMERICAN BANK, N.A.

Respondent ID: 0000015820  
 Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TX - HAYS COUNTY (209) - MSA 12420	14	2,222	4	465	0	0
TX - TRAVIS COUNTY (453) - MSA 12420	47	11,647	22	4,666	0	0
TX - WILLIAMSON COUNTY (491) - MSA 12420	10	1,734	4	398	0	0
TX - ARANSAS COUNTY (007) - MSA NA	12	1,456	4	619	0	0
TX - NUECES COUNTY (355) - MSA 18580	338	68,360	118	19,995	0	0
TX - SAN PATRICIO COUNTY (409) - MSA 18580	8	3,487	1	60	0	0
TX - BEXAR COUNTY (029) - MSA 41700	33	7,108	14	1,510	0	0
TX - GOLIAD COUNTY (175) - MSA 47020	1	75	1	75	0	0
TX - VICTORIA COUNTY (469) - MSA 47020	34	8,480	14	1,468	0	0

2022 Institution Disclosure Statement - Table 4  
 Assessment Area/Non-Assessment Area Activity  
 Small Farm Loans  
 Institution: AMERICAN BANK, N.A.

Respondent ID: 0000015820

Agency: OCC - 1

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TX - HAYS COUNTY (209) - MSA 12420	2	600	1	300	0	0
TX - NUECES COUNTY (355) - MSA 18580	6	1,230	2	665	0	0
TX - GOLIAD COUNTY (175) - MSA 47020	2	175	2	175	0	0
TX - VICTORIA COUNTY (469) - MSA 47020	3	171	3	171	0	0

2022 Institution Disclosure Statement - Table 5  
Community Development/Consortium-Third Party Activity  
Institution: AMERICAN BANK, N.A.

PAGE: 1 OF 1

Respondent ID: 0000015820

Agency: OCC - 1

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Memo Item: Loans by Affiliates

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	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	12	69,659	0	0
Purchased	0	0	0	0
Total	12	69,659	0	0
Consortium/Third Party Loans (optional)				

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

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ASSESSMENT AREA - 0001

HAYS COUNTY (209), TX

MSA: 12420

Low Income

0103.02\* 0103.05\* 0103.06\* 0103.08\* 0103.09\* 0104.01\*

Moderate Income

0104.02 0105.00\* 0106.01\* 0107.03\* 0107.04\* 0109.16\* 0109.19\* 0109.20 0109.21\* 0109.25\*

Middle Income

0101.00 0106.02 0106.03\* 0107.02\* 0108.10\* 0108.11 0108.14\* 0108.15\* 0108.17\* 0108.18\* 0109.05\*

0109.09\* 0109.11\* 0109.13 0109.15\* 0109.17\* 0109.18\* 0109.22 0109.23\* 0109.24\*

Upper Income

0108.06 0108.07\* 0108.09 0108.12\* 0108.13\* 0108.16\* 0109.12\* 0109.14\*

Income Not Known

0102.00\* 0103.07\*

TRAVIS COUNTY (453), TX

MSA: 12420

Median Family Income < 10%

0006.06\*

Median Family Income 20-30%

0022.20 0023.15\* 0407.00\*

Median Family Income 30-40%

0021.05\* 0023.13\* 0023.21\* 0024.19\* 0401.00\* 0403.00\* 0410.00\* 0429.00 0433.00\*

Median Family Income 40-50%

0020.04\* 0021.10\* 0021.12\* 0022.01 0022.13\* 0023.10\* 0023.16\* 0023.25\* 0024.13\* 0406.00\* 0437.00\*

Median Family Income 50-60%

0020.03 0021.11\* 0022.22\* 0023.14\* 0023.20\* 0023.23 0024.11\* 0024.34\* 0024.36\* 0024.37\* 0024.52\*

0323.00 0402.00\* 0405.00\* 0409.00\* 0431.00\* 0432.00\* 0434.00\* 0440.00\* 0448.00\* 0449.00\*

Median Family Income 60-70%

0009.01\* 0009.02 0022.14\* 0022.15\* 0022.16\* 0023.07\* 0023.27\* 0024.10\* 0024.12\* 0024.24\* 0024.30\*



2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

Median Family Income Not Known

0006.01\* 0006.05\* 0006.07\* 0006.08\* 0008.02\* 0011.01\* 0016.06\* 0020.06\* 0022.21\* 0023.19\* 0023.22\*  
0023.24\* 0023.26\* 0363.00\* 0447.00\* 9800.00\*

WILLIAMSON COUNTY (491), TX

MSA: 12420

Median Family Income 40-50%

0211.00\* 0214.02\* 0215.13\*

Median Family Income 50-60%

0205.12\* 0207.01\* 0207.04\* 0210.00\* 0212.03\* 0215.02\*

Median Family Income 60-70%

0201.14\* 0203.21\* 0203.25\* 0203.32\* 0203.40\* 0203.49\* 0204.06\* 0205.11\* 0205.13\* 0208.12\* 0212.01\*  
0213.00\* 0215.03\* 0215.14\*

Median Family Income 70-80%

0201.11\* 0201.13\* 0201.17\* 0202.06\* 0207.09\* 0208.08\* 0215.11\* 0215.16\* 0216.02\*

Median Family Income 80-90%

0201.19\* 0202.01\* 0203.23\* 0203.27\* 0203.34\* 0203.46\* 0204.10\* 0207.07\* 0207.10\* 0207.13\* 0208.20\*  
0212.02\* 0216.01\*

Median Family Income 90-100%

0201.16\* 0201.18 0201.23\* 0202.03\* 0203.41 0203.42\* 0203.43\* 0203.48\* 0203.53\* 0203.56\* 0204.03\*  
0204.05\* 0204.08 0205.08\* 0206.02\* 0208.10\* 0208.11\* 0208.21\* 0209.00\* 0214.04\* 0215.17\* 0216.03\*

Median Family Income 100-110%

0201.08 0203.19\* 0203.29\* 0203.31\* 0203.36\* 0203.44\* 0203.47\* 0203.51\* 0203.52 0203.54\* 0205.07\*  
0207.12\* 0208.13\* 0208.16\* 0208.22\* 0214.07\* 0215.06\* 0215.12\* 0215.15\* 0215.18\*

Median Family Income 110-120%

0201.15\* 0203.11\* 0203.30\* 0203.35\* 0204.09\* 0204.11\* 0205.15\* 0215.09\*

Median Family Income >= 120%

0201.06\* 0201.09\* 0201.20\* 0201.21\* 0201.22\* 0201.24\* 0202.05\* 0202.07 0202.08\* 0203.10 0203.26\*  
0203.33\* 0203.37\* 0203.38\* 0203.39\* 0203.45\* 0203.50\* 0203.55\* 0204.04\* 0205.03\* 0205.05\* 0205.09\*  
0205.14\* 0205.16\* 0205.17\* 0206.04\* 0206.06\* 0206.07\* 0206.08\* 0206.09\* 0207.06\* 0207.11\* 0208.14\*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

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Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

0208.15\* 0208.17\* 0208.18\* 0208.19\* 0214.05\* 0214.06\* 0215.10\*

ASSESSMENT AREA - 0002

ARANSAS COUNTY (007), TX

MSA: NA

Moderate Income

9505.01\* 9505.02

Middle Income

9501.02 9502.00 9504.00

Upper Income

9501.03\* 9503.02\* 9505.03

Income Not Known

9501.01 9503.01\* 9900.00\*

NUECES COUNTY (355), TX

MSA: 18580

Low Income

0007.00 0010.00\* 0015.00\* 0033.05

Moderate Income

0005.00\* 0006.01\* 0006.02\* 0008.00 0009.00 0011.00 0012.01 0013.00 0016.01\* 0016.02\* 0017.03\*

0017.04\* 0018.01 0019.03\* 0019.04\* 0020.01\* 0020.02\* 0022.00\* 0024.00 0030.04 0032.05 0056.05\*

0056.06 0060.00\* 0061.00\*

Middle Income

0012.02 0017.02 0018.02 0019.05 0019.06 0021.01 0023.01\* 0023.03\* 0023.04\* 0026.01 0026.02\*

0026.03 0027.03 0027.05 0027.07\* 0027.08\* 0029.00\* 0030.02\* 0030.03\* 0032.06 0033.03 0033.04

0033.06 0034.01 0034.02\* 0035.00 0036.01\* 0036.02\* 0036.03\* 0051.04 0054.10\* 0056.03\* 0056.04

0058.03 0058.04 0059.00 0063.00

Upper Income

0014.00 0021.02 0025.00 0031.01\* 0031.02\* 0032.02 0032.04\* 0037.00\* 0051.03 0054.04 0054.06

0054.07\* 0054.08\* 0054.09 0054.11\* 0054.12 0054.13\* 0054.14 0054.15\* 0054.16 0054.17 0058.01

0062.01 0062.02 0062.03 0062.04 0062.05 0064.00

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

Income Not Known

0027.06\* 9800.00\* 9900.00\*

SAN PATRICIO COUNTY (409), TX

MSA: 18580

Moderate Income

0105.00 0108.00\* 0110.00\* 0111.00\* 0113.00\*

Middle Income

0102.01 0102.02\* 0103.01\* 0103.02 0106.01\* 0106.02 0112.00\*

Upper Income

0106.03\* 0106.04 0107.00\* 0109.00\*

ASSESSMENT AREA - 0003

BEXAR COUNTY (029), TX

MSA: 41700

Median Family Income 10-20%

1105.00\*

Median Family Income 20-30%

1508.00\* 1605.01\*

Median Family Income 30-40%

1601.00\* 1704.01\* 1712.00\* 1913.04

Median Family Income 40-50%

1106.00\* 1212.05\* 1214.04\* 1303.00\* 1304.02\* 1305.00\* 1306.00\* 1307.00 1308.00\* 1312.00\* 1410.00\*

1506.00\* 1605.02\* 1607.02\* 1702.00\* 1708.00\* 1710.00\* 1711.00\* 1713.01\* 1715.02\* 1716.01\* 1716.02\*

1719.26\* 1805.04\* 1810.03\* 1810.05\* 1910.04\* 9801.00\*

Median Family Income 50-60%

1107.00\* 1110.00\* 1205.02\* 1212.04\* 1215.08\* 1302.00\* 1304.01\* 1309.00\* 1310.00\* 1311.00\* 1402.00\*

1403.00\* 1405.00\* 1411.01\* 1411.02\* 1505.02\* 1511.00\* 1513.01\* 1606.00\* 1609.02\* 1610.00\* 1612.00\*

1613.03\* 1615.01\* 1615.04\* 1618.02\* 1701.02\* 1704.02\* 1718.02\* 1802.01\* 1802.02\* 1803.00\* 1804.00\*

