



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

PUBLIC DISCLOSURE

January 1, 2007

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

JPMorgan Chase Bank, N.A.
Charter Number: 8

1111 Polaris Parkway
Columbus, OH 43240

Office of the Comptroller of the Currency

Large Bank Supervision
250 E Street SW, Mail Stop 6-1
Washington, DC 20219-0001

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 “**Outstanding**”

The following table indicates the performance level of **JPMorgan Chase Bank, National Association (JPMCB N.A.)** with respect to the Lending, Investment, and Service Tests:

Performance Levels	(Name of Depository Institution) Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding	X		
High Satisfactory		X	X
Low Satisfactory			
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:

JPMCB N.A.’s lending performance is excellent. The volume of community development loans and the responsiveness of these loans to identified needs in the bank’s assessment areas were driving factors in elevating the bank’s good lending performance to an excellent level.

- While four rated areas were rated Outstanding on the basis of geographic and borrower distribution and lending activity, another eight rated areas were elevated to Outstanding by the strength of community development lending. The Lending Test performance in all other rated areas was High Satisfactory.
- In total, JPMCB N.A. made over \$5.7 billion in community development loans within its various assessment areas and broader regional areas that include its assessment areas. This figure for the bank as a whole is informational only, as ratings and conclusions in this evaluation are based on the bank’s performance in the individual assessment areas and rating areas. Most (53%) of the community development loans made by the bank provided needed affordable housing. Another 23% of community development loans provided social services that assisted low- and moderate-income individuals and 22% helped to revitalize or stabilize low- or moderate-income geographies.
- In addition, the bank made 14 community development loans totaling over \$215 million to national funds, projects, and organizations. These loans could not be attributed to a specific assessment area; however, the recipient organizations develop projects and provide services within the bank’s assessment areas and broader regional areas. These loans demonstrate a positive commitment to community development efforts throughout the nation. Please refer to Table 1, Lending Volume Regional Areas-Loans to National Organizations in Appendix D for facts and data regarding these loans.

- The distribution of loans to geographies of different income levels is good. Broken down by product, home purchase and small business lending are each considered good while home improvement and refinance lending demonstrated excellent performance.
- The distribution of loans to borrowers of different income levels is good. By product, home purchase lending is adequate while home improvement, refinance, and small business lending are all good.
- Lending activity is excellent. JPMCB N.A. typically generated a large volume of loans in its markets, often despite strong competition. In most of its rated areas, the bank is among the market leaders. The volume of loans originated is reflective of the bank's resources and capacity.

JPMCB N.A.'s overall investment performance is good. This is evident through the volume of qualified investments and grants made during the evaluation period, and the remaining value of investments originated in prior periods. With these investments, the bank demonstrated excellent responsiveness to the identified community development needs of its communities, particularly through investment vehicles that promote affordable housing for low- and moderate individuals and funds to community service organizations.

- In total, JPMCB N.A. made over \$3.9 billion in community development investments and grants within its various assessment areas and broader regional areas that include its assessment areas. Of this total, approximately \$1.5 billion was originated in the current evaluation period and \$2.4 billion was originated in prior periods and remains outstanding. These figures for the bank as a whole are informational only, as ratings and conclusions in this evaluation are based on the bank's performance in the individual assessment areas and rating areas. For prior period investments, the current book value is the amount considered in our evaluation. A vast majority of the total investments (93%) provided affordable housing, an identified need in many communities. Investments in social services organizations that assist low- and moderate-income people represent 3% of the total, 4% provided economic development and 1% helped to revitalize or stabilize low- or moderate-income geographies. In addition, the bank made \$94.9 million in grants to national organizations, \$87.7 million of which went to one organization, Consumer Credit Counseling Service (CCCS). These grants could not be attributed to a specific assessment area; however, the recipient organizations provide services within the bank's assessment areas and broader regional areas. These grants demonstrate the bank's commitment to community development efforts throughout its assessment areas and broader regional areas.
- Two of the bank's three Primary Rating Areas were rated Outstanding, with the third area rated High Satisfactory.
- Of the 22 assessment areas receiving a full-scope review, eleven and six exhibited excellent and good performance, respectively. Four of the five remaining full-scope areas demonstrated adequate performance, with the remaining area having poor performance.
- JPMCB N.A. and bank affiliates responded to affordable housing needs primarily through investment in Low-Income Housing Tax Credit (LIHTC) investments or acting as an equity placement agent for other investors into the LIHTC market. The bank is a consistent investor in the LIHTC market, and was second only to Fannie Mae in dollars invested in 2006.

JPMCB N.A.'s overall performance under the Service Test is good.

- The branch network is accessible to geographies and individuals of different income levels in the bank's assessment areas.
- JPMCB N.A.'s record of opening and closing branch offices has not affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies.
- While branch hours vary by assessment area and within assessment areas, overall they do not vary in a way that inconveniences portions of the assessment areas, particularly low- and moderate-income geographies.
- We noted an excellent level of community development services in all but one of the rating areas. In many of the assessment areas, the bank provides financial services training to first-time homebuyers as well as to homeowners trying to preserve their homes. Frequently, the bank's services involve ongoing relationships with organizations that work on affordable housing and other community development goals.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout 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. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Census Tract (CT): A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

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 the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development.

Activities that revitalize or stabilize-

- (i) Low-or moderate-income geographies;
- (ii) Designated disaster areas; or
- (iii) Distressed or underserved non-metropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on-
 - a. Rates of poverty, unemployment, and population loss; or
 - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

Community Reinvestment Act (CRA): the statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its local community, 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, home equity 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 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 do 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 applications, the amount of loan requested, and the disposition of the application (e.g., approved, denied, and withdrawn). Beginning in 2004, the reports also include data on loan pricing, the lien status of the collateral, any requests for preapproval and loans for manufactured housing.

Home Mortgage Loans: Such loans include home purchase, home improvement and refinancings, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing and one-to-four family dwellings other than manufactured housing.

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 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 income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

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 MA/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development 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 it and half below it.

Metropolitan Area (MA): Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget, and any other area designated as such by the appropriate federal financial supervisory agency.

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

Metropolitan Statistical Area (MSA): An area, defined by the Office of Management and Budget, as having at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties, plus adjacent outlying counties having a high degree of social and economic integration with the central county 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.

Other Products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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.

Rated Area: A rated area is a state or multistate metropolitan 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 multistate metropolitan area, the institution will receive a rating for the multistate metropolitan 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) and the Thrift Financial Reporting (TFR) 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 One 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.

Description of Institution

JPMorgan Chase Bank, National Association (JPMCB N.A.) is a national banking association headquartered in Columbus, Ohio. JPMCB N.A. is the principal banking subsidiary of JPMorgan Chase & Company (JPMCC), an international financial holding company headquartered in New York, New York. JPMCC is a leader in investment banking, financial services for consumers, small business and commercial banking, financial transaction processing, asset management, and private equity. A component of the Dow Jones Industrial Average, JPMCC serves millions of consumers in the United States and many of the world's most prominent corporate, institutional and government clients under its JPMorgan and Chase brands. As of year-end 2006, JPMCC was the nation's third largest bank holding company with nearly \$1.4 trillion in total assets.

JPMCB N.A. is an interstate bank operating more than 3,000 branches, 8,500 ATMs and 270 mortgage offices in 17 states throughout the contiguous United States. Within its 17 state footprint, the bank has delineated 160 separate assessment areas. These assessment areas include five multistate metropolitan statistical areas (MMSA), two of which have a total of seven underlying metropolitan divisions (MDs). These MMSAs are individual rating areas and received separate CRA ratings. The bank's performance in the remaining 150 assessment areas was considered in developing the state ratings. For states with assessment areas in non-metropolitan areas, these areas were combined within each state for analysis purposes.

As of year-end 2006, the bank had total assets of nearly \$1.2 trillion and \$68.7 billion in Tier 1 capital. Net loans represent 35.3% of total assets with the loan portfolio broken out as follows: 1-4 family residential real estate 37.2%, commercial 17.3%, foreign office loans and leases 12.8%, consumer 10.7%, all other loans 9.3%, credit card 7.3%, and commercial real estate 5.4%. Total deposits as of year-end 2006 were \$650.6 billion. This amount included deposits held in foreign branches of \$203.5 billion, or 31.3% of total deposits. These foreign deposits are housed in several non-U.S. branches and are not FDIC-insured. The impact these foreign deposits have on the bank's lending and investment capacity was considered in the analysis of community development loans and investments.

Significant merger activity relating to JPMCB N.A. occurred during the evaluation period, which impacted the activities considered in our evaluation. On July 1, 2004, Bank One Corporation, a large financial holding company, merged with JPMCC. Then on November 13, 2004, Bank One, N.A., Illinois and Bank One, N.A., Ohio, the bank subsidiaries of Bank One Corporation, were merged with JPMorgan Chase Bank. Simultaneously, JPMorgan Chase Bank converted from a state to national charter to become JPMorgan Chase Bank, N.A. Finally, on January 1, 2005, Chase Manhattan Mortgage Company, previously a JPMCB N.A. affiliate, was merged into Chase Home Finance, LLC. At the same time, Chase Home Finance, LLC was merged into Chase Home Finance, Inc., a wholly-owned subsidiary of JPMCB N.A. This is the bank's first CRA examination post merger activity as a national charter.

JPMCC's principal bank subsidiaries are JPMCB N.A., Chase Bank USA, National Association ("Chase Bank USA, N.A."), a credit card-issuing bank, and J. P. Morgan Trust Company, National Association. JPMCC's principal nonbank subsidiary is J.P. Morgan Securities Inc., its U.S. investment banking operation. Other significant subsidiaries include those dealing with venture capital, asset management, and insurance. The bank and nonbank subsidiaries of JPMCC operate nationally as well as through overseas branches and subsidiaries, representative offices and subsidiary foreign banks.

Significant subsidiaries of JPMCB N.A. include Chase Home Finance, Inc., trust companies, property management companies, and leasing companies.

JPMCB N.A. has no subsidiaries that negatively impacted the bank's capacity to lend or invest in its communities. The bank asked that home mortgage loans originated by the following affiliates: Chase Bank USA N.A. and Chase Manhattan Mortgage Company, be considered in this evaluation. Additionally, the bank asked for consideration of home mortgage loans originated by 16 joint venture businesses that are majority owned by Chase Ventures Holding, Inc., a JPMCB N.A. subsidiary. All applicable loans originated by the affiliates and joint ventures within JPMCB N.A.'s assessment areas are included in our review. In addition, the bank asked that investments and loans made by the following affiliates be considered: J.P. Morgan Chase Community Development Corporation, JPM Capital Corporation, First Chicago Leasing Corporation, GTC Fund V Holdings, Inc., and SAHP 130 Holdings, Inc. Investments and loans made by the following bank subsidiaries were also a part of the bank's request for consideration: Chase Community Development Corporation, FNBC Leasing Corporation, ICIB Fund I Holdings, Inc., and Chase New Markets Corporation. Finally, JPMCB N.A. requested consideration for grants made by its affiliated JPMorgan Chase Foundation. Please see Appendix A: Scope of Evaluation, for details on the joint ventures and products reviewed for each entity.

JPMCC, through its various subsidiaries, offers a wide variety of financial services provided through six primary lines of business. These business lines are categorized as follows: Retail Financial Services; Card Services; Commercial Banking; Asset and Wealth Management; Treasury and Securities Services; and the Investment Bank. Retail Financial Services includes Home Lending, Consumer and Business Banking, Auto and Education Finance, and Insurance. Through this group of businesses, JPMCC provides consumers and small businesses with a broad range of financial products and services including deposits, investments, loans and insurance. Card Services is one of the largest issuers of credit cards in the United States, with more than 110 million cards in circulation, and is the largest merchant acquirer. Commercial Banking serves more than 25,000 clients, including corporations, municipalities, financial institutions and not-for-profit entities with annual revenues generally ranging from \$10 million to \$2 billion. Asset and Wealth Management provides investment advice and management for institutions and individuals. This business line serves four distinct client groups through three businesses: institutions and retail clients through JPMorgan Asset Management; ultra-high-net-worth clients through the Private Bank; and high-net-worth clients through Private Client Services. Treasury and Securities Services is a global leader in providing transaction, investment and information services to support the needs of corporations, issuers and institutional investors worldwide. The Investment Bank has extensive relationships with corporations, financial institutions, governments and institutional investors worldwide. The Investment Bank provides a full range of investment banking products and services in all major capital markets, including advising on corporate strategy and structure, capital raising in equity and debt markets, sophisticated risk management, and market-making in cash securities and derivative instruments.

There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its communities.

The bank received an Outstanding rating in its previous examination dated September 8, 2003. That examination was conducted by the Federal Reserve Bank of New York.

Scope of the Evaluation

Evaluation Period/Products Evaluated

Due to the corporate activity of JPMCB N.A. and its affiliates in 2004, the evaluation periods covered by this evaluation vary by state. Unless otherwise noted, conclusions drawn throughout this evaluation are based on bank performance from January 1, 2004 through December 31, 2006. This includes HMDA-related mortgage loans; CRA loans; community development investments, loans, and services; and retail services. As described in Appendix A, a majority of the bank's assessment areas were reviewed using an evaluation period of approximately two years and one and one-half months. This shorter evaluation period results from assessment areas being added to the bank at the time of the previously discussed merger. Please refer to Appendix A for a detailed listing of products, entities included in our review, and evaluation periods by state or multistate metropolitan area.

JPMCB N.A. makes very few multifamily real estate loans. As a result, we did not analyze this product. In most markets, the bank makes very few, if any, small farm loans. While some of the bank's smaller markets had a sufficient quantity of small farm loans to analyze, the majority of markets had very few. Therefore, small farm lending had no material impact on the Lending Test. If an analysis of small farm lending was included, it was noted in the narrative for the applicable rating area.

Data Integrity

As part of our ongoing supervision of the bank, we tested the accuracy of the bank's HMDA and CRA lending data. We also reviewed the appropriateness of community development activities provided for consideration in our evaluation. This included the testing of community development loans, investments and services for accuracy and to determine if they qualify as community development. We determined that the data reported publicly and the additional data provided for this evaluation are accurate.

Selection of Areas for Full-Scope Review

For each MMSA with underlying MDs in which the bank has branches in more than one state and each state in which JPMCB N.A. has an office, one assessment area was selected for a full-scope review. The area selected was typically the MSA or MD that contained the largest percentage of bank deposits within the rating area. Refer to the "Description of Institution's Operations" section under each rating area for details regarding how the areas were selected. In addition, each MMSA without underlying MDs in which the bank has branches in more than one state received a full-scope review as required by the regulation.

Ratings

The bank's overall rating is a blend of the MMSA ratings and state ratings. Three primary rating areas carried the greatest weight in our conclusions due to these areas representing the bank's most significant markets in terms of deposit concentrations. In order of significance, these areas were New York-Newark-Edison, NY-NJ-PA MMSA; State of Texas and Chicago-Naperville-Joliet, IL-IN-WI MMSA. These three areas contain 76.1% of the bank's total deposits.

The MMSA ratings and state ratings are based primarily on those areas that received full-scope reviews, but with consideration also given to the bank's performance in areas receiving limited-scope reviews.

Refer to the “Scope” section under each State and Multistate Metropolitan Area Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Community Contacts

We reviewed information from contacts made during 2005 and 2006 with community groups, local government leaders, realtors, or business leaders within the bank’s various assessment areas. This included over 140 community contacts previously completed by the OCC. OCC Community Affairs Officers updated or completed nine new contacts specifically related to this evaluation in key assessment areas during the first quarter of 2007. These interviews were made with low-income housing specialists, community action groups, small business development organizations, and social service groups. Relevant comments were included as appropriate in our performance context considerations. Information from community contacts for the Primary Rating Areas is summarized, as needed, in the Community Profiles found in Appendix C.

Other Information

Assessment Areas – We determined that all assessment areas consisted of whole geographies and met the requirements of the regulation. The areas reasonably reflected the different trade areas that the bank’s branches could service and did not arbitrarily exclude any low- or moderate-income areas.

Inside/Outside Ratio – We considered the volume of loans made inside JPMCB N.A.’s assessment areas a generally positive factor in our evaluation of lending performance. We analyzed the volume of bank loan originations and purchases within the bank’s assessment areas versus those made outside the bank’s assessment areas at both the state and bank level. Our conclusions in this area were based solely on bank originations and purchases and did not include any affiliate data.

At the bank level, 41.8% of all mortgage, and 76.8% of all small business and small farm loans were made within JPMCB N.A. assessment areas. Overall, we considered this performance to be adequate and good, respectively. We noted three states where the home mortgage product’s in/out ratio was less than 50.0%. Mitigating factors were present in these rating areas that aided in explaining the low ratios. Additionally, these rating areas account for less than 1.0% of the bank’s total deposits; therefore, their performance had a minimal impact on our conclusions and ratings. These items were considered in our analysis of loan geographic distribution for these rating areas and are discussed in the narrative section for the impacted states.

Flexible Loan Programs - JPMCB N.A.’s use of flexible loan programs positively impacted its Lending Test performance. The bank offers several nationwide loan programs and specific mortgage programs or products in several of the bank’s markets that support affordable housing. During the evaluation period, JPMCB N.A. made over 42 thousand of these types of loans totaling nearly \$5.8 billion. Some examples of these loan programs include:

DreaMaker Suite is the bank’s set of affordable mortgage loan products. These loans are available as a fixed or adjustable-rate loan and offer up to 100% loan-to-value ratio, provide for a lower mortgage insurance premium than the standard premium, have expanded debt-to-income ratios, and allow for non-traditional/alternative sources of credit history such as timely rent or utility bill payments. JPMCB N.A. originated over 10,000 loans totaling \$1.35 billion under this program.

JPMCB N.A. makes available a mortgage subsidy/discount program to qualified low- or moderate-income homebuyers or persons purchasing a home in low- or moderate-income census tracts in select assessment areas. The program is also offered for refinancing. In most cases, there is a \$3,000 maximum subsidy per loan. In the New York metropolitan area, depending on the discount program, loan subsidy amounts can be up to \$8,500. The subsidy can be used to for closing costs, interest rate buy downs, private mortgage insurance, or down-payment assistance. During the evaluation period, JPMCB N.A. originated 6,279 home purchase loans for \$945 million and 3,074 home refinancing loans for \$518 million. The subsidies and discount expense of these loans totaled \$19.8 million.

The bank offers a mortgage credit certificate program to low- and moderate-income families to assist in the purchase of single-family housing units. This program was authorized by Congress in the 1984 Tax Reform Act. The program provides low-income tax credits that reduce the amount of federal income taxes otherwise due from the borrower. Borrowers in this program may consider adjusting their federal income tax withholdings so as to benefit on a monthly basis from the mortgage credit certificate. JPMCB N.A. offers this program in its Illinois, Indiana, Oklahoma, and Texas rating areas.

Through state and local housing finance agencies mortgage revenue bond programs, JPMCB N.A. originated 775 mortgage loans totaling almost \$106 million. Mortgages associated with these programs feature flexible qualifying ratios, income and purchase price limits specific to low- and moderate-income buyers, and may be offered in conjunction with down payment assistance grants.

JPMCB N.A. made over 22,000 loans totaling nearly \$2.9 billion with flexible characteristics that are FHA and VA fixed rate and FHA adjustable-rate products.

Other Loan Information - The bank is an active SBA lender in its assessment areas, with over nine thousand SBA loans totaling \$631 million originated during the evaluation period.

Description of factors considered in our analysis under each performance test:

Lending Test

For the various loan products considered under the Lending Test, we gave slightly greater weight to home refinance loans and virtually equal weighting to home purchase and small business loans in developing our conclusions. These were the primary loan products for the bank. The weightings applied were reflective of the proportion of loans originated or purchased during the evaluation period. We gave secondary consideration to home improvement loans. In most markets, small farm lending did not factor into our analysis, as this is not a primary product for the bank. In the few markets with more than 50 small farm loans, we gave those loans secondary consideration.

In evaluating the bank's lending performance, we gave equal weighting to the geographic and borrower distribution components of the Lending Test. In several rating areas, the volume of community development loans and the positive responsiveness of those loans to the needs in the community were reasons to elevate the preliminary Lending Test rating for that area. These situations are described in the conclusions under each rating area, as appropriate.

In all markets, we did not analyze or draw conclusions on a particular loan product if less than 50 loans were made during the evaluation period. Generally, we found that analysis on fewer than 50 loans did not provide meaningful conclusions.

In our analysis of the distribution of loans to geographies with different income levels, we gave greater consideration to the bank's performance in moderate-income tracts if there were a limited number of owner-occupied housing units or businesses in the low-income tracts.

In our analysis of borrower distribution, we considered the impact that poverty levels have on the demand for mortgages from low-income individuals. We considered the high cost and overall affordability of housing in some markets, and the difficulty that low- or moderate-income applicants have in qualifying for home loans in those markets.

Investment Test

We gave primary consideration to the volume of investments and grants made during the current evaluation period. We also evaluated how responsive the investments were to identified community development needs. Secondary consideration was given to investments that were made in prior evaluation periods that remain outstanding. Investments made in JPMCB N.A.'s broader regional areas that include the bank's assessment areas were also given consideration, the level of which was dependent mainly on the volume of investments.

Service Test

We gave primary consideration to JPMCB N.A.'s performance in delivering retail products and services to its assessment areas. We placed the greatest weight on the delivery of financial services and products to geographies and individuals of different income levels through the bank's distribution of branches. We focused on branches in low- and moderate-income geographies, but also considered branches in middle- and upper-income areas that are nearby low- and moderate-income areas. We analyzed the distribution of deposit-taking ATMs by income level of census tract and gave positive consideration where the ATMs enhanced the access to banking services for low- and moderate-income individuals or geographies.

In addition to ATMs, JPMCB N.A. offers other alternate delivery options for customers to use for banking services. These services include 24 hour on-line banking, banking by mail, and banking by phone. These services are offered to all bank customers and are available throughout all JPMCB N.A. markets. These options give customers great flexibility in choosing services that fit their needs. The bank did not have demographic information available to show that these systems improved the delivery of services to low- or moderate-income individuals or areas. As a result, we could not give any significant weighting to these systems in our conclusions.

Where JPMCB N.A. opened or closed branches within an assessment area, we evaluated the overall impact of the changes on the area. If no branches were opened or closed during the evaluation period in an assessment area, we did not include that performance element in our analysis. We evaluated the range of services and products offered by all bank branches. We specifically focused on differences in branch hours and services in low- or moderate-income geographies compared to those in middle- or upper-income geographies.

We evaluated the bank's record of providing community development services in assessment areas that received full-scope reviews. Our primary consideration in these reviews was the responsiveness to the needs of the community. Services that reflected ongoing relationships with organizations involved in community development received the most consideration in our analysis.

The bank offers several community development services that cover a nationwide area or multiple markets within its assessment areas. These services are targeted to low- and moderate-income individuals and families. Some examples of these services include:

JPMCB N.A. offers an Electronic Benefits Transfer (EBT) program that allows recipients of government benefits to electronically access their funds to pay for goods and services. The bank offers EBT services for Food Stamps, Temporary Assistance for Needy Families (TANF) and various other supplemental cash programs. This program is available in 15 states within JPMCB N.A.'s market area. It services seven million households or individuals each month with 60 million benefit and payment transactions totaling \$2.0 billion. Once eligibility and a benefits level are established, an account is opened in the recipient's name. Benefits, such as food stamps, are available electronically and are accessible immediately using a debit card and personal identification number (PIN). Cards that are lost or stolen cannot be used without the PIN and can be easily deactivated and replaced. Additionally, JPMCB N.A. responded to the Hurricane Katrina disaster with EBT support to thousands of residents with immediate needs. Working with the Louisiana Department of Social Services, the bank coordinated the disaster relief efforts in support of the EBT project. Furthermore, the bank provided support to the Federal Emergency Management Association (FEMA) and the American Red Cross, and also issued payroll cards on behalf of numerous private and public sector clients not able to send checks to the affected areas.

The Homeownership Preservation Office (HPO) is a department within JPMCB N.A. that provides a central point of contact for legal aid groups and affordable housing advocates to work with Chase Home Finance, the bank's mortgage affiliate, to address specific issues to help sustain homeownership. This department was established in July 2004 and provides services, including:

- Helping victims of fraud or other abusive mortgage practices;
- Restructuring mortgages to help keep victims in their homes;
- Selling or donating other real estate property to minimize community impact; and
- Providing loss mitigation seminars to community groups to help them work with clients in mortgage default.

The HPO has established a toll-free help line for affordable housing nonprofit organizations and housing advocates to foster communication between the bank and these organizations in an effort to facilitate successful workout loans and prevent home foreclosure. Since its inception, the HPO has handled over three thousand calls over this help line. Additionally, the HPO has delivered over 30 foreclosure prevention training sessions across the country to affordable housing nonprofit counselors and housing advocates.

The bank operates the Chase Leadership Academy, a mentoring program for high school seniors from primarily low- or moderate-income families who have an interest in developing skills that will make them valuable in the workplace. This program is offered in Illinois, Ohio, Texas, Michigan, Indiana, and Kentucky. The mentors are drawn from various business lines and employee levels of the bank, including managers, supervisors and analysts. The students gain training in financial literacy and the life and job skills needed to be successful in the workplace. The mentors improve their leadership, coaching, recruiting, interviewing, and performance management skills. After the students complete the Academy program, they receive an opportunity for employment with Chase and scholarship money ranging from \$250 to \$500 to attend college or technical school. Additionally, the highest achieving student from each local program receives a bonus scholarship of \$1,000.

The bank's Community Development Group offered an Earned Income Tax Credit (EITC) Campaign for the 2005 and 2006 tax season, which ran primarily from January through April. This program helped to promote awareness about the EITC through marketing and outreach efforts and also supports free or low cost tax preparation assistance at IRS Volunteer Individual Tax Assistance (VITA) sites during the tax season. EITC campaigns often support free or low cost tax preparation, a viable alternative to the higher fees charged by commercial tax preparers. EITC campaigns can assist low-income families in using their refunds to build assets by promoting financial literacy, credit counseling and connections to savings and investment opportunities. JPMCB N.A.'s support to this program included: sponsoring or providing outreach/marketing materials and initiatives, enlisting bank employees to staff the tax preparation sites, conducting financial education workshops, providing in kind donations of space, supplies and equipment, and making available appropriate financial product/service offerings.

Fair Lending or Other Illegal Credit Practices Review

We found no evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs.

Chicago-Naperville-Joliet, IL-IN-WI Multistate Metropolitan Statistical Area

CRA rating for the MMSA¹:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>High Satisfactory</u>

The major factors that support this rating include:

- Excellent distribution of loans to borrowers in geographies of different income levels, excellent lending activity, and the large volume of community development loans in the full-scope area were the primary reasons for the excellent Lending Test rating. This was further supported by good distribution of loans to borrowers or businesses with different income levels.
- Excellent responsiveness to the community development needs of the rating area based on qualified investment volume and complexity.
- Good Service Test performance was the result of adequate branch distribution, an excellent record of opening and closing branches, an excellent level of community development services, good branch hours, and adequate ATM distribution.

Description of Institution’s Operations in Chicago-Naperville-Joliet, IL-IN-WI MMSA

The Chicago-Naperville-Joliet MMSA consists of the following three MDs: Lake-Kenosha IL-WI, Chicago-Naperville-Joliet IL, and Gary IN. All counties in the MMSA are included in the assessment area with the exception of DeKalb and Grundy counties in the Chicago-Naperville-Joliet MD, and Jasper and Newton counties in the Gary MD. As of June 30, 2006, bank deposits in the MMSA totaled \$40.1 billion. This represents 9.2% of JPMCB N.A.’s total deposits. Ranked by deposits, the Chicago-Naperville-Joliet rating area is the third largest rating area for the bank. In terms of deposit market share, JPMCB N.A. ranks first with a 15.5% market share. LaSalle Bank N.A. is a close second with a deposit market share of 14.3%, and Harris N.A. ranks third with a market share of 9.6%. There are 288 FDIC-insured depository institutions in the MMSA. Within this assessment area, the bank operates 357 branches and 995 deposit-taking ATMs. Within the MMSA, 90.7% of deposits are concentrated in the Chicago-Naperville-Joliet assessment area. With the largest share of bank deposits in the MMSA, this assessment area was selected for full-scope review. The remaining assessment areas were analyzed using limited-scope procedures.

Refer to the market profile for the Chicago-Naperville-Joliet, IL-IN-WI MMSA in Appendix C for detailed demographics and other performance context information for the assessment area that received a full-scope review.

LENDING TEST

¹ This rating reflects performance within the multistate metropolitan area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan area.

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in Chicago-Naperville-Joliet, IL-IN-WI MMSA is rated Outstanding. Based on full-scope reviews, the bank's performance in the Chicago-Naperville-Joliet, IL MD assessment area is excellent. Performance in the limited-scope areas did not impact the Lending Test rating for this multistate area.

Lending Activity

Refer to Table 1, Lending Volume in the Multistate Chicago section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Lending Activity is excellent, especially in light of the strong competition for all types of loans in this market. The bank's market share for home mortgage loans was exceeded primarily by mortgage companies or other financial institutions that do not have deposit-taking facilities in the assessment area. JMPCB N.A. originated the second highest volume of home purchase mortgages among deposit-taking institutions in the assessment area. The bank ranked second and third, respectively, in the origination of home improvement loans and loans for refinance. Strong competition for originating small loans to businesses comes from numerous credit card banks. The bank originated the second highest dollar amount of small loans to businesses among all lenders.

Distribution of Loans by Income Level of the Geography

Refer to Tables 2 through 7 in the Multistate Chicago section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's loan originations and purchases.

The geographic distribution of loans is excellent. All HMDA related products demonstrated excellent penetration into low- and moderate-income geographies. The distribution of small business loans was good. For this product, we placed more weight on the good performance shown in the moderate-income geographies as well as the excellent market share performance for this product. While performance in low-income geographies was poor, there are relatively fewer businesses located there than in the moderate-income census tracts. We did not identify any geographic gaps in lending.

Inside/Outside Ratio

The bank made an excellent percentage of its loans within its assessment areas compared to outside its assessment areas in the MMSA. Overall, the bank made 98% of its loans within its Chicago-Naperville-Joliet MMSA assessment areas. This ranged from 97% for small business to 99% for both home improvement and home refinance loans.

Distribution of Loans by Income Level of the Borrower

Refer to Tables 8 through 12 in the Multistate Chicago section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's loan originations and purchases.

The distribution of loans by income level of the borrower is good. Excellent performance for the home improvement and refinance loan products was negatively impacted by good home purchase distribution and only adequate performance for loans to small businesses with different revenues. For our analysis

of mortgage lending, we considered the 10% poverty levels and high cost of housing in the assessment area as barriers that would limit the ability of low- and moderate-income individuals to enter the housing market.

Community Development Lending

Refer to Table 1, Lending Volume in the Multistate Chicago section of Appendix D for the facts and data used to evaluate the bank's level of community development lending.

Community development lending had a significant, positive impact on the Lending Test for the assessment area. The bank made 129 community development loans totaling over \$432.5 million. This dollar volume represented 11.0% of Tier 1 Capital allocated to the Chicago-Naperville-Joliet, IL assessment area. The loans were used primarily to address the housing needs of low- and moderate-income residents and to revitalize or stabilize low- and moderate-income neighborhoods.

The assessment area can be characterized as having a high level of opportunities and has astute, well organized community development organizations. Even with the ample opportunities present, the bank's high volume of community development lending is particularly noteworthy because of the very strong level of competition among banks for these community development opportunities. An example that demonstrated excellent responsiveness and flexibility is the \$83.4 million in community development loans used to construct 280 units of mixed-use housing at the site of the Cabrini-Green public housing complex. Prior to its demolition, this was one of the nation's largest public housing complexes, housing over 20,000 residents. The new development is part of the Chicago Housing Authority's ten-year master plan to replace its older high-rise buildings with a combination of mid-rise buildings, town homes, and condominiums. The objective is to create more economically diverse and stable communities.

Other Loan Data

JPMCB N.A. provided for consideration nine standby letters of credit totaling \$18.6 million that have qualified community development purposes. The bulk of these letters of credit facilitated different organizations in their efforts to provide needed social services to low- and moderate-income children. Refer to Table 1 Other in the Multistate Chicago section of Appendix D for facts and data on these letters of credit.

Product Innovation and Flexibility

Flexible or innovative loan programs had a positive impact on lending performance in the area. In the Chicago-Naperville-Joliet assessment area, the bank made nearly 2,500 discounted mortgage loans totaling approximately \$447 million.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in the Gary, IN assessment area is not inconsistent with the performance noted in the MMSA. Performance in the Lake County-Kenosha County, IL-WI MD is weaker but still considered good. The Lake County-Kenosha County MD did not have the same level of benefit of community development lending that helped elevate performance in the Chicago-Naperville-Joliet assessment area to the Outstanding level.

Performance in the limited-scope assessment areas is not weighted heavily in the overall conclusion for the multistate Chicago area. Refer to the Tables 1 through 12 in the Multistate Chicago section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

JPMCB N.A.'s overall Investment Test performance in the MMSA is rated Outstanding. Based on a full-scope review, performance in the Chicago-Naperville-Joliet, IL assessment area is excellent. JPMCB N.A.'s responsiveness to the identified needs of the assessment areas is excellent, especially in the area of affordable housing. Performance in the limited-scope assessment areas did not impact the Investment Test rating for the MMSA.

Refer to Table 14 in the Multistate Chicago section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

During the evaluation period, JPMCB N.A. originated 362 investments in the full-scope area totaling \$152.6 million. In addition, we considered the ongoing impact that investments made prior to the current evaluation period had within the assessment area. The remaining balance on 57 prior period investments as of year-end 2006 was \$181.3 million. The bank's responsiveness to the community development needs in the assessment area is excellent, especially as they relate to affordable housing. One example that demonstrated excellent responsiveness and complexity is a joint debt-equity investment in the Westhaven Park II-B project at the site of the former Henry Horner Homes public housing complex. Westhaven Park II-B is one phase of a multi-phase development to transform the former public housing site into a mixed-income, mixed-tenure community. Started in November 2006, this property will provide 127 units of rental housing, including 70 that will be designated for public housing residents and 27 reserved for families making less than 60 percent of the area MFI. Related to this project, JPMCB N.A. or a bank affiliate provided a \$15.1 million equity investment, \$600 thousand grant, and \$9.5 million construction loan.

The bank also made investments and grants to organizations and funds surrounding the Chicago multistate area, but not located within any of the bank's assessment areas in the MMSA. These investments and grants, while not located directly within the bank's assessment areas, either have the potential to benefit the assessment areas or the greater regional area. In the broader regional area with potential to benefit the assessment areas, nine investments totaling \$25.4 million were made in the current evaluation period, and ten investments with remaining balances of \$18.5 million in prior periods. In the broader regional area with no potential to benefit the assessment areas, the bank made 20 investments for \$95.9 million and 64 investments with remaining balances of \$77.9 million in the current and prior evaluation periods, respectively. These additional investments enhanced the bank's overall performance under the Investment Test.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Investment Test in the Gary, IN assessment area is not inconsistent with the bank's overall performance in the MMSA. Performance in the Lake County-Kenosha County, IL-WI MD is weaker than the bank's overall performance in the rating area; however, is still considered good. This weaker performance is due to a lower level of

investments in the MD. Performance in the limited-scope assessment areas is not weighted heavily in the overall conclusion for the MMSA. Refer to the Table 14 in the Multistate Chicago section of Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's overall performance within the MMSA is rated High Satisfactory. A full-scope review of the Chicago-Naperville-Joliet assessment area revealed an overall good level of performance. The bank's performance in the limited-scope assessment areas did not impact the Service Test rating for the MMSA.

Retail Banking Services

The distribution of bank branches within the full-scope area is adequate, as the branches are reasonably accessible to all portions of the assessment area. The percentage of the bank's branches located in low-income tracts is significantly below the percentage of the assessment area's population residing in those tracts. The percentage of branches in moderate-income tracts is below the percentage of the assessment area's population residing in those tracts. However, after considering near-to branches, accessibility improved significantly in both low- and moderate-income tracts. Near-to branches are those located in middle- or upper-income census tracts that are within one-half mile of a low- or moderate-income census tract. Branch openings and closings have improved accessibility in low- and moderate-income census tracts. Two branches have been opened in low-income census tracts, while ten have been opened in moderate-income tracts. Access to banking services was augmented by adequate access to deposit-taking ATMs in low- and moderate-income census tracts. Branch hours are good and do not vary in a way that adversely impacts low- and moderate-income areas.

