

Cook County AA Lending Goals - Exhibit 8

Residential Lending Goals Points	Percentage of Assets								
	1	3	6	7	8	9	10	11	
P&O of home mortgages in low-income tracts	0.10%	0.20%	0.27%	0.52%	0.81%	1.10%	1.38%	1.67%	
P&O of home mortgages in Moderate-income tracts	0.35%	0.70%	0.94%	1.06%	1.18%	1.31%	1.43%	1.56%	
P&O of home loans to low-income borrowers	0.05%	0.10%	0.14%	0.18%	0.22%	0.27%	0.31%	0.36%	
P&O of home loans to Moderate-income borrowers	0.13%	0.26%	0.35%	0.45%	0.55%	0.64%	0.74%	0.84%	

	Percentage of Assets			Percentage of AA Loans HMDA Reported		
	Peer Average	Peer Well Above Average	West Town Bank & Trust	Peer Average	Peer Well Above Average	West Town Bank & Trust
Low-income tracts	0.52%	1.10%	0.15%	10.45%	36.37%	1.53%
Moderate-income tracts	1.06%	1.31%	0.34%	21.81%	51.59%	3.37%
Low-income borrowers	0.13%	0.27%	0.23%	1.99%	3.10%	2.30%
Moderate-income borrowers	0.45%	0.64%	0.12%	8.28%	16.67%	1.20%

Small Business Lending Goals Points	Percentage of Assets								
	1	3	6	7	8	9	10	11	
P&O Small Bus Loans Low-income tracts	0.04%	0.08%	0.10%	0.12%	0.14%	0.17%	0.20%	0.22%	
P&O Small Bus Loans Moderate-income tracts	0.23%	0.45%	0.60%	0.65%	0.80%	0.94%	1.07%	1.21%	
P&O Loans to Small Business <\$1mm Annual Revenue	0.20%	0.40%	0.46%	0.50%	0.55%	0.61%	0.67%	0.73%	

	Percentage of Assets		
	Peer Average	Peer Well Above Average	West Town Bank & Trust
Low-income tracts	0.12%	0.17%	0.00%
Moderate-income tracts	0.60%	0.94%	0.00%
Loans to Small Business <\$1mm Annual Revenue	0.46%	0.61%	0.68%

Cook County

Grading Example Points	Percentage of Assets								
	1	3	6	7	8	9	10	11	
P&O of home mortgages in low-income tracts			0.30%						
P&O of home mortgages in Moderate-income tracts		0.83%							
P&O of home loans to low-income borrowers	0.07%								
P&O of home loans to Moderate-income borrowers								0.37%	
P&O Small Bus Loans Low-income tracts				0.13%					
P&O Small Bus Loans Moderate-income tracts				0.73%					
P&O Loans to Small Business <\$1mm Annual Revenue						0.63%			
Calculated Points	1	3	6	14	0	9	0	11	
						Sum		44	
						Average		6.29	