1805.01\* 1808.00\* 1810.04\* 1813.03\* 1814.03\* 1905.01\* 1906.04\* 1910.03\*

Median Family Income 60-70%



2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

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1205.03*	1210.00*	1211.23*	1214.03*	1313.00*	1315.07*	1404.00*	1408.00*	1409.00*	1503.00*	1504.00*
1507.00*	1509.00*	1510.00*	1512.00*	1515.00*	1516.00*	1603.00*	1607.01*	1609.01*	1613.02*	1613.04*
1615.03*	1616.00*	1620.04*	1701.01*	1703.00*	1705.00*	1707.00*	1709.00*	1713.02*	1714.01*	1714.02*
1715.01*	1717.00*	1719.03*	1719.13*	1807.02*	1810.01*	1814.02*	1814.04*	1815.06*	1816.02	1818.13*
1901.00*	1909.01*	1910.05*	1922.00*							
Median Family Income 70-80%										
1103.00*	1205.04*	1206.01*	1207.01	1212.03	1215.06*	1216.01*	1218.04*	1314.02*	1315.04*	1316.14*
1401.00*	1406.00*	1407.00*	1412.00*	1413.00*	1414.03*	1414.04*	1418.00*	1501.00*	1505.01*	1513.02*
1514.00*	1519.00*	1522.01*	1602.00*	1604.00*	1611.00*	1619.01*	1620.01*	1718.01*	1805.03*	1806.02*
1807.01*	1809.02*	1815.03*	1816.01*	1817.05*	1817.16*	1817.32*	1905.03*	1906.01*	1906.03*	1910.06*
1912.02*	1914.08*	1914.09*	1914.10*							
Median Family Income 80-90%										
1101.00	1211.12*	1214.02*	1215.05*	1215.07*	1216.06*	1315.03*	1315.05*	1316.15*	1517.00*	1521.00*
1522.02*	1620.03*	1706.00*	1719.21*	1719.27*	1719.29*	1806.03*	1806.04*	1809.01	1813.02	1817.25*
1817.27*	1818.22*	1905.04*	9800.03*							
Median Family Income 90-100%										
1209.02*	1211.11*	1212.06*	1217.02*	1218.02	1218.03*	1314.01*	1315.06*	1316.08	1316.10*	1316.16*
1318.02	1416.00*	1419.00	1619.02*	1719.15*	1719.19*	1719.20*	1801.01*	1817.04*	1817.15*	1817.30*
1818.09*										
Median Family Income 100-110%										
1206.02*	1211.18*	1211.19*	1211.20*	1213.00*	1215.04*	1216.05*	1217.01*	1218.09*	1218.11*	1218.12*
1218.13*	1316.09*	1316.12*	1414.02*	1417.00*	1520.00*	1614.00*	1618.01*	1719.14*	1719.22*	1811.00*
1813.01*	1815.04*	1815.05*	1817.13*	1817.23*	1818.17*	1818.19*	1818.20*	1818.23*	1907.00*	1914.11*
1919.00*										
Median Family Income 110-120%										
1201.00*	1211.17*	1215.01*	1216.04*	1218.08*	1218.10*	1316.06*	1719.18*	1719.23*	1719.24*	1817.11*
1817.12*	1817.18*	1818.11*	1818.25*	1909.02*	1912.01*	1913.03*	1920.00			
Median Family Income >= 120%										
1111.00*	1203.01	1203.02*	1204.01*	1204.02*	1207.02*	1208.00*	1209.01*	1211.10*	1211.15*	1211.16*
1211.21*	1211.22*	1211.24*	1219.03*	1219.04*	1219.05	1219.06*	1219.08*	1219.09*	1219.10	1219.11*

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

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1219.12\* 1316.01\* 1317.00\* 1318.01\* 1719.12\* 1719.16\* 1719.17\* 1719.28\* 1720.02\* 1720.03\* 1720.04\*  
 1720.05\* 1720.06\* 1720.08\* 1720.09\* 1801.02\* 1812.00\* 1817.03\* 1817.20\* 1817.21\* 1817.22\* 1817.24\*  
 1817.26\* 1817.29\* 1817.31\* 1817.33\* 1818.08\* 1818.14\* 1818.15\* 1818.16\* 1818.18\* 1818.21\* 1818.24\*  
 1818.26\* 1819.01 1819.02 1820.01\* 1820.02\* 1820.03\* 1821.01 1821.02\* 1821.03\* 1821.05\* 1821.06\*  
 1902.00\* 1904.00\* 1908.00\* 1911.01\* 1911.02 1914.05 1914.06 1914.12\* 1914.13\* 1915.03\* 1915.04  
 1915.05\* 1915.06\* 1917.01\* 1917.02\* 1918.04\* 1918.06\* 1918.07 1918.08\* 1918.09\* 1918.10\* 1918.11\*  
 1918.12\* 1918.13\* 1918.14\* 1918.15\* 1918.16\* 1918.18 1918.19\* 1921.00\* 1923.00\*

Median Family Income Not Known

9800.01\* 9800.02\* 9800.04\* 9800.05\*

ASSESSMENT AREA - 0004

GOLIAD COUNTY (175), TX

MSA: 47020

Middle Income

9601.00 9602.00

VICTORIA COUNTY (469), TX

MSA: 47020

Low Income

0002.01\* 0003.02\*

Moderate Income

0001.00 0002.02\* 0003.01\* 0005.01 0006.01\* 0006.02 0017.00\*

Middle Income

0004.00\* 0005.02 0007.00 0013.00 0014.01 0014.02 0016.01 0016.04\* 0016.05

Upper Income

0008.00 0015.01 0015.03 0015.04 0016.07 0016.08

Income Not Known

9800.00\*

OUTSIDE ASSESSMENT AREA

BLOUNT COUNTY (009), AL

MSA: 13820

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

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Moderate Income

0501.07

CLEBURNE COUNTY (029), AL

MSA: NA

Middle Income

9595.00

DEKALB COUNTY (049), AL

MSA: NA

Upper Income

9611.00

MONTGOMERY COUNTY (101), AL

MSA: 33860

Middle Income

0033.04

ST. CLAIR COUNTY (115), AL

MSA: 13820

Middle Income

0401.05

COCONINO COUNTY (005), AZ

MSA: 22380

Middle Income

0013.02

MARICOPA COUNTY (013), AZ

MSA: 38060

Median Family Income 30-40%

1149.00

Median Family Income 40-50%

4213.02

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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Median Family Income 50-60%

1033.04 4201.13 6147.00

Median Family Income 60-70%

0830.00 0932.00 1152.00 3197.05

Median Family Income 70-80%

1068.02

Median Family Income 80-90%

0405.15 0610.58 4225.14 6182.00

Median Family Income 90-100%

0715.12

Median Family Income 100-110%

0506.13 0822.12

Median Family Income 110-120%

1076.01

Median Family Income >= 120%

0610.56 0715.13 4201.08 4226.47 4226.48 6150.01 8147.00 8172.00

PIMA COUNTY (019), AZ

MSA: 46060

Median Family Income 50-60%

0041.17

Median Family Income 60-70%

0040.76

Median Family Income 110-120%

0041.31

SANTA CRUZ COUNTY (023), AZ

MSA: NA

Upper Income

9660.00

YAVAPAI COUNTY (025), AZ

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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MSA: 39150

Middle Income

0002.11 0015.01

YUMA COUNTY (027), AZ

MSA: 49740

Moderate Income

0010.04

CRAWFORD COUNTY (033), AR

MSA: 22900

Moderate Income

0205.02

FAULKNER COUNTY (045), AR

MSA: 30780

Middle Income

0303.03

JACKSON COUNTY (067), AR

MSA: NA

Middle Income

4804.01

PULASKI COUNTY (119), AR

MSA: 30780

Moderate Income

0032.02

WASHINGTON COUNTY (143), AR

MSA: 22220

Middle Income

0105.10

Upper Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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0105.18

ALAMEDA COUNTY (001), CA

MSA: 36084

Median Family Income 60-70%

4356.01

Median Family Income 100-110%

4017.00

CONTRA COSTA COUNTY (013), CA

MSA: 36084

Median Family Income 110-120%

3373.00

KINGS COUNTY (031), CA

MSA: 25260

Middle Income

0008.00

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income 30-40%

3022.01

Median Family Income 50-60%

2242.00 5328.00

Median Family Income 70-80%

9106.01

Median Family Income 80-90%

5706.02

Median Family Income 110-120%

1238.00 4015.00

Median Family Income >= 120%

1081.01 1112.01 6201.02 8003.38 9203.26

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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NAPA COUNTY (055), CA

MSA: 34900

Moderate Income

2005.03

NEVADA COUNTY (057), CA

MSA: NA

Middle Income

0005.04

ORANGE COUNTY (059), CA

MSA: 11244

Median Family Income 100-110%

0422.01

RIVERSIDE COUNTY (065), CA

MSA: 40140

Median Family Income 60-70%

0441.03

Median Family Income 100-110%

0403.03

SAN BERNARDINO COUNTY (071), CA

MSA: 40140

Median Family Income 40-50%

0094.00

Median Family Income 50-60%

0054.00

Median Family Income 60-70%

0036.06

Median Family Income 70-80%

0026.09 0091.36

Median Family Income 80-90%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

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---

0040.03

Median Family Income 90-100%

0008.26

SAN DIEGO COUNTY (073), CA

MSA: 41740

Median Family Income 80-90%

0075.02

Median Family Income 110-120%

0211.01

Median Family Income >= 120%

0085.11

SAN LUIS OBISPO COUNTY (079), CA

MSA: 42020

Middle Income

0126.01

SANTA BARBARA COUNTY (083), CA

MSA: 42200

Middle Income

0023.07

SANTA CLARA COUNTY (085), CA

MSA: 41940

Median Family Income 30-40%

5031.21

Median Family Income 100-110%

5120.05

SHASTA COUNTY (089), CA

MSA: 39820

Middle Income

0102.00



2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: AMERICAN BANK, N.A.

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Respondent ID: 0000015820

Agency: OCC - 1

SONOMA COUNTY (097), CA

MSA: 42220

Moderate Income

1503.05 1531.04

TRINITY COUNTY (105), CA

MSA: NA

Moderate Income

0002.00

TUOLUMNE COUNTY (109), CA

MSA: NA

Middle Income

0041.02

VENTURA COUNTY (111), CA

MSA: 37100

Median Family Income 80-90%

0008.00

ADAMS COUNTY (001), CO

MSA: 19740

Median Family Income 50-60%

0083.09

Median Family Income 70-80%

0097.51

Median Family Income 90-100%

0085.35

Median Family Income 100-110%

0084.02

ARAPAHOE COUNTY (005), CO

MSA: 19740

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

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Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

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Median Family Income >= 120%

0068.64

BOULDER COUNTY (013), CO

MSA: 14500

Upper Income

0607.00

DOUGLAS COUNTY (035), CO

MSA: 19740

Middle Income

0141.10 0142.08

Upper Income

0146.02

EAGLE COUNTY (037), CO

MSA: NA

Middle Income

0002.00

EL PASO COUNTY (041), CO

MSA: 17820

Median Family Income 80-90%

0015.00

GRAND COUNTY (049), CO

MSA: NA

Upper Income

0002.07

GUNNISON COUNTY (051), CO

MSA: NA

Middle Income

9636.02

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

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Institution: AMERICAN BANK, N.A.