Community Development Services

The bank provided an excellent level of community development services to the full-scope area. Employees provided a broad range of community development services within the assessment area, with a significant focus on affordable housing and financial literacy services for low- and moderate-income families. These are identified needs within the community. The bank's participation was often in the role of conducting homeownership and financial literacy seminars for low- and moderate-income individuals and families as well as providing electronic benefits transfers for public assistance and child support payments. The bank also had a large number of employees participate in over 100 different community development organizations. More importantly, numerous employees served in a leadership role with the organizations. Management also demonstrated its responsiveness to community needs through several other partnerships with local area schools.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Service Test in the Gary MD is stronger than the bank's overall performance in the MMSA. This performance is primarily based on the branches in these areas being readily accessible to low- and moderate-income individuals. Performance in the Lake County-Kenosha County IL-WI MD is not inconsistent with the bank's performance in the MMSA. Performance in the limited-scope areas is not weighted heavily in the overall conclusion for the

MMSA. Refer to Table 15 in the Multistate Chicago section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

New York-Newark-Edison, NY-NJ-PA Multistate Metropolitan Statistical Area

CRA rating for the MMSA¹:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>High Satisfactory</u>
The Service Test is rated:	<u>High Satisfactory</u>

The major factors that support this rating include:

- Excellent distribution of loans in low- and moderate-income geographies and lending activity in the full-scope New York-Wayne-White Plains MD were further enhanced by very positive levels of community development lending. These were the primary reasons for the overall Outstanding Lending Test rating. In addition, the bank demonstrated very positive performance in the Other Loan Data and flexible lending factors which helped to offset adequate borrower distribution.
- Good Investment Test performance was the result of good qualified investment volume, excellent responsiveness to community development needs, and a high level of investment innovation and complexity.
- Good Service Test performance was the result of good branch distribution and hours, an excellent record of opening and closing branches and an excellent level of community development services.

Description of Institution's Operations in New York-Newark-Edison, NY-NJ-PA MMSA

The New York-Newark-Edison MMSA consists of the following four MDs: New York-Wayne-White Plains NY-NJ, Nassau-Suffolk NY, Edison NJ, and Newark-Union NJ-PA. All counties in the MMSA are included in the bank's rating area with the exception of Ocean and Somerset counties in the Edison MD and Hunterdon and Sussex Counties in the Newark-Union NJ-PA MD. As of June 30, 2006, bank deposits in the MMSA totaled \$227.1 billion. This represents 52.3% of JPMCB N.A.'s total deposits. Ranked by deposits, the New York-Newark-Edison rating area is the largest for the bank. In terms of deposit market share, JPMCB N.A. ranks first at 27.2%. The closest competitor is Citibank N.A. with a deposit market share of 16.5%. HSBC Bank USA N.A., ranked third, only holds a market share of 6.4%. There are 228 FDIC-insured depository institutions in the MMSA, but the market is fairly concentrated with the two largest banks holding 43.7% of the MMSA's deposits. Within this rating area the bank operates 413 branches and 1,498 deposit-taking ATMs. Within the MMSA, 93.6% of deposits are concentrated in the New York-Wayne-White Plains MD. With the largest share of bank deposits in the MMSA, this MD was selected for full-scope review. The remaining assessment areas were analyzed using limited-scope procedures.

In evaluating the bank's performance, we considered the significant affordability barriers that exist in the New York City housing market. In this assessment area, the median housing value was over \$500 thousand in 2006. According to a study by the National Association of Home Builders as of September

¹ This rating reflects performance within the multistate metropolitan area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan area.

30, 2006, the New York City area was the 10th least affordable major metropolitan area for home ownership in the United States.

Refer to the market profile for the New York-Wayne-White Plains, NY-NJ MD in Appendix C for detailed demographics and other performance context information for the assessment area that received a full-scope review.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance in the New York-Newark-Edison, NY-NJ-PA MMSA is Outstanding. The bank's performance under the Lending Test in the full-scope New York-Wayne-White Plains MD is considered excellent. Performance in the limited-scope areas did not impact performance in this multistate area.

Lending Activity

Refer to Table 1, Lending Volume in the Multistate New York section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Lending activity is excellent, especially considering the strong competition in the MD for all types of loans. The bank originated a very large volume of loans and the lending ranks compare favorably to the bank's deposit rank. The bank is ranked second and third, respectively, in the origination of home purchase and refinance loans. The bank ranked fourth in the origination of small loans to businesses, only exceeded by large national credit card lenders with no deposit market share in the assessment area.

Distribution of Loans by Income Level of the Geography

Refer to Tables 2 through 7 in the Multistate New York section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's loan originations and purchases.

The distribution of loans to geographies of different income levels is excellent. All mortgage related products had excellent performance while lending to small businesses was good. The bank's percentage of lending for each of the mortgage products significantly exceeded the percentage of owner-occupied housing in both the low-income as well as moderate-income geographies. We did not detect any conspicuous or unexplained gaps in lending patterns.

Inside/Outside Ratio

The bank made an excellent percentage of its loans within its assessment areas compared to outside its assessment areas in the MMSA. Overall, the bank made 93% of its loans within its New York-Newark-Edison MMSA assessment areas. This ranged from 90% for home refinance to 94% for small business loans.

Distribution of Loans by Income Level of the Borrower

Refer to Tables 8 through 12 in the Multistate New York section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's loan originations and purchases.

The distribution of loans by income level of the borrower is adequate, taking into account the high cost of housing and poverty levels in the MD. Recent economic data show that the median sales price of existing single-family homes in the assessment area is over \$500 thousand. Coupled with a poverty level of 16.7% of the households in the MD, homeownership remains very difficult for most low- and moderate-income borrowers. The updated median family income for the assessment area indicates that a low-income individual earns less than \$30 thousand a year and a moderate-income borrower earns less than approximately \$47 thousand a year. After considering these factors, home purchase, home improvement, and home refinance lending is adequate. The distribution of loans to businesses of different revenue sizes is good.

Community Development Lending

Refer to Table 1, Lending Volume in the Multistate New York section of Appendix D for the facts and data used to evaluate the bank's level of community development lending.

Community Development lending had a very positive impact on the bank's lending performance in the MD. Community development opportunities are considered ample, but there is very strong competition among the city's banks for available projects. JPMCB N.A. originated 421 community development loans totaling over \$1.5 billion during this evaluation period. This volume of loans represents 6.9% of Tier 1 Capital allocated to the MD. Most loans served affordable housing purposes. The creation of affordable housing for low-wage working families is a primary need in the area. This need is particularly evident in New York City where housing costs are among the highest in the nation. To illustrate one project that helped address this need, the bank originated a \$95 million loan to develop 241 new housing units in Harlem. Half of the units will be restricted to families meeting the state's low- and moderate-income guidelines. The project is part of a larger city-wide program to create new housing units on vacant property using private financing.

Other Loan Data

JPMCB N.A. issued 48 standby letters of credit totaling \$491 million that have a qualified community development purpose. \$300 million of this total helped community development organizations in projects that provided much needed affordable housing. Another \$125 million of these standby letters of credit helped other organizations revitalize or stabilize low- and moderate-income geographies. Refer to Table 1, Other in the Multistate New York section of Appendix D for facts and data on these letters of credit.

Product Innovation and Flexibility

JPMCB N.A.'s flexible loan programs were a positive factor in our Lending Test conclusions. The bank originated over 1,900 discounted mortgage loans totaling nearly \$430 million in the full-scope area.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in the Edison, NJ and Newark-Union, NJ-PA assessment areas is not inconsistent with the bank's overall excellent

performance under the Lending Test in the MMSA. In the Nassau County-Suffolk County, NY MD, the bank's performance is weaker than the bank's overall performance in the MMSA. This area had good overall lending performance, but did not benefit from the large volume of community development lending that elevated Lending Test performance in the full-scope area. Overall, performance in the limited-scope assessment areas did not have a significant impact on the multistate New York area rating. Refer to the Tables 1 through 12 in the Multistate New York section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

JPMCB N.A.'s overall Investment Test performance in the MMSA is rated High Satisfactory. Based on a full-scope review, performance in the New York-Wayne-White Plains MD is good. JPMCB N.A.'s responsiveness to the identified needs of the MD is excellent, especially in the area of affordable housing and community service organizations. Performance in the limited-scope assessment areas did not impact the Investment Test rating for the MMSA.

Refer to Table 14 in the Multistate New York section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

During the evaluation period, JPMCB N.A. originated 1,510 investments in the New York-Wayne-White Plains MD totaling \$190.3 million. JPMCB N.A. is an active investor in the MD, most often taking the lead role in the underwriting of investments. Even with significant investor competition within this MD, JPMCB N.A. was able to obtain approximately 25 percent of the available LIHTCs awarded during the evaluation period. An example that demonstrated excellent responsiveness and innovativeness is a \$2.3 million investment in the West Side Federation (WSF) Grandparent Family Apartments in the Morrisania section of the Bronx. JPMCB N.A. was the lead investor in this project through the JPMorgan Low-Income Housing Fund, a fund that is managed by the National Equity Fund (NEF). This project, constructed in 2005, is the first ever housing facility in the United States constructed to meet the special needs of elderly caregivers who care for grandchildren or other young relatives. The property consists of apartments, retail and office space, a courtyard, and space for community and supportive service programs. The apartments are rented exclusively to households with generation-skipping family compositions. The New York City Housing Authority contributes a public housing subsidy to keep rents affordable.

The bank has a high level of expertise in affordable housing investments, which allows it to participate in highly complex transactions. This is evident in its capacity as an equity placement agent. In this capacity, JPMorgan Capital Corporation (JPMC), a JPMCB N.A. affiliate, has acted as the financial advisor and equity placement agent for SunAmerica Affordable Housing Partners (SAHP), an indirect subsidiary of AIG, Inc. JPMC's role is to advise SAHP on LIHTC market conditions and placement strategy and syndicate the investments to investors. The advisory role included marketing to prospective investors, running formal competitive requests for proposals, negotiating pricing, terms and conditions and facilitating closings. While no funds are invested by JPMC in this activity, it is valuable in the facilitation of affordable housing investments.

JPMCB N.A. has relationships with many third-party intermediaries who syndicate LIHTCs and provides full underwriting of debt and equity financing vehicles used to support affordable housing

development. The bank's work analyzing and facilitating these transactions can be complex and frequently results in an innovative investment product.

In addition, we considered the ongoing impact that investments made prior to the current evaluation period. The remaining balance on 39 prior period investments as of year-end 2006 was \$273.8 million. Additionally, approximately \$38.5 million in unfunded commitments was evident at year-end 2006. These unfunded commitments show the bank's continuing commitment to help meet the community needs of the area.

The bank also made investments and grants to organizations and funds surrounding the New York multistate area, but not located within any of the bank's assessment areas in the MMSA. These investments and grants, while not located directly within the bank's assessment areas; either have the potential to benefit the assessment areas or the greater regional area. In the broader regional area with potential to benefit the assessment areas, 43 investments totaling \$29.1 million were made in the current evaluation period, and 33 investments with remaining balances of \$137.7 million in prior periods. In the broader regional area with no potential to benefit the assessment areas, the bank made 22 investments for \$70.2 million in the current evaluation period and 15 investments with remaining balances of \$27.0 million in prior evaluation periods. These additional investments enhanced the bank's overall performance under the Investment Test; however, they were not significant enough to elevate the overall MMSA rating.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance in the Newark-Union assessment area is stronger than the bank's overall performance in the MMSA, due to a higher level of investments. The bank's performance in the Edison and Nassau-Suffolk assessment areas is weaker, due to a lower level of investments, but is considered adequate. Performance in these assessment areas was not significant enough to impact the overall rating for multistate New York area. Refer to the Table 14 in the Multistate New York section of Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's overall performance within the MMSA is rated High Satisfactory. A full-scope review of the New York-Wayne-White Plains MD revealed a good level of performance. The bank's performance in the limited-scope assessment areas did not impact the Service Test rating for the MMSA.

Retail Banking Services

The distribution of bank branches is good, as they are accessible to all portions of the New York-Wayne-White Plains MD. The percentage of the bank's branches located in low- and moderate-income tracts is below the percentage of the assessment area's population residing in those tracts. However, after considering near-to branches, accessibility improved significantly in both low- and moderate-income census tracts. Near-to branches are those located in middle- or upper-income census tracts that are within one-half mile from a low- or moderate-income census tract. Branch openings and closings have improved the accessibility of services to low- and moderate-income areas. Branch hours do not vary in a way that adversely impacts low- and moderate-income areas.

Community Development Services

The bank is a leader in providing community development services in the full-scope area, and the level of service provided is excellent. Employees provided a broad range of community development services within the MD, with a significant focus on affordable housing and financial literacy services for low- and moderate-income families. These services are identified needs within the community. The bank's participation was often in the role of conducting seminars for homeownership and banking seminars as well as providing electronic benefits transfers for public assistance payments. The bank also had a large number of employees participate in hundreds of community development organizations. Even more importantly, numerous employees served in a leadership role with the organizations.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, performance in the Newark-Union assessment area is not inconsistent with the good performance noted in the New York-Newark-Edison MMSA. The bank's performance under the Service Test in the Nassau-Suffolk and Edison assessment areas is stronger than the bank's overall performance in the MMSA and is considered excellent. This stronger performance primarily relates to branch distribution. Performance in the limited-scope areas is not weighted heavily in the overall conclusion for the MMSA.

Refer to the Table 15 in the Multistate New York section of Appendix D for the facts and data that support these conclusions.

State of Texas

CRA Rating for Texas:	<u>Satisfactory</u>
The Lending Test is rated:	<u>High Satisfactory</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>High Satisfactory</u>

The major factors that support this rating include:

- Good distribution of loans to borrowers of different income levels and within geographies of different income levels were the primary factors behind the Lending Test rating for the state. In addition, the bank had excellent lending activity and a positive volume of community development loans.
- Excellent Investment Test performance was the result of excellent qualified investment volume and excellent responsiveness to community development needs.
- Good Service Test performance was the result of good branch distribution, good branch hours, adequate ATM distribution, an adequate record of opening and closing branches, and an excellent level community development services.

Description of Institution's Operations in Texas

JPMCB N.A. operates 410 branches and 850 deposit-taking ATMs in the State of Texas. These branches represent 15.5% of the bank's total branch network. The bank has 26 assessment areas in the state. These assessment areas include: two MDs, 19 MSAs, and five non-metropolitan areas. Deposits in Texas represent 14.6% of the bank's total deposits. Ranked by deposits, the Texas rating area is the second largest rating area for JPMCB N.A. Within the state, 41.7% of deposits are concentrated in the Houston-Baytown-Sugar Land MSA. The Dallas-Plano-Irving MD has the second largest concentration of deposits at 40.0%. With the largest share of bank deposits in the state, the Houston-Baytown-Sugar Land assessment area was selected for full-scope review. The remaining assessment areas including the combined non-metropolitan areas were analyzed using limited-scope procedures.

Refer to the market profiles for the State of Texas in Appendix C for detailed demographics and other performance context information for assessment area that received a full-scope review.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in Texas is rated High Satisfactory. Based on a full-scope review, the bank's performance in the Houston-Baytown-Sugar Land, TX assessment area is good. The full-scope area contains 41.7% of the bank's deposits within the state. The Dallas-Plano-Irving assessment area is a limited-scope area, but contains 40.0% of the bank's deposits within the state. Performance in this assessment area is not inconsistent with the performance we noted in the Houston-Baytown-Sugar Land assessment area. Many of the remaining limited-scope areas had very positive levels of community development lending that enhanced performance, often to the excellent

level. Due to the remaining limited-scope areas representing a much smaller portion of the bank's operations in the state, overall, these limited-scope areas did not impact Lending Test performance in the state.

Lending Activity

Refer to Table 1, Lending Volume in the State of Texas section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Lending activity is excellent. We based our conclusion primarily on the large volume of loans the bank originates. The bank's market share for its loan products compares favorably to its number one deposit market share. The bank's HMDA products rank in the top five for each loan type, even with strong competition from national mortgage lenders. The small business products rank ninth. The bank competes with large credit card banks, including its affiliate, for small business loans. JPMCB N.A. is the top ranked bank in the full-scope area for small business loans among financial institutions with a deposit market share in the assessment area.

Distribution of Loans by Income Level of the Geography

Refer to Tables 2 through 7 in the State of Texas section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's loan originations and purchases.

The distribution of loans within geographies of different income levels was good. Small business lending was excellent in both low- and moderate-income geographies. Home purchase lending was adequate with excellent performance in low-income census tracts and poor performance in moderate-income tracts. This conclusion was primarily based on the bank's performance in the moderate-income census tracts, as only 3.0% of owner-occupied housing units were located in the low-income tracts. Home improvement lending was excellent in both low- and moderate-income geographies. Refinance lending was good with poor performance in low-income tracts and good performance in moderate-income tracts. For the refinance products, excellent market share performance in the low- and moderate-income census tracts helped support the overall good conclusion for this product. We did not identify any conspicuous or unexplained gaps in lending patterns.

Inside/Outside Ratio

The bank made an excellent percentage of its loans within its assessment areas compared to outside its assessment areas. Overall, the bank made 88% of its loans in Texas within its assessment areas. This ranged from 86% for home purchase to 89% for small business.

Distribution of Loans by Income Level of the Borrower

Refer to Tables 8 through 12 in the State of Texas section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's loan originations and purchases.

The distribution of loans to borrowers of different income levels was good. Home improvement and refinance lending was excellent. This was, however, offset by good performance for home purchase lending and lending to businesses with different income levels. Even though we considered the impact that 12% poverty levels has in the full-scope area for home purchase lending, performance involving

low-income borrowers pulls down excellent performance with moderate-income borrowers and results in overall good performance for this product.

Community Development Lending

Refer to Table 1, Lending Volume in the State of Texas section of Appendix D for the facts and data used to evaluate the bank's level of community development lending.

Community development lending had a positive impact on performance in the full-scope area. The bank originated 56 community development loans totaling over \$225 million. This equals 7.8% of Tier 1 Capital allocated to the Houston-Baytown-Sugar Land assessment area. Most of the loans helped provide necessary affordable housing. Another significant portion of these loans helped revitalize or stabilize low- and moderate-income areas.

Other Loan Data

The bank provided information for us to consider in the Lending Test on standby letters of credit that had an underlying community development purpose. For Texas, we considered them on a statewide basis. At the specific assessment area level, few assessment areas had a significant volume when compared to the overall volume of loan originations in that assessment area. But taken as a whole, the 46 standby letters of credit totaling \$224 million helped to facilitate much needed community development projects in the State of Texas. Refer to Table 1, Other in the State of Texas section of Appendix D for facts and data on these letters of credit.

Product Innovation and Flexibility

Product innovation and flexibility was a positive factor in the Houston-Baytown-Sugar Land assessment area and also throughout the state. Within the full-scope area, the bank provided us information on discounted mortgage loan programs that generated 2,162 loans totaling over \$236 million. In different mortgage loan programs used throughout the limited-scope assessment areas or elsewhere in the state outside of the assessment areas, the bank made over eleven thousand loans totaling nearly \$1.3 billion. This demonstrates a positive commitment to affordable housing efforts in the state.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in the College Station-Bryan, Dallas-Plano-Irving, El Paso, Killeen-Temple-Fort Hood, McAllen-Edinburg-Pharr, Odessa, San Antonio, Tyler, Waco, Wichita Falls, and non-metropolitan assessment areas is not inconsistent with the bank's overall good performance under the Lending Test in State of Texas. The College Station-Bryan, El Paso, Killeen-Temple-Fort Hood, McAllen-Edinburg-Pharr, Odessa, San Antonio, Tyler, and Waco assessment areas generally had adequate overall lending performance, but had excellent volumes of community development lending that elevated our conclusion to the good level. In the Amarillo, Austin-Round Rock, Beaumont-Port Arthur, Brownville-Harlingen, Fort Worth-Arlington, Midland, and Sherman-Denison assessment areas, the bank's performance is stronger than the bank's overall performance in the state. Each of these assessment areas had good lending performance that was elevated to the excellent level because of an excellent volume of community development loans. In the Abilene, Laredo, and Longview assessment areas, the bank's performance is weaker, but adequate, than the bank's overall performance in the state. The Abilene assessment area had poor lending performance

elevated to the adequate level by an excellent volume of community development loans. There were no community development loans made in the Laredo MSA which would have helped to enhance performance. Community development lending in the Longview assessment area had a neutral impact on our conclusions for this area. Refer to the Tables 1 through 12 in the State of Texas section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

JPMCB N.A.'s overall Investment Test performance in the state is rated Outstanding. Based on a full-scope review, performance in the Houston-Baytown-Sugar Land assessment area is excellent. JPMCB N.A.'s responsiveness to the identified needs of the assessment area is excellent, especially in the areas of affordable housing and community service organizations. Performance in the limited-scope areas did not impact the Investment Test rating for the State of Texas.

Refer to Table 14 in the State of Texas section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

During the evaluation period, JPMCB N.A. originated 220 investments in the Houston-Baytown-Sugar Land assessment area totaling \$80.7 million. In addition, we considered the ongoing impact that investments made prior to the current evaluation period had within the assessment area. The remaining balance on 22 prior period investments as of year-end 2006 was \$137.5 million.

The bank's responsiveness to the community development needs in the assessment area is excellent, especially as they relate to community service organizations. One example that demonstrated excellent responsiveness is \$400 thousand in grants to Neighborhood Centers, Inc. in support of a new operating model, "The New Century Model." Neighborhood Centers, Inc.'s mission is to bring resources, education and connection to underserved neighborhoods. In partnership, the City of Houston, JPMCB N.A., and Neighborhood Centers Inc. plan to build a new community center and marketplace that will provide resources, education and connection to the Gulfton/Sharpstown area of Houston. It will house an immigration center, a comprehensive family education center that includes classroom space, a resource library, meeting space and a center for economic development. The center will also include a charter school that creates a continuum of education in partnership with the Head Start program for low-income children. Located in a moderate-income census tract, this center, programs and services will be advised and driven by the Gulfton/Sharpstown community.

The bank also made investments and grants to organizations and funds throughout the State of Texas, but not located within any of the bank's assessment areas. These investments and grants, while not located directly within the bank's assessment areas; either have the potential to benefit the assessment areas or the broader regional area. In the broader regional area with potential to benefit the assessment areas, 11 investments totaling \$1.6 million were made in the current evaluation period, and 12 investments with remaining balances of \$23.7 million in prior periods. In the broader regional area with no potential to benefit the assessment areas, the bank made one investment totaling \$498 thousand in the current period. These additional investments enhanced the bank's overall performance under the Investment Test.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance in the Abilene, Amarillo, Austin-Round Rock, Beaumont-Port Arthur, Brownsville-Harlingen, College Station-Bryan, Dallas-Plano-Irving, Fort Worth-Arlington, Killeen-Temple-Fort Hood, Longview, McAllen-Edinburg-Pharr, Midland, Odessa, San Antonio, and Tyler assessment areas is not inconsistent with the bank's overall performance in the State of Texas. The bank's performance in the El Paso, Laredo, Sherman-Denison, Waco, Wichita Falls, and non-metropolitan assessment areas is weaker than the performance in the state, due to a lower level of investments. Despite being weaker, performance is considered good in the El Paso MSA and adequate in the Laredo, Sherman, Waco, Wichita Falls, and non-metropolitan assessment areas. Performance in the limited-scope assessment areas did not impact the State of Texas Investment Test rating, which was primarily based on the bank's performance in the full-scope assessment area. Refer to the Table 14 in the State of Texas section of Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in Texas is rated High Satisfactory. Performance in the Houston-Baytown-Sugar Land assessment area is good. Performance in the limited-scope assessment areas did not impact the Service Test rating for Texas.

Retail Banking Services

The distribution of bank branches is good, as they are accessible to all portions of the full-scope area. The percentage of the bank's branches located in low- and moderate-income census tracts is below the percentage of the population residing in those tracts. However, after considering near-to branches, accessibility improved significantly in both low- and moderate-income census tracts. Near-to branches are those located in middle- or upper-income census tracts that are within one-half mile from a low- or moderate-income census tract. Branch hours are good and do not vary in a way that inconveniences any portion of the assessment area. Access to banking services was augmented by adequate access to deposit-taking ATMs in low- and moderate-income census tracts. Branch openings and closings have not affected the accessibility to banking services, particularly in low- and moderate-income geographies.

Community Development Services

The bank provided an excellent level of community development services to the full-scope area. The bank provided a strong level of leadership in the full-scope assessment area through membership on Boards of Directors and on committees of various community development organizations that focus on a variety of needs within the community. These services included affordable housing initiatives, as well as providing electronic benefits transfers for public assistance payments.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Service Test performance in the following assessment areas was not inconsistent with the good performance in the State of Texas: Dallas-Plano-Irving, Fort Worth-Arlington, San Antonio, and Wichita Falls. The bank's performance in the College Station-Bryan, El Paso, Longview, McAllen-Edinburg-Pharr, Sherman-Denison, and the non-metropolitan assessment areas was stronger than its performance in the rating area, and is considered excellent. This was mainly

due to branches in the assessment areas being readily accessible to individuals in low- and moderate-income areas. The bank's performance in the Abilene, Amarillo, Austin-Round Rock Beaumont-Port Arthur, Brownsville-Harlingen, Killeen-Temple-Fort Hood, Laredo, Midland, Odessa, Tyler, and Waco assessment areas is weaker than the performance in the full-scope area, primarily due to branch distributions. Despite being weaker, performance in all of these assessment areas except for Austin-Round Rock is considered adequate. Performance in the Austin-Round Rock assessment area is considered poor. Performance in the limited-scope areas did not impact the State of Texas Service Test rating, which was primarily based on the bank's performance in the full-scope assessment area.

Refer to Table 15 in the State of Texas section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Cincinnati-Middletown, OH-KY-IN Multistate Metropolitan Statistical Area

CRA rating for the MMSA¹:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>High Satisfactory</u>

The major factors that support this rating include:

- Excellent volume of community development lending helped elevate otherwise good lending performance to the excellent level. The distribution of loans to geographies and borrowers of different income levels were both good, while lending activity was excellent.
- Excellent responsiveness to the investment needs of the rating area based on the volume of qualified investments.
- Good Service Test performance was the result of good branch distribution and hours, an adequate record of opening and closing branches, and an adequate level of community development services.

Description of Institution's Operations in the Cincinnati-Middletown, OH-KY-IN MMSA

The bank's assessment area consists of seven of the 12 counties in the MMSA. It is comprised of Butler, Clermont, Hamilton, and Warren Counties in Ohio and Boone, Campbell, and Kenton Counties in Kentucky. As of June 30, 2006, the bank had \$1.1 billion of deposits in this geographic area. In terms of deposit market share, JPMCB N.A. ranks eighth with a 2.7% share compared to a 30.6% share held by the largest deposit holder, 3.4% held by the seventh and 2.5% share held by the ninth largest deposit holder. There are 70 FDIC-insured depository institutions in the assessment area, but the market is fairly concentrated with the two largest banks holding 52.6% of the assessment area's deposits. Within this assessment area, the bank operates 30 branches and 36 deposit-taking ATMs. This assessment area contains 0.2% of the banks' overall deposits. As such, performance in this assessment area had minimal impact on the bank's overall CRA rating.

LENDING TEST

Lending Activity

Refer to Table 1, Lending Volume in the Multistate Other section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Lending activity is excellent in light of strong competition. The bank originated a good level of home mortgage loans in the assessment area where a very large number of financial institutions compete for home mortgage loans. Performance is especially strong for refinance lending with market shares and rank equal to or exceeding deposit market share and rank. A large number of the financial institutions

¹ This rating reflects performance within the multistate metropolitan area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan area.

making mortgage loans have no deposit-taking facilities in the assessment area. Strong competition comes from large regional lenders for small business lending. JPMCB N.A.'s affiliate bank is one of the leading lenders of small loans to businesses which made it a significant performance context matter in arriving at our conclusion.

Distribution of Loans by Income Level of the Geography

Refer to Tables 2 through 7 in the Multistate Other section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's loan originations and purchases.

The distribution of loans within geographies of different income levels was good. HMDA related products had good performance. By product, home purchase was adequate within both low- and moderate-income geographies; home improvement lending was excellent, particularly in moderate-income geographies; and refinance lending was good. Small business lending was good with excellent performance in moderate-income geographies offset by adequate performance in low-income census tracts. We did not detect any conspicuous or unexplained gaps in lending patterns.

Inside/Outside Ratio

The bank made an excellent percentage of its loans within its assessment area compared to outside its assessment area in the MMSA. Overall, the bank made 94% of its loans within its Cincinnati-Middletown MMSA assessment area. This ranged from 91% for home improvement to 95% for both home purchase and small business loans.

Distribution of Loans by Income Level of the Borrower

Refer to Tables 8 through 12 in the Multistate Other section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's loan originations and purchases.

The distribution of loans to borrowers of different income levels was good. Excellent performance for all HMDA related products was negatively impacted by poor small business performance.

Community Development Lending

Refer to Table 1, Lending Volume in the Multistate Other section of Appendix D for the facts and data used to evaluate the bank's level of community development lending.

The bank originated an excellent volume of community development lending within the assessment area with 13 loans totaling \$34.5 million. The dollar volume of community development lending, representing 30% of Tier 1 Capital allocated to the assessment area, had a significant, positive impact on the Lending Test rating for the assessment area. Most loans served affordable housing purposes and other community services for low- and moderate-income people within the assessment area. There are numerous opportunities available in the assessment area, with a wide range of community development organizations and needs. An example of a complex project that was highly responsive to an identified need was a \$5.2 million loan to rehab two dilapidated office buildings into rental housing and retail space. The project, which combined the bank's loan with New Market Tax Credits, also created an estimated 51 permanent jobs and helped stabilize an area previously identified by local officials as blighted.

Product Innovation and Flexibility

This performance criterion had a neutral impact on our Lending Test conclusion for the assessment area. The bank did not provide us with specific product information on any mortgage products.

INVESTMENT TEST

JPMCB N.A.'s Investment Test performance is rated Outstanding. During the evaluation period, JPMCB N.A. originated 27 investments in the assessment area totaling \$7.6 million. In addition, we considered the ongoing impact that investments made prior to the current evaluation period had within the assessment area. The remaining balance on 13 prior period investments as of year-end 2006 was \$8.5 million. JPMCB N.A.'s responsiveness to the identified needs of the assessment area was good, especially in the area of affordable housing.

Refer to Table 14 in the Multistate Other section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

SERVICE TEST

The bank's overall Service Test performance in the assessment area is rated High Satisfactory. Good levels of branch distribution and good branch hours in low- and moderate-income areas contributed to the rating. Adequate levels of community development services and the bank's record of opening and closing branches were considered.

Retail Banking Services

The distribution of bank branches is good, as they are accessible to all portions of the assessment area. The bank has no branches located in low-income tracts. However, the percentage of the bank's branches in moderate-income census tracts exceeds the percentage of the assessment area's population residing in those tracts. In addition, after considering near-to branches, accessibility improved significantly in low-income census tracts. Near-to branches are those located in middle- or upper-income census tracts that are within one-half mile from a low- or moderate-income census tract. Branch openings and closings generally have not adversely affected the overall level of accessibility. Branch hours do not vary in a way that adversely impacts low- and moderate-income areas. Access to banking services was augmented by adequate access to deposit-taking ATMs.

Community Development Services

The bank provided an adequate level of community development services to the assessment area. A considerable portion of the bank's services focused on homeownership preservation, as well as providing electronic benefits transfer for public assistance payments. Employees provided service to 10 different organizations while three employees served in a leadership capacity for these social service organizations.

Refer to Table 15 in the Multistate Other section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Louisville, KY-IN Multistate Metropolitan Statistical Area

CRA rating for the MMSA ¹ :	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>High Satisfactory</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating include:

- Excellent volumes of community development lending elevated otherwise good lending performance to the excellent level.
- Good responsiveness to the investment needs of the rating area based on the volume of qualified investments.
- Excellent Service Test performance was the result of excellent branch and ATM distribution, good hours, and an excellent level of community development services.

Description of Institution's Operations in the Louisville, KY-IN MMSA

The bank's assessment area consists of six of the 13 counties in the MMSA. It is comprised of Jefferson, Oldham, and Shelby Counties in Kentucky; and Clark, Floyd, and Harrison Counties in Indiana. As of June 30, 2006, the bank had \$3.0 billion of deposits in this geographic area. In terms of deposit market share, JPMCB N.A. ranks second with a 16.0% share compared to an 18.5% share held by the largest deposit holder and an 11.6% share held by third largest deposit holder. There are 40 FDIC-insured depository institutions in the assessment area, but the market is fairly concentrated with the five largest banks holding 63.1% of the assessment areas' deposits. In this assessment area, the bank operates 46 branches and 53 deposit-taking ATMs. This assessment area contains 0.7% of the banks' overall deposits. As such, performance in the assessment area had minimal impact on the bank's overall CRA rating.

LENDING TEST

Lending Activity

Refer to Table 1, Lending Volume in the Multistate Other section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Lending activity is excellent. The bank was the leading originator of home mortgage purchase loans among financial institutions with deposit market share in the assessment area. The bank ranked second and third, respectively, in origination of refinance loans and home improvement loans. This is comparable to the bank's deposit rank in the assessment area. There is strong competition for small business loans. The top five small business lenders are credit card banks that control 45% of the market.

¹ This rating reflects performance within the multistate metropolitan area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan area.

While JPMCB N.A. is ranked 17th, the bank's own credit card affiliate is one of the leading lenders of small loans to business and is ranked third in market share.

Distribution of Loans by Income Level of the Geography

Refer to Tables 2 through 7 in the Multistate Other section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's loan originations and purchases.

The distribution of loans to geographies of different income levels is good. Excellent performance for small business lending is brought down by only adequate performance for HMDA related products. By product, home purchase lending is poor; home improvement lending is excellent; and refinance lending is adequate. Even considering the somewhat limited supply of owner-occupied housing in low-income census tracts, performance is very poor in those tracts for home purchase loan products. Because of the greater volume of owner-occupied housing in moderate-income tracts, we placed more weight on performance in those tracts. We did not detect any conspicuous or unexplained gaps in lending patterns.

Inside/Outside Ratio

The bank made an excellent percentage of its loans within its assessment area compared to outside its assessment area in the MMSA. Overall, the bank made 85% of its loans within its Louisville MMSA assessment area. This ranged from 84% for home purchase to 88% for both home improvement and small business loans.

Distribution of Loans by Income Level of the Borrower

Refer to Tables 8 through 12 in the Multistate Other section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's loan originations and purchases.

The distribution of loans to borrowers of different income levels is good. Excellent performance for mortgage lending was negatively impacted by poor performance for small business lending. For the HMDA related products, home purchase lending is good while home improvement and refinance lending are both excellent. We considered the impact that 11% poverty has on the ability to reach borrowers of all income levels when purchasing a home. With this considered, performance to low- and moderate-income borrowers for home purchase lending is excellent, but the conclusion for this product was lowered because JPMCB N.A. had only adequate market shares for the home purchase product.

Community Development Lending

Refer to Table 1, Lending Volume in the Multistate Other section of Appendix D for the facts and data used to evaluate the bank's level of community development lending.

Community development lending had a significant, positive impact on lending performance and was the primary reason we elevated the Lending Test conclusion for the assessment area to the excellent level. The bank made 22 community development loans totaling over \$52 million. This volume represents 16.2% of Tier 1 Capital allocated to the assessment area.

Product Innovation and Flexibility

Product innovation and flexibility had a neutral impact on our Lending Test conclusions for the assessment area. The bank reported five mortgage loans with discounted features.

INVESTMENT TEST

JPMCB N.A.'s Investment Test performance is rated High Satisfactory. During the evaluation period, the bank originated 56 investments in the assessment area totaling \$7.5 million. In addition, we considered the ongoing impact that investments made prior to the current evaluation period had within the assessment area. The remaining balance on six prior period investments as of year-end 2006 was \$5.1 million. JPMCB N.A.'s responsiveness to the identified needs of the assessment area was good.

Refer to Table 14 in the Multistate Other section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

SERVICE TEST

The bank's overall performance in the assessment area is rated Outstanding. Excellent branch and ATM distribution as well as an excellent level of community development services attributed to the rating. Good branch hours were also noted.

Retail Banking Services

The distribution of bank branches is excellent, as they are readily accessible to all portions of the assessment area. The percentage of the bank's branches located in low- and moderate-income census tracts exceeds the percentage of the assessment area's population residing in those tracts. There were no branch openings or closings in the Louisville assessment area during the evaluation period. Branch hours do not vary in a way that adversely impacts low- and moderate-income areas. Access to banking services is augmented by excellent access to deposit-taking ATMs.

Community Development Services

The bank provided an excellent level of community development services to the assessment area. Employees provided a broad range of community development services within the assessment area, with a significant focus on community services for low- and moderate-income families, an identified need within the community. The bank's participation was often in the role of conducting seminars for homeownership and financial education seminars, as well as providing electronic benefits transfers for public assistance and child support payments. The bank had a large number of employees participate in over 20 different community development organizations. Even more importantly, numerous employees served in a leadership role with the organizations.

Refer to Table 15 in the Multistate Other section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Wheeling, WV-OH Multistate Metropolitan Statistical Area

CRA rating for the MMSA¹:	<u>Satisfactory</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Low Satisfactory</u>
The Service Test is rated:	<u>High Satisfactory</u>

The major factors that support this rating include:

- Excellent distribution of loans to borrowers with different income levels and excellent lending activity was further enhanced by a positive volume of community development loans.
- Adequate responsiveness to the investment needs of the rating area based on the volume of qualified investments.
- Good Service Test performance was the result of good branch distribution and hours, adequate ATM distribution, and a good level of community development services.

