**Section 320.10 Purpose**

The powers of a state bank in Illinois are established and governed by the provisions of the Illinois Banking Act (the "Act") [205 ILCS 5]. Section 3 of the Act authorizes the establishment of banks for the purpose of *doing a general banking business*. Section 5 of the Act further enumerates the corporate powers of a state bank. This Part establishes factors which may be relevant in determining whether an activity is within a state bank's power to do a general banking business or incidental and germane to its power to do a general banking business.