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JEFFERSON COUNTY (059), CO

MSA: 19740

Median Family Income >= 120%

0605.01

LARIMER COUNTY (069), CO

MSA: 22660

Middle Income

0017.08 0027.00

FAIRFIELD COUNTY (001), CT

MSA: 14860

Median Family Income 30-40%

0719.00

Median Family Income 90-100%

0427.00

Median Family Income 110-120%

0428.00

Median Family Income >= 120%

0607.00

HARTFORD COUNTY (003), CT

MSA: 25540

Median Family Income 90-100%

4001.02

Median Family Income >= 120%

4621.01

LITCHFIELD COUNTY (005), CT

MSA: NA

Middle Income

2602.00 3061.00 3492.00

MIDDLESEX COUNTY (007), CT

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

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Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

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MSA: 25540

Upper Income

5703.00

NEW HAVEN COUNTY (009), CT

MSA: 35300

Median Family Income 60-70%

1655.00

Median Family Income 70-80%

1253.00

Median Family Income 110-120%

1754.00

Median Family Income >= 120%

1659.00 3461.02

NEW LONDON COUNTY (011), CT

MSA: 35980

Moderate Income

7027.00

Middle Income

7091.00

TOLLAND COUNTY (013), CT

MSA: 25540

Middle Income

8902.03

WINDHAM COUNTY (015), CT

MSA: 49340

Middle Income

9025.00

KENT COUNTY (001), DE

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

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Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

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MSA: 20100

Moderate Income

0410.00

Middle Income

0418.04 0419.00

NEW CASTLE COUNTY (003), DE

MSA: 48864

Median Family Income 100-110%

0147.02

SUSSEX COUNTY (005), DE

MSA: 41540

Middle Income

0519.00

DISTRICT OF COLUMBIA (001), DC

MSA: 47894

Median Family Income 100-110%

0046.00

BAY COUNTY (005), FL

MSA: 37460

Middle Income

0002.01

BROWARD COUNTY (011), FL

MSA: 22744

Median Family Income 50-60%

0603.03

Median Family Income 60-70%

0411.00

Median Family Income 70-80%

0203.24

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

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Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

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Median Family Income 100-110%

0102.01

CLAY COUNTY (019), FL

MSA: 27260

Middle Income

0311.05

COLLIER COUNTY (021), FL

MSA: 34940

Middle Income

0103.00 0105.13

DUVAL COUNTY (031), FL

MSA: 27260

Median Family Income 30-40%

0121.00

Median Family Income 90-100%

0135.02

Median Family Income >= 120%

0144.23

ESCAMBIA COUNTY (033), FL

MSA: 37860

Middle Income

0011.04

HIGHLANDS COUNTY (055), FL

MSA: 42700

Moderate Income

9611.00

HILLSBOROUGH COUNTY (057), FL

MSA: 45300

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

---

Median Family Income 50-60%

0053.02

Median Family Income 60-70%

0125.01

Median Family Income 70-80%

0138.01

Median Family Income 90-100%

0133.20

Median Family Income 100-110%

0143.00

Median Family Income >= 120%

0122.09

LAKE COUNTY (069), FL

MSA: 36740

Upper Income

0313.20 0313.21

MARION COUNTY (083), FL

MSA: 36100

Middle Income

0019.00

MIAMI-DADE COUNTY (086), FL

MSA: 33124

Median Family Income 50-60%

0111.03

Median Family Income 80-90%

0094.02

Median Family Income >= 120%

0077.06 0080.00 0090.10 0093.19

OKEECHOBEE COUNTY (093), FL

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

---

MSA: NA

Middle Income

9101.02

ORANGE COUNTY (095), FL

MSA: 36740

Median Family Income 60-70%

0170.19

Median Family Income 80-90%

0167.53

Median Family Income 100-110%

0167.17

Median Family Income >= 120%

0167.48 0189.02

OSCEOLA COUNTY (097), FL

MSA: 36740

Middle Income

0433.04

PALM BEACH COUNTY (099), FL

MSA: 48424

Median Family Income >= 120%

0075.01 0077.77 0079.17

PASCO COUNTY (101), FL

MSA: 45300

Median Family Income 70-80%

0309.01

Median Family Income 90-100%

0315.05

PINELLAS COUNTY (103), FL

MSA: 45300



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Assessment Area(s) by Tract

Respondent ID: 0000015820

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Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

---

Median Family Income 70-80%

0254.11 0273.30

Median Family Income >= 120%

0252.05

POLK COUNTY (105), FL

MSA: 29460

Median Family Income 90-100%

0123.06

Median Family Income 100-110%

0117.21

PUTNAM COUNTY (107), FL

MSA: NA

Moderate Income

9502.01

ST. LUCIE COUNTY (111), FL

MSA: 38940

Moderate Income

3814.02

SARASOTA COUNTY (115), FL

MSA: 35840

Middle Income

0013.03

Upper Income

0027.16

SEMINOLE COUNTY (117), FL

MSA: 36740

Middle Income

0206.01 0218.03

VOLUSIA COUNTY (127), FL

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

---

MSA: 19660

Median Family Income 60-70%

0825.11

Median Family Income 90-100%

0910.31

Median Family Income 110-120%

0829.03 0903.05

BANKS COUNTY (011), GA

MSA: NA

Upper Income

9704.00

BARTOW COUNTY (015), GA

MSA: 12060

Moderate Income

9610.02

BIBB COUNTY (021), GA

MSA: 31420

Upper Income

0136.04

BUTTS COUNTY (035), GA

MSA: 12060

Moderate Income

1503.00

CARROLL COUNTY (045), GA

MSA: 12060

Middle Income

9111.02

CHATHAM COUNTY (051), GA

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Assessment Area(s) by Tract

Respondent ID: 0000015820

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---

MSA: 42340

Moderate Income

0101.02

Middle Income

0108.17

Upper Income

0110.08

CHEROKEE COUNTY (057), GA

MSA: 12060

Upper Income

0909.10

COFFEE COUNTY (069), GA

MSA: NA

Upper Income

0105.00

COOK COUNTY (075), GA

MSA: NA

Moderate Income

9604.00

COWETA COUNTY (077), GA

MSA: 12060

Middle Income

1705.02

DEKALB COUNTY (089), GA

MSA: 12060

Median Family Income 40-50%

0235.04

Median Family Income 50-60%

0234.10

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

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---

FANNIN COUNTY (111), GA

MSA: NA

Middle Income

0502.00

FORSYTH COUNTY (117), GA

MSA: 12060

Upper Income

1306.03

FRANKLIN COUNTY (119), GA

MSA: NA

Middle Income

8902.01 8902.02

FULTON COUNTY (121), GA

MSA: 12060

Median Family Income 60-70%

0078.05

Median Family Income 70-80%

0105.08

Median Family Income >= 120%

0004.00

Median Family Income Not Known

0095.03

GLYNN COUNTY (127), GA

MSA: 15260

Middle Income

0004.06

GWINNETT COUNTY (135), GA

MSA: 12060

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Assessment Area(s) by Tract

Respondent ID: 0000015820

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---

Median Family Income 60-70%

0505.39

Median Family Income 70-80%

0504.59

Median Family Income 80-90%

0505.50

Median Family Income 100-110%

0502.25

Median Family Income >= 120%

0505.82

HARRIS COUNTY (145), GA

MSA: 17980

Upper Income

1203.02

HENRY COUNTY (151), GA

MSA: 12060

Upper Income

0702.09

MACON COUNTY (193), GA

MSA: NA

Moderate Income

0002.00

NEWTON COUNTY (217), GA

MSA: 12060

Middle Income

1001.01

PAULDING COUNTY (223), GA

MSA: 12060

Middle Income

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Assessment Area(s) by Tract

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---

1203.04

PICKENS COUNTY (227), GA

MSA: 12060

Middle Income

0506.01

TOOMBS COUNTY (279), GA

MSA: NA

Moderate Income

9704.00

TROUP COUNTY (285), GA

MSA: NA

Middle Income

9606.00

WALKER COUNTY (295), GA

MSA: 16860

Moderate Income

0205.04 0209.02

WHITE COUNTY (311), GA

MSA: NA

Upper Income

9503.02

MAUI COUNTY (009), HI

MSA: 27980

Middle Income

0311.02

BANNOCK COUNTY (005), ID

MSA: 38540

Middle Income

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Assessment Area(s) by Tract

Respondent ID: 0000015820

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---

0004.00

BONNER COUNTY (017), ID

MSA: NA

Moderate Income

9502.01

BONNEVILLE COUNTY (019), ID

MSA: 26820

Upper Income

9704.01

CANYON COUNTY (027), ID

MSA: 14260

Moderate Income

0204.04

KOOTENAI COUNTY (055), ID

MSA: 17660

Middle Income

0010.02

Upper Income

0011.00

POWER COUNTY (077), ID

MSA: 38540

Middle Income

9601.00

ADAMS COUNTY (001), IL

MSA: NA

Upper Income

0106.00

BOONE COUNTY (007), IL

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Assessment Area(s) by Tract

Respondent ID: 0000015820

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Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

---

MSA: 40420

Upper Income

0106.01

CHAMPAIGN COUNTY (019), IL

MSA: 16580

Middle Income

0106.04

COOK COUNTY (031), IL

MSA: 16984

Median Family Income 60-70%

8107.01

Median Family Income 100-110%

8399.00

DUPAGE COUNTY (043), IL

MSA: 16984

Median Family Income 80-90%

8467.02

Median Family Income 110-120%

8407.05

Median Family Income >= 120%

8458.05 8462.05

EFFINGHAM COUNTY (049), IL

MSA: NA

Middle Income

9503.00

GRUNDY COUNTY (063), IL

MSA: 16984

Middle Income

0008.00



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Assessment Area(s) by Tract

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Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

---

IROQUOIS COUNTY (075), IL

MSA: NA

Moderate Income

9504.00

JOHNSON COUNTY (087), IL

MSA: 16060

Middle Income

9776.00

KANE COUNTY (089), IL

MSA: 20994

Median Family Income 100-110%

8505.00

Median Family Income >= 120%

8522.04 8545.09

KENDALL COUNTY (093), IL

MSA: 20994

Upper Income

8906.02

LAKE COUNTY (097), IL

MSA: 29404

Median Family Income >= 120%

8644.02

LEE COUNTY (103), IL

MSA: NA

Middle Income

0002.00

Upper Income

0001.00

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Assessment Area(s) by Tract

Respondent ID: 0000015820

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Institution: AMERICAN BANK, N.A.

---

MCHENRY COUNTY (111), IL

MSA: 16984

Upper Income

8711.11

WILL COUNTY (197), IL

MSA: 16984

Median Family Income >= 120%

8803.24 8804.18 8804.22 8835.07

WINNEBAGO COUNTY (201), IL

MSA: 40420

Upper Income

0039.01

ALLEN COUNTY (003), IN

MSA: 23060

Moderate Income

0106.04

Middle Income

0108.21 0116.05

BARTHOLOMEW COUNTY (005), IN

MSA: 18020

Middle Income

0110.00 0112.00 0115.00

DAVISS COUNTY (027), IN

MSA: NA

Upper Income

9544.00

DEKALB COUNTY (033), IN

MSA: NA

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

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Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

---

Middle Income

0208.00

ELKHART COUNTY (039), IN

MSA: 21140

Middle Income

0021.01

HAMILTON COUNTY (057), IN

MSA: 26900

Middle Income

1110.11

HUNTINGTON COUNTY (069), IN

MSA: NA

Upper Income

9613.00

KOSCIUSKO COUNTY (085), IN

MSA: NA

Middle Income

9610.02

LAKE COUNTY (089), IN

MSA: 23844

Upper Income

0428.03

LAPORTE COUNTY (091), IN

MSA: 33140

Middle Income

0427.00

Income Not Known

0426.02

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Assessment Area(s) by Tract

Respondent ID: 0000015820

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Institution: AMERICAN BANK, N.A.