Description of Institution's Operations in the Wheeling, WV-OH MMSA

The bank's assessment area consists of all three counties in the MMSA. It is comprised of Marshall and Ohio Counties in West Virginia and Belmont County in Ohio. As of June 30, 2006, the bank had \$161.5 million of deposits in this assessment area. In terms of deposit market share, JPMCB N.A. ranks sixth with a 6.5% share. This compares to a 32.5% share held by the largest deposit holder, a 7.4% share held by the fifth largest and a 6.2% share held by the seventh largest deposit holder. There are 14 FDIC-insured depository institutions in the MMSA, but the market is fairly concentrated with the three largest banks holding 56.2% of the MMSA's deposits. Within this assessment area, the bank operates six branches and five deposit-taking ATMs. This assessment area contains 0.04% of the banks' overall deposits. As such, performance in the MMSA had minimal impact on the bank's overall CRA rating.

LENDING TEST

Lending Activity

Refer to Table 1, Lending Volume in the Multistate Other section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Lending activity is excellent. The bank is ranked second in the origination of both home purchase and refinance loans. The bank originated a good level of home improvement loans and is among the leading banks in market share among deposit-taking financial institutions in the Wheeling MMSA. The bank originated an adequate volume of small loans to businesses. Competition for small loans to businesses is strong. The bank and its credit card affiliate, when combined, are a leading lender of small loans to businesses.

¹ This rating reflects performance within the multistate metropolitan area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan area.

Distribution of Loans by Income Level of the Geography

Refer to Tables 2 through 7 in the Multistate Other section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's loan originations and purchases.

The distribution of loans within geographies of different income levels is good. The conclusion is based solely on HMDA performance. There were only 41 small loans to businesses, which was too few to conduct a meaningful analysis. For the HMDA products, home purchase lending was good, home improvement was excellent, and performance for the refinance product was good. We did not detect any conspicuous or unexplained gaps in lending patterns.

Distribution of Loans by Income Level of the Borrower

Refer to Tables 8 through 12 in the Multistate Other section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's loan originations and purchases.

The distribution of loans to borrowers of different income levels is excellent. As previously stated, we did not evaluate small business lending in the MMSA. The performance for all HMDA related products was excellent.

Community Development Lending

Refer to Table 1, Lending Volume in the Multistate Other section of Appendix D for the facts and data used to evaluate the bank's level of community development lending.

Community development lending had a positive impact on lending performance. Opportunities are described as scarce in the Wheeling MMSA. Even so, the bank originated three community development loans totaling \$1.7 million during the evaluation period. The loans served affordable housing purposes, and the volume represents 9.9% of Tier 1 Capital allocated to the MMSA.

Product Innovation and Flexibility

Product innovation and flexibility had a neutral impact on our Lending Test conclusions for the MMSA. The bank did not provide any information on mortgage loans with flexible features.

INVESTMENT TEST

JPMCB N.A.'s Investment Test performance is rated Low Satisfactory. JPMCB N.A. originated four investments in the assessment area totaling \$12 thousand. In addition, we considered the ongoing impact that investments made prior to the current evaluation period had within the assessment area. The remaining balance on one prior period investment as of year-end 2006 was \$169 thousand. Additionally, approximately \$752 thousand in two unfunded commitments was evident at year-end 2006. These unfunded commitments show the bank's continuing commitment to help meet the needs of the area. JPMCB N.A.'s responsiveness to the identified needs of the assessment area was adequate.

Research performed in conjunction with this evaluation noted that opportunities for community development investments in the Wheeling area are scarce. This is evidenced by the state's historical

underutilization of available credits under the LIHTC program. Additionally, the nonprofit system in the state is underdeveloped and lacks a sound infrastructure.

Refer to Table 14 in the Multistate Other section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

SERVICE TEST

The bank's overall performance within the MMSA is rated High Satisfactory. Good levels of branch distribution, branch hours in low- and moderate-income areas, and community development services contributed to the overall rating.

Retail Banking Services

The distribution of bank branches is good, as they are accessible to all portions of the MMSA. The bank has no branches in low-income census tracts in the assessment area. However, after considering near-to branches, the percentage of branches available to the MMSA population living in low-income census tracts significantly increased. Near-to branches are those located in middle- or upper-income census tracts that are within one-half mile from a low- or moderate-income census tract. The percentage of branches located in moderate-income census tracts exceeds the percentage of the MMSA population residing in those tracts. Branch hours do not vary in a way that adversely impacts low- and moderate-income areas. There were no branch openings and closings in the Wheeling MMSA during the evaluation period. Access to banking services was augmented by adequate access to deposit-taking ATMs.

Community Development Services

The bank provided a good level of community development services to the assessment area. Several staff members are involved in leadership roles as directors or as officers for various community development organizations. Most organizations provide needed social services to low- and moderate-income families. Another significant focus of the services was providing electronic benefits transfers for public assistance and child support payments.

Refer to Table 15 in the Multistate Other section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

State of Arizona

CRA Rating for Arizona:	<u>Satisfactory</u>
The Lending Test is rated:	<u>High Satisfactory</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>High Satisfactory</u>

The major factors that support this rating include:

- Good distribution of loans within geographies of different income levels and to borrowers with different revenues were the primary reasons for the Lending Test rating. In addition, the bank had excellent lending activity and a positive volume of community development loans.
- Excellent Investment Test performance was the result of adequate qualified investment volume and excellent responsiveness to community development needs. Additionally, investments made at the broader regional area that either have or do not have the potential to benefit the bank's assessment areas had a positive impact on the state rating.
- Good Service Test performance was the result of good branch and ATM distribution, good branch hours, an adequate record of opening and closing branches, and an excellent level of community development services.

Description of Institution's Operations in Arizona

JPMCB N.A. operates 222 branches and 384 deposit-taking ATMs in Arizona. The bank has eight assessment areas within the state. Five are in MSAs and three are in non-metropolitan areas. Statewide, the bank holds \$19.7 billion of deposits, which represents 4.5% of the bank's total deposits. Within Arizona, 73.1% of the bank's deposits are concentrated in the Phoenix-Mesa-Scottsdale MSA; therefore, this area was selected for a full-scope review. The remaining MSAs and combined non-metropolitan assessment areas were analyzed using limited-scope procedures.

A sufficient number of small farm loans were made by the bank in the Phoenix-Mesa-Scottsdale MSA and the combined non-metropolitan areas for a meaningful analysis. However, because small farm loans is not a primary loan product for the bank, this analysis received minimal weighting and had a very limited impact on the Lending Test rating for the state.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in Arizona is rated High Satisfactory. Based on a full-scope review, the bank's performance in the Phoenix-Mesa-Scottsdale MSA is good. Performance in the limited-scope areas did not impact the Lending Test rating in the state.

Lending Activity

Refer to Table 1, Lending Volume in the State of Arizona section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Lending activity is excellent. The bank has the largest volume of deposits in the Phoenix-Mesa-Scottsdale MSA. While lending market shares and ranks are below the bank's deposit shares and rank, this is reflective of the strong competition in the MSA. Most of the leading lenders in the MSA do not have deposit-taking facilities in the MSA. Among those institutions that accept deposits in the MSA, JPMCB N.A. ranks among the top three for mortgage related loans. Nationally based credit card banks dominate the small business loan market. When considering only those that have deposit-taking facilities in the MSA, JPMCB N.A. ranks second behind Wells Fargo.

Distribution of Loans by Income Level of the Geography

Refer to Tables 2 through 7 in the State of Arizona section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's loan originations and purchases.

The distribution of loans within geographies with different income levels is good. Home purchase and home improvement lending performance was considered good, with adequate performance for home refinance lending. The overall good mortgage lending performance also impacted the excellent performance seen in small business lending. There was an excellent distribution of small farm loans in the assessment area. We did not detect any conspicuous or unexplained gaps in lending patterns.

Inside/Outside Ratio

The bank made a substantial majority of its loans within its various assessment areas in Arizona. On average, 94% of all loans were located within JPMCB N.A. assessment areas in the State of Arizona. This ranged from 80% for small farm lending to 99% for refinance lending. This demonstrates excellent performance.

Distribution of Loans by Income Level of the Borrower

Refer to Tables 8 through 12 in the State of Arizona section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's loan originations and purchases.

The distribution of loans to borrowers with different incomes is good. HMDA related products demonstrated good performance. Excellent home improvement and good home refinance lending was offset by only adequate home purchase performance. Even with 9.9% poverty levels considered, performance for the home purchase product does not improve beyond the adequate level. The distribution of loans to businesses with different revenue sizes is good. The distribution to farms of different revenues is adequate.

Community Development Lending

Refer to Table 1, Lending Volume in the State of Arizona section of Appendix D for the facts and data used to evaluate the bank's level of community development lending.

Community development lending had a positive impact on lending performance. The bank originated 19 community development loans in the Phoenix-Mesa-Scottsdale MSA which totaled over \$119 million or 7.7% of Tier 1 Capital allocated to the assessment area.

Product Innovation and Flexibility

Product innovation and flexibility had a positive impact on lending in the state. Within the Phoenix-Mesa-Scottsdale MSA, the bank made 715 loans totaling nearly \$52 million that had flexible features. Most loans helped provide assistance to small businesses. Throughout the state, another 1,700 mortgage related loans totaling nearly \$287 million had some type of flexible loan terms.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in the Flagstaff and Yuma MSAs and non-metropolitan areas are not inconsistent with the bank's overall High Satisfactory performance under the Lending Test in Arizona. In the Tucson MSA, the bank's performance was stronger than the bank's overall performance in the state. This performance resulted from a larger percentage of community development loans that elevated the conclusion to the excellent level. In the Prescott MSA, the bank's performance was weaker than the bank's overall performance in the state, but was still considered adequate. The weaker performance was primarily caused by poor geographic distribution. Performance in these areas was not significant enough to have an impact on the overall rating for the State of Arizona. Refer to the Tables 1 through 12 in the State of Arizona section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

JPMCB N.A.'s overall Investment Test performance in the state is rated Outstanding. Based on a full-scope review, performance in the Phoenix-Mesa-Scottsdale MSA is good. The bank's investment performance in the full-scope area was enhanced by its performance in the broader regional area and had a positive impact on the state rating. JPMCB N.A.'s responsiveness to the identified needs of the assessment area was excellent, especially in the area of affordable housing and community service organizations. Performance in the limited-scope assessment areas did not impact the Investment Test rating for the State of Arizona.

Refer to Table 14 in the State of Arizona section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

During the evaluation period, JPMCB N.A. originated 172 investments in the assessment area totaling \$7.7 million. In addition, we considered the ongoing impact that investments made prior to the current evaluation period had within the assessment area. The remaining balance on 17 prior period investments as of year-end 2006 was \$52.1 million.

The bank's responsiveness to the community development needs in the assessment area was excellent, especially as they relate to community service organizations. During the evaluation period, the bank made 99 grants totaling nearly \$2.9 million to qualifying community service organizations. One example that demonstrated excellent responsiveness is \$150 thousand in grants to the Human Services

Campus in support of their Education, Training and Employment Center (e*TEC). The Human Services Campus is an integrated delivery facility located in downtown Phoenix and is designated to serve the homeless and working poor. The e*TEC houses a wide array of programs working in collaboration to provide employment, training, financial literacy and planning, and support services to homeless and working poor individuals in the area.

The bank also made investments and grants to organizations and funds throughout the State of Arizona, but not located within any of the bank's assessment areas in the state. These investments and grants, while not located directly within the bank's assessment areas; either have the potential to benefit the assessment areas or the greater statewide area. In the current evaluation period, two investments were made in the broader regional area with the potential to benefit the bank's assessment areas totaling \$93 thousand. JPMCB N.A. also made 17 current period and 71 prior period investments in the broader regional area without the potential to benefit the bank's assessment areas. These investments totaled \$130.4 million and \$242.8 million, respectively. The additional investments enhanced the bank's overall performance under the Investment Test and had a positive impact on the overall state rating.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Investment Test in the Flagstaff assessment area is not inconsistent with the performance noted in the State of Arizona. The bank's performance in the Tucson MSA was weaker than that in the rating area, due to a lower level of investments; however, was still considered adequate. In the Prescott, Yuma, and non-metropolitan assessment areas, the bank's investment performance was weaker, again due to a lower level of investments, and was considered poor. Performance in the limited scope areas was not significant enough to have an impact on the overall rating for the State of Arizona. Refer to the Table 14 in the State of Arizona section of Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in Arizona is rated High Satisfactory. Performance in the Phoenix-Mesa-Scottsdale MSA is good. Performance in the limited-scope assessment areas did not impact the Service Test rating for Arizona.

Retail Banking Services

The distribution of bank branches is good, as they are accessible to all portions of the full-scope assessment area. The percentage of bank branches located in low- and moderate-income census tracts is below the percentage of the assessment area's population residing in those tracts. However, after considering near-to branches, accessibility improved moderately in low-income census tracts and significantly in moderate-income census tracts. Near-to branches are those located in middle- or upper-income census tracts that are within one-half mile from a low- or moderate-income census tract. Branch hours are good and do not vary in a way that inconveniences any portion of the assessment area. Access to banking services is augmented by good access to deposit-taking ATMs. Branch openings and closings have generally not affected the accessibility to banking services.

Community Development Services

The bank provided an excellent level of community development services to the full-scope assessment area. Employees provided a broad range of community development services within the state, with a significant focus on community services for low- and moderate-income families, an identified need within the community. The bank's participation was often in the role of conducting seminars for homeownership and financial education, as well as providing electronic benefits transfers for public assistance payments. The bank had a large number of employees participate in over 60 different community development organizations. Even more importantly, numerous employees served in a leadership role with the organizations.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Service Test performance in the Tucson and non-metropolitan assessment areas is stronger than the bank's performance in the State of Arizona, and is considered excellent. This performance is due mainly to excellent branch distribution. The bank's performance in the Flagstaff, Prescott, and Yuma assessment areas is weaker than the rating area, primarily due to branch distributions. Despite being weaker, performance in the Flagstaff and Prescott assessment areas is considered adequate, while performance in the Yuma assessment area is considered poor. Performance in the combined limited-scope areas was not significant enough to have an impact on the overall rating for the State of Arizona.

Refer to Table 15 in the State of Arizona section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

State of Colorado

CRA Rating for Colorado:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>High Satisfactory</u>

The major factors that support this rating include:

- Excellent volume of community development lending elevated otherwise good lending performance to the excellent level. The bank had good geographic and borrower distributions as well as good lending activity.
- Excellent responsiveness to the investment needs of the rating area based on the volume of qualified investments.
- Good Service Test performance was the result of good branch hours, good branch distribution, an adequate record of opening and closing branches, and an excellent level of community development services.

Description of Institution's Operations in Colorado

JPMCB N.A. operates 81 branches and 97 deposit-taking ATMs in Colorado. The bank has five assessment areas within the state, all of which are in MSAs. Statewide, the bank holds \$3.7 billion of deposits, which represents 0.8% of the bank's total deposits. The bank's performance in this state had a minimal impact on its overall CRA rating. Within Colorado, 60.0% of the bank's deposits are concentrated in the Denver-Aurora assessment area, and as such, received a full-scope review. The remaining assessment areas were analyzed using limited-scope procedures.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in Colorado is rated Outstanding. Based on a full-scope review, the bank's performance in the Denver-Aurora assessment area is excellent. Performance in the limited-scope assessment areas did not impact the Lending Test rating for the state.

Lending Activity

Refer to Table 1, Lending Volume in the State of Colorado section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Lending activity is excellent. There are over 80 deposit-taking institutions in the assessment area with JPMCB N.A. ranked number four. Contrast this with over 700 mortgage lenders and over 250 small business lenders. Despite this intense loan competition, the bank achieved lending ranks in the top 20 in all loan categories. The bank ranked seventh for refinance, exceeded only by Wells Fargo and nationally based mortgage lenders that do not maintain deposit-taking facilities in the assessment area.

In light of the strong competition in the assessment area, we based our conclusions on rank and the large volume of loans generated.

Distribution of Loans by Income Level of the Geography

Refer to Tables 2 through 7 in the State of Colorado section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's loan originations and purchases.

The distribution of loans within geographies of different income levels is good. HMDA related lending was good. Performance for the home improvement product was excellent within both low- and moderate-income geographies. Home purchase lending was good. Excellent penetration into low-income geographies was offset by adequate performance in the moderate-income census tracts. Performance for the refinance product was adequate. Good lending in low-income geographies was offset by adequate performance in moderate-income tracts and only adequate market shares within the low- and moderate-income geographies. Small business lending was good. Adequate performance in low-income census tracts negatively impacted the excellent performance found in moderate-income tracts. We did not identify any conspicuous or unexplained gaps in lending patterns.

Inside/Outside Ratio

The bank made a majority of loans within its assessment areas in Colorado. On average, 77% of all loans were within the various Colorado assessment areas. This ranged from a low of 72% for home purchase to 83% for home improvement loans.

Distribution of Loans by Income Level of the Borrower

Refer to Tables 8 through 12 in the State of Colorado section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's loan originations and purchases.

The distribution of loans to borrowers of different income levels is good. Performance for all HMDA related products was excellent for moderate-income borrowers. Performance was not as strong for low-income borrowers in home purchase and refinance products, even with poverty levels considered. This had a negative impact on our conclusions for these products. By product, home purchase and refinance were both good. Home improvement was excellent. The performance to businesses with different revenues levels was adequate.

Community Development Lending

Refer to Table 1, Lending Volume in the State of Colorado section of Appendix D for the facts and data used to evaluate the bank's level of community development lending.

Community development lending had a significant, positive impact on lending performance. The bank originated 17 community development loans totaling over \$65 million. The substantial majority of loans addressed affordable housing needs in the assessment area. This sizable loan volume represents 27.5% of allocated Tier 1 Capital and shows excellent responsiveness to identified community needs.

In addition to community development loans in the full- and limited-scope assessment areas, the bank originated community development loans in the broader regional area that either have or do not have

potential to benefit assessment areas in Colorado. The bank made 23 such loans totaling over \$100.4 million. These loans further demonstrate a commitment to provide needed community development assistance throughout the state. These loans were given positive consideration in arriving at our Lending Test rating for the state.

Product Innovation and Flexibility

Product innovation and flexibility had a positive impact on lending in the state. Within the Denver-Aurora assessment area, the bank made 52 discounted mortgage loans totaling approximately \$8 million. Across the limited-scope assessment areas and the rest of the state, the bank had nearly 950 mortgage loans totaling \$164 million with flexible loan features.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in the Colorado Springs assessment area is not inconsistent with the bank's overall Outstanding performance under the Lending Test in the State of Colorado. In the Boulder, Fort Collins-Loveland, and Greeley MSAs, the bank's performance is weaker than the bank's overall performance in the state but is still considered good. The Boulder and Greeley MSAs did not benefit from the significant volumes of community development lending that helped elevate the Lending Test conclusion for the full-scope area. The Fort Collins-Loveland MSA had only adequate borrower and geographic distribution conclusions but had the overall conclusion for the MSA elevated to the good level because of a very significant volume of community development loans. Performance in these areas was not significant enough to have an impact on the overall rating for the State of Colorado. Refer to the Tables 1 through 12 in the State of Colorado section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

JPMCB N.A.'s overall Investment Test performance in the state is rated Outstanding. Based on a full-scope review, performance in the Denver-Aurora assessment area is excellent. The bank's investment performance in the State of Colorado was enhanced by its performance in the broader regional area. JPMCB N.A.'s responsiveness to the identified needs of the assessment area is good, especially in the area of affordable housing. Performance in the limited-scope assessment areas did not impact the Investment Test rating for the State of Colorado.

Refer to Table 14 in the State of Colorado section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

During the evaluation period, JPMCB N.A. originated 72 investments in the assessment area totaling \$9.5 million. In addition, we considered the ongoing impact that investments made prior to the current evaluation period had within the assessment area. The remaining balance on 11 prior period investments as of year-end 2006 was \$23.5 million.

The bank also made a significant level of investments and grants to organizations and funds throughout the State of Colorado, but not located within any of the bank's assessment areas in the state. These investments and grants, while not located directly within the bank's assessment areas; either have the

potential to benefit the assessment areas or the broader regional area. In the broader regional area with potential to benefit the assessment areas, ten investments totaling \$11.5 million were made in the current evaluation period, and 13 investments with remaining balances of \$232.9 million in prior periods. In the broader regional area with no potential to benefit the assessment areas, the bank made 23 investments for \$61.5 million and seven investments with remaining balances of \$8.1 million in the current and prior evaluation periods, respectively. These additional investments enhanced the bank's overall performance under the Investment Test and had a positive impact the overall state rating.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Investment Test in the Colorado Springs assessment area is not inconsistent with the performance in the rating area. The bank's performance in the Boulder MSA is weaker than that in the state, due to a lower level of investments; however, is still considered adequate. In the Fort Collins-Loveland and Greeley assessment areas, the bank's investment performance is weaker, again due to a lower level of investments, and is considered poor. Overall, performance in the limited-scope assessment areas was enhanced by the bank's performance in the broader regional area. Taking this into consideration, the weaker performance in the limited-scope areas did not have an impact on the overall rating for the State of Colorado. Refer to the Table 14 in the State of Colorado section of Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in Colorado is rated High Satisfactory. Performance in the Denver-Aurora assessment area is adequate. Performance in the limited-scope assessment areas had a positive impact on the Service Test rating for Colorado.

Retail Banking Services

The distribution of bank branches is adequate, as they are reasonably accessible to all portions of the full-scope area. The bank has no branches located in low-income census tracts. Additionally, the percentage of branches in moderate-income census tracts is below the population percentage in these tracts. However, after considering near-to branches, accessibility improved significantly in both low- and moderate-income census tracts. Near-to branches are those located in middle- or upper-income census tracts that are within one-half mile from a low- or moderate-income census tract. Branch hours are good and do not vary in a way that inconveniences any portion of the assessment area. Branch openings and closings have generally not affected the accessibility to banking services.

Community Development Services

The bank provided an excellent level of community development services to the Denver-Aurora assessment area. The bank provided a strong level of leadership in the full-scope area through membership on Boards of Directors and on committees of various community development organizations that focus on a variety of needs within the community. These services included affordable housing initiatives, income tax preparation assistance, as well as providing electronic benefits transfers for public assistance payments.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Service Test performance in the Boulder, Colorado Springs, Fort Collins-Loveland, and Greeley assessment areas is not inconsistent with the good performance in the state, due mainly to branch distribution. The bank' performance in the limited-scope assessment areas was significant enough to positively impact the overall rating for the State of Colorado.

Refer to Table 15 in the State of Colorado section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

State of Connecticut

CRA Rating for Connecticut:	<u>Satisfactory</u>
The Lending Test is rated:	<u>High Satisfactory</u>
The Investment Test is rated:	<u>High Satisfactory</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating include:

- Good overall Lending Test performance is the result of good distribution of loans to borrowers with different income levels and an adequate volume of loans made inside the bank's Connecticut assessment areas. These elements offset excellent distribution of loans in geographies of different income levels and excellent lending activity.
- Good responsiveness to the community development needs of the rating area based on qualified investment volume.
- Excellent Service Test performance was the result of excellent branch and ATM distributions, good branch hours, an adequate record of opening and closing branches, and an excellent level of community development services.

Description of Institution's Operations in Connecticut

JPMCB N.A. operates 31 branches and 56 deposit-taking ATMs in Connecticut. There are two assessment areas within the state, both in an MSA. Statewide, the bank holds \$3 billion of deposits which represents 0.7% of the bank's total deposits. The bank's performance in this state had a minimal impact on its overall CRA rating. Within Connecticut, 93.0% of the bank's deposits are concentrated in the Bridgeport-Stamford-Norwalk MA; therefore, it was selected for a full-scope review. The remaining MSA was analyzed using limited-scope procedures.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in Connecticut is rated High Satisfactory. Based on a full-scope review, the bank's performance in the Bridgeport-Stamford-Norwalk, CT MSA is good. Performance in the limited-scope areas did not impact the Lending Test rating for Connecticut.

Lending Activity

Refer to Table 1, Lending Volume in the State of Connecticut section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Lending activity is excellent. The bank originated a high volume of home purchase loans, refinance loans, and small loans to businesses. The bank originated a good volume of home improvement loans. Strong competition in the area of home improvement loans comes from large mortgage companies and

large commercial banks. The bank is the leading bank in home purchase loans, refinancing loans, and small business loans of banks with a deposit market share in the assessment area.

Distribution of Loans by Income Level of the Geography

Refer to Tables 2 through 7 in the State of Connecticut section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's loan originations and purchases.

The distribution of loans within geographies of different income levels is excellent. The distribution for all mortgage related products reflects excellent performance in both low- and moderate-income geographies. JPMCB N.A. had excellent distribution of small loans to businesses in low-income census tracts and good distribution within moderate-income census tracts. We did not identify any conspicuous or unexplained gaps in lending patterns.

Inside/Outside Ratio

The bank made a majority of its loans in the various assessment areas in the State of Connecticut. An average of 52% of its loans was within the various assessment areas. The products ranged from a low of 45% for refinance to a high of 65% for small business.

Distribution of Loans by Income Level of the Borrower

Refer to Tables 8 through 12 in the State of Connecticut section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's loan originations and purchases.

The distribution of loans to borrowers with different income levels was good. The home purchase and home improvement products each had good performance. Both products had excellent distribution to moderate-income borrowers that was offset by weaker performance to low-income borrowers. Even considering the impact that poverty levels of 6.9% had on performance, the conclusion for both products remains at a good level. Refinance lending was excellent. Loans to businesses with different income levels were adequate.

Community Development Lending

Refer to Table 1, Lending Volume in the State of Connecticut section of Appendix D for the facts and data used to evaluate the bank's level of community development lending.

Community development had a neutral impact on Lending Test performance in the full-scope area. JPMCB N.A. made four community development loans totaling \$6 million in the Bridgeport-Stamford-Norwalk MSA.

Product Innovation and Flexibility

Product innovation and flexibility had a positive impact on lending within the state. In the full-scope Bridgeport-Stamford-Norwalk MSA, the bank made 259 discounted mortgage related loans totaling over \$41 million. Throughout the rest of the state, including the limited-scope area, the bank made a total of 689 mortgage related loans with flexible features totaling nearly \$120 million.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in the New Haven-Milford MSA is stronger than the bank's overall performance in the state. In this assessment area, good overall lending performance was greatly enhanced by a very positive level of community development lending and the reason for elevating the conclusion to the excellent level. Performance in this area was not significant enough to impact the overall Lending Test rating for the State of Connecticut. Refer to the Tables 1 through 12 in the State of Connecticut section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

JPMCB N.A.'s overall Investment Test performance in the state is High Satisfactory. Based on a full-scope review, performance in the Bridgeport-Stamford-Norwalk MSA is good. JPMCB N.A.'s responsiveness to the identified needs of the assessment area is good, especially in the area of affordable housing and community service organizations. Performance in the limited-scope assessment area did not impact the Investment Test rating for the State of Connecticut.

Refer to Table 14 in the State of Connecticut section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

JPMCB N.A. originated 61 investments in the assessment area totaling \$1.6 million during the evaluation period. In addition, we considered the ongoing impact that investments made prior to the current evaluation period in the assessment area. The remaining balance on the one prior period investment as of year-end 2006 was \$11.9 million.

The bank's responsiveness to the community development needs in the assessment area is good, especially as they relate to community service organizations. One example that demonstrated the bank's responsiveness is a \$75 thousand grant to The WorkPlace, Inc. to support their JPMorgan Chase Job Start Program. As a regional, public-private partnership, The WorkPlace, Inc. has a 22-year track record in workforce development training, employment, and job training programs to low-income adults, dislocated workers and youth. The JPMorgan Chase Job Start Program is a no-interest loan and grant fund for jobseekers or recent Workplace graduates whose job search or retention is jeopardized by pressing personal financial needs, such as childcare or interview/work clothing. The majority of clients receiving funds from this program are low-wage workers or Temporary Aid to Needy Families (TANF) clients who have been employed for a minimum of 30 days. The WorkPlace also serves qualified candidates from other low-income groups, including veterans and people with disabilities. The majority of the funds are delegated to low-wage workers or jobseekers living in the inner cities of The WorkPlace region, including Bridgeport, Norwalk and Stamford, Connecticut.

The bank also made investments and grants to organizations and funds throughout the State of Connecticut, but not located within any of the bank's assessment areas in the state. These investments and grants, while not located directly within the bank's assessment areas; either have the potential to benefit the assessment areas or the broader regional area. In the broader regional area with potential to benefit the assessment areas, eight investments totaling \$4.7 million were made in the current evaluation period, and five investments with remaining balances of \$8.0 million in prior periods. In the broader

regional area with no potential to benefit the assessment areas, the bank made six investments for \$3.3 million and two investments with remaining balances of \$106 thousand in the current and prior evaluation periods, respectively. These additional investments enhanced the bank's overall performance under the Investment Test; however, they were not significant enough to impact the overall state rating.

Conclusions for Area Receiving Limited-Scope Reviews

Based on the limited-scope review, the bank's performance under the Investment Test in the New Haven-Milford assessment area is stronger than the performance noted in the state. This is due to a higher level of investments in this assessment area. Performance in this area was not significant enough to impact the overall rating for the State of Connecticut. Refer to the Table 14 in the State of Connecticut section of Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in Connecticut is rated Outstanding. Performance in the Bridgeport-Stamford-Norwalk MSA is excellent. Performance in the limited-scope assessment area did not have an impact on the Service Test rating for Connecticut.

Retail Banking Services

The distribution of bank branches is excellent, as they are readily accessible to all portions of the full-scope area. The percentage of bank branches in low-income census tracts is above the population percentage in these tracts; however, this percentage is below the population comparator in moderate-income tracts. When near-to branches are considered, accessibility improved significantly in the moderate-income census tracts. Near-to branches are those located in middle- or upper-income census tracts that are within one-half mile from a low- or moderate-income census tract. Branch hours are good and do not vary in a way that inconveniences any portion of the MSA. Access to banking services is augmented by excellent access to deposit-taking ATMs. Branch openings and closings have generally not affected the accessibility to banking services.

Community Development Services

The bank provided an excellent level of community development services to the full-scope area. The bank provided a strong level of leadership in the assessment area through membership on Boards of Directors and on committees of various community development organizations that focus on a variety of needs within the community. These services included affordable housing initiatives such as homebuyer and homeownership preservation counseling as well as providing electronic benefits transfers for public assistance and child support payments.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, the bank's performance in the New Haven-Milford MSA is weaker than the performance in the rating area, mainly due to branch distribution. Despite being weaker, performance in this MSA is considered adequate. Performance in this area was not significant enough to impact the overall rating for the State of Connecticut.

Refer to Table 15 in the State of Connecticut section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

State of Florida

CRA Rating for Florida:	<u>Satisfactory</u>
The Lending Test is rated:	<u>High Satisfactory</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>Low Satisfactory</u>

The major factors that support this rating include:

- Good overall Lending Test performance is the result of the bank's performance in the limited-scope areas. Stronger performance in these areas had a positive impact on the state rating, where adequate performance was noted in the full-scope Sarasota-Bradenton-Venice assessment area. Within the full-scope area, the distribution of loans within geographies of different income levels was adequate, the distribution of loans to borrowers of different income levels was poor, and lending activity was excellent.
- Excellent responsiveness to the investment needs of the rating area based on the volume of qualified investments.
- Adequate Service Test performance is the result of adequate branch and ATM distribution, good branch hours, and a good level of community development services.

Description of Institution's Operations in Florida

JPMCB N.A. operates 11 branches and 9 deposit-taking ATMs in Florida. There are six assessment areas within the state, all of which are in MSAs. Statewide, the bank holds \$390 million of deposits which represents 0.1% of the bank's total deposits. The bank's performance in this state had a minimal impact on its overall CRA rating. Within Florida, 33.6% of the bank's deposits are concentrated in the Sarasota-Bradenton-Venice assessment area; therefore, it was selected for a full-scope review. The West Palm Beach-Boca Raton-Boynton Beach MD has the second largest concentration of deposits at 30.1%. This assessment area, along with the remaining assessment areas, was analyzed using limited-scope procedures.

Housing affordability is a critical issue throughout the State of Florida. In the Sarasota-Bradenton-Venice assessment area, as in much of the State of Florida, housing affordability is impacted by more than sales price. After eight hurricanes in two years, home operating costs also contribute to the affordability crisis. Florida homeowners are paying more for property insurance, utilities, municipal taxes and special assessments to pay for hurricane recovery costs.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in Florida is rated High Satisfactory. Based on a full-scope review, the bank's performance in the Sarasota-Bradenton-Venice assessment area is adequate. Performance in the limited-scope assessment areas had a positive impact on the Lending Test rating for the state. Three of the limited-scope assessment areas, representing 52% of the bank's deposit base in

the state, had stronger performance than what was demonstrated in the Sarasota-Bradenton-Venice assessment area.

Lending Activity

Refer to Table 1, Lending Volume in the State of Florida section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Lending activity in the Sarasota-Bradenton-Venice assessment area is excellent. The bank has a very limited deposit base in the assessment area and is ranked 26th in deposit market share. The mortgage loan products have a significantly stronger market share and are ranked in the top ten among all mortgage lenders. Small business rank and market share is good when strong competition from nationally based credit card lenders is considered. These credit card companies do not maintain a deposit-taking facility in the assessment area. JPMCB N.A.'s own credit card affiliate is ranked number six for small business loans in the assessment area. In general, the bank made a modest number of small business loans in the assessment area and a relatively high volume of mortgage loans considering its negligible deposit base.

Distribution of Loans by Income Level of the Geography

Refer to Tables 2 through 7 in the State of Florida section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's loan originations and purchases.

The distribution of loans within geographies of different income levels is adequate. For all mortgage loan products, we considered the limited volume of owner-occupied housing units in the low-income census tracts and placed more weight on performance in the moderate-income tracts. Home purchase and home improvement lending were adequate. Refinance lending was good. Small business lending is also adequate. Despite very limited opportunities in low-income tracts, the bank demonstrated excellent performance there. This was offset by poor performance in moderate-income census tracts where there are significantly more opportunities from a greater volume of small businesses located there. We did not identify any conspicuous or unexplained gaps in lending patterns.

Inside/Outside Ratio

The volume of loans made inside assessment areas in the state is adequate when mitigating factors are considered. The overall average of loans made inside the Florida assessment areas is 20%. This ranges from a low of 19.4% for home purchase to 21.7% for small business loans. This performance can partially be explained by the nature of the bank's operation in Florida. Some of the assessment areas are very small and do not consist of the entire MSA. The Orlando assessment area, for example, consists of only eight census tracts. The bank does not have a branch office in this assessment area; rather it has two deposit-taking ATMs. Also, the bank operates four branches in the state that are not open to the general public. This includes the bank's two branches in the Tampa-St. Petersburg-Clearwater MSA, which are open to bank employees only. This also includes one branch in the Sarasota-Bradenton-Venice and one branch in the Naples-Marco Island assessment areas. These branches are accessible only to residents living in two retirement centers in the areas. Additionally, a bank affiliate, JPMorgan Trust Company N.A., has two Private Banking Offices that also contribute to the volume of mortgage loans outside the bank's delineated assessment areas. Customers from this entity are referred to the lead bank for consumer lending products, including HMDA related products. Another contributing factor is

that many people from the Northeast United States, particularly from New York City, have vacation or second homes in Florida. Because of familiarity with JPMCB N.A. and the Chase brand name from their New York home areas; these customers obtain mortgages for their Florida homes from the bank.

Distribution of Loans by Income Level of the Borrower

Refer to Tables 8 through 12 in the State of Florida section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's loan originations and purchases.

The distribution of loans to borrowers with different income levels is poor. Adequate performance for the HMDA products was offset by very poor small business lending performance. For our mortgage lending analysis, we considered poverty levels in the area and housing affordability. Home purchase lending was poor. Home improvement lending was adequate, the result of poor performance for low-income borrowers offsetting excellent performance among moderate-income borrowers. Refinance lending was good.

Community Development Lending

Refer to Table 1, Lending Volume in the State of Florida section of Appendix D for the facts and data used to evaluate the bank's level of community development lending.

Community development in the Sarasota-Bradenton-Venice assessment area had a neutral impact on lending performance. The bank did not originate any community development loans in the assessment area.

The bank did, however, originate a positive volume of community development loans in the limited-scope areas and throughout the broader regional area that includes the bank's assessment areas. The bank made eight loans totaling \$15 million in the limited-scope areas. Throughout the rest of Florida, JPMCB N.A. made 17 community development loans totaling over \$23.8 million. Nearly all of the loans helped provide needed affordable housing in the state.

