



Comptroller of the Currency
Administrator of National Banks

Central District Office
One Financial Place, Suite 2700
440 South LaSalle Street
Chicago, Illinois 60605

December 13, 1999

**Conditional Approval #343
January 2000**

Mr. Marvin E. Schatzman
Chief Executive Officer
First Suburban National Bank
150 South Fifth Avenue
Maywood, Illinois 60153

Re: Branch Application by First Suburban Bank, Maywood, Illinois
CAIS Control Number: 99-CE-05-219

Dear Mr. Schatzman:

This is to inform you that on December 13, 1999, the Comptroller of the Currency (OCC) conditionally approved your proposal to establish a branch at 5033 West Dempster, Skokie, Cook County, Illinois.

This branch approval is subject to the following conditions:

1. An infusion of \$750,000 to bank capital surplus be made prior to the opening of the branch;
2. Full compliance with the Formal Agreement, dated May 17, 1999, is achieved prior to the opening of the branch;
3. An infusion of \$750,000 to bank capital surplus be made by June 30, 2000;
4. The bank maintains a minimum leverage ratio of 6.50% and all other capital ratios at the "well capitalized" category levels, as defined under 12 USC 1831o and 12 CFR 6.4, unless permitted otherwise by the OCC supervisory office.

The conditions of this approval are conditions "imposed in writing by the agency in connection with the granting of any application or other request" within the meaning of 12 USC 1818. As such, the conditions are enforceable under 12 USC 1818.

This conditional approval is based on the resolution passed by the bank's board of directors on December 9, 1999, and a thorough review of all information available, including the representations and commitments made in the application and by the bank's representatives.

Page Two
December 13, 1999
Marvin E. Schatzman
Chief Executive Officer

Additionally, you are reminded that cash contributions to bank capital surplus are subject to the notification procedures under 12 CFR 5.46(i)(3).

The bank must advise this office in writing in advance of the desired opening date, so that the OCC may issue the necessary authorization letter. If the branch is not opened within 18 months from this date, the approval will automatically terminate, unless the OCC grants an extension.

If you have any questions concerning this letter, please do not hesitate to contact me at (312) 360-8863.

Sincerely,

/s/

David J. Rogers
National Bank Examiner