---

LAWRENCE COUNTY (093), IN

MSA: NA

Middle Income

9506.01 9512.01

MADISON COUNTY (095), IN

MSA: 26900

Middle Income

0109.00

MARION COUNTY (097), IN

MSA: 26900

Median Family Income 30-40%

3556.00

Median Family Income 60-70%

3401.15

Median Family Income 80-90%

3811.02

MARSHALL COUNTY (099), IN

MSA: NA

Middle Income

0208.00

MIAMI COUNTY (103), IN

MSA: NA

Middle Income

9520.00

MORGAN COUNTY (109), IN

MSA: 26900

Middle Income

5105.00

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Assessment Area(s) by Tract

Respondent ID: 0000015820

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---

OWEN COUNTY (119), IN

MSA: 14020

Middle Income

9557.01

POSEY COUNTY (129), IN

MSA: 21780

Middle Income

0401.00

ST. JOSEPH COUNTY (141), IN

MSA: 43780

Middle Income

0117.04

Upper Income

0115.03

STARKE COUNTY (149), IN

MSA: NA

Middle Income

9539.00

TIPTON COUNTY (159), IN

MSA: NA

Upper Income

0201.00

WELLS COUNTY (179), IN

MSA: NA

Upper Income

0403.00

WHITLEY COUNTY (183), IN

MSA: 23060

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Assessment Area(s) by Tract

Respondent ID: 0000015820

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---

Middle Income

0502.00

DALLAS COUNTY (049), IA

MSA: 19780

Upper Income

0508.03 0508.18

DICKINSON COUNTY (059), IA

MSA: NA

Middle Income

4508.00

HARRISON COUNTY (085), IA

MSA: 36540

Moderate Income

2901.00

LYON COUNTY (119), IA

MSA: NA

Middle Income

9502.00

MARSHALL COUNTY (127), IA

MSA: NA

Middle Income

9504.00

SIOUX COUNTY (167), IA

MSA: NA

Middle Income

0703.00

TAYLOR COUNTY (173), IA

MSA: NA

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Assessment Area(s) by Tract

Respondent ID: 0000015820

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---

Middle Income

1803.00

WAPELLO COUNTY (179), IA

MSA: NA

Low Income

9606.00

ALLEN COUNTY (001), KS

MSA: NA

Middle Income

9526.00

ANDERSON COUNTY (003), KS

MSA: NA

Middle Income

9536.00

BUTLER COUNTY (015), KS

MSA: 48620

Upper Income

0202.10

DOUGLAS COUNTY (045), KS

MSA: 29940

Middle Income

0010.02

JOHNSON COUNTY (091), KS

MSA: 28140

Median Family Income 60-70%

0529.05

MCPHERSON COUNTY (113), KS

MSA: NA

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Assessment Area(s) by Tract

Respondent ID: 0000015820

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---

Middle Income

7881.00

MIAMI COUNTY (121), KS

MSA: 28140

Middle Income

1005.00

MORRIS COUNTY (127), KS

MSA: NA

Middle Income

9637.00

SEDGWICK COUNTY (173), KS

MSA: 48620

Median Family Income 100-110%

0055.01

SUMNER COUNTY (191), KS

MSA: 48620

Middle Income

9625.00

CALLOWAY COUNTY (035), KY

MSA: NA

Upper Income

0102.00

FAYETTE COUNTY (067), KY

MSA: 30460

Middle Income

0022.00

FRANKLIN COUNTY (073), KY

MSA: NA



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Assessment Area(s) by Tract

Respondent ID: 0000015820

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---

Middle Income

0710.02

HARRISON COUNTY (097), KY

MSA: NA

Upper Income

9503.00

JEFFERSON COUNTY (111), KY

MSA: 31140

Median Family Income 80-90%

0113.01

Median Family Income 100-110%

0122.04

KNOX COUNTY (121), KY

MSA: NA

Low Income

9306.04

LAWRENCE COUNTY (127), KY

MSA: NA

Middle Income

9302.00

SIMPSON COUNTY (213), KY

MSA: NA

Middle Income

9703.00

CADD0 PARISH (017), LA

MSA: 43340

Low Income

0224.00

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Assessment Area(s) by Tract

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---

Upper Income

0242.01

JEFFERSON PARISH (051), LA

MSA: 35380

Upper Income

0205.17 0278.19

LAFAYETTE PARISH (055), LA

MSA: 29180

Upper Income

0019.06 0019.07

RAPIDES PARISH (079), LA

MSA: 10780

Middle Income

0136.00

SABINE PARISH (085), LA

MSA: NA

Middle Income

0006.00

ST. CHARLES PARISH (089), LA

MSA: 35380

Upper Income

0623.01

ST. MARY PARISH (101), LA

MSA: NA

Middle Income

0405.00

VERMILION PARISH (113), LA

MSA: 29180

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Assessment Area(s) by Tract

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---

Middle Income

9501.02

ANDROSCOGGIN COUNTY (001), ME

MSA: 30340

Moderate Income

0106.00

HANCOCK COUNTY (009), ME

MSA: NA

Middle Income

9654.00 9663.00

LINCOLN COUNTY (015), ME

MSA: NA

Middle Income

9755.00

OXFORD COUNTY (017), ME

MSA: NA

Middle Income

9663.00

YORK COUNTY (031), ME

MSA: 38860

Middle Income

0340.02

ALLEGANY COUNTY (001), MD

MSA: 19060

Middle Income

0019.00

ANNE ARUNDEL COUNTY (003), MD

MSA: 12580

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Assessment Area(s) by Tract

Respondent ID: 0000015820

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---

Median Family Income 80-90%

7508.04

Median Family Income 100-110%

7313.09

BALTIMORE COUNTY (005), MD

MSA: 12580

Median Family Income 80-90%

4202.00 4512.00

Median Family Income 100-110%

4041.01

CARROLL COUNTY (013), MD

MSA: 12580

Middle Income

5090.01

Upper Income

5042.01

CECIL COUNTY (015), MD

MSA: 48864

Middle Income

0313.01

FREDERICK COUNTY (021), MD

MSA: 23224

Middle Income

7520.01 7523.02 7676.00

MONTGOMERY COUNTY (031), MD

MSA: 23224

Median Family Income 70-80%

7002.04

Median Family Income 110-120%

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Assessment Area(s) by Tract

Respondent ID: 0000015820

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---

7060.12

Median Family Income >= 120%

7014.09

PRINCE GEORGE'S COUNTY (033), MD

MSA: 47894

Median Family Income 70-80%

8019.07 8036.10

TALBOT COUNTY (041), MD

MSA: NA

Upper Income

9606.00

WICOMICO COUNTY (045), MD

MSA: 41540

Middle Income

0105.01

Upper Income

0104.00

WORCESTER COUNTY (047), MD

MSA: 41540

Upper Income

9517.00

BALTIMORE CITY (510), MD

MSA: 12580

Median Family Income 50-60%

2720.03

Median Family Income 80-90%

2704.02

Median Family Income 90-100%

2703.01

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Assessment Area(s) by Tract

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---

BARNSTABLE COUNTY (001), MA

MSA: 12700

Moderate Income

0153.00

Middle Income

0110.02 0127.00 0130.02

BERKSHIRE COUNTY (003), MA

MSA: 38340

Upper Income

9005.00

BRISTOL COUNTY (005), MA

MSA: 39300

Median Family Income 80-90%

6542.00

Median Family Income 100-110%

6134.00

Median Family Income >= 120%

6171.01 6531.02 6551.00

ESSEX COUNTY (009), MA

MSA: 15764

Median Family Income 90-100%

2218.00

Median Family Income >= 120%

2092.00

HAMPDEN COUNTY (013), MA

MSA: 44140

Middle Income

8113.02

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Assessment Area(s) by Tract

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Institution: AMERICAN BANK, N.A.

---

HAMPSHIRE COUNTY (015), MA

MSA: 44140

Upper Income

8203.00

MIDDLESEX COUNTY (017), MA

MSA: 15764

Median Family Income 80-90%

3143.01

Median Family Income 90-100%

3154.02 3165.00

Median Family Income >= 120%

3631.06

NORFOLK COUNTY (021), MA

MSA: 14454

Median Family Income >= 120%

4091.01 4412.04

PLYMOUTH COUNTY (023), MA

MSA: 14454

Median Family Income 80-90%

5117.02 5421.02

Median Family Income 90-100%

5251.01 5451.00

WORCESTER COUNTY (027), MA

MSA: 49340

Median Family Income 90-100%

7501.00

Median Family Income 100-110%

7221.00

Median Family Income 110-120%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

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Institution: AMERICAN BANK, N.A.

---

7552.01  
Median Family Income >= 120%

7471.02 7491.00  
Middle Income

0022.02  
CHIPPEWA COUNTY (033), MI

MSA: NA  
Middle Income

9711.00  
EATON COUNTY (045), MI

MSA: 29620  
Middle Income

0201.04  
HILLSDALE COUNTY (059), MI

MSA: NA  
Middle Income

0504.00  
INGHAM COUNTY (065), MI

MSA: 29620  
Upper Income

0046.00  
IOSCO COUNTY (069), MI

MSA: NA  
Moderate Income

0009.00  
KENT COUNTY (081), MI  
MSA: 24340  
Median Family Income 70-80%



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Assessment Area(s) by Tract

Respondent ID: 0000015820

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Institution: AMERICAN BANK, N.A.

---

0130.00

LAPEER COUNTY (087), MI

MSA: 47664

Middle Income

3410.00

MACOMB COUNTY (099), MI

MSA: 47664

Median Family Income 60-70%

2625.00

Median Family Income 90-100%

2100.00 2554.00

MARQUETTE COUNTY (103), MI

MSA: NA

Middle Income

0023.00

MONROE COUNTY (115), MI

MSA: 33780

Upper Income

8304.00

OAKLAND COUNTY (125), MI

MSA: 47664

Median Family Income 110-120%

1445.00

Median Family Income >= 120%

1265.00 1943.00

ST. CLAIR COUNTY (147), MI

MSA: 47664

Moderate Income

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Assessment Area(s) by Tract

Respondent ID: 0000015820

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Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

---

6372.00

TUSCOLA COUNTY (157), MI

MSA: NA

Middle Income

0012.00

WAYNE COUNTY (163), MI

MSA: 19804

Median Family Income 100-110%

5808.00

Median Family Income >= 120%

5805.00 5918.00

AITKIN COUNTY (001), MN

MSA: NA

Moderate Income

7704.02

BECKER COUNTY (005), MN

MSA: NA

Moderate Income

9400.00

CARLTON COUNTY (017), MN

MSA: 20260

Middle Income

0704.01

CHISAGO COUNTY (025), MN

MSA: 33460

Middle Income

1103.02

HENNEPIN COUNTY (053), MN

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Assessment Area(s) by Tract

Respondent ID: 0000015820

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Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