Product Innovation and Flexibility

Product innovation and flexibility had a neutral impact on performance. The bank did not provide information on any flexible loan programs in the Sarasota-Bradenton-Venice assessment area.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in the Naples-Marco Island and Tampa-St. Petersburg-Clearwater assessment areas is not inconsistent with the bank's overall High Satisfactory performance under the Lending Test in the State of Florida. In the West Palm Beach-Boca Raton-Boynton Beach assessment area, the bank's performance is stronger than the bank's performance in the state. The Naples-Marco Island and Tampa-St. Petersburg-Clearwater assessment areas had generally adequate lending performance that was elevated to the good level by an excellent volume of community development lending. The West Palm Beach-Boca Raton-Boynton Beach MD had good lending performance elevated to the excellent level by an excellent volume of community development lending. The bank's performance in the Cape Coral-Fort Myers and Orlando assessment areas is weaker than overall performance in the state; however, is considered adequate. Performance in

the assessment areas with stronger performance had a positive impact on the Lending Test rating for the entire state. The areas with stronger performance represent 52% of the bank's deposits in the state. This helped pull the overall state rating for the Lending Test to High Satisfactory. Refer to the Tables 1 through 12 in the State of Florida section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

JPMCB N.A.'s overall Investment Test performance in the state is Outstanding. Based on a full-scope review, performance in the Sarasota-Bradenton-Venice assessment area is excellent. The bank's investment performance in the full-scope area was enhanced by its performance in the broader regional area. JPMCB N.A.'s responsiveness to the identified needs of the assessment area is good, especially in the area of affordable housing. Performance in the limited-scope assessment areas did not impact the Investment Test rating for the State of Florida.

Refer to Table 14 in the State of Florida section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

While JPMCB N.A. originated only 12 investments in the assessment area totaling \$160 thousand during the evaluation period, we considered the ongoing impact that investments made prior to the current evaluation period had within the assessment area. The remaining balance on four prior period investments as of year-end 2006 was \$8.5 million.

The bank also made investments and grants to organizations and funds throughout the State of Florida, but not located within any of the bank's assessment areas in the state. These investments and grants, while not located directly within the bank's assessment areas; either have the potential to benefit the assessment areas or the broader regional area. In the broader regional area with potential to benefit the assessment areas, 14 investments totaling \$21.9 million were made in the current period, and 19 investments with remaining balances of \$66.5 million in prior periods. In the broader regional area with no potential to benefit the assessment areas, the bank made five investments for \$1.6 million in the current evaluation period. These additional investments enhanced the bank's overall performance under the Investment Test.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Investment Test in the Naples-Marco Island, Orlando, Tampa-St. Petersburg-Clearwater, and West Palm Beach-Boca Raton-Boynton Beach assessment areas is not inconsistent with the bank's overall performance in the state. In the Cape Coral-Fort Myers assessment area, the bank's performance is weaker, due to a lower level of investments; however is considered adequate. Performance in these assessment areas was not significant enough to impact the overall rating for the State of Florida. Refer to the Table 14 in the State of Florida section of Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in Florida is rated Low Satisfactory. Performance in the Sarasota-Bradenton-Venice assessment area is good. Performance in the limited-scope assessment areas had a negative impact on the Service Test rating for Florida.

Retail Banking Services

The distribution of bank branches is good, as they are accessible to all portions of the full-scope area. The bank does not have any branches in low-income census tracts; however, opportunities to provide services are limited as only 1.5% of the assessment area's population reside in these tracts. In moderate-income census tracts, the percentage of bank branches significantly exceeds the population percentage. Branch hours are good and do not vary in a way that inconveniences any portion of the assessment area. There were no branch closings or openings in this area during the evaluation period.

Community Development Services

The bank provided a good level of community development services to the full-scope area. Several staff members are involved in leadership roles as directors or as officers for several community development organizations that provide needed social services to low- and moderate-income families. The primary focus of the services was providing electronic benefits transfers for public assistance payments.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on a limited-scope review, Service Test performance in the Tampa-St. Petersburg-Clearwater assessment area is stronger than the performance in the State of Florida, mainly due to branch distribution, and is considered good. Performance in the Cape Coral-Fort Myers MSA, Naples-Marco Island MSA, Orlando MSA and West Palm Beach-Boca Raton-Boynton Beach MD is not inconsistent with the adequate performance in the state. With 64.8% of the deposits in the state, performance in these assessment areas was significant enough to have a negative impact on the Service Test rating in Florida.

Refer to Table 15 in the State of Florida section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

State of Illinois

CRA Rating for Illinois¹:	<u>Satisfactory</u>
The Lending Test is rated:	<u>High Satisfactory</u>
The Investment Test is rated:	<u>Low Satisfactory</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating include:

- Good distributions of loans to borrowers of different income levels and within geographies of different income resulted in the Lending Test rating of High Satisfactory.
- Adequate responsiveness to the investment needs of the rating area based on the volume of qualified investments.
- Excellent Service Test performance was the result of excellent branch and ATM distribution, good branch hours, an adequate record of opening and closing branches, and an adequate level of community development services.

Description of Institution's Operations in Illinois

JPMCB N.A. has delineated eight assessment areas within the state. Two of these areas are within the Chicago-Naperville-Joliet MMSA. This MMSA is a separate rating area from the state. Please see the Chicago-Naperville-Joliet MMSA rating area for a description of the bank's operations in that area. Of the remaining assessment areas in the state, all are within MSAs. Excluding the multistate area, the bank operates 24 branches and 43 deposit-taking ATMs in the state. JPMCB N.A. holds \$1.8 billion of deposits in this portion of Illinois, which represents 0.4% of the bank's total deposits. As such, the bank's performance in this state had a minimal impact on its overall CRA rating. Of the deposits, 38.0% are concentrated in the Rockford assessment area; therefore, it was selected for a full-scope review. The remaining assessment areas were analyzed using limited-scope procedures.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in Illinois is rated High Satisfactory. Based on a full-scope review, the bank's performance in the Rockford assessment area is good. Performance in the limited-scope assessment areas did not impact the Lending Test rating for the State of Illinois.

Lending Activity

¹ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Refer to Table 1, Lending Volume in the State of Illinois section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Lending activity is excellent. The bank has an 11% deposit market share and is ranked third among the banks located in the Rockford assessment area. Its lending market shares are much lower but ranks are favorable, especially in light of competition. JPMCB N.A. is ranked fifth among deposit-taking financial institutions in the assessment area in its home purchase and home improvement lending market share. The bank is one of the leading banks in the market in refinance originations. A large number of credit card banks dominate the small business loan market. Eight of the top ten small business lenders, including the bank's affiliate, are credit card banks. JPMCB N.A. ranks second for small business loans among banks with deposit market share in the assessment area.

Distribution of Loans by Income Level of the Geography

Refer to Tables 2 through 7 in the State of Illinois section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's loan originations and purchases.

The distribution of loans within geographies of different income levels is good. Excellent penetration into low- and moderate-income geographies for small business lending was offset by adequate performance for the HMDA-related products. For HMDA products, the adequate level of performance is the result of poor performance for home purchase and good performance for both home improvement and refinance lending. We did not identify any conspicuous or unexplained gaps in lending patterns in the Rockford assessment area.

Inside/Outside Ratio

The percentage of loans made inside the bank's various assessment areas in Illinois is poor. The bank made less than half of its loans in its Illinois assessment areas. The overall average was 45.7%. Performance ranged from 19.6% for home purchase to 59.9% for small business lending. This performance was considered when evaluating the bank's overall distribution of loans to geographies of different income levels. Its impact; however, was not significant enough to lower the conclusion for this performance criteria.

Distribution of Loans by Income Level of the Borrower

Refer to Tables 8 through 12 in the State of Illinois section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's loan originations and purchases.

The distribution of loans to borrowers with different income levels is good. Excellent performance for each of the HMDA related products was offset by adequate performance for loans to businesses with revenue of different sizes.

Community Development Lending

Refer to Table 1, Lending Volume in the State of Illinois section of Appendix D for the facts and data used to evaluate the bank's level of community development lending.

Community development lending had a neutral impact on lending in the Rockford assessment area. The bank originated four community development loans totaling \$1.2 million. The loans supported organizations that provided necessary social services to low- and moderate-income families.

Other Loan Data

JPMCB N.A. provided for consideration two standby letters of credit totaling \$5.7 million that have qualified community development purposes. These letters of credit facilitated an organization in its efforts to provide needed social services to low- and moderate-income individuals. Refer to Table 1, Other in the State of Illinois section of Appendix D for facts and data on these letters of credit.

Product Innovation and Flexibility

Product innovation and flexibility had a neutral impact on lending performance in the state. The bank provided information on mortgage products used throughout the state that had flexible loan features. The bank made 800 mortgage related loans totaling nearly \$127 million. While these loans provided needed financing that helped low- and moderate-income families, because the information was provided at the state level, it is unknown what impact these programs had within the JPMCB N.A. assessment areas.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in the Champaign-Urbana and Springfield assessment areas is not inconsistent with the bank's overall High Satisfactory performance under the Lending Test in the State of Illinois. In the Bloomington-Normal, Davenport-Moline-Rock Island, and Peoria assessment areas, the bank's performance is stronger than the bank's overall performance in the state and is considered excellent. Performance in these assessment areas did not have an impact on the overall rating for the State of Illinois. Refer to the Tables 1 through 12 in the State of Illinois section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

JPMCB N.A.'s overall Investment Test performance in the state is Low Satisfactory. Based on a full-scope review, performance in the Rockford assessment area is poor. The performance in the full-scope area was enhanced by the bank's investment performance in the limited-scope assessment areas, which had a positive impact the Investment Test rating for the State of Illinois. JPMCB N.A.'s responsiveness to the identified needs of the assessment areas is adequate.

Refer to Table 14 in the State of Illinois section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

JPMCB N.A. originated 14 investments in the full-scope assessment area totaling \$159 thousand during the evaluation period. The ongoing impact that investments made prior to the current evaluation period within the assessment area is minimal. The remaining balance on one prior period investment as of year-end 2006 was \$764 thousand.

The bank also made investments and grants to organizations and funds throughout the State of Illinois, but not located within any of the bank's assessment areas in the state. These investments and grants, while not located directly within the bank's assessment areas; either have the potential to benefit the assessment areas or the broader regional area. In the current evaluation period, eight investments totaling \$55 thousand and 42 investments totaling \$5.6 million were made in the broader regional area with potential and without potential to benefit the assessment areas, respectively. These additional investments enhanced the bank's overall performance under the Investment Test; however, they were not significant enough to impact the overall state rating.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Investment Test in the Springfield assessment area is weaker than the bank's overall performance in the State of Illinois. This performance is due to a lower level of investments. Performance in the Bloomington-Normal, Champaign-Urbana, Davenport-Moline-Rock Island, and Peoria assessment areas is stronger than the performance in the state, due to a higher level of investments, and is considered excellent. Performance in these assessment areas had a positive impact on the overall rating for the State of Illinois. Refer to the Table 14 in the State of Illinois section of Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in the State of Illinois is rated Outstanding. Performance in the Rockford assessment area is excellent. Performance in the limited-scope assessment areas did not impact the Service Test rating for the State of Illinois.

Retail Banking Services

The distribution of bank branches is excellent, as they are readily accessible to all portions of the full-scope area. The percentage of branches in low- and moderate-income census tracts significantly exceeds the population percentages in these geographies. Branch hours are good and do not vary in a way that inconveniences any portion of the assessment area. Branch openings and closings generally have not adversely affected the accessibility to banking services, particularly in low- and moderate-income geographies. Access to banking services was augmented by excellent access to deposit-taking ATMs.

Community Development Services

The bank provided an adequate level of community development services to the full-scope area. A considerable portion of the bank's services focused on financial literacy and homebuyer education. Bank employees provided services to several different organizations while several employees served in a leadership capacity for these social service organizations.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews in the state, Service Test performance in the Davenport-Moline-Rock Island and Springfield assessment areas is not inconsistent with the excellent performance in the State of

Illinois. The bank's performance in the Bloomington-Normal, Champaign-Urbana, and Peoria MSAs was weaker than the bank's performance in the state, due mainly to branch distribution. Despite being weaker, performance in the Peoria MSA is good and adequate in the Bloomington-Normal and Champaign-Urbana assessment areas. Performance in the combined limited-scope assessment areas did not have an impact on the overall rating for the State of Illinois.

Refer to Table 15 in the State of Illinois section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

State of Indiana

CRA Rating for Indiana¹:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>High Satisfactory</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating include:

- Excellent distribution of loans to borrowers of different income levels and excellent lending activity was further supported by an excellent level of community development loans.
- Good responsiveness to the investment needs of the rating area based on the volume of qualified investments.
- Excellent Service Test performance was the result of excellent branch and ATM distribution, good branch hours, an adequate record of opening and closing branches, and an excellent level of community development services.

Description of Institution's Operations in Indiana

JPMCB N.A. has delineated 16 assessment areas within the state. One of these areas is within the Chicago-Naperville-Joliet MMSA, one is in the Cincinnati-Middletown MMSA, and one is in the Louisville MMSA. These MMSAs are a separate rating area from the state. Please see these separate rating areas for a description of the bank's operations in those areas. Of the remaining assessment areas, eight are in MSAs and five are in non-metropolitan areas. Excluding the multistate areas, JPMCB N.A. operates 138 branches and 188 deposit-taking ATMs in the state. The bank holds \$8.6 billion of deposits in this portion of Indiana, which represents 2.0% of the bank's total deposits. Of these deposits, 66.9% are concentrated in the Indianapolis assessment area. As such, this area was selected for a full-scope review. The remaining assessment areas, including the combined non-metropolitan assessment areas, were analyzed using limited-scope procedures.

A sufficient number of small farm loans were made by the bank in the Indiana combined non-metropolitan areas for a meaningful analysis. However, because small farm loans is not a primary loan product for the bank and the non-metropolitan areas received a limited-scope analysis, minimal weight was applied to this product which in turn had a very limited impact on the Lending Test rating for the state.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

¹ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

The bank's performance under the Lending Test in Indiana is rated Outstanding. Based on a full-scope review, the bank's performance in the Indianapolis assessment area is excellent. Performance in the limited-scope areas did not impact the Lending Test rating in the state.

Lending Activity

Refer to Table 1, Lending Volume in the State of Indiana section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Lending activity is excellent. The bank has the largest deposit market share in the assessment area with 23.5% of all deposits. Lending market shares are well below that level, but are reflective of the competition in the area. We placed greatest weight on the ranking for loan products as well as the overall volume of loans originated in our conclusion. Home purchase is ranked tenth in the assessment area, while home improvement and refinance are ranked second and third, respectively. For small business lending, the bank ranks 11th. If financial institutions without a deposit presence in the assessment area are removed from consideration, JPMCB N.A. is a leader in loan production.

Distribution of Loans by Income Level of the Geography

Refer to Tables 2 through 7 in the State of Indiana section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's loan originations and purchases.

The distribution of loans within geographies of different income levels is good. Excellent performance for the home improvement and refinance products is offset by poor performance for home purchase. The distribution into both low- and moderate-income census tracts for home purchase loans is poor. Conversely, both the home improvement and refinance products demonstrated excellent performance in both low- and moderate-income census tracts. Small business lending is good, with adequate penetration into low-income tracts and good distribution in moderate-income tracts. We did not detect any conspicuous or unexplained gaps in lending patterns.

Inside/Outside Ratio

The majority of loans are made within the various assessment areas in Indiana which demonstrates good performance. An average of 80% of all loans was made in the various assessment areas. This ranged from a low of 71% for home purchase to 86% for small business lending.

Distribution of Loans by Income Level of the Borrower

Refer to Tables 8 through 12 in the State of Indiana section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's loan originations and purchases.

The distribution of loans to borrowers of different income levels was excellent. All of the HMDA products demonstrated excellent performance. Loans to businesses with revenues of different sizes were good.

Community Development Lending

Refer to Table 1, Lending Volume in the State of Indiana section of Appendix D for the facts and data used to evaluate the bank's level of community development lending.

The bank generated an excellent volume of community development loans in the Indianapolis assessment area, which had a significant positive impact on lending performance. The bank originated 40 community development loans totaling \$131 million. The dollar volume represents 20.9% of the Tier 1 Capital allocated to the assessment area. Most of the loans addressed affordable housing needs and helped to provide community development services to low- and moderate-income residents.

Product Innovation and Flexibility

Product innovation and flexibility had a positive impact on performance in the state. The bank provided us information on 103 loans totaling over \$9 million in mortgage related loans that had flexible or discounted terms within the Indianapolis assessment area. In the full-scope area, the bank also made nearly 200 SBA loans totaling \$11.5 million. In the limited-scope assessment areas or in other areas of the state outside of assessment areas, the bank made nearly 1,850 mortgage loans totaling nearly \$202 million that featured flexible loan terms or discounts.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in the Bloomington, Lafayette, Michigan City-La Porte, and South Bend-Mishawaka assessment areas is not inconsistent with the bank's overall excellent performance under the Lending Test in the State of Indiana. In the Elkhart-Goshen, Fort Wayne, Muncie, and non-metropolitan assessment areas, the bank's performance is weaker than the bank's overall performance in the state, but is still considered good. These areas differed from the full-scope area because the borrower distribution performance criterion was good compared to the excellent performance demonstrated in the Indianapolis assessment area. The Muncie MSA also had poor geographic distribution but had very positive volumes of community development lending to compensate which raised the conclusion for that MSA to good overall. Performance in these assessment areas did not have an impact on the overall rating for the State of Indiana. Refer to the Tables 1 through 12 in the State of Indiana section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

JPMCB N.A.'s overall Investment Test performance in the state is rated High Satisfactory. Based on a full-scope review, performance in the Indianapolis assessment area is excellent. Weaker performance in a majority of the limited-scope assessment areas was detrimental to the full-scope area's excellent performance. This resulted in an overall good rating for the state. JPMCB N.A.'s responsiveness to the identified needs of the assessment area is good, especially in the area of affordable housing.

Refer to Table 14 in the State of Indiana section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

During the evaluation period, JPMCB N.A. originated 135 investments in the assessment area totaling \$33.9 million. In addition, we considered the ongoing impact that investments made prior to the current

evaluation period had within the assessment area. The remaining balance on 12 prior period investments as of year-end 2006 was \$16.3 million.

The bank also made investments and grants to organizations and funds throughout the State of Indiana, but not located within any of the bank's assessment areas in the state. These investments and grants, while not located directly within the bank's assessment areas; either have the potential to benefit the assessment areas or the broader regional area. In the broader regional area with potential to benefit the assessment areas, 16 investments totaling \$8.4 million were made in the current evaluation period, and nine investments with remaining balances of \$11.6 million in prior periods. These additional investments enhanced the bank's overall performance under the Investment Test; however, they were not significant enough to impact the overall state rating.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance test in the Bloomington MSA is not inconsistent with the bank's overall performance in the State of Indiana. Performance in the Muncie assessment area is stronger than overall performance in the state, due to a lower level of investments, and is considered excellent. Performance in the Fort Wayne assessment areas is weaker than the full-scope area, due to a lower level of investments, but is still considered adequate. The bank's performance in the Elkhart-Goshen, Lafayette, Michigan City-La Porte, South Bend-Mishawaka, and non-metropolitan assessment areas is also weaker, again due to a lower level of investments, and is considered poor. Performance in these assessment areas had a negative impact on the overall rating for the State of Indiana. Refer to the Table 14 in the State of Indiana section of Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in the State of Indiana is rated Outstanding. Performance in the Indianapolis assessment area is excellent. Performance in the limited-scope assessment areas did not impact the Service Test rating for the State of Indiana.

Retail Banking Services

The distribution of bank branches is excellent, as they are readily accessible to all portions of the full-scope area. Branch hours are good and do not vary in a way that inconveniences any portion of the assessment area. Access to banking services was augmented by excellent access to deposit-taking ATMs in low- and moderate-income census tracts. Branch openings and closings generally have not adversely affected the accessibility to banking services, particularly in low- and moderate-income geographies.

Community Development Services

The bank provided an excellent level of community development services to the Indianapolis assessment area. The bank provided a strong level of leadership in the full-scope area through membership on Boards of Directors and on committees of various community development organizations that focus on a

variety of needs within the community. These services included affordable housing initiatives as well as providing electronic benefits transfers for public assistance payments.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Service Test performance in the Bloomington, Elkhart-Goshen, and Lafayette assessment areas was not inconsistent with the excellent performance in the state. However, Service Test performance in the Fort Wayne, Michigan City-LaPorte, Muncie, South Bend-Mishawaka and non-metropolitan assessment areas is weaker than the performance in the rating area. Despite being weaker, performance in the South Bend-Mishawaka assessment area is considered good and adequate in the Fort Wayne, Michigan City-LaPorte, Muncie, and the non-metropolitan assessment areas. The variations in performance from the full-scope area are mainly due to branch distribution. Performance in the combined limited-scope assessment areas did not have an impact on the overall rating for the State of Indiana.

Refer to Table 15 in the State of Indiana section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

State of Kentucky

CRA Rating for Kentucky¹:	<u>Satisfactory</u>
The Lending Test is rated:	<u>High Satisfactory</u>
The Investment Test is rated:	<u>High Satisfactory</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating include:

- Good distribution of loans to borrowers of different income levels and within low- and moderate-income census tracts were the primary reasons behind the Lending Test rating.
- Good responsiveness to the investment needs of the rating area based on the volume of qualified investments.
- An Excellent Service Test rating was the result of excellent branch and ATM distribution, good branch hours, and an excellent level of community development services.

Description of Institution's Operations in Kentucky

JPMCB N.A. has delineated nine assessment areas within the state. One of these areas is within the Cincinnati-Middletown MMSA and one is in the Louisville MMSA. These MMSAs are separate rating areas and were not factored in to the evaluation of the performance in Kentucky. Please see these separate rating areas for a description of the bank's operations in the areas. Of the remaining assessment areas in the state, four are in MSAs and three are in non-metropolitan areas. Excluding the multistate areas, JPMCB N.A. operates 32 branches and 35 deposit-taking ATMs in the state. The bank holds \$1.5 billion of deposits in this portion of Kentucky, which represents 0.3% of the bank's total deposits. The bank's performance in this state had a minimal impact on its overall CRA rating. Within Kentucky, 70.2% of deposits are concentrated in the Lexington-Fayette assessment area. Therefore, this assessment area was selected for a full-scope review. The remaining assessment areas, including the combined non-metropolitan assessment areas, were analyzed using limited-scope procedures.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in Kentucky is rated High Satisfactory. Based on a full-scope review, the bank's performance in the Lexington-Fayette assessment area is good. Performance in the limited-scope assessment areas did not impact the Lending Test rating in the state.

Lending Activity

¹ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Refer to Table 1, Lending Volume in the State of Kentucky section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Lending activity is excellent, especially in light of competition. The bank has the largest share of deposits in the assessment area. While lending market shares are not as high, the bank ranks third for home improvement and refinance loans, eighth for home purchase, and fifteenth for small business lending. Market shares and ranks are excellent if we consider only those financial institutions located in the assessment area. There are many mortgage lenders and small business credit card banks offering loans in the assessment area that do not maintain a deposit-taking facility in the area.

Distribution of Loans by Income Level of the Geography

Refer to Tables 2 through 7 in the State of Kentucky section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's loan originations and purchases.

The distribution of loans within geographies of different income levels is good. The performance for HMDA products is generally good, based on adequate home purchase lending and good distributions for home improvement and refinance lending. Small business lending is good. The bank had excellent penetration into low-income census tracts for small business loans and adequate performance in the moderate-income tracts. We did not identify any conspicuous or unexplained gaps in lending patterns.

Inside/Outside Ratio

The bank made an adequate volume of its loans inside assessment areas in the State of Kentucky. The overall average of loans made inside Kentucky assessment areas was 52.9%. This ranged from 41.7% for home purchase lending to 59.5% for small business lending.

Distribution of Loans by Income Level of the Borrower

Refer to Tables 8 through 12 in the State of Kentucky section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's loan originations and purchases.

The distribution of loans to borrowers of different income levels was good. Excellent performance for all HMDA related products was offset by only adequate performance for lending to businesses with different revenues. The Lexington-Fayette assessment area has a poverty level near 13%. We considered the impact that this high poverty level has in the ability of the bank to reach borrowers for mortgage loans.

Community Development Lending

Refer to Table 1, Lending Volume in the State of Kentucky section of Appendix D for the facts and data used to evaluate the bank's level of community development lending.

Community development lending had a neutral impact on lending performance in the Lexington-Fayette assessment area. The bank made seven community development loans totaling \$3.9 million during the evaluation period in the full-scope area.

The bank originated eleven community development loans in the broader regional area that includes the Kentucky assessment areas. These loans totaled \$45.7 million and were in areas with the potential to benefit the Kentucky assessment areas. Most of the loans provided much needed help in financing affordable housing projects. The loans demonstrate the bank's willingness to address community development needs throughout the state and were given positive consideration in arriving at our conclusion.

Other Loan Data

The bank provided for consideration five standby letters of credit totaling \$12.9 million that have a qualified community development purpose. These letters of credit helped facilitate the construction of affordable housing, aided an organization in its efforts to provide needed social services to low- and moderate-income individuals, and helped facilitate economic development activities. Refer to Table 1 Other in the State of Kentucky section of Appendix D for facts and data on these letters of credit.

Product Innovation and Flexibility

Product innovation and flexibility had a neutral impact on lending in the Lexington-Fayette assessment area. Throughout the state, the bank made 781 mortgage loans totaling \$89 million with flexible loan terms.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in the Elizabethtown assessment area is not inconsistent with the bank's overall High Satisfactory performance under the Lending Test in Kentucky. In the Owensboro assessment area, the bank's performance is stronger than the bank's performance in the state. The distribution of loans by geography and borrower income levels was excellent in this assessment area. In the Bowling Green and non-metropolitan assessment areas, the bank's performance is weaker than the bank's overall performance in the state. Performance in the Bowling Green assessment area was brought down primarily because of very poor performance in low- and moderate-income geographies. Performance in the non-metropolitan assessment areas was adequate for both borrower and geographic distribution. Performance in these assessment areas was not significant enough to impact the overall rating for the State of Kentucky. Refer to the Tables 1 through 12 in the State of Kentucky section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

JPMCB N.A.'s overall Investment Test performance in the state is rated High Satisfactory. Based on a full-scope review, performance in the Lexington-Fayette assessment area is adequate. The bank's investment performance in the full-scope area was enhanced by its performance in the broader regional area, which had a positive impact on the state rating. JPMCB N.A.'s responsiveness to the identified needs of the assessment area is good. Performance in the limited-scope assessment areas did not impact the Investment Test rating for the State of Kentucky.

Refer to Table 14 in the State of Kentucky section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

JPMCB N.A. originated 28 investments in the full-scope area totaling \$458 thousand during the evaluation period. In addition, we considered the ongoing impact that investments made prior to the current evaluation period in the assessment area. The remaining balance on the three prior period investments as of year-end 2006 was \$2.3 million.

The bank also made investments and grants to organizations and funds throughout the State of Kentucky, but not located within any of the bank's assessment areas in the state. These investments and grants, while not located directly within the bank's assessment areas; either have the potential to benefit the assessment areas or the broader regional area. In the broader regional area with potential to benefit the assessment areas, nine investments totaling \$4.9 million were made in the current evaluation period, and four investments with remaining balances of \$3.3 million in prior periods. These additional investments enhanced the bank's overall performance under the Investment Test and had a positive impact the overall state rating.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance in the Bowling Green, Elizabethtown, Owensboro, and non-metropolitan assessment areas is weaker than the bank's overall performance in the state and is considered poor. This weaker performance is due to a lower level of investments in the assessment areas. Performance in these assessment areas was not significant enough to impact the overall rating for the State of Kentucky. Refer to the Table 14 in the State of Kentucky section of Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in Kentucky is rated Outstanding. Performance in the Lexington-Fayette assessment area is excellent. Performance in the limited-scope assessment areas did not impact the Service Test rating for the State of Kentucky.

Retail Banking Services

The distribution of bank branches is excellent as they are readily accessible to all portions of the full-scope area. The percentage of bank branches in low-income census tracts is below the population percentage in these tracts; however, this percentage is above the population comparator in moderate-income tracts. When near-to branches are considered, accessibility improved significantly in both low- and moderate-income census tracts. Near-to branches are those located in middle- or upper-income census tracts that are within one-half mile from a low- or moderate-income census tract. Branch hours are good and do not vary in a way that inconveniences any portion of the assessment area. Access to banking services was augmented by excellent access to deposit-taking ATMs in low- and moderate-income census tracts. The bank did not open or close any branches in the full-scope area during the evaluation period.

Community Development Services

The bank provided an excellent level of community development services to the full-scope area. The bank provided a strong level of leadership in the assessment area through membership on Boards of Directors and on committees of various community development organizations that focus on a variety of needs within the community. These services included affordable housing initiatives as well as providing electronic benefits transfers for public assistance payments.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Service Test performance in the Owensboro assessment area is not inconsistent with the excellent performance in the State of Kentucky. The bank's performance in the Bowling Green, Elizabethtown, and non-metropolitan assessment areas is weaker than the performance in the state, due mainly to branch distribution. Despite the performance being weaker in these limited-scope areas, performance is considered adequate. Performance in the combined limited-scope assessment areas did not have an impact on the overall rating for the State of Kentucky.

Refer to Table 15 in the State of Kentucky section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

State of Louisiana

CRA Rating for Louisiana:	<u>Satisfactory</u>
The Lending Test is rated:	<u>High Satisfactory</u>
The Investment Test is rated:	<u>High Satisfactory</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating include:

- Good overall Lending Test performance is the result of excellent volumes of community development lending elevating adequate lending performance to High Satisfactory.
- Good Investment Test performance was the result of adequate qualified investment volume and excellent responsiveness to community development needs.
- Excellent Service Test performance was the result of excellent branch distribution, good branch hours, adequate ATM distribution, an adequate record of opening and closing branches, and an excellent level of community development services.

Description of Institution's Operations in Louisiana

JPMCB N.A. operates 167 branches and 208 deposit-taking ATMs in Louisiana. The bank has delineated 13 assessment areas within the state. Eight are in MSAs and five are in non-metropolitan areas. Statewide, the bank holds \$13.4 billion of deposits, which represents 3.1% of the bank's total deposits. Within Louisiana, 40.3% of the bank's deposits are concentrated in the New Orleans-Metairie-Kenner MSA; therefore, it was selected for a full-scope review. The remaining assessment areas, including the combined non-metropolitan assessment areas, were analyzed using limited-scope procedures.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in Louisiana is rated High Satisfactory. Based on a full-scope review, the bank's performance in the New Orleans-Metairie-Kenner, LA MSA is good. Performance in the limited-scope assessment areas did not impact the Lending Test rating in the state.

Lending Activity

Refer to Table 1, Lending Volume in the State of Louisiana section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Lending activity is excellent. The bank's ranking for home mortgage loans is among the leaders in all categories and matches its second place deposit rank. A large number of credit card banks compete for small business loans. The bank's affiliated credit card bank is ranked second in small business lending. JPMCB N.A. is the second ranked bank for small business lending among financial institutions with deposit market shares in the MSA.

Distribution of Loans by Income Level of the Geography

Refer to Tables 2 through 7 in the State of Louisiana section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's loan originations and purchases.

The distribution of loans within geographies of different income levels is adequate. The performance for HMDA-related products is adequate. By product, home purchase lending is poor, home improvement lending is good, and refinance lending is adequate. The penetration into both low- and moderate-income census tracts for small business loans was good. We did not identify any conspicuous or unexplained gaps in lending patterns.

Inside/Outside Ratio

The bank made a substantial majority of loans within its various Louisiana assessment areas. The overall average of loans made inside its Louisiana assessment areas was 87%. This ranged from 85% for home purchase loans to 89% for home improvement.

Distribution of Loans by Income Level of the Borrower

Refer to Tables 8 through 12 in the State of Louisiana section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's loan originations and purchases.

The distribution of loans to borrowers of different income levels was adequate. While the HMDA products were considered good, lending to businesses with different revenue sizes was only adequate. For the HMDA products, home purchase lending was adequate, home improvement was excellent, and refinance lending was good. While the poverty levels in the MSA are high at 17%, our consideration of this barrier to lending didn't significantly alter our conclusion.

Community Development Lending

Refer to Table 1, Lending Volume in the State of Louisiana section of Appendix D for the facts and data used to evaluate the bank's level of community development lending.

Because of the strong volume and excellent responsiveness to identified needs, community development lending had a significant and positive impact on lending performance in the New Orleans-Metairie-Kenner MSA. There are ample opportunities within the MSA for community development and great needs, especially following the devastation from the hurricanes that occurred during the evaluation period. The bank originated eleven loans totaling over \$170 million or 29.1% of Tier 1 Capital allocated to the assessment area. The substantial majority of the bank's community development loans helped address the urgent needs of neighborhood revitalization and affordable housing, which were amplified by Hurricanes Katrina and Rita. One example of the responsiveness includes a \$4 million loan to help construct a 318 unit housing development for low-income residents. These units will provide replacement housing for low- and moderate-income families displaced by the hurricanes.

Product Innovation and Flexibility

Product innovation and flexibility were positive factors in our analysis of the Lending Test throughout the state, including the full-scope area as well as the limited-scope assessment areas and broader statewide area. The bank provided information on 92 mortgage related loans totaling over \$9 million in the full-scope New Orleans-Metairie-Kenner MSA. Throughout all portions of the state, the bank provided us information on 1,800 mortgage loans totaling over \$213 million with flexible loan terms.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in the Alexandria, Lafayette, Monroe, and Shreveport-Bossier City assessment areas is not inconsistent with the bank's overall good performance under the Lending Test in Louisiana. In the Lake Charles assessment area, the bank's performance is stronger than the bank's overall performance in the state. This assessment area had overall stronger lending performance and had excellent volumes of community development lending. In the Baton Rouge, Houma-Bayou Cane-Thibodaux, and non-metropolitan assessment areas, the bank's performance is weaker than the bank's overall performance in the full-scope area, and is considered adequate. These areas had generally adequate lending performance but did not have the volumes of community development lending that elevated performance in the full-scope area. Performance in these assessment areas was not significant enough to impact the overall rating for the State of Louisiana. Refer to the Tables 1 through 12 in the State of Louisiana section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

JPMCB N.A.'s overall Investment Test performance in the state is High Satisfactory. Based on a full-scope review, performance in the New Orleans-Metairie-Kenner MSA is good. JPMCB N.A.'s responsiveness to the identified needs of the assessment area is excellent, especially in the areas of affordable housing and community services. Performance in the limited-scope assessment areas did not impact the Investment Test rating for the State of Louisiana.

Refer to Table 14 in the State of Louisiana section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

During the evaluation period, JPMCB N.A. originated 86 investments in the full-scope area totaling \$5.9 million. In addition, we considered the ongoing impact that investments made prior to the current evaluation period had within the assessment area. The remaining balance on eight prior period investments as of year-end 2006 was \$15.7 million.

The bank's responsiveness to the identified needs of the area is excellent. This is particularly evident in its response to relief efforts subsequent to Hurricanes Katrina and Rita. JPMCB N.A. has provided a number of grants specifically related to hurricane relief efforts. Some of these grants include:

- A \$1 million grant to the United Negro College Fund to assist students impacted by the hurricane. Students receive up to a \$1,000 grant for basic educational needs such as books, housing, transportation or personal computers.
- A total of \$2 million in grants to the American Red Cross to assist Hurricane victims.

- \$1 million grant to the JPMCB N.A. Hurricane Relief Fund. Individual grants were given to bank employees who sustained a loss of personal assets or medical and other expenses as a result of the Hurricane.

The bank also made investments and grants to organizations and funds throughout the State of Louisiana, but not located within any of the bank's assessment areas in the state. These investments and grants, while not located directly within the bank's assessment areas; either have the potential to benefit the assessment areas or the broader regional area. In the broader regional area with potential to benefit the assessment areas, ten investments totaling \$295 thousand were made in the current evaluation period. In the broader regional area with no potential to benefit the assessment areas, the bank made 32 investments for \$31.3 million and 32 investments with remaining balances of \$51.3 million in the current and prior evaluation periods, respectively. These additional investments enhanced the bank's overall performance under the Investment Test; however, they were not significant enough to impact the overall state rating.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance in the non-metropolitan assessment areas is not inconsistent with the bank's overall performance in the State of Louisiana. In the Monroe assessment area, the bank's performance is stronger than its overall performance in the state, due to a higher level of investments. The bank's performance in the Baton Rouge and Shreveport-Bossier City assessment areas is weaker than the rating area, due to a lower level of investments; however, is still considered adequate. In the Alexandria, Houma-Bayou Cane-Thibodaux, Lafayette, and Lake Charles assessment areas, the bank's investment performance is weaker, again due to a lower level of investments, and is considered poor. Performance in these assessment areas was not significant enough to impact the overall rating for the State of Louisiana. Refer to the Table 14 in the State of Louisiana section of Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in Louisiana is rated Outstanding. Performance in the New Orleans-Metairie-Kenner MSA is excellent. Performance in the limited-scope assessment areas did not impact the Service Test rating for the State of Louisiana.

Retail Banking Services

The distribution of bank branches is excellent, as they are readily accessible to all portions of the full-scope area. The percentage of bank branches located in low- and moderate-income census tracts is below the percentage of the population residing in those tracts. However, after considering near-to branches, accessibility improved significantly in both low- and moderate-income tracts. Near-to branches are those located in middle- or upper-income census tracts that are within one-half mile from a low- or moderate-income census tract. Branch hours are good and do not vary in a way that inconveniences any portion of the MSA. Access to banking services was augmented by adequate access to deposit-taking ATMs in low- and moderate-income census tracts. Branch openings and closings generally have not adversely affected the accessibility to banking services, particularly in low- and

moderate-income geographies. We noted that several branches, which were damaged as the result of the 2005 hurricanes, remain closed.

Community Development Services

The bank provided an excellent level of community development services to the full-scope area, which was severely impacted by hurricanes during the evaluation period. The bank provided a strong level of leadership in the full-scope area through membership on Boards of Directors and on committees of various community development organizations that focus on a variety of needs within the community. These services included affordable housing initiatives as well as providing electronic benefits transfers for public assistance payments.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Service Test performance in the Baton Rouge and Monroe assessment areas was not inconsistent with the excellent performance in the State of Louisiana. The bank's performance in the Alexandria, Houma-Bayou Cane-Thibodaux, Lafayette, Lake Charles, Shreveport-Bossier City, and non-metropolitan assessment areas was weaker than the performance in the state, due mainly to branch distribution. Despite being weaker in these areas, performance is considered good in the Shreveport-Bossier City and non-metropolitan assessment areas and adequate in the Alexandria, Houma-Bayou Cane-Thibodaux, Lafayette, and Lake Charles MSAs. Performance in the combined limited-scope assessment areas did not have an impact on the overall rating for the State of Louisiana.

Refer to Table 15 in the State of Louisiana section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

State of Michigan

CRA Rating for Michigan:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>High Satisfactory</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating include:

- Excellent volumes of community development lending helped elevate otherwise good lending performance to the excellent level. The bank also had excellent lending activity and good distributions of loans to borrowers of different income levels and within geographies of different income levels.
- Good Investment Test performance was the result of good qualified investment volume and excellent responsiveness to community development needs.
- Excellent Service Test performance was the result of excellent branch distribution, good branch hours, an adequate record of opening and closing branches, and an excellent level of community development services.

Description of Institution's Operations in Michigan

JPMCB N.A. operates 286 branches and 448 deposit-taking ATMs in Michigan. The bank has delineated seventeen assessment areas within the state. Two are in MDs, 10 are in MSAs, and five are in non-metropolitan areas. Statewide, the bank holds \$17.1 billion of deposits, which represents 3.9% of the bank's total deposits. Within Michigan, 45.0% of the bank's deposits are concentrated in the Detroit-Livonia-Dearborn MD, and as such, was selected for a full-scope review. The Warren-Farmington Hills-Troy MD has the second largest concentration of deposits at 30.1%. This MD along with the remaining assessment areas, including the combined non-metropolitan assessment areas, was analyzed using limited-scope procedures.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in Michigan is rated Outstanding. Based on a full-scope review, the bank's performance in the Detroit-Livonia-Dearborn MD is excellent. Performance in the limited-scope areas did not impact the Lending Test rating.

Lending Activity

Refer to Table 1, Lending Volume in the State of Michigan section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Lending activity is excellent. The bank has the second largest deposit market share in the Detroit-Livonia-Dearborn MD. Lending market shares are well below the bank's deposit market share. We

based our conclusion on rank and the overall substantial volume of loans generated. There is significant competition in the MD, particularly from national mortgage companies and business credit card banks that do not have a deposit presence in the MD. JPMCB N.A. achieved a second place rank for home improvement and fourth place rank for refinance lending among all lenders operating in the MD. The bank ranks a very respectable 14th among all small business lenders. We noted that the top five business lenders are all credit card banks and control over 50% of the market. One of these five is the bank's affiliate credit card bank.

Distribution of Loans by Income Level of the Geography

Refer to Tables 2 through 7 in the State of Michigan section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's loan originations and purchases.

The distribution of loans within geographies of different income levels is good. The geographic distribution of HMDA products were good overall with excellent home improvement and refinance performance offset by only adequate home purchase distribution. The distribution of small business lending is good with excellent penetration into moderate-income geographies and only adequate performance in low-income tracts. We did not identify and conspicuous or unexplained gaps in lending patterns.

Inside/Outside Ratio

The bank made a substantial majority of its loans inside its various assessment areas in Michigan. This demonstrates excellent performance. The average of loans made inside the assessment areas was 87%. They ranged from a low of 77% for home purchase loans to 92% for small business lending.

Distribution of Loans by Income Level of the Borrower

Refer to Tables 8 through 12 in the State of Michigan section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's loan originations and purchases.

The distribution of loans to borrowers of different income levels was good. Poverty is quite high in the MD at 15%. We considered this as a barrier to mortgage lending and the ability of residents to qualify for mortgage loans. With this considered, home purchase lending is good while the home improvement and refinance lending categories are excellent. Lending to businesses with different revenue sizes is good.

Community Development Lending

Refer to Table 1, Lending Volume in the State of Michigan section of Appendix D for the facts and data used to evaluate the bank's level of community development lending.

Community development lending had a significant, positive impact on lending performance in the MD. The bank originated 33 community development loans totaling \$393 million during this evaluation period. This strong volume represents 47.0% of Tier 1 Capital allocated to the assessment area. Most involved organizations that provide needed social services for low- and moderate-income residents.

Other Loan Data

JPMCB N.A. provided information to us for consideration in the Lending Test regarding three substantial standby letters of credit totaling \$329 million that qualified as community development. These letters of credit helped facilitate loans to organizations that provide community development services to low- and moderate-income individuals. Refer to Table 1, Other in the State of Michigan section of Appendix D for facts and data for these letters of credit.

Product Innovation and Flexibility

Product innovation and flexibility received positive consideration for lending performance in the state. The bank provided us with information on programs within the full-scope Detroit-Livonia-Dearborn MD as well as programs that were used throughout the state or within the limited-scope areas. Within the full-scope area, the bank originated 100 mortgage related loans totaling \$7.8 million that had flexible features. Throughout the state, including the bank's assessment areas, the bank made nearly 2,300 mortgage loans totaling over \$272 million with flexible loan features.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in the Battle Creek, Kalamazoo-Portage, and non-metropolitan assessment areas is not inconsistent with the bank's overall excellent performance in the State of Michigan. Performance in the Ann Arbor, Flint, Grand Rapids-Wyoming, Holland-Grand Haven, Lansing-East Lansing, Muskegon- Norton Shores, Niles-Benton Harbor, and Saginaw-Saginaw Township North assessment areas, and the Warren-Farmington Hills-Troy MD was weaker than the bank's overall performance in the state, but all are considered good. These areas generally had similar lending but did not benefit from the large volume of community development lending that elevated performance to the Outstanding level for the full-scope area. Performance in the limited-scope assessment areas did not have an impact on the overall rating for the State of Michigan. Refer to the Tables 1 through 12 in the State of Michigan section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

JPMCB N.A.'s overall Investment Test performance in the state is High Satisfactory. Based on a full-scope review, performance in the Detroit-Livonia-Dearborn MD is excellent. Weaker performance in several of the limited-scope assessment areas, including the Warren-Farmington Hills-Troy MD, was detrimental to the full-scope area's excellent performance. These areas account for 35.7% of the bank's deposits in the state. This performance resulted in an overall High Satisfactory rating for the state. JPMCB N.A.'s responsiveness to the identified needs of the assessment area is excellent, especially in the areas of affordable housing and community service organizations.

Refer to Table 14 in the State of Michigan section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

During the evaluation period, JPMCB N.A. originated 205 investments in the assessment area totaling \$16.7 million. In addition, we considered the ongoing impact that investments made prior to the current

evaluation period had within the assessment area. The remaining balance on 14 prior period investments as of year-end 2006 was \$49.8 million.

The bank's responsiveness to the community development needs in the assessment area is excellent. During the evaluation period, the bank originated over \$12 million in investments to affordable housing organizations and projects and over \$2.9 million in grants to community service organizations. An example that demonstrated the bank's responsiveness is over \$300 thousand in grants to The Detroit Renaissance Foundation. This foundation was formed in 1970 by business leaders concerned with transforming the City's troubled past into a promising future. It is a private, non-profit organization that brings the business community's leadership and resources together to encourage and facilitate the physical and economic revitalization of Detroit and Southeast Michigan and eliminate urban blight. The bank's funding supported the \$23 million Gap Financing Fund for Lower Woodward Avenue to spur residential and commercial development in downtown Detroit. Opportunities include 2,000 additional housing units through conversion of vacant commercial buildings and reuse of older building sites. There will be commercial use of many of the rehabilitated buildings first floors, providing opportunities for at least 80 small businesses and added employment.

The bank also made investments and grants to organizations and funds throughout the State of Michigan, but not located within any of the bank's assessment areas in the state. These investments and grants, while not located directly within the bank's assessment areas; either have the potential to benefit the assessment areas or the broader regional area. In the broader regional area with potential to benefit the assessment areas, 26 investments totaling \$15.3 million were made in the current evaluation period, and three investments with remaining balances of \$993 thousand in prior periods. In the broader regional area with no potential to benefit the assessment areas, the bank made three investments totaling \$993 thousand in the current period. These additional investments enhanced the bank's overall performance under the Investment Test; however, they were not significant enough to impact the overall state rating.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance in the Ann Arbor, Flint, Grand Rapids-Wyoming, Kalamazoo-Portage, Lansing-East Lansing, Muskegon- Norton Shores, Niles-Benton Harbor, and Saginaw-Saginaw Township North assessment areas is stronger than the bank's overall performance in the state, due to a higher level of investments, and is considered excellent. The bank's performance in the Warren-Farmington Hills-Troy MD is weaker than that in the rating area, due to a lower level of investments; however, is still considered adequate. In the Battle Creek, Holland-Grand Haven, and non-metropolitan assessment areas, the bank's investment performance is weaker, again due to a lower level of investments, and is considered poor. With 35.7% of bank deposits in the state, the Warren, Battle Creek, Holland, and non-metropolitan assessment area performance had a negative impact on the overall rating for the State of Michigan. Refer to the Table 14 in the State of Michigan section of Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in Michigan is rated Outstanding. Performance in the Detroit-Livonia-Dearborn MD is good. Performance in the limited-scope assessment areas had a positive impact on the Service Test rating for Michigan.

Retail Banking Services

The distribution of bank branches is good as they are accessible to all portions of the full-scope area. The percentage of bank branches located in low- and moderate-income census tracts is below the percentage of the population residing in those tracts. However, after considering near-to branches, accessibility improved significantly in both low- and moderate-income tracts. Near-to branches are those located in middle- or upper-income census tracts that are within one-half mile from a low- or moderate-income census tract. Branch hours are good and do not vary in a way that inconveniences any portion of the MD. Branch openings and closings generally have not adversely affected the accessibility to banking services, particularly in low- and moderate-income geographies.

Community Development Services

The bank provided an excellent level of community development services to the full-scope area. The bank provided a strong level of leadership in the full-scope area through membership on Boards of Directors and on committees of various community development organizations that focus on a variety of needs within the community. These services included affordable housing initiatives as well as providing electronic benefits transfers for public assistance payments.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Service Test performance in the Holland-Grand Haven, Niles-Benton Harbor, Warren-Farmington Hills-Troy, and non-metropolitan assessment areas is not inconsistent with the excellent performance in the State of Michigan. The bank's performance in the Ann Arbor, Battle Creek, Flint, Grand Rapids-Wyoming, Kalamazoo-Portage, Lansing-East Lansing, Muskegon-Norton Shores, and Saginaw-Saginaw Township North assessment areas is weaker than its performance in the state. This performance is mainly due to branch distribution. Despite being weaker, performance in the Flint, Kalamazoo-Portage, and Lansing-East Lansing assessment areas is considered good and adequate in the Battle Creek, Grand Rapids-Wyoming, Muskegon-Norton Shores, and Saginaw-Saginaw Township North assessment areas. Performance in the Ann Arbor MSA is considered poor. With 36.7% of the bank's deposits in the state, performance in the Holland-Grand Haven, Niles-Benton Harbor, Warren-Farmington Hills-Troy, and non-metropolitan assessment areas had a positive impact on the State of Michigan Service Test rating.

Refer to Table 15 in the State of Michigan section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

State of New Jersey

CRA Rating for New Jersey¹:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>Low Satisfactory</u>

The major factors that support this rating include:

- Excellent volume of community development lending was the primary reason for elevating otherwise good Lending Test performance to the excellent level.
- Excellent responsiveness to the investment needs of the rating area based on the volume of qualified investments.
- Adequate Service Test performance was primarily the result of adequate branch distribution, an adequate record of branch openings, and a good level of community development services.

Description of Institution's Operations in New Jersey

JPMCB N.A. has delineated four assessment areas within the state. Three of these areas are within the New York-Newark-Edison MMSA. This MMSA is a separate rating area from the state. Please see the New York-Newark-Edison MMSA rating area for a description of the bank's operations in that area. The remaining assessment area in the state is within the Trenton-Ewing MSA. Excluding the multistate area, the bank operates four branches and four deposit-taking ATMs in the state. JPMCB N.A. holds \$76 million of deposits in the non-multistate portion of the State, which represents .02% of the bank's total deposits. The bank's performance in this state had a minimal impact on its overall CRA rating. Because the Trenton-Ewing MSA is the bank's only presence within the state, not including assessment areas in the multistate rating area, it received a full-scope review.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in New Jersey is rated Outstanding. Based on a full-scope review, the bank's performance in the Trenton-Ewing MSA is excellent.

Lending Activity

Refer to Table 1, Lending Volume in the State of New Jersey section of Appendix D for the facts and data used to evaluate the bank's lending activity.

¹ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Lending activity is excellent. The bank has minimal deposit presence in the MSA, ranked 18th with a deposit market share of 0.7%. Lending ranks are generally higher and lending market shares for all products exceeds the bank's deposit market share. The bank made an excellent volume of loans, especially considering the small deposit presence in the MSA.

Distribution of Loans by Income Level of the Geography

Refer to Tables 2 through 7 in the State of New Jersey section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's loan originations and purchases.

The distribution of loans within geographies of different income levels was good. While the overall geographic distributions were good for each product, there were various underlying reasons for the conclusions for the different products. Home purchase lending was generally excellent in both low- and moderate-income geographies, but the conclusion was reduced to good because of poor market share performance in low- and moderate-income geographies. For the home improvement loan product, excellent performance in low-income tracts was offset by poor performance in moderate-income tracts. Refinance lending saw adequate performance in low-income tracts with excellent penetration into moderate-income tracts. Small business performance was similar with adequate low-income tract performance and excellent penetration into moderate-income census tracts. We did not identify any conspicuous or unexplained gaps in lending patterns.

Inside/Outside Ratio

A very small percentage of the bank's loans in New Jersey were made within the assessment area. These percentages ranged from a low of 4.6% for small business to 9.6% for home purchase lending. This very poor performance can be partially explained by performance context matters. JPMCB N.A.'s branch presence in the Trenton assessment area is relatively new. The bank did not have any branches in the Trenton assessment area until June 2004, followed by one in 2005, and two more in 2006. There are strong indications that commuting patterns also contribute to the large volumes of loans made outside the New Jersey assessment area, especially for real estate lending. Many people from all sections of the state commute to New York City for employment. While these people may live outside the bank's assessment area, they develop banking relationships where they work in the city. Any mortgage-related loan stemming from this banking relationship is reported correctly where the people live, and frequently, this is outside of the assessment area. For small business loans, the bank's position as one of the nation's largest automobile financiers contributed to the volume of loans outside existing assessment areas as well. JPMCB N.A. has relationships with a significant number of car dealers throughout the state. The automobile finance division finances commercial vehicles for small business owners, which are reported as small business loans. Considering these mitigating performance context considerations, the in/out performance had a minimal impact on the geographic distribution conclusion.

Distribution of Loans by Income Level of the Borrower

Refer to Tables 8 through 12 in the State of New Jersey section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's loan originations and purchases.

The distribution of loans to borrowers with different income levels is good. When we considered the impact of 8.6% poverty levels, home purchase and home improvement lending are both considered good. Refinance lending is excellent. Small business lending is poor.

Community Development Lending

Refer to Table 1, Lending Volume in the State of New Jersey section of Appendix D for the facts and data used to evaluate the bank's level of community development lending.

The dollar volume of community development loans reflects excellent responsiveness to identified needs and had a significant, positive impact on lending performance in the state. The bank originated three community development loans totaling \$15.9 million or 193% of allocated Tier 1 Capital. The loans provided needed assistance for affordable housing efforts.

Product Innovation and Flexibility

Product innovation and flexibility had a neutral impact on lending in the assessment area. The bank provided us additional information on flexible programs used throughout the state. Through a mortgage revenue bond program and through the bank's DreaMaker Mortgage program, the bank made a total of 152 loans totaling over \$28 million.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Investment Test in New Jersey is Outstanding. Based on the full-scope review, the bank's performance in the Trenton-Ewing assessment area is excellent.

Refer to Table 14 in the State of New Jersey section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

While JPMCB N.A. originated 13 investments in the assessment area totaling only \$223 thousand during the evaluation period, we considered the ongoing impact of investments made prior to the current evaluation period. The remaining balance on two prior period investments as of year-end 2006 was \$1.9 million. JPMCB N.A.'s responsiveness to the identified needs of the assessment area is adequate.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in New Jersey is rated Low Satisfactory. Based on the full-scope review, the bank's performance in the Trenton-Ewing assessment area is adequate.

Retail Banking Services

Refer to Table 15 in the State of New Jersey section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

The distribution of bank branches is adequate, as they are reasonably accessible to low- and moderate-income areas. There are only four branches located within the bank's assessment area, three in middle-income census tracts and one in an upper-income tract. Additionally, the bank has four deposit-taking ATMs in the assessment area, none of which are located in a low- or moderate-income census tract. JPMCB N.A. has only recently entered the Trenton area, with the assessment area being a part of the bank's market for only four years. Three of the four branches are less than two years old. Additional analysis provided by the bank also shows that these branches are serving low- and moderate-income households in the assessment area.

Community Development Services

JPMCB N.A. maintains a good level of community development services within the assessment area. Employees provide a broad range of community development services to over 10 different organizations, with a significant focus on affordable housing for low- and moderate-income families, an identified need in the community. Several employees served in leadership roles for affordable housing or economic development organizations that assist low- and moderate-income families.

State of New York

CRA Rating for New York¹:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Low Satisfactory</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating include:

- Excellent distributions of loans to borrowers of different income levels and within geographies of different income levels, as well as excellent volumes of community development lending support the Outstanding rating.
- Adequate Investment Test performance was the result of adequate qualified investment volume and good responsiveness to community development needs.
- Excellent Service Test performance was the result of excellent branch and ATM distribution, good branch hours, and an excellent level of community development services.

Description of Institution's Operations in New York

JPMCB N.A. has delineated ten assessment areas within the state. Two of these areas are within the New York-Newark-Edison MMSA. This MMSA is a separate rating area from the state. Please see the New York-Newark-Edison MMSA rating area for a description of the bank's operations in that area. The remaining assessment areas in the state are in MSAs. Excluding the multistate area, the bank operates 48 branches and 82 deposit-taking ATMs in New York. JPMCB N.A. holds \$3.9 billion of deposits in this portion of the state, which represents 0.9% of the bank's total deposits. As such, the bank's performance in this state had a minimal impact on its overall CRA rating. Of the state rating area deposits, 52.1% are concentrated in the Rochester assessment area. Therefore, this area was selected for a full-scope review. The remaining assessment areas were analyzed using limited-scope procedures.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in New York is rated Outstanding. Based on a full-scope review, the bank's performance in the Rochester assessment area is excellent. Performance in the limited-scope assessment areas did not impact the Lending Test rating in New York.

Lending Activity

¹ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Refer to Table 1, Lending Volume in the State of New York section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Lending activity is excellent. The bank originated a high volume of home purchase, refinance, and small loans to businesses in the Rochester assessment area. The bank originated an adequate level of home improvement loans. Strong competition to originate home improvement loans comes from the numerous lenders, including large mortgage companies. Many of the financial institutions offering mortgage loans in the assessment area do not have deposit-taking facilities in the area. When compared to only those institutions physically located in the assessment area, JPMCB N.A. ranks as the leader for refinance loans and second for home purchase.

Distribution of Loans by Income Level of the Geography

Refer to Tables 2 through 7 in the State of New York section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's loan originations and purchases.

The distribution of loans within geographies of different income levels was excellent for all products. The distribution of loans to both low- and moderate-income geographies was excellent for all HMDA products. The distribution of small business loans to low-income census tracts was good while penetration in moderate-income tracts was excellent. We did not identify any conspicuous or unexplained gaps in lending patterns.

Inside/Outside Ratio

The bank made an adequate volume of its loans inside the various New York assessment areas. Overall, the bank made 55% of its loans inside the New York assessment areas. This ranged from a low of 47% for small business to 61% for home improvement lending.

Distribution of Loans by Income Level of the Borrower

Refer to Tables 8 through 12 in the State of New York section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's loan originations and purchases.

The distribution of loans to borrowers of different income levels was excellent. The bank's performance in home improvement and refinance lending are both excellent as is lending to businesses with different revenue sizes. Home purchase lending performance is considered good.

Community Development Lending

Refer to Table 1, Lending Volume in the State of New York section of Appendix D for the facts and data used to evaluate the bank's level of community development lending.

The bank made an excellent volume of community development loans in the full-scope assessment area. JPMCB N.A. originated twelve loans totaling over \$27.9 million during this evaluation period. The dollar volume represents 12.9% of Tier 1 Capital allocated to the Rochester assessment area.

Product Innovation and Flexibility

Product innovation and flexibility had a neutral impact on lending performance in the full-scope area. The bank did report, however, over \$128 million in DreaMaker Mortgages in the limited-scope or broader statewide areas.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in the Albany-Schenectady-Troy, Binghamton, Buffalo-Niagara Falls, Poughkeepsie-Newburgh-Middletown, and Syracuse assessment areas is not inconsistent with the bank's overall excellent performance under the Lending Test in the State of New York. In the Elmira and Utica-Rome assessment areas, the bank's performance is weaker than the bank's overall performance in the state. Performance in the Utica-Rome assessment area is good. This assessment area had good geographic and borrower distribution. Performance in the Elmira MSA is considered adequate. In this MSA, the bank does not maintain a retail branch office. Rather, it has a middle-market commercial loan office so it had very few HMDA reportable or small business loans. Performance in the limited-scope assessment areas did not have an impact on the overall rating for the State of New York. Refer to the Tables 1 through 12 in the State of New York section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

JPMCB N.A.'s overall performance in the state is rated Low Satisfactory. Based on a full-scope review, performance in the Rochester assessment area is adequate. JPMCB N.A.'s responsiveness to the identified needs of the assessment area is good. Performance in the limited-scope assessment areas did not impact the Investment Test rating for the State of New York.

Refer to Table 14 in the State of New York section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

During the evaluation period, JPMCB N.A. originated 57 investments in the assessment area totaling \$1.8 million. In addition, we considered the ongoing impact that investments made prior to the current evaluation period had within the assessment area. The remaining balance on three prior period investments as of year-end 2006 was \$1.6 million. Additionally, approximately \$2.7 million in unfunded commitments was evident at year-end 2006. These unfunded commitments show the bank's continuing commitment to help meet the community needs of the area.

The bank's responsiveness to the community development needs in the assessment area is good. An example of the bank's responsiveness is a \$50 thousand grant to the Urban League of Rochester, N.Y., Inc. (ULR) to support their Out-of-School Youth Employment Program. The ULR is a nonprofit, community-based organization providing direct services to low-income populations in Rochester. Within the City of Rochester, a significantly large number of students are dropping out of school every year and are not prepared to become economically self-sufficient adults. The Out-of-School Youth Employment Program is designed to serve 60 economically disadvantaged youth ages 16-24 that are unemployed or underemployed; provide them training for in-demand industries; and help them understand entry-level work experiences can be the beginning of a career path. All of the participants have a documented barrier to academic achievement and/or job readiness, such as a deficiency in basic literacy skills, homelessness, being a runaway, being in foster care, pregnancy or parenting, being an

offender, or requiring additional assistance to complete an educational program or to secure and hold employment. Students participating in the program will receive job readiness training, GED preparation, life skills training, career exploration and on-the-job training.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance in the Albany-Schenectady-Troy, Binghamton, and Utica-Rome MSAs is not inconsistent with performance in the State of New York. Performance in the Buffalo-Niagara Falls and Poughkeepsie-Newburgh-Middletown assessment areas is stronger than overall performance in the state, due to a higher level of investments, and is considered excellent. Performance in the Syracuse assessment area is also stronger, again due to a higher level of investments, and is considered good. JPMCB N.A.'s performance in the Elmira assessment area is weaker than the performance in the state, and is considered poor. This weaker performance is due to a lower level of investments in the assessment area. The combined performance in the limited-scope assessment areas was not significant enough to impact the overall rating for the State of New York. Refer to the Table 14 in the State of New York section of Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in the State of New York is rated Outstanding. Performance in the Rochester assessment area is excellent. Performance in the limited-scope assessment areas did not impact the Service Test rating for the State of New York.

Retail Banking Services

The distribution of bank branches is excellent, as they are readily accessible to all portions of the full-scope area. The percentage of bank branches located in moderate-income census tracts is below the percentage of the population residing in those tracts. In low-income census tracts, the percentage of bank branches is slightly above the population percentage. However, after considering near-to branches, accessibility improved significantly in both low- and moderate-income tracts. Near-to branches are those located in middle- or upper-income census tracts that are within one-half mile from a low- or moderate-income census tract. Access to banking services was augmented by excellent access to deposit-taking ATMs in low- and moderate-income tracts. Branch hours are good and do not vary in a way that inconveniences any portion of the assessment area. The bank did not open or close any branches in the Rochester assessment area during the evaluation period.

Community Development Services

The bank provided an excellent level of community development services to the full-scope area. The bank provided a strong level of leadership in the Rochester assessment area through membership on Boards of Directors and on committees of various community development organizations that focus on a variety of needs within the community. These services included affordable housing initiatives as well as providing electronic benefits transfers for public assistance payments.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Service Test performance in the Albany-Schenectady-Troy, Binghamton, Buffalo-Niagara Falls, Elmira, Poughkeepsie-Newburgh-Middletown, Syracuse, and Utica-Rome assessment areas is weaker than overall performance in the state, mainly due to branch distribution. Despite being weaker, performance in the Buffalo-Niagara Falls, Elmira, Syracuse, and Utica-Rome assessment areas is considered good and adequate in the Albany-Schenectady-Troy, Binghamton, and Poughkeepsie-Newburgh-Middletown MSAs. Performance in the limited-scope assessment areas did not have an impact on the overall rating for the State of New York.

Refer to Table 15 in the State of New York section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

State of Ohio

CRA Rating for Ohio¹:	<u>Outstanding</u>
The Lending Test is rated:	<u>High Satisfactory</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating include:

- Good distribution of loans to borrowers and businesses with different income levels and within geographies of different income levels were the primary reasons for the High Satisfactory Lending Test rating.
- Excellent Investment Test performance was the result of excellent qualified investment volume and good responsiveness to community development needs.
- Excellent Service Test performance was the result of excellent branch and ATM distribution, good branch hours, an adequate record of opening and closing branches, and an excellent level of community development services.

Description of Institution's Operations in Ohio

JPMCB N.A. has delineated 19 assessment areas within the state. One of these areas is within the Cincinnati-Middletown MMSA and one is in the Wheeling MMSA. These MMSAs are a separate rating area from the state. Please see these separate rating areas for a description of the bank's operations in the areas. Of the remaining assessment areas in the state, 11 are in MSAs and six are in non-metropolitan areas. Excluding the multistate areas, the bank operates 259 branches and 322 deposit-taking ATMs in the State of Ohio. JPMCB N.A. holds \$14.3 billion of deposits in the non-MMSA portion of the state, which represents 3.1% of the bank's total deposits. Of these deposits, 44.5% are concentrated in the Columbus MSA. Therefore, this area was selected for a full-scope review. The remaining MSAs and combined non-metropolitan assessment areas were analyzed using limited-scope procedures.

A sufficient number of small farm loans were made by the bank in the Ohio combined non-metropolitan areas for a meaningful analysis. However, because small farm loans is not a primary loan product for the bank and the non-metropolitan areas received a limited-scope analysis, minimal weight was applied to this product which in turn had a very limited impact on the Lending Test rating for the state.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

¹ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

The bank's performance under the Lending Test in Ohio is rated High Satisfactory. Based on a full-scope review, the bank's performance in the Columbus, OH MSA is good. Performance in the limited-scope assessment areas did not impact the Lending Test rating in the state.

Lending Activity

Refer to Table 1, Lending Volume in the State of Ohio section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Lending activity is excellent. JPMCB N.A. generated a large volume of mortgage related loans despite strong competition from mortgage companies without a deposit-taking facility in the MSA. The bank achieved high rankings for the mortgage products, which registered just under the bank's deposit ranking. The bank also made a large volume of small business loans. Credit card banks have large market shares of the small business loans with the bank's affiliated credit card bank being the leading small business lender in the MSA.

Distribution of Loans by Income Level of the Geography

Refer to Tables 2 through 7 in the State of Ohio section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's loan originations and purchases.

The distribution of loans into geographies with different income levels is good. Overall HMDA performance is adequate due to poor distribution of loans for home purchase that offset excellent home improvement and good refinance lending performance. Home purchase was poor because of the poor penetration into moderate-income census tracts and poor market shares in low- and moderate-income tracts. Small business lending was good. We did not identify any conspicuous or unexplained gaps in lending patterns.

Inside/Outside Ratio

The bank made an excellent volume of loans within the various Ohio assessment areas. Overall, 87% of the bank's Ohio loans were made within its different assessment areas. The performance ranged from a low of 83% for home purchase lending to 91% for small business lending.

Distribution of Loans by Income Level of the Borrower

Refer to Tables 8 through 12 in the State of Ohio section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's loan originations and purchases.

The distribution of loans to borrowers of different income levels was good. For home purchase lending, excellent performance to moderate-income borrowers was offset by adequate performance among low-income borrowers, resulting in overall good performance. Performance for both home improvement and refinance loans was excellent. The distribution of loans to businesses with different revenue sizes was adequate, which offset the generally excellent HMDA performance.

Community Development Lending

Refer to Table 1, Lending Volume in the State of Ohio section of Appendix D for the facts and data used to evaluate the bank's level of community development lending.

Community development lending had a neutral impact on Lending Test performance in the Columbus MSA. The bank made 21 community development loans totaling \$18.8 million, or 2.7% of Tier 1 Capital allocated to the assessment area.

Other Loan Data

The bank requested that we consider the impact that standby letters of credit made on certain community development projects in the state. In the full-scope Columbus MSA, the bank had \$18 million in these letters of credit that facilitated loans used by organizations on affordable housing projects. Refer to Table 1 Other in the State of Ohio section of Appendix D for facts and data on these letters of credit.

Product Innovation and Flexibility

Product innovation and flexibility had a generally positive impact on Lending Test performance, primarily because of the large volume of loans made through mortgage related programs with flexible features that were done throughout the State of Ohio. In the Columbus MSA, the bank provided us with information on a limited number of mortgage loans with flexible features. Throughout the State of Ohio, the bank made over three thousand flexible mortgage loans totaling over \$350 million.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in the Akron, Canton-Massillon, Dayton, Lima, Mansfield, Springfield, and non-metropolitan assessment areas is not inconsistent with the bank's overall good performance under the Lending Test in the State of Ohio. In the Cleveland-Elyria-Mentor, Parkersburg-Marietta, and Youngstown-Warren-Boardman MSAs, the bank's performance is stronger than the bank's overall performance in the state, and is considered excellent. In the Weirton-Steubenville MSA, the bank's performance is weaker, but adequate, than the bank's overall performance in the state. This MSA had generally poor distribution of loans to borrowers of different income levels and within geographies of different income levels but had good lending activity and a positive level of community development lending. Performance in the limited-scope assessment areas did not have an impact on the overall rating for the State of Ohio. Refer to the Tables 1 through 12 in the State of Ohio section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

JPMCB N.A.'s overall Investment Test performance in the state is Outstanding. Based on a full-scope review, performance in the Columbus MSA is excellent. JPMCB N.A.'s responsiveness to the identified needs of the assessment area is good. Performance in the limited-scope assessment areas did not impact the Investment Test rating for the State of Ohio.

Refer to Table 14 in the State of Ohio section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

During the evaluation period, JPMCB N.A. originated 107 investments in the full-scope area totaling \$6.2 million. In addition, we considered the ongoing impact that investments made prior to the current evaluation period had within the assessment area. The remaining balance on 18 prior period investments as of year-end 2006 was \$65.8 million. Additionally, approximately \$10.9 million in unfunded commitments was evident at year-end 2006. These unfunded commitments show the bank's continuing commitment to help meet the community needs of the area.

The bank's responsiveness to the community development needs in the assessment area is good, especially as they relate to affordable housing. One example that demonstrated the bank's responsiveness is a \$60 thousand grant to Columbus Housing Partnership (CHP) to support its housing counseling program and its Homeport Project. CHP provides quality, affordable housing and related services to low- to moderate-income working households in Columbus and the surrounding area. CHP's housing counseling program connects homeowners facing foreclosure to help via lenders and other nonprofits, in an effort to keep them in their homes. CHP's Homeport Project involves the development and renovation of 50 homes and 200 rental units for households in the King-Lincoln neighborhood on Columbus' near eastside.

The bank also made investments and grants to organizations and funds throughout the State of Ohio, but not located within any of the bank's assessment areas in the state. These investments and grants, while not located directly within the bank's assessment areas; either have the potential to benefit the assessment areas or the broader regional area. In the broader regional area with potential to benefit the assessment areas, 12 investments totaling \$358 thousand were made in the current evaluation period, and five investments with remaining balances of \$7.4 million in prior period. These additional investments enhanced the bank's overall performance under the Investment Test; however, they were not significant enough to have an impact on the overall state rating.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance in the Canton-Massillon, Dayton and Weirton-Staubenville assessment areas is not inconsistent with the bank's overall performance in the State of Ohio. The bank's performance in the Akron, Cleveland-Elyria-Mentor, Lima, Mansfield, Parkersburg-Marietta, Springfield, Youngstown-Warren-Boardman and non-metropolitan assessment areas is weaker than performance in the state, due to a lower level of investments. Despite being weaker, performance is considered good in the Cleveland MSA and adequate in the Youngstown MSA and non-metropolitan assessment areas. In the Akron, Lima, Mansfield, Parkersburg, and Springfield MSAs, performance is considered poor. Performance in these assessment areas was not significant enough to have an impact on the overall rating for the State of Ohio. Refer to the Table 14 in the State of Ohio section of Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in Ohio is rated Outstanding. Performance in the Columbus MSA is excellent. Performance in the limited-scope assessment areas did not impact the Service Test rating for the State of Ohio.

Retail Banking Services

The distribution of bank branches is excellent, as they are readily accessible to all portions of the MSA. Access to banking services was augmented by excellent access to deposit-taking ATMs in low- and moderate-income census tracts. Branch hours are good and do not vary in a way that inconveniences any portion of the MSA. Branch openings and closings generally have not adversely affected the accessibility to banking services, particularly in low- and moderate-income geographies.

Community Development Services

The bank provided an excellent level of community development services to the full-scope area. The bank provided a strong level of leadership in the Columbus MSA through membership on Boards of Directors and on committees of various community development organizations that focus on a variety of needs within the community. These services included affordable housing initiatives as well as providing electronic benefits transfers for public assistance payments.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Service Test performance in the Canton-Massillon, Parkersburg-Marietta, Springfield, and Youngstown-Warren-Boardman assessment areas is not inconsistent with the excellent performance in the State of Ohio. The bank's performance in the Akron, Cleveland-Elyria-Mentor, Dayton, Lima, Mansfield, and Weirton-Steubenville MSAs along with the non-metropolitan assessment areas is weaker than overall performance in the state, due mainly to branch distribution. Despite being weaker, performance in the Akron, Dayton, Lima, Mansfield, Weirton-Steubenville, and non-metropolitan assessment areas is considered good and adequate in the Cleveland-Elyria-Mentor MSA. Performance in the limited-scope assessment areas did not have an impact on the overall rating for the State of Ohio.

Refer to Table 15 in the State of Ohio section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

State of Oklahoma

CRA Rating for Oklahoma:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>Low Satisfactory</u>

The major factors that support this rating include:

- Excellent volumes of community development loans helped elevate otherwise good Lending Test performance to the excellent level. In addition, we noted excellent performance to borrowers of different income levels and excellent lending activity.
- Excellent responsiveness to the investment needs of the rating area based on the volume of qualified investments.
- Adequate Service Test performance was the result of adequate branch distribution, good ATM distribution, good branch hours, an adequate record of opening and closing branches, and an excellent level of community development services.