---

MSA: 33460

Median Family Income 80-90%

1263.00

Median Family Income 110-120%

0267.26

NICOLLET COUNTY (103), MN

MSA: 31860

Middle Income

4802.00

RAMSEY COUNTY (123), MN

MSA: 33460

Median Family Income 50-60%

0361.00

Median Family Income 90-100%

0405.04

SCOTT COUNTY (139), MN

MSA: 33460

Middle Income

0809.05

WASHINGTON COUNTY (163), MN

MSA: 33460

Upper Income

0711.02

LAUDERDALE COUNTY (075), MS

MSA: NA

Middle Income

0102.04

MADISON COUNTY (089), MS

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Assessment Area(s) by Tract

Respondent ID: 0000015820

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

---

MSA: 27140

Upper Income

0303.01

PONTOTOC COUNTY (115), MS

MSA: NA

Middle Income

9501.02

WARREN COUNTY (149), MS

MSA: NA

Middle Income

9508.00

WAYNE COUNTY (153), MS

MSA: NA

Upper Income

9503.02

BOONE COUNTY (019), MO

MSA: 17860

Moderate Income

0014.02

CAPE GIRARDEAU COUNTY (031), MO

MSA: 16020

Moderate Income

8814.00

CASS COUNTY (037), MO

MSA: 28140

Middle Income

0600.01

CHRISTIAN COUNTY (043), MO

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

---

MSA: 44180

Upper Income

0203.10

COLE COUNTY (051), MO

MSA: 27620

Moderate Income

0207.00

JACKSON COUNTY (095), MO

MSA: 28140

Median Family Income 50-60%

0134.01

Median Family Income 60-70%

0090.00 0134.05

Median Family Income 70-80%

0123.00 0141.28

Median Family Income 100-110%

0137.07

Median Family Income >= 120%

0185.00

MILLER COUNTY (131), MO

MSA: NA

Upper Income

9628.02

PLATTE COUNTY (165), MO

MSA: 28140

Middle Income

0305.01

ST. CHARLES COUNTY (183), MO

MSA: 41180

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

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---

Middle Income

3120.95

ST. FRANCOIS COUNTY (187), MO

MSA: NA

Middle Income

9501.05

ST. LOUIS COUNTY (189), MO

MSA: 41180

Median Family Income 100-110%

2159.01

Median Family Income >= 120%

2184.02 2212.02

Median Family Income Not Known

2131.02

SCOTT COUNTY (201), MO

MSA: NA

Middle Income

7811.00

FALLON COUNTY (025), MT

MSA: NA

Upper Income

0001.00

FLATHEAD COUNTY (029), MT

MSA: NA

Upper Income

0008.02

SANDERS COUNTY (089), MT

MSA: NA

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

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Institution: AMERICAN BANK, N.A.

---

Moderate Income

0002.02

YELLOWSTONE COUNTY (111), MT

MSA: 13740

Moderate Income

0017.04

ADAMS COUNTY (001), NE

MSA: NA

Upper Income

9659.00

BOYD COUNTY (015), NE

MSA: NA

Middle Income

9758.00

DOUGLAS COUNTY (055), NE

MSA: 36540

Median Family Income 100-110%

0067.03

LANCASTER COUNTY (109), NE

MSA: 30700

Moderate Income

0029.00

Upper Income

0037.21

PLATTE COUNTY (141), NE

MSA: NA

Middle Income

9652.98

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

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---

SARPY COUNTY (153), NE

MSA: 36540

Upper Income

0106.16

CHURCHILL COUNTY (001), NV

MSA: NA

Middle Income

9503.02 9507.00

CLARK COUNTY (003), NV

MSA: 29820

Median Family Income  $\geq$  120%

0033.09 0069.00

WASHOE COUNTY (031), NV

MSA: 39900

Middle Income

0026.21

CARROLL COUNTY (003), NH

MSA: NA

Moderate Income

9559.02

CHESHIRE COUNTY (005), NH

MSA: NA

Middle Income

9706.00

COOS COUNTY (007), NH

MSA: NA

Low Income

9508.00



2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

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---

Moderate Income

9502.00

HILLSBOROUGH COUNTY (011), NH

MSA: 31700

Low Income

0108.02

Middle Income

0185.01

Upper Income

0171.01

ROCKINGHAM COUNTY (015), NH

MSA: 40484

Middle Income

1003.01 1051.00

Upper Income

1064.00

STRAFFORD COUNTY (017), NH

MSA: 40484

Moderate Income

0844.00

Middle Income

0885.00

BERGEN COUNTY (003), NJ

MSA: 35614

Median Family Income 110-120%

0292.00

Median Family Income >= 120%

0312.00 0322.02 0352.00 0612.00

BURLINGTON COUNTY (005), NJ

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

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Institution: AMERICAN BANK, N.A.

---

MSA: 15804

Upper Income

7014.01

CAMDEN COUNTY (007), NJ

MSA: 15804

Median Family Income Not Known

6018.00

ESSEX COUNTY (013), NJ

MSA: 35084

Median Family Income 80-90%

0151.00

Median Family Income 110-120%

0216.01

GLOUCESTER COUNTY (015), NJ

MSA: 15804

Moderate Income

5014.02

HUNTERDON COUNTY (019), NJ

MSA: 35084

Upper Income

0101.00 0110.03

MIDDLESEX COUNTY (023), NJ

MSA: 35154

Median Family Income 30-40%

0056.02

Median Family Income >= 120%

0006.03

MONMOUTH COUNTY (025), NJ

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

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---

MSA: 35154

Median Family Income >= 120%

8112.00

MORRIS COUNTY (027), NJ

MSA: 35084

Median Family Income 50-60%

0450.00

Median Family Income 90-100%

0461.04

Median Family Income >= 120%

0433.01

PASSAIC COUNTY (031), NJ

MSA: 35614

Median Family Income 50-60%

1755.02

Median Family Income >= 120%

2461.03

SOMERSET COUNTY (035), NJ

MSA: 35154

Upper Income

0527.01

SUSSEX COUNTY (037), NJ

MSA: 35084

Middle Income

3746.00

UNION COUNTY (039), NJ

MSA: 35084

Median Family Income 60-70%

0347.00

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

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---

BERNALILLO COUNTY (001), NM

MSA: 10740

Median Family Income 40-50%

0013.00

Median Family Income 80-90%

0027.00

GRANT COUNTY (017), NM

MSA: NA

Middle Income

9646.00

LEA COUNTY (025), NM

MSA: NA

Upper Income

0011.00

LINCOLN COUNTY (027), NM

MSA: NA

Moderate Income

9604.01

SAN JUAN COUNTY (045), NM

MSA: 22140

Moderate Income

0006.13

SANTA FE COUNTY (049), NM

MSA: 42140

Middle Income

0103.08

ALBANY COUNTY (001), NY

MSA: 10580

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

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---

Low Income

0002.02

BRONX COUNTY (005), NY

MSA: 35614

Median Family Income 50-60%

0231.00

Median Family Income 60-70%

0224.01

Median Family Income 70-80%

0413.00

BROOME COUNTY (007), NY

MSA: 13780

Upper Income

0143.01

CHENANGO COUNTY (017), NY

MSA: NA

Moderate Income

9704.00

Middle Income

9709.01 9710.00

CLINTON COUNTY (019), NY

MSA: NA

Middle Income

1038.00

CORTLAND COUNTY (023), NY

MSA: NA

Middle Income

9701.00

DELAWARE COUNTY (025), NY

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

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Institution: AMERICAN BANK, N.A.

---

MSA: NA

Middle Income

9705.02 9714.00

ERIE COUNTY (029), NY

MSA: 15380

Median Family Income 80-90%

0116.00

Median Family Income 110-120%

0149.01

ESSEX COUNTY (031), NY

MSA: NA

Middle Income

9607.00

HERKIMER COUNTY (043), NY

MSA: 46540

Moderate Income

0110.01

KINGS COUNTY (047), NY

MSA: 35614

Median Family Income 90-100%

0608.00

NASSAU COUNTY (059), NY

MSA: 35004

Median Family Income 70-80%

4075.01

Median Family Income 100-110%

5171.02

Median Family Income 110-120%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

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---

3007.00

NIAGARA COUNTY (063), NY

MSA: 15380

Moderate Income

0220.00

ONEIDA COUNTY (065), NY

MSA: 46540

Middle Income

0243.03

ONONDAGA COUNTY (067), NY

MSA: 45060

Middle Income

0103.01

OSWEGO COUNTY (075), NY

MSA: 45060

Moderate Income

0211.01

OTSEGO COUNTY (077), NY

MSA: NA

Middle Income

5914.01

QUEENS COUNTY (081), NY

MSA: 35614

Median Family Income 80-90%

0745.00

ROCKLAND COUNTY (087), NY

MSA: 35614

Upper Income

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Assessment Area(s) by Tract

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---

0102.00 0113.03 0130.02

SARATOGA COUNTY (091), NY

MSA: 10580

Moderate Income

0623.00

Middle Income

0618.00 0625.08

Upper Income

0624.04

SCHENECTADY COUNTY (093), NY

MSA: 10580

Middle Income

0319.02

STEUBEN COUNTY (101), NY

MSA: NA

Middle Income

9610.00

SUFFOLK COUNTY (103), NY

MSA: 35004

Median Family Income 60-70%

1466.07

Median Family Income 70-80%

1586.08

Median Family Income 80-90%

1112.02 1466.18

Median Family Income 90-100%

1347.02

Median Family Income >= 120%

1104.01



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Assessment Area(s) by Tract

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---

SULLIVAN COUNTY (105), NY

MSA: NA

Moderate Income

9515.00

Upper Income

9504.00

TOMPKINS COUNTY (109), NY

MSA: 27060

Middle Income

0020.00

WARREN COUNTY (113), NY

MSA: 24020

Middle Income

0705.00

WASHINGTON COUNTY (115), NY

MSA: 24020

Middle Income

0801.00 0870.00 0890.00

WAYNE COUNTY (117), NY

MSA: 40380

Moderate Income

0211.00

WESTCHESTER COUNTY (119), NY

MSA: 35614

Median Family Income 110-120%

0037.00

Median Family Income >= 120%

0118.00 0149.01

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Assessment Area(s) by Tract

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---

BLADEN COUNTY (017), NC

MSA: NA

Middle Income

9505.02

BRUNSWICK COUNTY (019), NC

MSA: 34820

Middle Income

0201.07 0202.03 0206.01 0206.03

Upper Income

0203.13

BUNCOMBE COUNTY (021), NC

MSA: 11700

Moderate Income

0022.03

Middle Income

0030.04

BURKE COUNTY (023), NC

MSA: 25860

Middle Income

0213.02

CABARRUS COUNTY (025), NC

MSA: 16740

Middle Income

0417.01

CHATHAM COUNTY (037), NC

MSA: 20500

Moderate Income

0208.02

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Assessment Area(s) by Tract

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---

COLUMBUS COUNTY (047), NC

MSA: NA

Middle Income

9305.00

CRAVEN COUNTY (049), NC

MSA: 35100

Middle Income

9601.02

DUPLIN COUNTY (061), NC

MSA: NA

Middle Income

0901.01

DURHAM COUNTY (063), NC

MSA: 20500

Middle Income

0020.35

EDGECOMBE COUNTY (065), NC

MSA: 40580

Middle Income

0208.00

FRANKLIN COUNTY (069), NC

MSA: 39580

Low Income

0604.04

Moderate Income

0603.01

Middle Income

0605.02

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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Institution: AMERICAN BANK, N.A.

---

GASTON COUNTY (071), NC

MSA: 16740

Middle Income

0312.04

Upper Income

0324.05

GRAHAM COUNTY (075), NC

MSA: NA

Middle Income

9203.00

GRANVILLE COUNTY (077), NC

MSA: 20500

Moderate Income

9701.01

Middle Income

9706.01 9707.01

GUILFORD COUNTY (081), NC

MSA: 24660

Median Family Income 80-90%

0167.02

HARNETT COUNTY (085), NC

MSA: 22180

Middle Income

0712.01

HAYWOOD COUNTY (087), NC

MSA: 11700

Moderate Income

9201.01

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

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---

Middle Income

9213.02

HENDERSON COUNTY (089), NC

MSA: 11700

Moderate Income

9316.00

IREDELL COUNTY (097), NC

MSA: 16740

Middle Income

0613.03

JOHNSTON COUNTY (101), NC

MSA: 39580

Low Income

0402.06

Moderate Income

0402.05

LEE COUNTY (105), NC

MSA: NA

Middle Income

0305.02

Upper Income

0306.02

LENOIR COUNTY (107), NC

MSA: NA

Low Income

0105.00

Middle Income

0111.00

LINCOLN COUNTY (109), NC

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

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---

MSA: 16740

Moderate Income

0704.00 0705.00

Middle Income

0703.00

MECKLENBURG COUNTY (119), NC

MSA: 16740

Median Family Income 50-60%

0017.02

Median Family Income 70-80%

0058.24

Median Family Income 90-100%

0059.30

Median Family Income >= 120%

0030.18 0058.48

MONTGOMERY COUNTY (123), NC

MSA: NA

Upper Income

9601.01

NASH COUNTY (127), NC

MSA: 40580

Upper Income

0113.00

NEW HANOVER COUNTY (129), NC

MSA: 48900

Moderate Income

0115.04

Middle Income

0121.11

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

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---

ONSLOW COUNTY (133), NC

MSA: 27340

Moderate Income

0015.00

Middle Income

0002.03 0012.01

Upper Income

0001.03

PENDER COUNTY (141), NC

MSA: 48900

Middle Income

9201.05 9204.03

RANDOLPH COUNTY (151), NC

MSA: 24660

Middle Income

0309.00

ROCKINGHAM COUNTY (157), NC

MSA: 24660

Middle Income

0410.01

ROWAN COUNTY (159), NC

MSA: 16740

Middle Income

0519.03

RUTHERFORD COUNTY (161), NC

MSA: NA

Middle Income

9611.03

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Assessment Area(s) by Tract

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---

SAMPSON COUNTY (163), NC

MSA: NA

Middle Income

9708.02

SCOTLAND COUNTY (165), NC

MSA: NA

Middle Income

0106.01

SWAIN COUNTY (173), NC

MSA: NA

Middle Income

9603.01

TRANSYLVANIA COUNTY (175), NC

MSA: NA

Middle Income

9605.01

Upper Income

9602.02

UNION COUNTY (179), NC

MSA: 16740

Moderate Income

0206.01

Middle Income

0201.00 0203.14

WAKE COUNTY (183), NC

MSA: 39580

Median Family Income 50-60%

0540.15



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Assessment Area(s) by Tract

Respondent ID: 0000015820

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Institution: AMERICAN BANK, N.A.

---

Median Family Income 70-80%

0528.09

Median Family Income 110-120%

0532.06 0542.20

Median Family Income >= 120%

0537.27

WARREN COUNTY (185), NC

MSA: NA

Moderate Income

9503.00

WILSON COUNTY (195), NC

MSA: NA

Upper Income

0006.02

ADAMS COUNTY (001), OH

MSA: NA

Middle Income

7702.00 7703.02

ALLEN COUNTY (003), OH

MSA: 30620

Middle Income

0139.00

Upper Income

0108.02

ASHLAND COUNTY (005), OH

MSA: NA

Middle Income

9701.02 9709.00

ASHTABULA COUNTY (007), OH

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Assessment Area(s) by Tract

Respondent ID: 0000015820

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---

MSA: NA

Middle Income

0010.01 0012.01 0012.02

BELMONT COUNTY (013), OH

MSA: 48540

Middle Income

0110.00

BROWN COUNTY (015), OH

MSA: 17140

Middle Income

9512.02

BUTLER COUNTY (017), OH

MSA: 17140

Moderate Income

0109.06 0110.04 0111.23

Middle Income

0112.00

Upper Income

0111.33

CHAMPAIGN COUNTY (021), OH

MSA: NA

Middle Income

0115.01

CLARK COUNTY (023), OH

MSA: 44220

Middle Income

0037.00

CLERMONT COUNTY (025), OH

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

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---

MSA: 17140

Middle Income

0401.01

Upper Income

0406.00 0417.02

CLINTON COUNTY (027), OH

MSA: NA

Middle Income

9650.00

COLUMBIANA COUNTY (029), OH

MSA: NA

Middle Income

9509.00

COSHOCTON COUNTY (031), OH

MSA: NA

Middle Income

9613.00

CUYAHOGA COUNTY (035), OH

MSA: 17460

Median Family Income 50-60%

1159.00

Median Family Income 70-80%

1526.05

Median Family Income 80-90%

1544.00 1772.02

Median Family Income 90-100%

1409.00 1771.03

Median Family Income 100-110%

1035.00 1821.06

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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---

Median Family Income 110-120%

1776.09 1905.03

Median Family Income >= 120%

1011.02 1361.04 1561.02 1841.04

DARKE COUNTY (037), OH

MSA: NA

Low Income

5551.02

Middle Income

5601.01

DELAWARE COUNTY (041), OH

MSA: 18140

Middle Income

0123.00

Upper Income

0114.12 0117.64 0124.00

ERIE COUNTY (043), OH

MSA: NA

Upper Income

0403.00

FRANKLIN COUNTY (049), OH

MSA: 18140

Median Family Income 40-50%

0056.20

Median Family Income 50-60%

0075.31 0077.22

Median Family Income 80-90%

0093.91

Median Family Income 90-100%

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Assessment Area(s) by Tract

Respondent ID: 0000015820

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---

0073.97  
Median Family Income 100-110%

0070.20 0074.26  
Median Family Income 110-120%

0097.52  
Median Family Income >= 120%

0073.94 0074.27 0079.56  
GEAUGA COUNTY (055), OH

MSA: 17460

Middle Income

3109.00 3113.00 3121.00  
Upper Income

3102.00 3108.00 3122.03  
HAMILTON COUNTY (061), OH

MSA: 17140

Median Family Income 100-110%

0235.22  
Median Family Income >= 120%

0204.04 0243.03  
HIGHLAND COUNTY (071), OH

MSA: NA

Middle Income

9549.00 9551.01 9552.00  
HOCKING COUNTY (073), OH

MSA: 18140

Moderate Income

9652.00  
HOLMES COUNTY (075), OH

MSA: NA

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

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Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

---

Middle Income

9768.02

KNOX COUNTY (083), OH

MSA: NA

Middle Income

0073.02

LAKE COUNTY (085), OH

MSA: 17460

Moderate Income

2012.00 2021.00

Middle Income

2009.00 2024.00 2047.00 2062.00 2067.00

Upper Income

2011.02 2030.00

LICKING COUNTY (089), OH

MSA: 18140

Upper Income

7556.01

LOGAN COUNTY (091), OH

MSA: NA

Middle Income

0041.00

LORAIN COUNTY (093), OH

MSA: 17460

Low Income

0240.00

Middle Income

0236.00 0281.00 0502.00 0951.00 0971.00

Upper Income

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Assessment Area(s) by Tract

Respondent ID: 0000015820

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Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

---

0902.00

LUCAS COUNTY (095), OH

MSA: 45780

Moderate Income

0067.00

Upper Income

0096.00

MADISON COUNTY (097), OH

MSA: 18140

Moderate Income

0402.02

Middle Income

0402.01

MAHONING COUNTY (099), OH

MSA: 49660

Middle Income

8113.01 8128.00 8133.00

Upper Income

8113.02 8119.02

Income Not Known

8138.00

MEDINA COUNTY (103), OH

MSA: 17460

Upper Income

4001.00

MIAMI COUNTY (109), OH

MSA: 19430

Middle Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

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Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

---

3401.00

Upper Income

3801.00

MONTGOMERY COUNTY (113), OH

MSA: 19430

Median Family Income 70-80%

0211.00 0701.01

Median Family Income 90-100%

1001.01

MORROW COUNTY (117), OH

MSA: 18140

Moderate Income

9653.00 9654.01 9654.02

Middle Income

9650.00

PORTAGE COUNTY (133), OH

MSA: 10420

Middle Income

6011.00 6019.01

PREBLE COUNTY (135), OH

MSA: NA

Middle Income

4001.00

RICHLAND COUNTY (139), OH

MSA: 31900

Middle Income

0028.00

Upper Income

0022.00



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Assessment Area(s) by Tract

Respondent ID: 0000015820

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Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

---

SENECA COUNTY (147), OH

MSA: NA

Middle Income

9627.00

STARK COUNTY (151), OH

MSA: 15940

Middle Income

7106.00 7118.00 7132.01 7132.02 7149.02

SUMMIT COUNTY (153), OH

MSA: 10420

Median Family Income 80-90%

5021.02

Median Family Income 90-100%

5309.01

Median Family Income >= 120%

5301.05 5325.01

TRUMBULL COUNTY (155), OH

MSA: 49660

Moderate Income

9207.00

Middle Income

9304.00 9307.00 9315.00 9327.01 9327.02 9328.02

Upper Income

9310.00 9329.00 9335.00

TUSCARAWAS COUNTY (157), OH

MSA: NA

Middle Income

0213.00

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

---

UNION COUNTY (159), OH

MSA: 18140

Middle Income

0503.04

Upper Income

0503.01

WARREN COUNTY (165), OH

MSA: 17140

Upper Income

0309.02 0320.04 0320.06

WAYNE COUNTY (169), OH

MSA: NA

Middle Income

0018.00 0024.00 0032.00

Upper Income

0029.02

CANADIAN COUNTY (017), OK

MSA: 36420

Upper Income

3010.12

KINGFISHER COUNTY (073), OK

MSA: NA

Upper Income

9582.00

OKLAHOMA COUNTY (109), OK

MSA: 36420

Median Family Income >= 120%

1085.32

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

---

PITTSBURG COUNTY (121), OK

MSA: NA

Upper Income

4866.00

DOUGLAS COUNTY (019), OR

MSA: NA

Middle Income

0800.01

JACKSON COUNTY (029), OR

MSA: 32780

Upper Income

0013.04

LINN COUNTY (043), OR

MSA: 10540

Moderate Income

0204.00

Middle Income

0304.01

MARION COUNTY (047), OR

MSA: 41420

Upper Income

0024.00

UNION COUNTY (061), OR

MSA: NA

Middle Income

9705.00

WASHINGTON COUNTY (067), OR

MSA: 38900

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

---

Median Family Income >= 120%

0321.09

ALLEGHENY COUNTY (003), PA

MSA: 38300

Median Family Income 60-70%

4940.00

Median Family Income 70-80%

5231.00

Median Family Income 80-90%

2701.00

Median Family Income 90-100%

4282.00 4790.00

Median Family Income 110-120%

2023.00 4751.02

Median Family Income >= 120%

4080.02 4580.01

ARMSTRONG COUNTY (005), PA

MSA: 38300

Moderate Income

9501.00

BEAVER COUNTY (007), PA

MSA: 38300

Moderate Income

6013.00 6056.00

Middle Income

6036.00 6058.00

BERKS COUNTY (011), PA

MSA: 39740

Middle Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

\* denotes no loans made in specified tracts

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Institution: AMERICAN BANK, N.A.