Description of Institution's Operations in Oklahoma

JPMCB N.A. operates 33 branches and 33 deposit-taking ATMs in Oklahoma. The bank has delineated two assessment areas within the state, both in MSAs. Statewide, the bank holds \$2.3 billion of deposits, which represents 0.5% of the bank's total deposits. The bank's performance in this state had a minimal impact on its overall CRA rating. Within Oklahoma, 71.1% of the bank's deposits are concentrated in the Oklahoma City assessment area; therefore, it was selected for a full-scope review. The remaining assessment area was analyzed using limited-scope procedures.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in Oklahoma is rated Outstanding. Based on a full-scope review, the bank's performance in the Oklahoma City assessment area is excellent. Performance in the limited-scope assessment area did not impact the Lending Test rating for the state.

Lending Activity

Refer to Table 1, Lending Volume in the State of Oklahoma section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Lending activity is excellent. The bank originated a large volume of home purchase, refinance, and small business loans in the Oklahoma City assessment area. The bank originated a good volume of home improvement loans in the full-scope area. There is strong competition for all home mortgage loans from large, nationally based mortgage companies. In light of the competition, the bank's rank for mortgage loans is similar to its high deposit rank in the assessment area. The bank also competes with a

large number of credit card banks, including JPMCB N.A.'s affiliated credit card bank, for small business loans.

Distribution of Loans by Income Level of the Geography

Refer to Tables 2 through 7 in the State of Oklahoma section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's loan originations and purchases.

The distribution of loans within geographies of different income levels is adequate. Excellent small business performance was offset by poor overall performance for the HMDA related products. The distribution of home purchase loans within both low- and moderate-income geographies was very poor. Home improvement lending was adequate with poor penetration into low-income census tracts and excellent penetration into moderate-income tracts. Refinance lending was also adequate with poor performance in low-income census tracts and adequate performance in moderate-income tracts. For the refinance product, we noted excellent market shares in the low- and moderate-income geographies which helped support an overall conclusion of adequate performance for that product. We did not identify any conspicuous or unexplained gaps in lending patterns.

Inside/Outside Ratio

We noted an adequate volume of loans made within the two Oklahoma assessment areas. Overall, the bank made 65% of its loans in Oklahoma assessment areas. This ranged from a low of 53% for home purchase to 80% for small business.

Distribution of Loans by Income Level of the Borrower

Refer to Tables 8 through 12 in the State of Oklahoma section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's loan originations and purchases.

The distribution of loans to borrowers of different income levels was excellent. Small business, home improvement, and refinance lending performance were excellent while home purchase lending performance was good.

Community Development Lending

Refer to Table 1, Lending Volume in the State of Oklahoma section of Appendix D for the facts and data used to evaluate the bank's level of community development lending.

Community development lending had a significant, positive impact on the Lending Test rating for the state. JPMCB N.A. originated nine community development loans totaling over \$102.5 million or 58.8% of the Tier 1 Capital allocated to the Oklahoma City assessment area. Most of the loans helped to revitalize or stabilize low- and moderate-income areas.

Product Innovation and Flexibility

Product innovation and flexibility had a neutral impact on performance in the full-scope area. The bank provided information on flexible loan programs in the Oklahoma City assessment area, which indicated a limited volume of originations. The bank provided us with information on flexible loan programs with

originations throughout the state, including areas outside of its two Oklahoma assessment areas. Through two programs, the bank made 1,746 mortgage related loans totaling over \$182 million.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on the limited-scope review, the bank's performance under the Lending Test in the Tulsa assessment area is not inconsistent with the bank's overall excellent performance under the Lending Test in Oklahoma. Refer to the Tables 1 through 12 in the State of Oklahoma section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

JPMCB N.A.'s overall Investment Test performance in the state is Outstanding. Based on a full-scope review, performance in the Oklahoma City assessment area is excellent. JPMCB N.A.'s responsiveness to the identified needs of the assessment area is good, especially in the area of affordable housing. Performance in the limited-scope assessment area did not impact the Investment Test rating for the State of Oklahoma.

Refer to Table 14 in the State of Oklahoma section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

While JPMCB N.A. originated 38 investments in the full-scope area totaling only \$391 thousand during the evaluation period, we considered the ongoing impact that investments made prior to the current evaluation period had within the assessment area. The remaining balance on eight prior period investments as of year-end 2006 was \$13.7 million.

The bank also made investments and grants to organizations and funds throughout the State of Oklahoma, but not located within any of the bank's assessment areas in the state. These investments and grants, while not located directly within the bank's assessment areas; either have the potential to benefit the assessment areas or the broader regional area. In the broader regional area with potential to benefit the assessment areas, seven investments totaling \$1.4 million were made in the current evaluation period, and six investments with remaining balances of \$7.9 million in prior periods. In the broader regional area with no potential to benefit the assessment areas, the bank made 14 investments for \$1.3 million and 12 investments with remaining balances of \$9.0 million in the current and prior evaluation periods, respectively. These additional investments enhanced the bank's overall performance under the Investment Test; however, they were not significant enough to impact the overall state rating.

Conclusions for Area Receiving Limited-Scope Reviews

Based on the limited-scope review, the bank's performance in the Tulsa assessment area is not inconsistent with the bank's overall excellent performance in the state. Refer to the Table 14 in the State of Oklahoma section of Appendix D for the facts and data that supports this conclusion.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in Oklahoma is rated Low Satisfactory. Performance in the Oklahoma City assessment area is adequate. Performance in the limited-scope assessment area did not impact the Service Test rating for Oklahoma.

Retail Banking Services

The distribution of bank branches is adequate, as they are reasonably accessible to all portions of the full-scope area. The bank has no branches located in low-income census tracts. Additionally, the percentage of branches in moderate-income census tracts is below the population percentage residing in these tracts. However, after considering near-to branches, accessibility improved in both low- and moderate-income tracts. Near-to branches are those located in middle- or upper-income census tracts that are within one-half mile from a low- or moderate-income census tract. Branch hours are good and do not vary in a way that inconveniences any portion of the assessment area. Access to banking services is augmented by good access to deposit-taking ATMs in low- and moderate-income tracts. Branch openings and closings generally have not adversely affected the accessibility to banking services, particularly in low- and moderate-income geographies.

Community Development Services

The bank provided an excellent level of community development services to the full-scope area. The bank provided a strong level of leadership in this area through membership on Boards of Directors and on committees of various community development organizations that focus on a variety of needs within the community. These services included affordable housing initiatives as well as providing electronic benefits transfers for public assistance payments.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on the limited-scope review, Service Test performance in the Tulsa assessment area was stronger than the bank's overall performance in the state, and is considered good.

Refer to Table 15 in the State of Oklahoma section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

State of Utah

CRA Rating for Utah:	<u>Outstanding</u>
The Lending Test is rated:	<u>High Satisfactory</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating include:

- Good distribution of loans to borrowers of different income levels and within geographies of different income levels were the primary reason for the Lending Test rating.
- Excellent responsiveness to the community development needs of the rating area based on qualified investment volume.
- Excellent branch distribution was the primary reason for the Outstanding Service Test rating. We also noted good ATM distribution, good branch hours, an adequate record of opening and closing branches, and a good level of community development services.

Description of Institution's Operations in Utah

JPMCB N.A. operates 32 branches and 32 deposit-taking ATMs in Utah. The bank has delineated three assessment areas within the state, all of which are in MSAs. Statewide, the bank holds \$4 billion of deposits which represents 0.9% of the bank's total deposits. The bank's performance in this state had a minimal impact on its overall CRA rating. Within Utah, 95.8% of the bank's deposits are concentrated in the Salt Lake City assessment area; therefore, it was selected for a full-scope review. The remaining assessment areas were analyzed using limited-scope procedures.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in Utah is rated High Satisfactory. Based on full-scope reviews, the bank's performance in the Salt Lake City assessment area is good. Performance in the limited-scope assessment areas did not impact the Lending Test performance in the state.

Lending Activity

Refer to Table 1, Lending Volume in the State of Utah section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Lending activity is excellent. The bank originated a high volume of home purchase, refinance, and small business loans in the Salt Lake City assessment area. The bank originated a good volume of home improvement loans in the full-scope area. There is strong competition for all home mortgage loans, but especially the home improvement product. The bank is ranked among the top five lenders for all home mortgage products when compared to lenders with deposit market shares in the assessment area.

Competition for small business loans is strong, where the top five lenders, all credit card banks including the bank's affiliated credit card bank, have 57% of the market share. The bank is ranked fourth in small business loan market share among deposit-taking financial institutions in the assessment area.

Distribution of Loans by Income Level of the Geography

Refer to Tables 2 through 7 in the State of Utah section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's loan originations and purchases.

The distribution of loans within geographies of different income levels is good. Performance for the HMDA related products was good. Home purchase and refinance lending were both good while home improvement was poor. There was a very limited volume of owner-occupied housing in low-income census tracts, so we generally placed more weight on performance in the moderate-income tracts. We noted, however, that despite these limitations, the percentage of home purchase and refinance loans made in low-income census tracts greatly exceeded the percentage of owner-occupied housing units located in these tracts. Loans made to small businesses were excellent in both low- and moderate-income geographies. We did not identify any conspicuous or unexplained gaps in lending patterns.

Inside/Outside Ratio

The bank made a good volume of its loans inside the various Utah assessment areas. Overall, the bank made 75% of its loans inside the three Utah assessment areas. This ranged from 68% for home purchase to 83% for small business lending.

Distribution of Loans by Income Level of the Borrower

Refer to Tables 8 through 12 in the State of Utah section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's loan originations and purchases.

The distribution of loans to borrowers of different income levels was good. We considered the impact that the poverty level of 7.6% had on mortgage related lending. Overall, HMDA related lending was good. Home purchase lending was excellent with home improvement and refinance lending both good. Lending to businesses with different revenue sizes was adequate.

Community Development Lending

Refer to Table 1, Lending Volume in the State of Utah section of Appendix D for the facts and data used to evaluate the bank's level of community development lending.

Community development lending had a neutral impact on lending in the Salt Lake City assessment area. The bank made eight loans totaling \$11.5 million or 2.8% of Tier 1 Capital allocated to the assessment area. The loans primarily helped efforts to stabilize or revitalize low- and moderate-income areas and to provide affordable housing.

In addition to loans made inside its assessment areas, the bank originated loans that benefited the broader regional area that includes the bank's Utah assessment areas. These loans were made in areas that either have the potential or do not have the potential to benefit the assessment areas. The bank

made 116 such loans totaling \$193 million. This volume of community development lending had a positive impact on lending performance conclusions.

Product Innovation and Flexibility

Product innovation and flexibility had a neutral impact on lending in the state. The bank offers several mortgage programs with flexible features throughout the state. Statewide, the bank made 484 mortgage loans totaling over \$66 million with flexible features.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in the Ogden-Clearfield assessment area is stronger than the bank's overall good performance under the Lending Test in State of Utah. This assessment area had a significant volume of community development lending that helped elevate otherwise good performance to the excellent level. In the Provo-Orem assessment area, the bank's performance is weaker than the bank's overall performance in the state, but is still adequate. This assessment area had adequate distributions of loans to borrowers of different income levels and within geographies of different income levels. Performance in the limited-scope assessment areas did not have an impact on the overall rating for the State of Utah. Refer to the Tables 1 through 12 in the State of Utah section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

JPMCB N.A.'s overall Investment Test performance in the state is Outstanding. Based on a full-scope review, performance in the Salt Lake City assessment area is good. The bank's investment performance in the full-scope area was enhanced by its performance in the broader regional area, which had a positive impact on the state rating. JPMCB N.A.'s responsiveness to the identified needs of the assessment areas is good, especially in the areas of affordable housing and community service organizations. Performance in the limited-scope assessment areas did not impact the Investment Test rating for the State of Utah.

Refer to Table 14 in the State of Utah section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

During the evaluation period, JPMCB N.A. originated 76 investments in the full-scope area totaling \$1.2 million. In addition, we considered the ongoing impact that investments made prior to the current evaluation period had within the assessment area. The remaining balance on seven prior period investments as of year-end 2006 was \$10.5 million.

The bank also made investments and grants to organizations and funds throughout the State of Utah, but not located within any of the bank's assessment areas in the state. These investments and grants, while not located directly within the bank's assessment areas; either have the potential to benefit the assessment areas or the broader regional area. In the broader regional area with potential to benefit the assessment areas, four investments totaling \$360 thousand were made in the current evaluation period, and one investment with an outstanding balance of \$2.8 million in the prior period. JPMCB N.A. also made 57 current period and 32 prior period investments in the broader regional area without the

potential to benefit the bank's assessment areas totaling \$56.5 million and \$36.6 million, respectively. These additional investments enhanced the bank's overall performance under the Investment Test and had a positive impact the overall state rating.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance in the Ogden-Clearfield and Provo-Orem assessment areas is stronger than the bank's overall performance in the state and is considered excellent. This stronger performance is due to a higher level of investments. Performance in these assessment areas did not have a significant impact on the overall rating for the State of Utah. Refer to the Table 14 in the State of Utah section of Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in Utah is rated Outstanding. Performance in the Salt Lake City assessment area is excellent. Performance in the limited-scope assessment areas did not impact the Service Test rating for Utah.

Retail Banking Services

The distribution of bank branches is excellent, as they are readily accessible to all portions of the full-scope area. The percentage of bank branches in low-income census tracts is above the population percentage in these tracts; however, this percentage is below the population comparator in moderate-income tracts. When near-to branches are considered, accessibility improved significantly in the moderate-income census tracts. Near-to branches are those located in middle- or upper-income census tracts that are within one-half mile from a low- or moderate-income tract. Branch hours are good and do not vary in a way that inconveniences any portion of the assessment area. Access to banking services is augmented by good access to deposit-taking ATMs in low- and moderate-income census tracts. Branch openings and closings generally have not adversely affected the accessibility to banking services, particularly in low- and moderate-income geographies.

Community Development Services

The bank provides a good level of community development services within the full-scope area. Employees provide a range of community development services within the Salt Lake City assessment area to over 10 different organizations, with the focus on affordable housing for low- and moderate-income families. Several employees served in leadership roles for affordable housing or economic development organizations that assist low- and moderate-income families.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Service Test performance in the Ogden-Clearfield and Provo-Orem assessment areas was weaker than the overall excellent performance in the state, and is considered adequate. The weaker performance in these assessment areas was mainly due to branch distribution, and was not significant enough to have an impact on the overall rating for the State of Utah.

Refer to Table 15 in the State of Utah section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

State of West Virginia

CRA Rating for West Virginia¹:	<u>Satisfactory</u>
The Lending Test is rated:	<u>High Satisfactory</u>
The Investment Test is rated:	<u>High Satisfactory</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating include:

- Good Lending Test performance is the result of an excellent distribution of loans to borrowers of different income levels that was offset by only adequate distribution of loans within geographies of different income levels.
- Good responsiveness to the investment needs of the rating area based on the volume of qualified investments.
- Excellent branch and ATM distribution were the primary reasons for the Outstanding Service Test rating. We also noted an excellent level of community development services as well as good branch hours.

Description of Institution's Operations in West Virginia

JPMCB N.A. has delineated six assessment areas within the state. One of these areas is within the Wheeling MMSA. This MMSA is a separate rating area from the state. Please see the Wheeling MMSA rating area for a description of the bank's operations in that area. Of the remaining assessment areas in the state, two are in MSAs and three are in non-metropolitan areas. Excluding the multistate area, the bank operates 28 branches and 27 deposit-taking ATMs in the State of West Virginia. JPMCB N.A. holds \$1.7 billion of deposits in the non-MMSA portion of the State, which represents 0.4% of the bank's total deposits. The bank's performance in this state had a minimal impact on its overall CRA rating. For the West Virginia rating area, the Charleston assessment area was selected for full-scope review. This area contains 29.6% of the rating area's deposits. The remaining MSA and combined non-metropolitan assessment areas were analyzed using limited-scope procedures.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in West Virginia is rated High Satisfactory. Based on full-scope reviews, the bank's performance in the Charleston assessment area is good. Performance in the limited-scope assessment areas did not impact the Lending Test rating in the state.

¹ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Lending Activity

Refer to Table 1, Lending Volume in the State of West Virginia section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Lending activity is good. JPMCB N.A. has the third largest deposit market share in the assessment area. Except for refinance lending, the lending rankings are below the bank's deposit rank. There is strong competition for mortgage loans from other West Virginia based banks.

Distribution of Loans by Income Level of the Geography

Refer to Tables 2 through 7 in the State of West Virginia section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's loan originations and purchases.

The distribution of loans within geographies of different income levels was adequate. Excellent penetration of small business loans into both low- and moderate-income geographies was negatively impacted by adequate overall HMDA performance. There were very limited opportunities for lending in low-income census tracts because of a very limited supply of owner-occupied housing. We gave slightly more weight to moderate-income census tract performance because of a larger volume of owner-occupied housing there. With these considerations, home purchase lending was adequate, home improvement lending was excellent, and refinance lending was adequate. We did not identify any conspicuous or unexplained gaps in lending patterns.

Inside/Outside Ratio

The bank made an adequate volume of loans within its various West Virginia assessment areas. The bank made 61% of its loans within its West Virginia assessment areas. This ranged from 48% for home purchase to 75% for home improvement.

Distribution of Loans by Income Level of the Borrower

Refer to Tables 8 through 12 in the State of West Virginia section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's loan originations and purchases.

The distribution of loans to borrowers with different income levels was excellent. The performance for each of the HMDA related products was excellent. For home purchase and refinance lending, we considered the impact that 13.5% poverty levels had on the ability of borrowers to qualify for mortgage loans. The distribution of loans to businesses with different revenue sizes was good.

Community Development Lending

Refer to Table 1, Lending Volume in the State of West Virginia section of Appendix D for the facts and data used to evaluate the bank's level of community development lending.

Community development lending had a neutral impact on lending in the state. Within the Charleston assessment area, the bank made four community development loans totaling \$2.2 million or 4.2% of Tier 1 Capital allocated to the assessment area.

Within the broader regional area that includes the bank's assessment areas, the bank made five community development loans totaling \$2.3 million. Most of these loans helped provide necessary social services to low- and moderate-income individuals.

Product Innovation and Flexibility

Product innovation and flexibility had a neutral impact on lending in the state. Across all areas of the state, the bank made 350 mortgage related loans with flexible features totaling nearly \$25 million.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in the Huntington-Ashland MSA and the non-metropolitan areas is not inconsistent with the bank's overall good performance under the Lending Test in West Virginia. Refer to the Tables 1 through 12 in the State of West Virginia section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

JPMCB N.A.'s overall Investment Test performance in the state is rated High Satisfactory. Based on a full-scope review, performance in the Charleston assessment area is adequate. JPMCB N.A.'s responsiveness to the identified needs of the assessment area is good. Performance in the limited-scope assessment areas had a positive impact on the Investment Test rating for the State of West Virginia.

Refer to Table 14 in the State of West Virginia section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

JPMCB N.A. originated 10 investments in the full-scope area totaling \$182 thousand during the evaluation period. In addition, we considered the ongoing impact that investments made prior to the current evaluation period in the assessment area. The remaining balance on the one prior period investment as of year-end 2006 was \$516 thousand.

Research performed in conjunction with this evaluation noted that opportunities for community development investments in the state of West Virginia are scarce. This is evidenced by the state's historical underutilization of available credits under the LIHTC program. Additionally, the nonprofit system in the state is underdeveloped and lacks a sound infrastructure.

The bank also made investments and grants to organizations and funds throughout the State of West Virginia, but not located within any of the bank's assessment areas in the state. These investments and grants, while not located directly within the bank's assessment areas; either have the potential to benefit the assessment areas or the broader regional area. In the broader regional area with potential to benefit the assessment areas, 12 investments totaling \$396 thousand were made in the current evaluation period, and two investments with remaining balances of \$84 thousand in prior periods. These additional investments enhanced the bank's overall performance under the Investment Test; however, they were not significant enough to impact the overall state rating.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance in the Huntington-Ashland MSA is not inconsistent with the bank's performance in the Charleston assessment area. In the non-metropolitan assessment areas, the bank's performance is stronger, due to a higher level of investments, and is considered good. With 50.8% of the bank's deposits, performance in the non-metropolitan areas had a positive impact on the State of West Virginia Investment Test rating. Refer to the Table 14 in the State of West Virginia section of Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in West Virginia is rated Outstanding. Performance in the Charleston assessment area is excellent. Performance in the limited-scope assessment areas did not impact the Service Test rating for West Virginia.

Retail Banking Services

The distribution of bank branches is excellent, as they are readily accessible to all portions of the full-scope area. Branch hours are good and do not vary in a way that inconveniences any portion of the assessment area. Access to banking services is augmented by excellent access to deposit-taking ATMs in low- and moderate-income census tracts. The bank did not open or close any branches in the Charleston assessment area during the evaluation period.

Community Development Services

The bank provided an excellent level of community development services to the full-scope area. The bank provided a strong level of leadership in the area through membership on Boards of Directors and on committees of various community development organizations that focus on a variety of needs within the community. These services included affordable housing initiatives as well as providing electronic benefits transfers for public assistance payments.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Service Test performance in the non-metropolitan assessment areas is not inconsistent with the overall excellent performance in the state. The bank's performance in the Huntington-Ashland MSA is weaker, due mainly to branch distribution, and is considered adequate. Performance in the limited-scope assessment areas did not impact the State of West Virginia Service Test rating, which was primarily based on the bank's performance in the full-scope assessment area.

Refer to Table 15 in the State of West Virginia section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

State of Wisconsin

CRA Rating for Wisconsin¹:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating include:

- Excellent volumes of community development loans elevated overall good performance under the Lending Test to the excellent level.
- Excellent responsiveness to the community development needs of the rating area based on qualified investment volume.
- Excellent branch and ATM distribution were the primary reasons for the Outstanding Service Test rating. We also noted good branch hours, as well as a good level of community development services.

Description of Institution's Operations in Wisconsin

JPMCB N.A. has delineated 12 assessment areas within the state. One of these areas is within the Chicago-Naperville-Joliet MMSA. This MMSA is a separate rating area from the state. Please see the Chicago-Naperville-Joliet MMSA rating area for a description of the bank's operations in that area. Of the remaining assessment areas in the state, eight are in MSAs and three are in non-metropolitan areas. Excluding the multistate area, the bank operates 76 branches and 73 deposit-taking ATMs in the State of Wisconsin. JPMCB N.A. holds \$4.5 billion of deposits in the non-MMSA portion of the state, which represents 1.0% of the bank's total deposits. Of these deposits, 59.0% are concentrated in the Milwaukee-Waukesha-West Allis MSA; therefore, it was selected for a full-scope review. The remaining assessment areas, including the combined non-metropolitan assessment areas, were analyzed using limited-scope procedures.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in Wisconsin is rated Outstanding. Based on full-scope reviews, the bank's performance in the Milwaukee-Waukesha-West Allis, MSA is excellent. Performance in the limited-scope assessment areas did not impact the Lending Test rating in the state.

Lending Activity

¹ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Refer to Table 1, Lending Volume in the State of Wisconsin section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Lending activity is good. The bank originated a good volume of home purchase and home improvement loans in the Milwaukee-Waukesha-West Allis MSA. There are a large number of financial institutions, including large, nationally based mortgage companies, offering mortgage loans in the MSA. The bank's lending market shares in home purchase and home improvement loans were somewhat below those of deposit-taking financial institutions in the MSA. The bank is a market leader in refinance loans when comparing it to deposit-taking institutions located in the MSA. JPMCB N.A. ranks 12th for small business lending in the MSA. Credit card banks, including the bank's affiliate, are the top five small business lenders with almost 60% of the market share.

Distribution of Loans by Income Level of the Geography

Refer to Tables 2 through 7 in the State of Wisconsin section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's loan originations and purchases.

The distribution of loans within geographies of different income levels was good. Excellent HMDA performance was offset by only adequate performance for the small business loan products. For each of the HMDA categories, the bank had excellent penetration into both low- and moderate-income census tracts. Overall small business lending was adequate but we noted poor performance in low-income tracts with adequate performance in moderate-income tracts. We did not identify any conspicuous or unexplained gaps in lending patterns.

Inside/Outside Ratio

The bank made a good volume of its loans inside its various Wisconsin assessment areas. Overall, 75% of its loans were made inside Wisconsin assessment areas. This ranged from 68% for home purchase lending to 83% for small business lending.

Distribution of Loans by Income Level of the Borrower

Refer to Tables 8 through 12 in the State of Wisconsin section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's loan originations and purchases.

The distribution of loans to borrowers with different income levels was good. Generally excellent HMDA loan product performance was offset by poor distribution of loans to businesses with different revenue sizes. The home improvement and refinance loan products demonstrated excellent performance to both low- and moderate-income borrowers. The bank had poor performance to low-income borrowers for home purchase lending that negatively impacted our conclusion of excellent performance to moderate-income borrowers.

Community Development Lending

Refer to Table 1, Lending Volume in the State of Wisconsin section of Appendix D for the facts and data used to evaluate the bank's level of community development lending.

Community development lending had a significant, positive impact on the lending performance in the Milwaukee-Waukesha-West Allis MSA. The bank generated 30 loans totaling over \$58.8 million. This sizable dollar volume represents 20.5% of Tier 1 Capital allocated to the MSA. Over \$31 million of these funds were used in projects that stabilized or revitalized low- and moderate-income areas. Other funds helped provide needed affordable housing or social services needed by low- and moderate-income individuals.

In addition to the community development loans made inside the full- and limited-scope assessment areas, the bank originated loans that benefited the broader regional area including the bank's assessment areas. These loans were made in areas that either have the potential or do not have the potential to benefit the assessment areas. The bank made 77 of these loans totaling \$166 million. The bulk of these loans helped provide necessary affordable housing. The loans further demonstrate the bank's commitment to address community development needs and were given significant, positive consideration in supporting the State of Wisconsin rating.

Other Loan Data

The bank requested that we consider the impact that standby letters of credit with an underlying community development purpose had on Lending Test performance. In the full-scope Milwaukee-Waukesha-West Allis MSA, the bank had three letters of credit totaling \$51 million. These standby letters of credit helped facilitate some projects that provided social services to low- and moderate-income individuals. Refer to Table 1 Other in the State of Wisconsin section of Appendix D for facts and data on these letters of credit.

Product Innovation and Flexibility

Product innovation and flexibility had a neutral impact on lending in the state. JPMCB N.A. originated one discounted mortgage loan totaling \$58 thousand in the full-scope area. Throughout the State of Wisconsin, the bank originated approximately 400 mortgage loans totaling \$54 million with flexible features.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in the Fond du Lac and Madison assessment areas is not inconsistent with the bank's overall excellent performance under the Lending Test in the State of Wisconsin. In the Appleton, Green Bay, Janesville, Oshkosh-Neenah, and Racine, and non-metropolitan assessment areas, the bank's performance is weaker than the bank's overall performance in the state. Performance in the Appleton MSA is considered adequate, primarily because of adequate lending activity and distribution of loans with geographies of different income levels. The other assessment areas had good performance. Performance in these assessment areas was not significant enough to impact the overall rating for the State of Wisconsin. Refer to the Tables 1 through 12 in the State of Wisconsin section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

JPMCB N.A.'s overall Investment Test performance in the state is Outstanding. Based on a full-scope review, performance in the Milwaukee-Waukesha-West Allis MSA is excellent. The bank's investment performance in the full-scope area was enhanced by its performance in the broader regional area. JPMCB N.A.'s responsiveness to the identified needs of the assessment area is good, especially in the areas of affordable housing and community service organizations. Performance in the limited-scope assessment areas did not impact the Investment Test rating for the State of Wisconsin.

Refer to Table 14 in the State of Wisconsin section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

During the evaluation period, JPMCB N.A. originated 101 investments in the full-scope area totaling \$3.5 million. In addition, we considered the ongoing impact that investments made prior to the current evaluation period had within the assessment area. The remaining balance on 16 prior period investments as of year-end 2006 was \$13.4 million.

The bank's responsiveness to the community development needs in the assessment area is good, especially as they relate to community service organizations. One example that demonstrated the bank's responsiveness is \$20 thousand in grants to The United Community Center (UCC) to support their Walker Square Neighborhood Development Initiative. UCC provides services to the low- and moderate-income residents of Milwaukee's near south side through programs in education, community development and health and human services. Located near UCC, the Walker Square neighborhood is one of two inner-city areas in the City of Milwaukee that is characterized by relatively high rates of poverty, unemployment or underemployment and substandard housing. The initiative involves an intensive and comprehensive housing improvement and neighborhood development strategy that includes homebuyer education and counseling.

The bank also made investments and grants to organizations and funds throughout the State of Wisconsin, but not located within any of the bank's assessment areas in the state. These investments and grants, while not located directly within the bank's assessment areas; either have the potential to benefit the assessment areas or the broader regional area. In the broader regional area with potential to benefit the assessment areas, 11 investments totaling \$344 thousand were made in the current evaluation period, and eight investments with remaining balances of \$2.9 million in prior periods. In the broader regional area with no potential to benefit the assessment areas, the bank made 58 investments for \$20.3 million and 22 investments with remaining balances of \$24.8 million in the current and prior evaluation periods, respectively. These additional investments enhanced the bank's overall performance under the Investment Test.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance in the Appleton and Madison assessment areas is not inconsistent with the bank's overall performance in the State of Wisconsin. In the Fond du Lac, Green Bay, Janesville, Oshkosh-Neenah, Racine and non-metropolitan assessment areas, the bank's performance is weaker than performance in the state, due to a lower level of investments. Despite being weaker, performance is considered good in the Racine MSA and adequate in the Fond du Lac and Green Bay assessment areas. JPMCB N.A.'s performance in the Janesville, Oshkosh, and non-metropolitan assessment areas is considered poor. Performance in these assessment areas was not significant enough to impact the overall rating for the State of Wisconsin. Refer to the Table 14 in the State of Wisconsin section of Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in Wisconsin is rated Outstanding. Performance in the Milwaukee-Waukesha-West Allis MSA is excellent. Performance in the limited-scope assessment areas did not impact the Service Test rating for the State of Wisconsin.

Retail Banking Services

The distribution of bank branches is excellent, as they are readily accessible to all portions of the Milwaukee-Waukesha-West Allis MSA. Branch hours are good and do not vary in a way that inconveniences any portion of the MSA. Access to banking services is augmented by excellent access to deposit-taking ATMs in low- and moderate-income census tracts. The bank did not open or close any branches in this area during the evaluation period.

Community Development Services

The bank provided a good level of community development services to the full-scope area. Several employees are involved in leadership roles for several community development organizations that provide needed social services to low- and moderate-income families. The primary focus of the services is providing electronic benefits transfers for public assistance payments.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance in the Appleton, Fond du Lac, Green Bay, and Janesville assessment areas is not inconsistent with the overall excellent performance in the state. The bank's performance in the Madison, Oshkosh-Neenah, Racine, and non-metropolitan assessment areas is weaker than the overall performance in the rating area, based primarily on branch distributions. Despite being weaker, performance is considered adequate in these areas. The weaker performance in these assessment areas was not significant enough to have an impact on the overall rating for the State of Wisconsin.

Refer to Table 15 in the State of Wisconsin section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Appendix A: Scope of Examination

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 metropolitan and non-metropolitan areas 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”).

Financial Institution		Products Reviewed			
JPMorgan Chase Bank, N.A. (JPMCB N.A.) Columbus, OH		HMDA, Small Business, Small Farm Loans Community Development Loans, Investments, Services			
Activities and Time Periods Reviewed					
Multistate MSAs and States Reviewed	Lending Test (HMDA and Small Business)	Community Development Lending	Investment Test	Service Test	
Chicago-Naperville-Joliet IL-IN-WI MMSA	11/13/04 – 12/31/06	11/13/04 – 12/31/06	11/13/04 – 12/31/06	11/13/04 – 12/31/06	
New York-Newark-Edison NY-NJ-PA MMSA	01/01/04 – 12/31/06	01/01/04 – 12/31/06	01/01/04 – 12/31/06	01/01/04 – 12/31/06	
Cincinnati-Middletown OH-KY-IN MMSA	11/13/04 – 12/31/06	11/13/04 – 12/31/06	11/13/04 – 12/31/06	11/13/04 – 12/31/06	
Louisville KY-IN MMSA	11/13/04 – 12/31/06	11/13/04 – 12/31/06	11/13/04 – 12/31/06	11/13/04 – 12/31/06	
Wheeling WV-OH MMSA	11/13/04 – 12/31/06	11/13/04 – 12/31/06	11/13/04 – 12/31/06	11/13/04 – 12/31/06	
Arizona	11/13/04 – 12/31/06	11/13/04 – 12/31/06	11/13/04 – 12/31/06	11/13/04 – 12/31/06	
Colorado	11/13/04 – 12/31/06	11/13/04 – 12/31/06	11/13/04 – 12/31/06	11/13/04 – 12/31/06	
Connecticut	01/01/04 – 12/31/06	01/01/04 – 12/31/06	01/01/04 – 12/31/06	01/01/04 – 12/31/06	
Florida	11/13/04 – 12/31/06	11/13/04 – 12/31/06	11/13/04 – 12/31/06	11/13/04 – 12/31/06	
Illinois	11/13/04 – 12/31/06	11/13/04 – 12/31/06	11/13/04 – 12/31/06	11/13/04 – 12/31/06	
Indiana	11/13/04 – 12/31/06	11/13/04 – 12/31/06	11/13/04 – 12/31/06	11/13/04 – 12/31/06	
Kentucky	11/13/04 – 12/31/06	11/13/04 – 12/31/06	11/13/04 – 12/31/06	11/13/04 – 12/31/06	
Louisiana	11/13/04 – 12/31/06	11/13/04 – 12/31/06	11/13/04 – 12/31/06	11/13/04 – 12/31/06	
Michigan	11/13/04 – 12/31/06	11/13/04 – 12/31/06	11/13/04 – 12/31/06	11/13/04 – 12/31/06	
New Jersey	01/01/04 – 12/31/06	01/01/04 – 12/31/06	01/01/04 – 12/31/06	01/01/04 – 12/31/06	
New York	01/01/04 – 12/31/06	01/01/04 – 12/31/06	01/01/04 – 12/31/06	01/01/04 – 12/31/06	
Ohio	11/13/04 – 12/31/06	11/13/04 – 12/31/06	11/13/04 – 12/31/06	11/13/04 – 12/31/06	
Oklahoma	11/13/04 – 12/31/06	11/13/04 – 12/31/06	11/13/04 – 12/31/06	11/13/04 – 12/31/06	
Texas Houston-Baytown- Sugar Land MSA, Austin-Round Rock MSA, Brownsville-Harlingen MSA, Dallas-Plano-Irving MSA, El Paso MSA, Fort Worth-Arlington MSA, McAllen-Edinburg-Pharr MSA, San Antonio MSA	01/01/04 – 12/31/06	01/01/04 – 12/31/06	01/01/04 – 12/31/06	01/01/04 – 12/31/06	
Abilene MSA, Amarillo MSA, Beaumont-Port Arthur	11/13/04 – 12/31/06	11/13/04 – 12/31/06	11/13/04 – 12/31/06	11/13/04 – 12/31/06	

MSA, College Station-Bryan MSA, Killeen-Temple-Fort Hood MSA, Laredo MSA, Longview MSA, Midland MSA, Odessa MSA, Sherman-Denison MSA, Tyler MSA, Waco MSA, Wichita Falls MSA, TX non-MSA				
Utah	11/13/04 – 12/31/06	11/13/04 – 12/31/06	11/13/04 – 12/31/06	11/13/04 – 12/31/06
West Virginia	11/13/04 – 12/31/06	11/13/04 – 12/31/06	11/13/04 – 12/31/06	11/13/04 – 12/31/06
Wisconsin	11/13/04 – 12/31/06	11/13/04 – 12/31/06	11/13/04 – 12/31/06	11/13/04 – 12/31/06
Affiliate(s)		Relationship		Products Reviewed
Chase Manhattan Mortgage Corporation		Affiliate		HMDA
Chase Bank USA, N.A.		Affiliate		HMDA
J.P. Morgan Chase Community Development Corporation		Affiliate		Community Development Loans and Investments
JPM Capital Corporation		Affiliate		Community Development Investments
First Chicago Leasing Corporation		Affiliate		Community Development Investments
GTC Fund V Holdings, Inc.		Affiliate		Community Development Investments
SAHP 130 Holdings, Inc.		Affiliate		Community Development Investments
JPMorgan Chase Foundation		Affiliate		Community Development Grants
Chase Community Development Corporation		Subsidiary		Community Development Investments
FNBC Leasing Corporation		Subsidiary		Community Development Investments
ICIB Fund I Holdings, Inc.		Subsidiary		Community Development Investments
Chase New Markets Corporation		Subsidiary		Community Development Loans
Joint Ventures		Subsidiary		HMDA
American Access Mortgage, LLC				
Bailey Mortgage, LLC				
Cambridge Mortgage Services, LLC				
Chesco Financial Services, LLC				
Community Life Mortgage, LLC				
EquiBuild Mortgage, LLC				
Lifestyle Mortgage, LLC				
Primary Home Finance, LLC				
Prime One Mortgage, LLC				
Residential Mortgage Group, LLC				
Sierra Home Loans, LLC				
South Central Mortgage, LLC				
Total Financial Services, LLC				
Town and Country Mortgage, LLC				
Urban Home Mortgage, LLC				
Value Mortgage, LLC				