---

0120.01 0141.02

BLAIR COUNTY (013), PA

MSA: 11020

Moderate Income

1018.00

Middle Income

1015.00

BUCKS COUNTY (017), PA

MSA: 33874

Median Family Income 60-70%

1001.03

Median Family Income 70-80%

1001.02

Median Family Income 80-90%

1004.06

Median Family Income 90-100%

1016.09

Median Family Income 100-110%

1063.00

Median Family Income >= 120%

1045.02

BUTLER COUNTY (019), PA

MSA: 38300

Middle Income

9110.00 9117.00 9119.00 9128.00

Upper Income

9127.01

CAMBRIA COUNTY (021), PA

MSA: 27780

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

\* denotes no loans made in specified tracts

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Institution: AMERICAN BANK, N.A.

---

Middle Income

0105.00

Upper Income

0115.00

CARBON COUNTY (025), PA

MSA: 10900

Middle Income

0201.06 0208.02

CENTRE COUNTY (027), PA

MSA: 44300

Middle Income

0105.00 0107.00

Upper Income

0117.02

CHESTER COUNTY (029), PA

MSA: 33874

Median Family Income 80-90%

3027.02

Median Family Income 90-100%

3014.02

Median Family Income 100-110%

3081.01

Median Family Income 110-120%

3029.01

COLUMBIA COUNTY (037), PA

MSA: 14100

Middle Income

0505.00

DELAWARE COUNTY (045), PA

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

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Institution: AMERICAN BANK, N.A.

---

MSA: 37964

Median Family Income 60-70%

4003.02

Median Family Income 80-90%

4022.00

Median Family Income >= 120%

4011.04

ERIE COUNTY (049), PA

MSA: 21500

Moderate Income

0119.00

Middle Income

0116.00

Upper Income

0103.01

FAYETTE COUNTY (051), PA

MSA: 38300

Moderate Income

2603.00 2629.00

FRANKLIN COUNTY (055), PA

MSA: 16540

Middle Income

0113.02

HUNTINGDON COUNTY (061), PA

MSA: NA

Middle Income

9508.00

JEFFERSON COUNTY (065), PA

MSA: NA

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

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Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

---

Moderate Income

9512.00

LACKAWANNA COUNTY (069), PA

MSA: 42540

Upper Income

1104.01

LANCASTER COUNTY (071), PA

MSA: 29540

Median Family Income 80-90%

0011.00 0101.02

Median Family Income 100-110%

0101.03

LAWRENCE COUNTY (073), PA

MSA: NA

Upper Income

0108.00

LEBANON COUNTY (075), PA

MSA: 30140

Middle Income

0023.00 0040.00

LEHIGH COUNTY (077), PA

MSA: 10900

Upper Income

0055.04

LUZERNE COUNTY (079), PA

MSA: 42540

Low Income

2176.00



2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

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Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

---

Moderate Income

2170.01

Middle Income

2161.00

Upper Income

2155.02

LYCOMING COUNTY (081), PA

MSA: 48700

Middle Income

0108.00

Upper Income

0109.00

MCKEAN COUNTY (083), PA

MSA: NA

Middle Income

4210.00

MERCER COUNTY (085), PA

MSA: 49660

Middle Income

0304.00 0319.00 0333.00

MONROE COUNTY (089), PA

MSA: 20700

Middle Income

3008.02

MONTGOMERY COUNTY (091), PA

MSA: 33874

Median Family Income 70-80%

2073.00

Median Family Income 90-100%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

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Institution: AMERICAN BANK, N.A.

---

2034.02

NORTHAMPTON COUNTY (095), PA

MSA: 10900

Middle Income

0153.00

Upper Income

0102.00 0176.04

SCHUYLKILL COUNTY (107), PA

MSA: NA

Middle Income

0022.00

SNYDER COUNTY (109), PA

MSA: NA

Middle Income

0703.00

SUSQUEHANNA COUNTY (115), PA

MSA: NA

Middle Income

0328.00

WASHINGTON COUNTY (125), PA

MSA: 38300

Middle Income

7110.00

Upper Income

7451.02 7552.00

WAYNE COUNTY (127), PA

MSA: NA

Middle Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

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Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

---

9609.00

WESTMORELAND COUNTY (129), PA

MSA: 38300

Moderate Income

8022.00

Middle Income

8024.00 8046.00

WYOMING COUNTY (131), PA

MSA: 42540

Middle Income

4001.00 4004.00 4006.00

KENT COUNTY (003), RI

MSA: 39300

Middle Income

0206.01

PROVIDENCE COUNTY (007), RI

MSA: 39300

Median Family Income 30-40%

0152.00

Median Family Income 40-50%

0174.00

Median Family Income 110-120%

0157.00

Median Family Income >= 120%

0114.03

AIKEN COUNTY (003), SC

MSA: 12260

Income Not Known

0210.04

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

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Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

---

ANDERSON COUNTY (007), SC

MSA: 24860

Middle Income

0113.01

BEAUFORT COUNTY (013), SC

MSA: 25940

Low Income

0108.00

Middle Income

0021.02

CHARLESTON COUNTY (019), SC

MSA: 16700

Upper Income

0057.01

CLARENDON COUNTY (027), SC

MSA: 44940

Middle Income

9608.01

GREENVILLE COUNTY (045), SC

MSA: 24860

Median Family Income 110-120%

0025.03

HORRY COUNTY (051), SC

MSA: 34820

Low Income

0202.01

Moderate Income

0301.04

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

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Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

---

Middle Income

0301.02 0401.02

LANCASTER COUNTY (057), SC

MSA: 16740

Moderate Income

0102.01

LAURENS COUNTY (059), SC

MSA: 24860

Middle Income

9202.01

LEXINGTON COUNTY (063), SC

MSA: 17900

Moderate Income

0205.13

Middle Income

0210.20 0212.04

OCONEE COUNTY (073), SC

MSA: NA

Upper Income

0302.01

RICHLAND COUNTY (079), SC

MSA: 17900

Moderate Income

0116.08

SPARTANBURG COUNTY (083), SC

MSA: 43900

Middle Income

0228.06

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

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Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

---

YORK COUNTY (091), SC

MSA: 16740

Low Income

0605.01

Middle Income

0619.00

FALL RIVER COUNTY (047), SD

MSA: NA

Middle Income

9642.00

MINNEHAHA COUNTY (099), SD

MSA: 43620

Middle Income

0103.00

PENNINGTON COUNTY (103), SD

MSA: 39660

Middle Income

0114.00

YANKTON COUNTY (135), SD

MSA: NA

Middle Income

9663.01

COFFEE COUNTY (031), TN

MSA: NA

Moderate Income

9709.00

Upper Income

9703.00

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

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Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

---

DAVIDSON COUNTY (037), TN

MSA: 34980

Median Family Income 70-80%

0196.00

FENTRESS COUNTY (049), TN

MSA: NA

Middle Income

9650.00

GRAINGER COUNTY (057), TN

MSA: 34100

Moderate Income

5004.01

HAMILTON COUNTY (065), TN

MSA: 16860

Upper Income

0112.05

HARDIN COUNTY (071), TN

MSA: NA

Middle Income

9202.00

JEFFERSON COUNTY (089), TN

MSA: 34100

Upper Income

0701.02

KNOX COUNTY (093), TN

MSA: 28940

Middle Income

0054.01

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

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Institution: AMERICAN BANK, N.A.

---

MCMINN COUNTY (107), TN

MSA: NA

Middle Income

9706.02

MAURY COUNTY (119), TN

MSA: 34980

Moderate Income

0112.00

MONTGOMERY COUNTY (125), TN

MSA: 17300

Upper Income

1015.02 1017.01

RUTHERFORD COUNTY (149), TN

MSA: 34980

Middle Income

0405.02

SHELBY COUNTY (157), TN

MSA: 32820

Median Family Income 60-70%

0217.31

Median Family Income 80-90%

0211.21

WASHINGTON COUNTY (179), TN

MSA: 27740

Moderate Income

0619.04

WILLIAMSON COUNTY (187), TN

MSA: 34980



2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

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---

Upper Income

0501.03

ANDERSON COUNTY (001), TX

MSA: NA

Middle Income

9511.00

ATASCOSA COUNTY (013), TX

MSA: 41700

Moderate Income

9601.01

BASTROP COUNTY (021), TX

MSA: 12420

Moderate Income

9504.01 9506.02

Middle Income

9507.00

BELL COUNTY (027), TX

MSA: 28660

Upper Income

0219.05

BRAZORIA COUNTY (039), TX

MSA: 26420

Middle Income

6621.00

Upper Income

6605.01 6631.00

BRAZOS COUNTY (041), TX

MSA: 17780

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Assessment Area(s) by Tract

Respondent ID: 0000015820

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Institution: AMERICAN BANK, N.A.

---

Middle Income

0013.02

BURNET COUNTY (053), TX

MSA: NA

Upper Income

9608.02

CALHOUN COUNTY (057), TX

MSA: NA

Middle Income

0005.01

CAMERON COUNTY (061), TX

MSA: 15180

Middle Income

0132.07

COLLIN COUNTY (085), TX

MSA: 19124

Median Family Income >= 120%

0305.12

COMAL COUNTY (091), TX

MSA: 41700

Middle Income

3101.00 3104.04 3106.12 3108.04

Upper Income

3107.07 3108.01 3108.03

COMANCHE COUNTY (093), TX

MSA: NA

Middle Income

9503.00 9504.00

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

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Institution: AMERICAN BANK, N.A.

---

DALLAS COUNTY (113), TX

MSA: 19124

Median Family Income 60-70%

0137.25

Median Family Income 70-80%

0165.22

Median Family Income 110-120%

0018.02

DENTON COUNTY (121), TX

MSA: 19124

Median Family Income 90-100%

0202.04

DUVAL COUNTY (131), TX

MSA: NA

Middle Income

9505.00

ECTOR COUNTY (135), TX

MSA: 36220

Moderate Income

0015.00

Middle Income

0001.00

EL PASO COUNTY (141), TX

MSA: 21340

Median Family Income 40-50%

0018.00

Median Family Income 50-60%

0035.01

Median Family Income 110-120%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

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---

0043.09

FORT BEND COUNTY (157), TX

MSA: 26420

Median Family Income >= 120%

6732.02 6734.03 6734.04

GALVESTON COUNTY (167), TX

MSA: 26420

Middle Income

7233.00 7235.04

GILLESPIE COUNTY (171), TX

MSA: NA

Middle Income

9501.00

GONZALES COUNTY (177), TX

MSA: NA

Middle Income

0001.00

GRIMES COUNTY (185), TX

MSA: NA

Upper Income

1802.02

GUADALUPE COUNTY (187), TX

MSA: 41700

Middle Income

2109.05

Upper Income

2106.12 2107.07 2107.15

HAMILTON COUNTY (193), TX

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

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Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

---

MSA: NA

Middle Income

9502.00

HARRIS COUNTY (201), TX

MSA: 26420

Median Family Income 40-50%

4211.04

Median Family Income 60-70%

5516.02

Median Family Income 90-100%

5415.00

Median Family Income >= 120%

4127.00 5102.02 5108.03 5341.01 5556.00

HENDERSON COUNTY (213), TX

MSA: NA

Middle Income

9504.00

HIDALGO COUNTY (215), TX

MSA: 32580

Median Family Income 50-60%

0241.20

Median Family Income >= 120%

0207.32

HILL COUNTY (217), TX

MSA: NA

Middle Income

9601.00

JIM WELLS COUNTY (249), TX

MSA: NA

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

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---

Middle Income

9501.02

KENDALL COUNTY (259), TX

MSA: 41700

Upper Income

9703.02

KERR COUNTY (265), TX

MSA: NA

Moderate Income

9606.01

KLEBERG COUNTY (273), TX

MSA: NA

Moderate Income

0202.00

Middle Income

0201.02

LAMPASAS COUNTY (281), TX

MSA: 28660

Middle Income

9501.00

LIBERTY COUNTY (291), TX

MSA: 26420

Moderate Income

7003.02

LIVE OAK COUNTY (297), TX

MSA: NA

Middle Income

9501.00

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

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Institution: AMERICAN BANK, N.A.