List of Assessment Areas and Type of Examination			
Assessment Area	MSA#/ MD#	Type of Exam	Other Information (Reflects counties in non-MSA areas and/or counties in MSAs or MDs where whole MSAs or MDs were not selected)
Multistate MSAs			
Chicago-Naperville-Joliet IL-IN-WI MSA	#16980		
Chicago-Naperville-Joliet IL MD	#16974	Full-scope	Cook, DuPage, Kane, Kendall, McHenry, Will Counties
Gary IN MD	#23844	Limited-scope	Lake, Porter Counties
Lake-Kenosha IL-WI MD	#29404	Limited-scope	
New York-Newark-Edison NY-NJ-PA MSA	#35620		
New York-Wayne-White Plains NY-NJ MD	#35644	Full-scope	
Edison NJ MD	#20764	Limited-scope	Middlesex, Monmouth Counties
Nassau-Suffolk NY MD	#35004	Limited-scope	
Newark-Union NJ-PA MD	#35084	Limited-scope	Essex, Morris, Union Counties NJ
Cincinnati-Middletown OH-KY-IN MSA	#17140	Full-scope	Boone, Campbell, Kenton Counties KY; Butler, Clermont, Hamilton Warren Counties OH
Louisville KY-IN MSA	#31140	Full-scope	Clark, Floyd, Harrison Counties IN; Jefferson, Oldham, Shelby Counties KY
Wheeling WV-OH MSA	#48540	Full-scope	
Arizona			
Phoenix-Mesa-Scottsdale AZ MSA	#38060	Full-scope	
Flagstaff AZ MSA	#22380	Limited-scope	
Prescott AZ MSA	#39140	Limited-scope	
Tucson AZ MSA	#46060	Limited-scope	
Yuma AZ MSA	#49740	Limited-scope	
Arizona non-MSA		Limited-scope	Conchise, Gila, Graham, La Paz, Mohave, Navajo, Santa Cruz Counties
Colorado			
Denver-Aurora CO MSA	#19740	Full-scope	Adams, Arapahoe, Broomfield, Denver, Douglas, Jefferson Counties
Boulder CO MSA	#14500	Limited-scope	
Colorado Springs CO MSA	#17820	Limited-scope	El Paso County
Fort Collins-Loveland CO MSA	#22660	Limited-scope	
Greeley CO MSA	#24540	Limited-scope	
Connecticut			
Bridgeport-Stamford-Norwalk CT MSA	#14860	Full-scope	
New Haven-Milford CT MSA	#35300	Limited-scope	
Florida			
Sarasota-Bradenton-Venice FL MSA	#42260	Full-scope	Sarasota County
Cape Coral-Fort Myers FL MSA	#15980	Limited-scope	
Naples-Marco Island FL MSA	#34940	Limited-scope	
Orlando FL MSA	#36740	Limited-scope	Seminole County
Tampa-St. Petersburg-Clearwater FL MSA	#45300	Limited-scope	Hillsborough County

West Palm Beach-Boca Raton-Boynton Beach FL MD	#48424	Limited-scope	
Illinois			
Rockford IL MSA	#40420	Full-scope	Winnebago County
Bloomington-Normal IL MSA	#14060	Limited-scope	
Champaign-Urbana IL MSA	#16580	Limited-scope	Champaign County
Davenport-Moline-Rock Island IA-IL MSA	#19340	Limited-scope	Rock Island County
Peoria IL MSA	#37900	Limited-scope	Peoria, Tazewell, Woodford Counties
Springfield IL MSA	#40420	Limited-scope	Sangamon County
Indiana			
Indianapolis IN MSA	#26900	Full-scope	Boone, Hamilton, Hancock, Hendricks, Johnson, Marion, Morgan, Shelby Counties
Bloomington IN MSA	#14020	Limited-scope	Monroe County
Elkhart-Goshen IN MSA	#21140	Limited-scope	
Fort Wayne IN MSA	#23060	Limited-scope	Allen, Whitley Counties
Lafayette IN MSA	#29140	Limited-scope	Tippecanoe County
Michigan City-La Porte IN MSA	#33140	Limited-scope	
Muncie IN MSA	#34620	Limited-scope	
South Bend-Mishawaka IN-MI MSA	#43780	Limited-scope	
Indiana non-MSA		Limited-scope	Lawrence, Montgomery, Noble, Wayne, Scott Counties
Kentucky			
Lexington-Fayette KY MSA	#30460	Full-scope	Fayette, Jessamine Counties
Bowling Green KY MSA	#14540	Limited-scope	Warren County
Elizabethtown KY MSA	#21060	Limited-scope	Hardin County
Owensboro KY MSA	#36980	Limited-scope	Daviess County
Kentucky non-MSA		Limited-scope	Boyle, Marshall, Madison Counties
Louisiana			
New Orleans-Metairie-Kenner LA MSA	#35380	Full-scope	
Alexandria LA MSA	#10780	Limited-scope	Rapides Parish
Baton Rouge LA MSA	#12940	Limited-scope	Ascension, East Baton Rouge Parishes
Houma-Bayou Cane-Thibodaux LA MSA	#26380	Limited-scope	
Lafayette LA MSA	#29180	Limited-scope	Lafayette Parish
Lake Charles LA MSA	#29340	Limited-scope	Calcasieu Parish
Monroe LA MSA	#33740	Limited-scope	Ouachita Parish
Shreveport-Bossier City LA MSA	#43340	Limited-scope	Bossier, Caddo Parishes
Louisiana non-MSA		Limited-scope	Beauregard, Iberia, Lincoln, St. Landry, Tangipahoa, Vermilion Parishes
Michigan			
Detroit-Livonia-Dearborn MI MD	#19804	Full-scope	
Ann Arbor MI MSA	#11460	Limited-scope	
Battle Creek MI MSA	#12980	Limited-scope	
Flint MI MSA	#22420	Limited-scope	
Grand Rapids-Wyoming MI MSA	#24340	Limited-scope	Ionia, Kent, Montcalm Counties
Holland-Grand Haven MI MSA	#26100	Limited-scope	
Kalamazoo-Portage MI MSA	#28020	Limited-scope	Kalamazoo County
Lansing-East Lansing MI MSA	#29620	Limited-scope	Eaton, Ingham Counties

Muskegon-Norton Shores MI MSA	#34740	Limited-scope	
Niles-Benton Harbor MI MSA	#35660	Limited-scope	
Saginaw-Saginaw Township North MI MSA	#40980	Limited-scope	
Warren-Farmington Hills-Troy MI MD	#47644	Limited-scope	
Michigan non-MSA		Limited-scope	
New Jersey			
Trenton-Ewing NJ MSA	#45940	Full-scope	
New York			
Rochester NY MSA	#40380	Full-scope	Monroe, Ontario, Wayne Counties
Albany-Schenectady-Troy NY MSA	#10580	Limited-scope	Albany, Rensselaer, Saratoga, Schenectady Counties
Binghamton NY MSA	#13780	Limited-scope	
Buffalo-Niagara Falls NY MSA	#15380	Limited-scope	Erie County
Elmira NY MSA	#21300	Limited-scope	
Poughkeepsie-Newburgh-Middletown NY MSA	#39100	Limited-scope	Orange County
Syracuse NY MSA	#45060	Limited-scope	
Utica-Rome NY MSA	#46540	Limited-scope	Oneida County
Ohio			
Columbus OH MSA	#18140	Full-scope	
Akron OH MSA	#10420	Limited-scope	
Canton-Massillon OH MSA	#15940	Limited-scope	
Cleveland-Elyria-Mentor OH MSA	#17460	Limited-scope	
Dayton OH MSA	#19380	Limited-scope	
Lima OH MSA	#30620	Limited-scope	
Mansfield OH MSA	#31900	Limited-scope	
Parkersburg-Marietta WV-OH MSA	#37620	Limited-scope	
Springfield OH MSA	#44220	Limited-scope	
Weirton-Steubenville WV-OH MSA	#48260	Limited-scope	
Youngstown-Warren-Boardman OH-PA MSA	#49660	Limited-scope	
Ohio non-MSA		Limited-scope	Athens, Ashland, Auglaize, Columbiana, Coshocton, Darke, Hancock, Marion, Mercer, Muskingum, Shelby, Tuscarawas, Wayne, Wyandot Counties
Oklahoma			
Oklahoma City OK MSA	#36420	Full-scope	Canadian, Cleveland, Oklahoma Counties
Tulsa OK MSA	#46140	Limited-scope	Tulsa County
Texas			
Houston-Baytown-Sugar Land TX MSA	#26420	Full-scope	Brazoria, Fort Bend, Galveston, Harris, Montgomery Counties
Abilene TX MSA	#10180	Limited-scope	Taylor County
Amarillo TX MSA	#11100	Limited-scope	Potter, Randall Counties
Austin-Round Rock TX MSA	#12420	Limited-scope	Travis, Williamson Counties
Beaumont-Port Arthur TX MSA	#13140	Limited-scope	Jefferson, Orange Counties
Brownsville-Harlingen TX MSA	#15180	Limited-scope	
College Station-Bryan TX MSA	#17780	Limited-scope	Brazos County
Dallas-Plano-Irving TX MD	#19124	Limited-scope	Collin, Dallas, Denton, Hunt, Rockwall

			Counties
El Paso TX MSA	#21340	Limited-scope	
Fort Worth-Arlington TX MD	#23104	Limited-scope	Tarrant County
Killeen-Temple-Fort Hood TX MSA	#28660	Limited-scope	Bell County
Laredo TX MSA	#29700	Limited-scope	
Longview TX MSA	#30980	Limited-scope	Gregg County
McAllen-Edinburg-Pharr TX MSA	#32580	Limited-scope	
Midland TX MSA	#33260	Limited-scope	
Odessa TX MSA	#36220	Limited-scope	
San Antonio TX MSA	#41700	Limited-scope	Bexar, Comal Counties
Sherman-Denison TX MSA	#43300	Limited-scope	
Tyler TX MSA	#46340	Limited-scope	
Waco TX MSA	#47380	Limited-scope	
Wichita Falls TX MSA	#48660	Limited-scope	Wichita County
Texas non-MSA		Limited-scope	Gillespie, Harrison, Hockley, Navarro, Washington Counties
Utah			
Salt Lake City UT MSA	#41620	Full-scope	Salt Lake, Summit Counties
Ogden-Clearfield UT MSA	#36260	Limited-scope	Davis, Weber Counties
Provo-Orem UT MSA	#39340	Limited-scope	Utah County
West Virginia			
Charleston WV MSA	#16620	Full-scope	Kanawha, Putnam Counties
Huntington-Ashland WV-KY-OH MSA	#26580	Limited-scope	
West Virginia non-MSA		Limited-scope	Fayette, Harrison, Logan, Raleigh, Upshur Counties
Wisconsin			
Milwaukee-Waukesha-West Allis WI MSA	#33340	Full-scope	
Appleton WI MSA	#11540	Limited-scope	
Fond du Lac WI MSA	#22540	Limited-scope	
Green Bay WI MSA	#24580	Limited-scope	Green Bay County
Janesville WI MSA	#27500	Limited-scope	
Madison WI MSA	#31540	Limited-scope	Dane County
Oshkosh-Neenah WI MSA	#36780	Limited-scope	
Racine WI MSA	#39540	Limited-scope	
Wisconsin non-MSA		Limited-scope	Dodge, Jefferson, Langlade, Portage, Walworth, Waupaca Counties

Appendix B: Summary of Multistate Metropolitan Area and State Ratings

RATINGS JPMorgan Chase Bank, N.A.				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
JPMorgan Chase, N.A.	Outstanding	High Satisfactory	High Satisfactory	Outstanding
Multistate Metropolitan Area or State:				
Chicago-Naperville-Joliet, IL-IN-WI MMSA	Outstanding	Outstanding	High Satisfactory	Outstanding
New York-Newark-Edison, NY-NJ-PA MMSA	Outstanding	High Satisfactory	High Satisfactory	Outstanding
Cincinnati-Middletown, OH-KY-IN MMSA	Outstanding	Outstanding	High Satisfactory	Outstanding
Louisville, KY-IN MMSA	Outstanding	High Satisfactory	Outstanding	Outstanding
Wheeling, WV-OH MMSA	Outstanding	Low Satisfactory	High Satisfactory	Satisfactory
Arizona	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
Colorado	Outstanding	Outstanding	High Satisfactory	Outstanding
Connecticut	High Satisfactory	High Satisfactory	Outstanding	Satisfactory
Florida	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory
Illinois	High Satisfactory	Low Satisfactory	Outstanding	Satisfactory
Indiana	Outstanding	High Satisfactory	Outstanding	Outstanding
Kentucky	High Satisfactory	High Satisfactory	Outstanding	Satisfactory
Louisiana	High Satisfactory	High Satisfactory	Outstanding	Satisfactory
Michigan	Outstanding	High Satisfactory	Outstanding	Outstanding
New Jersey	Outstanding	Outstanding	Low Satisfactory	Outstanding
New York	Outstanding	Low Satisfactory	Outstanding	Outstanding
Ohio	High Satisfactory	Outstanding	Outstanding	Outstanding
Oklahoma	Outstanding	Outstanding	Low Satisfactory	Outstanding
Texas	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
Utah	High Satisfactory	Outstanding	Outstanding	Outstanding
West Virginia	High Satisfactory	High Satisfactory	Outstanding	Satisfactory
Wisconsin	Outstanding	Outstanding	Outstanding	Outstanding

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

Appendix C: Market Profiles for Primary Rating Areas

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Market Profiles for Areas Receiving Full-Scope Reviews in Primary Rating Areas

<i>CHICAGO-NAPERVILLE-JOLIET IL-IN-WI MULTISTATE METROPOLITAN STATISTICAL AREA</i>	<i>C-2</i>
<i>NEW YORK-NEWARK-EDISON NY-NJ-PA MULTISTATE METROPOLITAN STATISTICAL AREA</i>	<i>C-3</i>
<i>STATE OF TEXAS</i>	<i>C-5</i>

Chicago-Naperville-Joliet IL-IN-WI Multistate Metropolitan Statistical Area

Chicago-Naperville-Joliet MD

The bank's assessment area consists of Cook, DuPage, Kane, Kendall, McHenry, and Will counties in the Chicago-Naperville-Joliet MD. DeKalb and Grundy counties are not included. According to 2000 census data, the assessment area contains 1,694 census tracts of which 13.7% are low-income, 25.2% are moderate-income, 34.8% are middle-income, and 25.3% are upper-income. Additionally, 1.0% of the census tracts in the assessment area does not have income information and are categorized as NA. The 2006 HUD adjusted median family income for the MD is \$72,100. The maximum low- and moderate-family income is \$57,680, and 10.0% of households fall below the poverty level.

The bank has \$36.3 billion in deposits in this assessment area, which represents 90.7% of the bank's deposits in the State of Illinois. There are 251 FDIC-insured financial institutions in the MD with over 2,500 offices. JPMCB N.A. has 288 branches and 890 ATM's in the MD. Main deposit competitors include LaSalle Bank N.A. and Harris N.A. Given the large number of banks in the MD, competition for all types of credit and deposit products is strong.

The city of Chicago dominates the assessment area. We note that only 43.8% of the housing units in the City of Chicago are owner-occupied. The assessment area shares the same challenges as other urban areas. Housing costs remain high with more than 225,000 households paying more than 30% of their income on rent. Housing stock is old with much of the housing being more than sixty years of age. Only approximately 107,000 owner-occupied housing units are affordable to Chicago households earning less than 30,900 a year.

The Chicagoland area continues to be a business and distribution center for the Midwest and a popular convention venue. Business, financial and professional services, transportation and distribution services, and tourism are the main drivers of the economy. This is evidenced in the top five employment sectors in the area: professional and business services, education and health services, government, manufacturing, and retail trade. While the assessment area economy continues to improve, high exposure to the manufacturing and distribution industries, an aging infrastructure, and competition with other cities for tourism and convention dollars may restrain growth.

There are a myriad of community-based organizations in the assessment area. The primary purpose of these organizations varies greatly, but includes affordable housing, financial literacy, and creation and retention of small businesses.

Through our community contact program, we had an opportunity to meet with representatives from several community-based organizations operating in the assessment area. These representatives indicated the following significant identified credit needs:

- Conventional home purchase mortgages in low- and moderate-income areas.
- Homebuyer counseling.
- Social services to assist with the homeless.

New York-Newark-Edison NY-NJ-PA Multistate Metropolitan Statistical Area

New York-Wayne-White Plains NY-NJ MD

The bank's assessment area consists of all 11 counties in the New York-Wayne-White Plains MD. This includes the New Jersey counties of Bergen, Hudson, and Passaic, and the New York counties of Bronx, Kings, New York, Putnam, Queens, Richmond, Rockland, and Westchester. According to 2000 census data, the assessment area contains 2,921 census tracts of which 11.6% are low-income, 24.6% are moderate-income, 28.5% are middle-income, and 33.1% are upper-income. Additionally, 2.2% of the census tracts in the assessment area do not have income information and are categorized as NA. The 2006 HUD adjusted median family income for the MD is \$59,200. The maximum low- and moderate-family income is \$47,360 and 16.7% of households fall below the poverty level.

The bank has \$212.7 billion in deposits in this assessment area, which represents 48.9% of the bank's total deposits. There are 171 FDIC-insured financial institutions in the MD with over 2,800 offices. JPMCB N.A. has 305 branches and 1,520 deposit-taking ATM's in the MD. Main deposit competitors include Citibank N.A., HSBC Bank USA N.A., and Bank of America N.A. Given the large number of banks, competition for all types of credit and deposit products is strong.

New York City dominates the population in the MD with over 8 million people. The city has the third lowest homeownership rate among large US cities at 33.0%, and 21.2% of households are below the poverty level. The New York City school system is the largest in the US with 73.0% of the students eligible for free lunch. The cost of living in New York City has risen dramatically over the last five years, with median owner-occupied housing prices increasing from approximately \$300 thousand in 2002 to over \$500 thousand in 2006. Homeownership is at 40.4% which is significantly less than the state average of 53.0% and the national average of 66.2%. The increasing cost of living has resulted in a housing affordability issue with only 4.5% of owner-occupied housing affordable to low- and moderate-income individuals. The shortage of affordable housing in the MD combined with competitive factors significantly impact mortgage lending to low- and moderate-income borrowers and in low- and moderate-income communities.

New York City is home to a diversified mix of businesses, with many national and international corporations headquartered there. Historically, the downtown area has been dominated by the financial services industry. Industries operating in the midtown area include advertising, publishing, and garment production. The retail sector is a major employer along with health and social care. In addition, light manufacturing and wholesale trades provide a significant level of job opportunities in the Bronx.

The New York City economy is rebounding from the weakened conditions it suffered caused by the 2001 terrorist attack. Tourism, a major contributor to the New York City economy, was negatively impacted. The attack also had a ripple effect on other industries and services. In addition, the volatility on Wall Street impacted both the local and national economies.

Economic conditions showed signs of improvement in mid-2004 and continue to improve. Renewed profitability at Wall Street's largest firms has led to an increase in hiring. Along with the securities industry, leisure/hospitality and retail trade are driving growth in the area. The unemployment rate continues to fall and is now near pre-recession lows. As of December 2006, the assessment area unemployment rate of 3.9% approximated both the New York and New Jersey State rates of 3.8% and 3.9%, respectively. This rate was below the national rate of 4.5%.

There are a myriad of community-based organizations in the MD. The primary purpose of these organizations varies greatly, but includes affordable housing, financial literacy, and creation and retention of small businesses.

Through our community contact program, we had an opportunity to meet with representatives from several community-based organizations operating in the MD. These representatives indicated the following significant identified credit needs:

- Financial assistance to non-profit organizations, as government funding for these organizations is being reduced.
- Affordable housing and the preservation of affordable housing stock.
- Social services to assist with the homeless and to prevent crime.
- Funding for start-up small businesses.

State of Texas

Houston-Baytown-Sugar Land MSA

The Houston assessment area is comprised of five contiguous counties, including: Brazoria, Fort Bend, Galveston, and Harris Counties. According to 2000 census data, the assessment area contains 860 census tracts of which 8.1% are low-income, 31.3% are moderate-income, 29.9% are middle-income, and 29.8% are upper-income. Additionally, 0.9% of the census tracts in the assessment area does not have income information and are categorized as NA. The 2006 HUD adjusted median family income for the MD is \$60,900. The maximum low- and moderate- family income is \$30,450 and 12.2% of households fall below the poverty level.

As of June 30, 2006, JPMCB N.A. had \$26.5 billion in deposits in this geographic area with a first place market share of 41.7%. Competition among the financial institutions in the assessment area is high. There are 99 FDIC-insured depository institutions operating 1,305 banking offices in the MSA, but the market is fairly concentrated with the five largest banks holding 61.5% of the MSA's deposits. JPMCB N.A. has 119 branches and 163 ATM's in the MD. Main deposit competitors include Bank of America N.A. and Wells Fargo Bank N.A. Houston is the largest city in Texas and the fourth largest city in the United States. Houston was the fastest growing city in the United States in the 20th century, according to *American City Business Journals*. More than four million people live in the metropolitan area.

While still a major refinery center, Houston has managed to diversify its business base so the local economy does not follow the drastic rise and fall of oil prices. The Port of Houston, one of the largest in the world, is the second busiest port in the United States in terms of annual tonnage. Job growth in 2006 was expected to increase 3.3%, which is twice the national rate. Thirteen of the 2006 *Fortune* "100 Fastest Growing Companies" are headquartered in the Houston metropolitan area, the most of any metropolitan area in the United States. Los Angeles and New York are tied for second, with eight apiece. The rankings are based on three-year average annual earnings per share, revenue growth, and total return. There are 214 publicly traded companies headquartered in the Houston MSA. Of these, 166 had annual sales of \$1 million or more in the most recent fiscal year and 113 had sales totaling more than \$100 million. The Texas Medical Center (TMC), with 45 member institutions and employing 73 thousand, is the largest medical complex in the world, and is headquartered in Houston. Directly related to TMC, Houston is home to the world's largest concentration of medical professionals. Education is also a large segment of Houston's economy. The Houston Independent School District employs 30,000 teachers and staff members. As well, Houston is home to 14 major institutions of higher education. In addition, NASA's Johnson Space Center and its 17,000 employees are part of the area's economic sector. Tourism remains strong. Unemployment in the Houston MSA has declined throughout 2006. As of December 31, 2006, the Houston MSA unemployment rate of 4.0% was below the Texas and national average rates of 4.7% and 4.5%, respectively.

The median housing value in the Houston MSA is approximately \$100,000. Home prices have shown signs of softening, but less so than the national average. Permits for new home construction were strong during the evaluation period.

The City of Houston has a HUD Empowerment Zone/Enterprise Community. Houston and the counties in the area have also designated areas as Redevelopment Zones. These areas present good opportunities for financial institutions to develop partnerships that encourage economic development. Examples of opportunities include purchasing tax-exempt bonds, issuing bond enhancing standby letters of credit,

construction loans, and loans to fund tract acquisitions for affordable housing. In total, we noted 29 LIHTC opportunities in the assessment area and two active Community Development Corporations. Community development service opportunities, especially financial and home-buyer education and technical assistance, are also available to institutions in the area.

Contacts with community-based organizations indicated there are significant credit and community development needs in the MSA. The needs include the following:

- Loans for construction and rehabilitation of affordable housing.
- Home buyer education.
- Technical assistance to small business owners.
- Technical assistance and operating grants for community-based organizations.
- Improved access to full-service bank branches.
- Assistance in qualifying for bank deposit products.
- Additionally, community contacts expressed concern about predatory lenders filling gaps created by the lack of lending by banks in low- and moderate-income areas.

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 areas 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 Evaluation). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area; (2) Partially geocoded loans (loans where no census tract is provided) cannot be broken down by income geographies and, therefore, are only reflected in the Total Loans in Core Tables 2 through 7 and part of Table 13; and (3) Partially geocoded loans are included in the Total Loans and % Bank Loans Column in Core Tables 8 through 12 and part of Table 13. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this Performance Evaluation.

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

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration. See Interagency Q&As __.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans.
- Table 1. Other Products** - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank, if applicable, over the evaluation period by MA/assessment area. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.
- Table 2. Geographic Distribution of Home Purchase Loans** - 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 market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 6. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses 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) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small business data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.

- Table 7. Geographic Distribution of Small Loans to Farms** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 8. Borrower Distribution of Home Purchase Loans** - 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 MA/assessment area. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of Refinance Loans** - See Table 8.
- Table 11. Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.
- Table 12. Borrower Distribution of Small Loans to Farms** - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. Market share information is presented based on the most recent aggregate market data available.
- Table 13. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL)** - For geographic distribution, the table 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 households within each geography. For borrower distribution, the table 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 of households by income level in each MA/assessment area.

Table 14. Qualified Investments - Presents the number and dollar amount of qualified investments made by the bank in each MA/assessment area. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank's financial reporting system.

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's assessment area. See Interagency Q&As __.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such investments.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings - Compares the percentage distribution of the number of the bank's branches in low-, moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each MA/assessment area. The table also presents data on branch openings and closings in each MA/assessment area.

Table 1. Lending Volume

LENDING VOLUME		Geography: MULTISTATE CHICAGO						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006				
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
Full Review:												
Chicago-Naperville-Joliet	84.71	44,864	8,344,311	7,574	910,894	10	1,049	129	432,526	52,577	9,688,780	90.72
Limited Review:												
Gary	6.56	3,475	376,274	547	68,267	6	861	43	297,836	4,071	743,238	4.40
Lake County-Kenosha County	8.73	4,674	988,153	747	99,104	0	0	1	1,157	5,422	1,088,414	4.88
Broader Regional Area with Potential to Benefit the AA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	21	43,121	21	43,121	N/A
Broader Regional Area without Potential to Benefit the AA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	51	58,729	51	58,729	N/A

* Loan Data as of December 31, 2006. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Community Development Loans is from November 13, 2004 to December 31, 2006.

*** Deposit Data as of June 30, 2006. Rated area refers to either the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: MULTISTATE CHICAGO						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006						
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Community Development Letters of Credit**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in MA/AA***
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
Full Review:														
Chicago-Naperville-Joliet	90.00	9	18,624	9	18,624	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	90.72
Limited Review:														
Gary	10.00	1	1,000	1	1,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	4.40
Lake County-Kenosha County	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	4.88
Broader Regional Area with Potential to Benefit the AA	N/A	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Broader Regional Area without Potential to Benefit the AA	N/A	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

* Loan Data as of December 31, 2006. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Optional Product Line(s) is from November 13, 2004 to December 31, 2006.

*** Deposit Data as of June 30, 2006. Rated area refers to either the state, multistate MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: MULTISTATE CHICAGO					Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans						
Full Review:																
Chicago-Naperville-Joliet	17,548	85.02	2.62	4.43	15.23	16.14	44.44	39.04	37.70	40.33	2.26	1.33	1.56	2.21	2.78	
Limited Review:																
Gary	1,257	6.09	2.03	0.48	18.70	8.99	45.55	45.27	33.71	45.27	2.41	1.42	1.71	2.12	3.00	
Lake County-Kenosha County	1,834	8.89	1.51	1.15	20.24	16.36	40.98	54.74	37.26	27.75	2.47	1.37	1.63	2.69	2.88	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: MULTISTATE CHICAGO						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Chicago-Naperville-Joliet	3,046	81.47	2.62	4.33	15.23	20.52	44.44	44.48	37.70	30.66	5.01	5.43	5.22	4.91	4.96
Limited Review:															
Gary	421	11.26	2.03	3.56	18.70	31.35	45.55	37.29	33.71	27.79	8.90	21.62	17.17	6.53	6.73
Lake County-Kenosha County	272	7.27	1.51	1.10	20.24	19.49	40.98	51.84	37.26	27.57	4.55	4.55	3.17	4.49	5.78

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: MULTISTATE CHICAGO								Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Chicago-Naperville-Joliet	24,265	84.76	2.62	3.84	15.23	19.17	44.44	42.54	37.70	34.43	3.29	2.56	3.03	3.36	3.42
Limited Review:															
Gary	1,796	6.27	2.03	2.00	18.70	17.54	45.55	44.27	33.71	36.19	4.85	7.26	5.41	4.53	4.91
Lake County-Kenosha County	2,567	8.97	1.51	1.36	20.24	17.61	40.98	47.84	37.26	33.19	3.23	2.41	2.52	3.49	3.40

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: MULTISTATE CHICAGO										Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Chicago-Naperville-Joliet	5	71.44	11.65	0.00	24.27	60.00	35.55	0.00	28.53	40.00	0.06	0.00	0.15	0.00	0.00	
Limited Review:																
Gary	1	14.28	10.89	0.00	24.79	0.00	48.92	100.00	15.40	0.00	1.85	0.00	0.00	3.45	0.00	
Lake County-Kenosha County	1	14.28	6.86	0.00	35.78	0.00	39.43	100.00	17.92	0.00	0.61	0.00	0.00	2.22	0.00	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of Multifamily Units is the number of multifamily housing units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES Geography: MULTISTATE CHICAGO												Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Chicago-Naperville-Joliet	7,574	85.41	3.52	2.19	14.18	12.61	37.51	34.87	44.50	50.05	1.60	1.65	1.67	1.49	1.68	
Limited Review:																
Gary	547	6.17	4.59	2.01	16.68	12.25	44.49	44.42	34.23	41.32	1.94	1.72	2.51	1.82	1.95	
Lake County-Kenosha County	747	8.42	2.31	2.01	17.60	14.19	34.98	28.38	45.10	55.42	1.36	1.23	1.13	1.12	1.61	

* Based on 2005 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data – Dun and Bradstreet (2006).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS Geography: MULTISTATE CHICAGO Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006															
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms** *	% Bank Loans	% of Farms***	% Bank Loans	% of Farms***	% Bank Loans	% of Farms***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Chicago-Naperville-Joliet	10	62.50	1.06	20.00	8.01	0.00	47.69	20.00	43.25	60.00	0.35	0.00	0.00	0.29	0.54
Limited Review:															
Gary	6	37.50	0.87	0.00	5.12	0.00	49.81	66.67	44.19	33.33	1.96	0.00	0.00	2.13	1.82
Lake County-Kenosha County	0	0.00	1.61	0.00	16.26	0.00	49.85	0.00	32.29	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2005 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data – Dun and Bradstreet (2006).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: MULTISTATE CHICAGO					Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006									
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Chicago-Naperville-Joliet	17,548	85.02	20.92	3.70	17.56	21.26	22.00	30.85	39.52	44.20	2.42	2.20	2.27	2.31	2.59	
Limited Review:																
Gary	1,257	6.09	20.22	6.46	17.66	21.97	22.92	30.52	39.19	41.05	2.52	2.03	2.43	2.61	2.65	
Lake County-Kenosha County	1,834	8.89	18.97	6.71	18.40	26.58	22.80	28.40	39.82	38.31	2.69	2.04	2.64	2.70	2.92	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 15.5% of loans originated and purchased by Bank.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: MULTISTATE CHICAGO					Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006									
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% of Families***	% Bank Loans**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Chicago-Naperville-Joliet	3,046	81.47	20.92	9.79	17.56	22.29	22.00	31.23	39.52	36.69	5.19	5.82	5.09	4.89	5.35	
Limited Review:																
Gary	421	11.26	20.22	20.81	17.66	22.25	22.92	26.56	39.19	30.38	9.08	16.88	9.42	7.33	7.02	
Lake County-Kenosha County	272	7.27	18.97	9.77	18.40	25.94	22.80	32.33	39.82	31.95	4.64	4.30	4.26	4.10	5.51	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 2.8% of loans originated and purchased by Bank.

Table 10. Borrower Distribution of Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE Geography: MULTISTATE CHICAGO Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006															
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% of Families ***	% Bank Loans****	% of Families ***	% Bank Loans****	% of Families ***	% Bank Loans****	% of Families ***	% Bank Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Chicago-Naperville-Joliet	24,265	84.76	20.92	7.69	17.56	21.71	22.00	31.08	39.52	39.52	3.72	4.39	3.73	3.56	3.73
Limited Review:															
Gary	1,796	6.27	20.22	13.46	17.66	22.23	22.92	29.81	39.19	34.50	5.71	7.81	6.21	5.28	5.08
Lake County-Kenosha County	2,567	8.97	18.97	8.55	18.40	23.76	22.80	30.47	39.82	37.22	3.75	2.70	3.57	3.82	4.09

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 12.6% of loans originated and purchased by Bank.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: MULTISTATE CHICAGO			Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006				
MA/Assessment Area:	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% Bank Loans****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
Full Review:									
Chicago-Naperville-Joliet	7,574	85.41	66.10	53.60	78.60	9.94	11.46	1.60	1.71
Limited Review:									
Gary	547	6.17	63.61	53.38	71.48	16.27	12.25	1.94	2.04
Lake County-Kenosha County	747	8.42	67.30	48.19	76.57	10.98	12.45	1.36	1.26

* Based on 2005 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B – 2006).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 20.0% of small loans to businesses originated and purchased by the Bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: MULTISTATE CHICAGO			Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006				
MA/Assessment Area:	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% Bank Loans****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$500,000	All	Rev. \$1 Million or less
Full Review:									
Chicago-Naperville-Joliet	10	62.50	88.12	50.00	70.00	20.00	10.00	0.35	0.00
Limited Review:									
Gary	6	37.50	91.51	100.00	33.33	50.00	16.67	1.96	2.99
Lake County-Kenosha County	0	0.00	87.88	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2005 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B – 2006).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 6.3% of small loans to farms originated and purchased by the Bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: MULTISTATE CHICAGO									
Evaluation Period: NOVEMBER 13, 2004 To DECEMBER 31, 2006									
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Chicago-Naperville-Joliet	57	181,330	362	152,572	419	333,902	91.90	24	10,236
Limited Review:									
Gary	2	1,743	40	17,936	42	19,679	5.42	1	790
Lake County-Kenosha County	1	2,171	11	7,570	12	9,741	2.68	1	466
Broader Regional Area with Potential to Benefit the AA	10	18,521	9	25,413	19	43,934	N/A	6	2,274
Broader Regional Area without Potential to Benefit the AA	64	77,886	20	95,855	84	173,741	N/A	0	0

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

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

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION of BRANCH DELIVERY SYSTEM & BRANCH OPENINGS/CLOSINGS Geography: MULTI CHICAGO Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Chicago-Naperville-Joliet	90.72	288	80.67	3.82	14.58	35.76	45.83	49	1	2	10	11	25	7.98	23.66	38.77	29.58
Limited Review:																	
Gary	4.40	37	10.37	5.41	16.22	45.95	32.43	0	0	0	0	0	0	4.37	23.15	43.90	28.58
Lake County-Kenosha County	4.88	32	8.96	6.25	9.38	37.50	46.88	4	0	0	1	2	1	3.53	27.25	37.38	31.84

Table 1. Lending Volume

LENDING VOLUME		Geography: MULTISTATE NEW YORK						Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006				
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Loans Reported		% of Rated Area Deposits in MA/AA***
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
Full Review:												
New York-Wayne-White Plains	67.17	66,742	20,362,399	81,849	5,026,435	24	2,776	421	1,589,915	149,036	26,981,525	93.62
Limited Review:												
Edison	5.27	9,604	2,334,406	2,073	110,274	6	629	5	32,241	11,688	2,477,550	0.03
Nassau-Suffolk	20.92	22,204	6,304,023	24,176	1,487,405	32	1,094	12	59,441	46,424	7,851,963	5.22
Newark-Union	6.64	9,220	2,509,253	5,495	303,942	5	480	11	34,921	14,731	2,848,596	1.13
Broader Regional Area with Potential to Benefit the AA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	33	78,792	33	78,792	N/A
Broader Regional Area without Potential to Benefit the AA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	19	20,658	19	20,658	N/A

* Loan Data as of December 31, 2006. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Community Development Loans is from January 1, 2004 to December 31, 2006.

*** Deposit Data as of June 30, 2006. Rated area refers to either the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: MULTISTATE NEW YORK						Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006						
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Community Development Letters of Credit**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in MA/AA***
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
Full Review:														
New York-Wayne-White Plains	85.71	48	491,094	48	491,094	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	93.62
Limited Review:														
Edison	1.79	1	951	1	951	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.03
Nassau-Suffolk	12.50	7	35,562	7	35,562	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	5.22
Newark-Union	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.13
Broader Regional Area with Potential to Benefit the AA	N/A	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Broader Regional Area without Potential to Benefit the AA	N/A	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

* Loan Data as of December 31, 2006. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Optional Product Line(s) is from January 1, 2004 to December 31, 2006.