---

LLANO COUNTY (299), TX

MSA: NA

Middle Income

9705.01

LUBBOCK COUNTY (303), TX

MSA: 31180

Middle Income

0007.00

MCLENNAN COUNTY (309), TX

MSA: 47380

Middle Income

0042.01

Upper Income

0039.01

MATAGORDA COUNTY (321), TX

MSA: NA

Moderate Income

7304.00

MONTGOMERY COUNTY (339), TX

MSA: 26420

Median Family Income 100-110%

6940.01

Median Family Income >= 120%

6902.04 6904.04 6920.10 6943.06

MOORE COUNTY (341), TX

MSA: NA

Middle Income

9504.00

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Assessment Area(s) by Tract

Respondent ID: 0000015820

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Institution: AMERICAN BANK, N.A.

---

PANOLA COUNTY (365), TX

MSA: NA

Income Not Known

9504.01

REFUGIO COUNTY (391), TX

MSA: NA

Middle Income

9502.00

TARRANT COUNTY (439), TX

MSA: 23104

Median Family Income 80-90%

1115.14

Median Family Income >= 120%

1113.11 1115.46

TAYLOR COUNTY (441), TX

MSA: 10180

Upper Income

0133.00 0134.04

TITUS COUNTY (449), TX

MSA: NA

Middle Income

9506.00

TOM GREEN COUNTY (451), TX

MSA: 41660

Middle Income

0011.02

VAN ZANDT COUNTY (467), TX

MSA: NA



2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

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---

Middle Income

9508.02

WARD COUNTY (475), TX

MSA: NA

Upper Income

9502.00

WILBARGER COUNTY (487), TX

MSA: NA

Upper Income

9503.00

WILSON COUNTY (493), TX

MSA: 41700

Upper Income

0001.04

UTAH COUNTY (049), UT

MSA: 39340

Median Family Income 70-80%

0103.06

Median Family Income 80-90%

0105.04

CALEDONIA COUNTY (005), VT

MSA: NA

Middle Income

9570.00

FRANKLIN COUNTY (011), VT

MSA: 15540

Middle Income

0102.00

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

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Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

---

AMELIA COUNTY (007), VA

MSA: 40060

Middle Income

9301.01

BEDFORD COUNTY (019), VA

MSA: 31340

Middle Income

0302.02

BOTETOURT COUNTY (023), VA

MSA: 40220

Upper Income

0405.01

CHESTERFIELD COUNTY (041), VA

MSA: 40060

Moderate Income

1009.33

Middle Income

1002.06 1005.10

Upper Income

1010.03

CULPEPER COUNTY (047), VA

MSA: 47894

Moderate Income

9301.01 9304.00

DINWIDDIE COUNTY (053), VA

MSA: 40060

Moderate Income

8405.00

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

---

FAIRFAX COUNTY (059), VA

MSA: 47894

Median Family Income 70-80%

4222.02

Median Family Income 80-90%

4210.02

Median Family Income 100-110%

4220.00

Median Family Income >= 120%

4917.05

FAUQUIER COUNTY (061), VA

MSA: 47894

Middle Income

9307.05

FRANKLIN COUNTY (067), VA

MSA: 40220

Middle Income

0204.00 0205.02

Upper Income

0201.04

FREDERICK COUNTY (069), VA

MSA: 49020

Middle Income

0508.01

HALIFAX COUNTY (083), VA

MSA: NA

Upper Income

9303.02

HANOVER COUNTY (085), VA

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

---

MSA: 40060

Upper Income

3202.00 3203.00

HENRICO COUNTY (087), VA

MSA: 40060

Middle Income

2009.05 2010.01 2014.03

KING GEORGE COUNTY (099), VA

MSA: NA

Upper Income

0403.01

LOUDOUN COUNTY (107), VA

MSA: 47894

Middle Income

6105.06 6110.02

Upper Income

6102.01

MECKLENBURG COUNTY (117), VA

MSA: NA

Middle Income

9308.00

NEW KENT COUNTY (127), VA

MSA: 40060

Middle Income

7001.00

NORTHUMBERLAND COUNTY (133), VA

MSA: NA

Moderate Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

---

0202.00

NOTTOWAY COUNTY (135), VA

MSA: NA

Upper Income

0001.02

ORANGE COUNTY (137), VA

MSA: NA

Middle Income

1101.05

POWHATAN COUNTY (145), VA

MSA: 40060

Upper Income

5002.02

PRINCE GEORGE COUNTY (149), VA

MSA: 40060

Middle Income

8503.01

ROANOKE COUNTY (161), VA

MSA: 40220

Middle Income

0301.00

WARREN COUNTY (187), VA

MSA: 47894

Low Income

0205.00

WASHINGTON COUNTY (191), VA

MSA: 28700

Upper Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

---

0110.00

CHARLOTTESVILLE CITY (540), VA

MSA: 16820

Middle Income

0003.02

EMPORIA CITY (595), VA

MSA: NA

Low Income

8901.00

HAMPTON CITY (650), VA

MSA: 47260

Moderate Income

0104.00

MANASSAS CITY (683), VA

MSA: 47894

Moderate Income

9101.00 9104.01

NEWPORT NEWS CITY (700), VA

MSA: 47260

Moderate Income

0319.02 0322.12

ROANOKE CITY (770), VA

MSA: 40220

Low Income

0010.00

VIRGINIA BEACH CITY (810), VA

MSA: 47260

Middle Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

---

0460.09

BENTON COUNTY (005), WA

MSA: 28420

Middle Income

0115.04

CLALLAM COUNTY (009), WA

MSA: NA

Middle Income

0010.00

GRAYS HARBOR COUNTY (027), WA

MSA: NA

Moderate Income

0014.00

SKAGIT COUNTY (057), WA

MSA: 34580

Moderate Income

9514.00

SPOKANE COUNTY (063), WA

MSA: 44060

Median Family Income  $\geq$  120%

0124.01

THURSTON COUNTY (067), WA

MSA: 36500

Moderate Income

0112.00

Middle Income

0101.00 0125.32

Upper Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

---

0126.10

WHATCOM COUNTY (073), WA

MSA: 13380

Middle Income

0102.01

YAKIMA COUNTY (077), WA

MSA: 49420

Upper Income

0034.00

BERKELEY COUNTY (003), WV

MSA: 25180

Upper Income

9712.04

CABELL COUNTY (011), WV

MSA: 26580

Middle Income

0013.00 0106.00

Upper Income

0108.01

KANAWHA COUNTY (039), WV

MSA: 16620

Upper Income

0130.02

LEWIS COUNTY (041), WV

MSA: NA

Upper Income

9673.00

MARION COUNTY (049), WV



2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

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MSA: NA

Upper Income

0210.01

MARSHALL COUNTY (051), WV

MSA: 48540

Middle Income

0208.00

MINGO COUNTY (059), WV

MSA: NA

Middle Income

9574.00

MONONGALIA COUNTY (061), WV

MSA: 34060

Middle Income

0114.00

POCAHONTAS COUNTY (075), WV

MSA: NA

Middle Income

9601.01

WOOD COUNTY (107), WV

MSA: 37620

Middle Income

0104.00

BROWN COUNTY (009), WI

MSA: 24580

Moderate Income

0011.00

COLUMBIA COUNTY (021), WI

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

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MSA: 31540

Middle Income

9710.00

DANE COUNTY (025), WI

MSA: 31540

Median Family Income 90-100%

0120.02

Median Family Income 110-120%

0127.00

DODGE COUNTY (027), WI

MSA: NA

Moderate Income

9612.00

LA CROSSE COUNTY (063), WI

MSA: 29100

Income Not Known

0003.00

LANGLADE COUNTY (067), WI

MSA: NA

Middle Income

9603.00

MARATHON COUNTY (073), WI

MSA: 48140

Middle Income

0023.01

MILWAUKEE COUNTY (079), WI

MSA: 33340

Median Family Income 90-100%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

Respondent ID: 0000015820

\* denotes no loans made in specified tracts

Agency: OCC - 1

Institution: AMERICAN BANK, N.A.

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0195.00 0209.00

ONEIDA COUNTY (085), WI

MSA: NA

Upper Income

9708.00

OZAUKEE COUNTY (089), WI

MSA: 33340

Middle Income

6201.00

PORTAGE COUNTY (097), WI

MSA: NA

Upper Income

9602.00

RACINE COUNTY (101), WI

MSA: 39540

Middle Income

0017.02

Upper Income

0028.00

ROCK COUNTY (105), WI

MSA: 27500

Upper Income

0013.03

ST. CROIX COUNTY (109), WI

MSA: 33460

Moderate Income

1207.00

VILAS COUNTY (125), WI

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: AMERICAN BANK, N.A.

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Respondent ID: 0000015820

Agency: OCC - 1

MSA: NA

Middle Income

9506.02

NATRONA COUNTY (025), WY

MSA: 16220

Moderate Income

0004.00

2022 Institution Disclosure Statement - Table E-1

Error Status Information

Respondent ID: 0000015820

Institution: AMERICAN BANK, N.A.

Agency: OCC - 1

Record Identifier: <sup>11</sup>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	1,229	1,229	0	0.00%
Small Farm Loans	41	41	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	9	9	0	0.00%
Total	1,281	1,281	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

## **CRA Public File**

### **Quarterly Efforts to Improve Bank CRA Rating, if rated less than Satisfactory**

Not Applicable

American Bank, N.A. is rated Satisfactory

## **Home Mortgage Disclosure Act Notice**

The HMDA data on our residential mortgage lending is available online for review. The data shows geographic distribution of loans and applications; ethnicity, race, sex, age and income of applicants and borrowers; and information about loan approvals and denials. This data is available online at the Consumer Financial Protection Bureau's Web site ([www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda)).

HMDA data for many other financial institutions is also available on this Web site.

## **CRA Public File**

### Consumer Loan Information

NA – American Bank, N.A. does not report Consumer Loans for CRA purposes



## **CRA Public File**

There are no differences in availability of products and services or cost of services at any of the branch locations

## Questions?

Contact DeeDee Carter, Fair Banking & CRA Officer, at (512) 823-5402 or [dcarter@americanbank.com](mailto:dcarter@americanbank.com).