*** Deposit Data as of June 30, 2006. Rated area refers to either the state, multistate MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: MULTISTATE NEW YORK								Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
New York-Wayne-White Plains	39,663	68.13	2.00	4.02	11.78	14.79	26.47	25.59	59.75	55.17	6.44	5.12	5.15	5.75	7.33
Limited Review:															
Edison	4,117	7.07	0.74	2.09	10.57	12.46	54.63	51.01	34.06	34.44	3.05	2.28	2.44	3.00	3.45
Nassau-Suffolk	10,714	18.41	0.22	0.33	12.21	17.16	66.17	62.31	21.40	20.21	4.48	1.20	2.85	4.58	6.54
Newark-Union	3,721	6.39	4.29	8.36	15.11	19.70	31.08	27.01	49.52	44.93	2.37	1.31	1.45	2.46	3.40

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: MULTISTATE NEW YORK								Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006					
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
New York-Wayne-White Plains	2,534	54.52	2.00	3.28	11.78	14.05	26.47	26.28	59.75	56.35	3.47	5.32	4.06	3.52	3.22
Limited Review:															
Edison	371	7.98	0.74	0.81	10.57	12.13	54.63	59.84	34.06	27.22	1.25	1.15	1.04	1.29	1.23
Nassau-Suffolk	1,387	29.84	0.22	0.43	12.21	16.29	66.17	68.28	21.40	15.00	2.89	2.33	2.95	2.83	3.14
Newark-Union	356	7.66	4.29	5.90	15.11	19.94	31.08	33.71	49.52	40.45	1.65	0.90	1.91	1.74	1.54

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: MULTISTATE NEW YORK								Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
New York-Wayne-White Plains	24,529	54.64	2.00	3.24	11.78	15.30	26.47	27.27	59.75	54.09	4.05	3.62	3.56	3.83	4.37
Limited Review:															
Edison	5,115	11.39	0.74	1.82	10.57	12.06	54.63	58.08	34.06	28.04	2.65	2.46	2.06	2.86	2.51
Nassau-Suffolk	10,102	22.51	0.22	0.44	12.21	18.52	66.17	65.64	21.40	15.40	3.40	2.52	2.84	3.49	3.87
Newark-Union	5,143	11.46	4.29	8.67	15.11	24.01	31.08	31.85	49.52	35.47	2.82	2.91	2.65	2.76	2.98

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: MULTISTATE NEW YORK								Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006					
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
New York-Wayne-White Plains	16	88.90	17.72	25.00	29.34	25.00	21.19	6.25	31.74	43.75	0.06	0.00	0.10	0.00	0.10
Limited Review:															
Edison	1	5.55	8.08	100.00	23.53	0.00	55.73	0.00	12.66	0.00	0.64	3.03	0.00	0.00	0.00
Nassau-Suffolk	1	5.55	3.51	0.00	27.94	100.00	58.07	0.00	10.49	0.00	0.00	0.00	0.00	0.00	0.00
Newark-Union	0	0.00	27.82	0.00	35.67	0.00	22.33	0.00	14.18	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of Multifamily Units is the number of multifamily housing units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: MULTISTATE NEW YORK								Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006					
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
New York-Wayne-White Plains	81,849	72.05	6.54	5.88	17.49	15.73	21.31	21.06	53.75	56.33	9.17	12.63	9.71	8.37	9.00
Limited Review:															
Edison	2,073	1.83	2.93	2.22	11.55	10.85	52.16	51.23	33.16	35.31	1.08	1.26	1.04	1.05	1.11
Nassau-Suffolk	24,176	21.28	0.71	0.32	13.12	11.11	62.43	62.04	23.73	26.53	6.96	4.50	5.63	6.65	8.62
Newark-Union	5,495	4.84	11.42	6.66	18.16	12.21	29.70	28.90	40.73	52.23	3.49	2.93	2.75	3.28	3.95

* Based on 2005 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data – Dun and Bradstreet (2006).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: MULTISTATE NEW YORK								Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006					
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms** *	% Bank Loans	% of Farms***	% Bank Loans	% of Farms***	% Bank Loans	% of Farms***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
New York-Wayne-White Plains	24	35.82	1.92	4.17	6.55	8.33	16.84	20.83	74.54	66.67	0.73	0.00	0.47	0.37	1.23
Limited Review:															
Edison	6	8.96	0.79	0.00	6.24	0.00	53.51	50.00	39.47	50.00	1.10	0.00	0.00	0.95	1.61
Nassau-Suffolk	32	47.76	0.47	0.00	16.99	6.25	65.66	59.38	16.88	34.38	2.49	0.00	0.00	2.51	5.77
Newark-Union	5	7.46	1.88	0.00	9.07	0.00	31.61	60.00	57.45	40.00	2.31	0.00	0.00	4.35	1.61

* Based on 2005 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data – Dun and Bradstreet (2006).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: MULTISTATE NEW YORK						Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
New York-Wayne-White Plains	39,663	68.13	25.76	0.76	15.40	7.04	16.77	18.42	42.07	73.78	7.13	10.40	10.40	9.62	6.62
Limited Review:															
Edison	4,117	7.07	17.99	2.74	17.43	15.88	22.88	30.65	41.69	50.73	3.25	2.52	2.62	3.30	3.45
Nassau-Suffolk	10,714	18.41	18.03	2.62	18.61	14.15	24.19	29.17	39.18	54.07	4.91	5.71	5.25	3.60	5.71
Newark-Union	3,721	6.39	24.82	2.72	16.84	13.42	19.27	30.69	39.07	53.16	2.71	2.59	2.93	2.17	2.98

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 9.2% of loans originated and purchased by Bank.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: MULTISTATE NEW YORK								Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006					
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% of Families***	% Bank Loans**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
New York-Wayne-White Plains	2,534	54.52	25.76	3.24	15.40	10.85	16.77	19.21	42.07	66.70	3.43	5.26	4.51	3.41	3.24
Limited Review:															
Edison	371	7.98	17.99	7.03	17.43	22.04	22.88	28.75	41.69	42.17	1.23	0.92	1.33	1.31	1.18
Nassau-Suffolk	1,387	29.84	18.03	6.42	18.61	21.41	24.19	33.13	39.18	39.04	2.88	2.56	3.45	2.40	3.07
Newark-Union	356	7.66	24.82	8.22	16.84	16.45	19.27	27.96	39.07	47.37	1.63	1.70	1.16	1.42	1.96

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 23.2% of loans originated and purchased by Bank.

Table 10. Borrower Distribution of Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: MULTISTATE NEW YORK						Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006								
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	Overall	Low	Mod	Mid
Full Review:																
New York-Wayne-White Plains	24,529	54.64	25.76	2.03	15.40	10.10	16.77	22.45	42.07	65.42	4.40	7.65	6.64	4.80	4.04	
Limited Review:																
Edison	5,115	11.39	17.99	6.67	17.43	22.47	22.88	32.70	41.69	38.16	2.93	2.54	2.93	2.96	2.95	
Nassau-Suffolk	10,102	22.51	18.03	7.07	18.61	22.18	24.19	32.64	39.18	38.11	3.55	4.06	3.46	3.30	3.79	
Newark-Union	5,143	11.46	24.82	7.73	16.84	21.63	19.27	31.77	39.07	38.88	3.14	4.84	3.10	3.11	2.98	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 14.4% of loans originated and purchased by Bank.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: MULTISTATE NEW YORK			Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006				
MA/Assessment Area:	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less***		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% Bank Loans****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
Full Review:									
New York-Wayne-White Plains	81,849	72.05	67.01	56.41	91.93	5.74	2.33	9.17	12.19
Limited Review:									
Edison	2,073	1.83	68.90	16.74	94.26	3.96	1.78	1.08	0.62
Nassau-Suffolk	24,176	21.28	68.33	49.19	90.78	6.63	2.59	6.96	8.83
Newark-Union	5,495	4.84	70.80	42.66	93.25	4.73	2.02	3.49	4.19

* Based on 2005 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B – 2006).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 25.7% of small loans to businesses originated and purchased by the Bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: MULTISTATE NEW YORK			Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006					
MA/Assessment Area:	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less***		Loans by Original Amount Regardless of Farm Size			Market Share*		
	#	% of Total**	% of Farms***	% Bank Loans****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$500,000	All	Rev. \$1 Million or less	
Full Review:										
New York-Wayne-White Plains	24	35.82	89.48	50.00	75.00	4.17	20.83	0.73	0.64	
Limited Review:										
Edison	6	8.96	90.36	66.67	83.33	0.00	16.67	1.10	0.75	
Nassau-Suffolk	32	47.76	91.43	68.75	93.75	6.25	0.00	2.49	2.31	
Newark-Union	5	7.46	91.00	60.00	80.00	20.00	0.00	2.31	1.03	

* Based on 2005 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B – 2006).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 19.4% of small loans to farms originated and purchased by the Bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: MULTISTATE NEW YORK					Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2006				
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
New York-Wayne-White Plains	39	273,835	1,510	190,302	1,549	464,137	87.71	68	38,508
Limited Review:									
Edison	1	199	4	61	5	260	0.05	0	0
Nassau-Suffolk	2	9,831	84	20,059	86	29,890	5.65	2	892
Newark-Union	9	25,162	126	9,741	135	34,903	6.59	3	702
Broader Regional Area with Potential to Benefit the AA	33	137,728	43	29,082	76	168,810	N/A	24	5,670
Broader Regional Area without Potential to Benefit the AA	15	26,987	22	70,173	37	97,160	N/A	11	3,076

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

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

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION of BRANCH DELIVERY SYSTEM & BRANCH OPENINGS/CLOSINGS Geography: MULTI NEW YORK Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006																	
MA/ Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
New York- Wayne-White Plains	93.62	305	73.85	7.21	16.39	20.66	54.75	52	2	0	6	10	33	12.39	26.06	26.15	35.24
Limited Review:																	
Edison	0.03	8	1.94	12.50	12.50	50.00	25.00	8	0	1	1	4	2	2.84	15.31	52.78	28.83
Nassau-Suffolk	5.22	72	17.43	1.39	16.67	61.11	20.83	13	0	0	1	8	4	0.76	16.02	64.36	18.86
Newark-Union	1.13	28	6.78	10.71	10.71	25.00	53.57	5	0	2	1	0	2	14.07	26.24	26.28	33.41

Table 1. Lending Volume

LENDING VOLUME		Geography: MULTISTATE OTHER						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006				
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Loans Reported		% of Rated Area Deposits in MA/AA***
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
Full Review:												
Cincinnati-Middletown	100.00	5,820	756,233	1,050	103,625	0	0	13	34,576	6,883	894,434	100.00
Louisville	100.00	5,350	636,998	841	128,386	3	178	22	52,455	6,216	818,017	100.00
Wheeling	100.00	529	35,612	41	2,988	0	0	3	1,738	573	40,338	100.00
Broader Regional Area with Potential to Benefit the AA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	N/A
Broader Regional Area without Potential to Benefit the AA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	N/A

* Loan Data as of December 31, 2006. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Community Development Loans is from November 13, 2004 to December 31, 2006.

*** Deposit Data as of June 30, 2006. Rated area refers to either the state, multistate MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: MULTISTATE OTHER					Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans						
Full Review:																
Cincinnati-Middletown	2,446	100.00	2.38	1.84	14.70	11.90	51.43	45.95	31.48	40.31	1.83	1.32	1.56	1.70	2.15	
Louisville	2,057	100.00	2.01	0.63	15.77	9.24	46.29	41.42	35.93	48.71	2.89	0.86	1.80	2.89	3.33	
Wheeling	251	100.00	1.14	0.40	14.47	17.93	58.25	61.75	26.14	19.92	8.90	12.50	11.30	9.79	6.43	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: MULTISTATE OTHER						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Cincinnati-Middletown	293	100.00	2.38	2.05	14.70	19.45	51.43	54.95	31.48	23.55	2.03	2.06	2.45	2.16	1.59
Louisville	408	100.00	2.01	1.96	15.77	19.12	46.29	49.51	35.93	29.41	5.74	3.23	6.29	6.35	4.65
Wheeling	61	100.00	1.14	1.64	14.47	27.87	58.25	52.46	26.14	18.03	5.71	14.29	11.76	4.70	4.03

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: MULTISTATE OTHER						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Cincinnati-Middletown	3,079	100.00	2.38	2.24	14.70	14.94	51.43	51.74	31.48	31.08	2.41	1.78	2.40	2.54	2.27
Louisville	2,882	100.00	2.01	1.42	15.77	12.73	46.29	47.50	35.93	38.34	4.64	2.50	3.78	4.96	4.76
Wheeling	217	100.00	1.14	0.92	14.47	17.97	58.25	60.37	26.14	20.74	7.87	0.00	10.33	8.47	5.64

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: MULTISTATE OTHER					Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					Market Share (%) by Geography*				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans						
Full Review:																
Cincinnati-Middletown	2	100.00	17.47	0.00	22.31	0.00	43.93	50.00	16.22	50.00	0.29	0.00	0.00	0.74	0.00	
Louisville	3	100.00	10.43	0.00	27.22	33.33	37.90	33.33	24.45	33.33	0.00	0.00	0.00	0.00	0.00	
Wheeling	0	100.00	9.73	0.00	36.98	0.00	26.54	0.00	26.75	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of Multifamily Units is the number of multifamily housing units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES Geography: MULTISTATE OTHER												Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Cincinnati-Middletown	1,050	100.00	5.83	3.81	17.65	17.62	47.55	44.48	28.06	33.52	1.14	0.93	1.32	1.09	1.16	
Louisville	841	100.00	4.08	5.95	22.17	23.78	35.02	35.43	38.73	34.84	1.65	3.06	2.00	1.73	1.31	
Wheeling	41	100.00	3.78	0.00	34.15	34.15	38.18	43.90	23.88	21.95	0.95	0.00	0.87	1.19	0.87	

* Based on 2005 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data – Dun and Bradstreet (2006).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: MULTISTATE OTHER					Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms** *	% Bank Loans	% of Farms***	% Bank Loans	% of Farms***	% Bank Loans	% of Farms***	% Bank Loans						
Full Review:																
Cincinnati-Middletown	0	100.00	1.50	0.00	11.61	0.00	58.36	0.00	28.52	0.00	0.00	0.00	0.00	0.00	0.00	
Louisville	3	100.00	1.25	0.00	10.07	0.00	46.24	33.33	42.45	66.67	0.74	0.00	0.00	0.68	0.93	
Wheeling	0	100.00	2.90	0.00	10.87	0.00	53.62	0.00	32.61	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2005 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data – Dun and Bradstreet (2006).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: MULTISTATE OTHER					Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					Market Share*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****						
Full Review:																
Cincinnati-Middletown	2,446	100.00	18.81	6.96	18.19	23.12	22.97	27.89	40.03	42.03	1.78	1.30	1.80	1.86	1.81	
Louisville	2,057	100.00	19.71	6.96	17.56	24.06	22.19	24.54	40.54	44.45	3.05	2.04	2.63	3.00	3.61	
Wheeling	251	100.00	20.50	19.18	18.67	34.29	21.59	27.76	39.24	18.78	10.49	15.76	16.33	12.98	3.92	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 22.3% of loans originated and purchased by Bank.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: MULTISTATE OTHER					Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					Market Share*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Families***	% Bank Loans**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****						
Full Review:																
Cincinnati-Middletown	293	100.00	18.81	10.45	18.19	26.13	22.97	30.31	40.03	33.10	2.04	2.22	2.32	2.47	1.43	
Louisville	408	100.00	19.71	20.55	17.56	24.31	22.19	25.31	40.54	29.82	5.93	9.01	6.63	5.77	4.38	
Wheeling	61	100.00	20.50	16.39	18.67	21.31	21.59	19.67	39.24	42.62	5.90	4.50	5.26	5.60	7.51	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 2.0% of loans originated and purchased by Bank.

Table 10. Borrower Distribution of Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE Geography: MULTISTATE OTHER Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006															
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Cincinnati-Middletown	3,079	100.00	18.81	9.79	18.19	21.98	22.97	28.69	40.03	39.54	2.57	2.64	2.53	2.64	2.51
Louisville	2,882	100.00	19.71	11.21	17.56	21.26	22.19	26.95	40.54	40.59	5.25	5.75	4.77	5.35	5.33
Wheeling	217	100.00	20.50	9.00	18.67	19.91	21.59	29.38	39.24	41.71	9.00	4.27	9.21	10.32	9.09

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 12.1% of loans originated and purchased by Bank.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: MULTISTATE OTHER			Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006				
MA/Assessment Area:	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% Bank Loans****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
Full Review:									
Cincinnati-Middletown	1,050	100.00	62.07	20.38	82.86	7.43	9.71	1.14	0.48
Louisville	841	100.00	61.79	33.53	66.83	15.93	17.24	1.65	1.14
Wheeling	41	100.00	65.39	36.59	80.49	17.07	2.44	0.95	1.05

* Based on 2005 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B – 2006).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 48.7% of small loans to businesses originated and purchased by the Bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: MULTISTATE OTHER			Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006				
MA/Assessment Area:	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% Bank Loans****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$500,000	All	Rev. \$1 Million or less
Full Review:									
Cincinnati-Middletown	0	100.00	92.55	0.00	0.00	0.00	0.00	0.00	0.00
Louisville	3	100.00	93.25	66.67	66.67	33.33	0.00	0.74	0.43
Wheeling	0	100.00	94.20	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2005 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B – 2006).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 33.3% of small loans to farms originated and purchased by the Bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: MULTISTATE OTHER				Evaluation Period: NOVEMBER 13, 2004 To DECEMBER 31, 2006				
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**		
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)	
Full Review:										
Cincinnati-Middletown	13	8,505	27	7,607	40	16,112	100.00	10	3,856	
Louisville	6	5,071	56	7,538	62	12,609	100.00	2	272	
Wheeling	1	169	4	12	5	181	100.00	2	752	

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

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

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION of BRANCH DELIVERY SYSTEM & BRANCH OPENINGS/CLOSINGS Geography: MULTI OTHER Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Cincinnati-Middletown	100.00	30	100.00	0.00	23.33	56.67	20.00	1	0	0	0	1	0	6.80	18.14	47.69	27.27
Louisville	100.00	46	100.00	8.70	19.57	41.30	30.43	0	0	0	0	0	0	4.62	20.28	43.32	31.78
Wheeling	100.00	6	100.00	0.00	66.67	16.67	16.67	0	0	0	0	0	0	1.87	18.06	54.74	25.34

Table 1. Lending Volume

LENDING VOLUME		Geography: ARIZONA						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***	
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)		
Full Review:													
Phoenix-Mesa-Scottsdale	73.42	31,703	6,144,921	5,809	509,262	83	20,402	19	119,549	37,614	6,794,134	73.10	
Limited Review:													
Flagstaff	1.07	385	74,719	161	13,253	0	0	2	1,851	548	89,823	0.91	
Prescott	3.08	1,218	203,740	356	27,328	1	15	1	492	1,576	231,575	3.71	
Tucson	13.40	6,051	886,293	803	68,457	5	737	15	38,818	6,874	994,305	12.04	
Yuma	2.01	925	99,598	95	10,283	8	1,656	1	950	1,029	112,487	1.39	
AZ nonMSA	7.02	3,013	387,984	528	51,533	52	9,721	5	7,998	3,598	457,236	8.85	
Broader Regional Area with Potential to Benefit the AA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	N/A	
Broader Regional Area without Potential to Benefit the AA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	40	171,418	40	171,418	N/A	

* Loan Data as of December 31, 2006. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Community Development Loans is from November 13, 2004 to December 31, 2006.

*** Deposit Data as of June 30, 2006. Rated area refers to either the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: ARIZONA				Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006								
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Community Development Letters of Credit**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in MA/AA***
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
Full Review:														
Phoenix-Mesa-Scottsdale	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	73.10
Limited Review:														
Flagstaff	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.91
Prescott	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	3.71
Tucson	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	12.04
Yuma	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.39
AZ nonMSA	100.00	1	6,194	1	6,194	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	8.85
Broader Regional Area with Potential to Benefit the AA	N/A	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Broader Regional Area without Potential to Benefit the AA	N/A	2	6,600	2	6,600	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

* Loan Data as of December 31, 2006. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Optional Product Line(s) is from November 13, 2004 to December 31, 2006.

*** Deposit Data as of June 30, 2006. Rated area refers to either the state, multistate MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: ARIZONA					Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans						
Full Review:																
Phoenix-Mesa-Scottsdale	10,712	75.56	1.63	1.77	24.02	21.56	39.20	38.23	35.14	38.44	1.44	1.83	1.33	1.27	1.74	
Limited Review:																
Flagstaff	108	0.76	1.65	6.48	5.29	0.00	55.67	58.33	37.39	35.19	1.30	0.67	0.00	1.41	1.39	
Prescott	362	2.55	0.00	0.00	2.46	1.38	76.79	75.97	20.76	22.65	1.55	0.00	2.08	1.46	1.93	
Tucson	1,903	13.42	1.64	0.84	24.41	17.76	36.87	34.52	37.08	46.87	1.59	0.55	1.39	1.62	1.71	
Yuma	193	1.36	0.00	0.00	21.76	20.73	39.31	20.21	38.93	59.07	1.48	0.00	1.56	1.83	1.33	
AZ nonMSA	900	6.35	0.00	0.00	9.95	5.67	66.70	71.11	23.35	23.22	1.91	0.00	3.20	2.14	1.38	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: ARIZONA				Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans						
Full Review:																
Phoenix-Mesa-Scottsdale	2,184	64.13	1.63	1.56	24.02	23.03	39.20	41.85	35.14	33.56	4.05	8.37	5.26	3.89	3.60	
Limited Review:																
Flagstaff	29	0.85	1.65	0.00	5.29	10.34	55.67	58.62	37.39	31.03	4.44	0.00	0.00	5.69	3.74	
Prescott	118	3.46	0.00	0.00	2.46	0.00	76.79	81.36	20.76	18.64	7.05	0.00	0.00	7.61	5.63	
Tucson	502	14.74	1.64	2.39	24.41	27.49	36.87	35.46	37.08	34.66	4.94	10.17	6.83	4.26	4.51	
Yuma	167	4.90	0.00	0.00	21.76	40.12	39.31	26.35	38.93	33.53	10.04	0.00	28.21	9.09	6.10	
AZ nonMSA	406	11.92	0.00	0.00	9.95	13.79	66.70	63.55	23.35	22.66	9.28	0.00	22.32	9.47	6.36	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: ARIZONA						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Phoenix-Mesa-Scottsdale	18,791	73.13	1.63	0.96	24.02	19.08	39.20	41.04	35.14	38.91	3.33	2.38	3.12	3.29	3.51
Limited Review:															
Flagstaff	248	0.97	1.65	1.21	5.29	4.03	55.67	58.87	37.39	35.89	2.99	1.32	2.47	3.16	2.89
Prescott	737	2.87	0.00	0.00	2.46	0.68	76.79	80.05	20.76	19.27	3.59	0.00	1.24	3.65	3.58
Tucson	3,645	14.19	1.64	1.62	24.41	22.58	36.87	35.72	37.08	40.08	3.54	3.84	4.12	3.67	3.20
Yuma	565	2.20	0.00	0.00	21.76	37.70	39.31	26.37	38.93	35.93	5.90	0.00	16.50	5.44	3.48
AZ nonMSA	1,707	6.64	0.00	0.00	9.95	9.31	66.70	67.96	23.35	22.73	4.30	0.00	7.46	4.55	3.25

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: ARIZONA										Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Phoenix-Mesa-Scottsdale	16	88.88	6.87	6.25	41.48	37.50	36.08	56.25	15.57	0.00	1.78	0.00	0.37	5.52	0.00	
Limited Review:																
Flagstaff	0	0.00	17.02	0.00	7.89	0.00	56.39	0.00	18.70	0.00	0.00	0.00	0.00	0.00	0.00	
Prescott	1	5.56	0.00	0.00	13.37	0.00	66.24	100.00	20.39	0.00	0.00	0.00	0.00	0.00	0.00	
Tucson	1	5.56	4.97	0.00	38.30	100.00	38.46	0.00	18.28	0.00	0.69	0.00	1.27	0.00	0.00	
Yuma	0	0.00	0.00	0.00	18.39	0.00	58.18	0.00	23.43	0.00	0.00	0.00	0.00	0.00	0.00	
AZ nonMSA	0	0.00	0.00	0.00	10.25	0.00	73.79	0.00	15.96	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of Multifamily Units is the number of multifamily housing units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: ARIZONA				Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans						
Full Review:																
Phoenix-Mesa-Scottsdale	5,809	74.93	5.15	5.80	24.40	25.75	31.50	28.35	38.90	40.04	1.97	3.20	2.42	1.79	1.75	
Limited Review:																
Flagstaff	161	2.08	9.69	13.66	7.72	12.42	63.34	52.80	19.26	21.12	1.59	1.92	2.82	1.57	1.14	
Prescott	356	4.59	0.00	0.00	8.17	5.06	70.51	84.27	21.32	10.67	1.19	0.00	1.51	1.38	0.51	
Tucson	803	10.36	4.01	4.98	30.69	36.74	34.37	31.76	30.93	26.53	1.21	1.84	1.48	1.14	0.99	
Yuma	95	1.23	0.00	0.00	30.02	27.37	35.68	29.47	34.31	43.16	1.17	0.00	1.22	0.89	1.39	
AZ nonMSA	528	6.81	0.00	0.00	9.07	10.42	69.94	75.19	20.99	14.39	1.44	0.00	2.66	1.48	0.88	

* Based on 2005 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data – Dun and Bradstreet (2006).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: ARIZONA						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms** *	% Bank Loans	% of Farms***	% Bank Loans	% of Farms***	% Bank Loans	% of Farms***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Phoenix-Mesa-Scottsdale	83	55.70	2.68	2.41	25.15	38.55	35.42	39.76	36.70	19.28	7.62	28.57	10.98	6.28	5.61
Limited Review:															
Flagstaff	0	0.00	6.25	0.00	9.38	0.00	51.88	0.00	32.50	0.00	0.00	0.00	0.00	0.00	0.00
Prescott	1	0.67	0.00	0.00	6.57	0.00	69.70	100.00	23.74	0.00	0.00	0.00	0.00	0.00	0.00
Tucson	5	3.36	1.93	0.00	27.15	0.00	35.06	20.00	35.87	80.00	1.74	0.00	0.00	0.00	4.55
Yuma	8	5.37	0.00	0.00	25.38	0.00	29.92	62.50	44.70	37.50	7.46	0.00	0.00	13.64	7.41
AZ nonMSA	52	34.90	0.00	0.00	12.47	1.92	67.39	92.31	20.14	5.77	14.53	0.00	0.00	17.02	14.29

* Based on 2005 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data – Dun and Bradstreet (2006).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: ARIZONA					Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006									
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Phoenix-Mesa-Scottsdale	10,712	75.56	19.62	3.98	18.79	14.71	21.81	23.01	39.78	58.30	1.53	3.22	1.89	1.35	1.46	
Limited Review:																
Flagstaff	108	0.76	18.58	0.00	15.63	4.49	21.63	8.99	44.16	86.52	1.27	0.00	0.38	0.77	1.55	
Prescott	362	2.55	17.21	2.73	20.02	8.87	23.60	14.68	39.17	73.72	1.66	2.78	1.84	1.14	1.73	
Tucson	1,903	13.42	19.77	2.72	18.47	11.47	21.20	22.70	40.56	63.12	1.76	2.31	1.90	1.65	1.76	
Yuma	193	1.36	20.46	4.24	18.18	8.47	21.05	22.88	40.31	64.41	1.16	4.35	0.80	0.76	1.24	
AZ nonMSA	900	6.35	17.11	0.84	18.03	6.86	21.18	17.09	43.68	75.21	1.85	2.06	2.43	2.57	1.68	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 18.4% of loans originated and purchased by Bank.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: ARIZONA						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% of Families***	% Bank Loans**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Phoenix-Mesa-Scottsdale	2,184	64.13	19.62	9.02	18.79	19.21	21.81	25.27	39.78	46.50	4.16	11.03	5.07	3.89	3.45
Limited Review:															
Flagstaff	29	0.85	18.58	10.71	15.63	14.29	21.63	28.57	44.16	46.43	4.68	13.33	2.78	5.36	3.91
Prescott	118	3.46	17.21	6.03	20.02	13.79	23.60	20.69	39.17	59.48	7.25	13.04	3.94	4.61	8.96
Tucson	502	14.74	19.77	8.28	18.47	17.17	21.20	27.68	40.56	46.87	5.03	8.37	6.01	5.17	4.33
Yuma	167	4.90	20.46	9.04	18.18	22.29	21.05	27.11	40.31	41.57	10.34	17.39	20.34	10.57	7.89
AZ nonMSA	406	11.92	17.11	7.81	18.03	14.61	21.18	21.16	43.68	56.42	9.48	25.71	12.95	8.27	8.24

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 2.2% of loans originated and purchased by Bank.

Table 10. Borrower Distribution of Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: ARIZONA				Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					Market Share*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****						
Full Review:																
Phoenix-Mesa-Scottsdale	18,791	73.13	19.62	6.03	18.79	18.30	21.81	27.27	39.78	48.41	3.70	4.79	3.34	3.61	3.79	
Limited Review:																
Flagstaff	248	0.97	18.58	3.88	15.63	12.50	21.63	26.29	44.16	57.33	3.42	7.79	3.46	3.48	3.21	
Prescott	737	2.87	17.21	3.11	20.02	18.20	23.60	25.51	39.17	53.19	3.93	3.25	5.37	3.42	3.82	
Tucson	3,645	14.19	19.77	7.11	18.47	17.28	21.20	26.30	40.56	49.31	4.00	7.04	4.46	3.81	3.71	
Yuma	565	2.20	20.46	3.94	18.18	20.12	21.05	27.80	40.31	48.13	6.50	11.61	11.25	7.72	4.75	
AZ nonMSA	1,707	6.64	17.11	3.51	18.03	12.19	21.18	22.12	43.68	62.19	4.91	8.97	5.28	5.48	4.54	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 13.9% of loans originated and purchased by Bank.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: ARIZONA			Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					
MA/Assessment Area:	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share*		
	#	% of Total**	% of Businesses***	% Bank Loans****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$1,000,000	All	Rev. \$1 Million or less	
Full Review:										
Phoenix-Mesa-Scottsdale	5,809	74.93	62.71	56.55	88.67	6.52	4.80	1.97	2.16	
Limited Review:										
Flagstaff	161	2.08	66.00	67.08	88.20	8.07	3.73	1.59	2.06	
Prescott	356	4.59	68.75	66.85	91.85	6.74	1.40	1.19	1.01	
Tucson	803	10.36	64.35	64.01	88.29	5.35	6.35	1.21	1.33	
Yuma	95	1.23	62.52	41.05	86.32	4.21	9.47	1.17	0.79	
AZ nonMSA	528	6.81	65.30	53.60	84.09	9.47	6.44	1.44	1.18	

* Based on 2005 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B – 2006).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 18.6% of small loans to businesses originated and purchased by the Bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: ARIZONA			Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006				
MA/Assessment Area:	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% Bank Loans****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$500,000	All	Rev. \$1 Million or less
Full Review:									
Phoenix-Mesa-Scottsdale	83	55.70	83.72	61.45	28.92	28.92	42.16	7.62	6.91
Limited Review:									
Flagstaff	0	0.00	90.63	0.00	0.00	0.00	0.00	0.00	0.00
Prescott	1	0.67	91.41	100.00	100.00	0.00	0.00	0.00	0.00
Tucson	5	3.36	88.65	100.00	80.00	0.00	20.00	1.74	2.53
Yuma	8	5.37	70.45	37.50	37.50	37.50	25.00	7.46	5.13
AZ nonMSA	52	34.90	91.49	57.69	38.46	34.62	26.92	14.53	14.15

* Based on 2005 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B – 2006).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 4.0% of small loans to farms originated and purchased by the Bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: ARIZONA				Evaluation Period: NOVEMBER 13, 2004 To DECEMBER 31, 2006				
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**		
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)	
Full Review:										
Phoenix-Mesa-Scottsdale, AZ	17	52,147	172	7,682	189	59,829	79.49	3	379	
Limited Review:										
Flagstaff	4	2,449	7	554	11	3,003	3.99	0	0	
Prescott	1	568	4	26	5	594	0.79	0	0	
Tucson	5	7,301	29	812	34	8,113	10.78	2	1,263	
Yuma	1	212	7	55	8	267	0.35	1	181	
AZ nonMSA	2	2,933	9	533	11	3,466	4.60	6	2,730	
Broader Regional Area with Potential to Benefit the AA	0	0	2	93	2	93	N/A	0	0	
Broader Regional Area without Potential to Benefit the AA	71	242,842	17	130,448	88	373,290	N/A	5	1,188	

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

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

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION of BRANCH DELIVERY SYSTEM & BRANCH OPENINGS/CLOSINGS																		Geography: ARIZONA		Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006			
MA/ Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population											
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within each Geography									
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp						
Full Review:																							
Phoenix-Mesa- Scottsdale	73.10	148	66.67	2.03	25.00	31.08	41.89	27	3	0	0	12	12	4.89	30.55	36.18	28.36						
Limited Review:																							
Flagstaff	0.91	4	1.80	25.00	0.00	75.00	0.00	0	0	0	0	0	0	9.80	8.84	53.60	27.76						
Prescott	3.71	9	4.05	0.00	0.00	66.67	33.33	1	0	0	0	0	1	0.00	4.22	77.74	18.04						
Tucson	12.04	42	18.92	7.14	26.19	28.57	38.10	5	0	0	0	1	4	3.57	33.94	33.48	29.01						
Yuma	1.39	3	1.35	0.00	66.67	33.33	0.00	0	0	0	0	0	0	0.00	27.67	41.03	31.30						
AZ nonMSA	8.85	16	7.21	0.00	18.75	68.75	12.50	0	0	0	0	0	0	0.00	13.29	67.23	19.48						

Table 1. Lending Volume

LENDING VOLUME		Geography: COLORADO						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006				
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
Full Review:												
Denver-Aurora	63.36	11,119	2,048,276	1,790	157,303	4	804	17	65,415	12,930	2,271,798	60.04
Limited Review:												
Boulder	11.23	1,791	399,937	497	53,582	1	29	1	252	2,290	453,800	19.25
Colorado Springs	13.83	2,435	374,737	382	36,277	1	35	4	5,172	2,822	416,221	11.80
Fort Collins-Loveland	8.94	1,436	234,154	385	41,833	2	62	2	2,200	1,825	278,249	6.55
Greeley	2.64	448	55,784	91	8,574	0	0	0	0	539	64,358	2.36
Broader Regional Area with Potential to Benefit the AA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2	15,115	2	15,115	N/A
Broader Regional Area without Potential to Benefit the AA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	21	85,299	21	85,299	N/A

* Loan Data as of December 31, 2006. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Community Development Loans is from November 13, 2004 to December 31, 2006.

*** Deposit Data as of June 30, 2006. Rated area refers to either the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: COLORADO				Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006								
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Community Development Letters of Credit**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in MA/AA***
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
Full Review:														
Denver-Aurora	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	60.04
Limited Review:														
Boulder	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	19.25
Colorado Springs	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	11.80
Fort Collins-Loveland	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	6.55
Greeley	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2.36
Broader Regional Area with Potential to Benefit the AA	N/A	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Broader Regional Area without Potential to Benefit the AA	N/A	3	63,977	3	63,977	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

* Loan Data as of December 31, 2006. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Optional Product Line(s) is from November 13, 2004 to December 31, 2006.

*** Deposit Data as of June 30, 2006. Rated area refers to either the state, multistate MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: COLORADO					Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans						
Full Review:																
Denver-Aurora	4,253	64.37	1.95	2.26	22.42	15.73	42.11	38.02	33.52	42.51	1.34	1.08	1.15	1.25	1.53	
Limited Review:																
Boulder	708	10.72	0.27	0.28	19.30	19.35	44.27	49.29	36.16	31.07	2.47	1.49	2.14	2.59	2.51	
Colorado Springs	1,032	15.62	0.12	0.29	19.55	14.15	49.48	47.29	30.85	38.28	1.37	2.25	1.07	1.28	1.66	
Fort Collins-Loveland	503	7.61	1.28	0.40	13.61	13.12	62.79	50.70	22.32	35.79	1.40	0.00	1.18	1.45	1.41	
Greeley	111	1.68	1.35	2.70	27.90	9.91	36.25	35.14	34.50	52.25	0.75	4.92	0.25	1.07	0.67	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: COLORADO						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Denver-Aurora	352	58.66	1.95	2.56	22.42	25.00	42.11	35.80	33.52	36.65	1.87	2.98	2.52	1.79	1.59
Limited Review:															
Boulder	69	11.50	0.27	0.00	19.30	21.74	44.27	44.93	36.16	33.33	4.19	0.00	2.52	4.22	5.29
Colorado Springs	106	17.67	0.12	0.00	19.55	11.32	49.48	48.11	30.85	40.57	1.70	0.00	1.18	1.52	2.25
Fort Collins-Loveland	60	10.00	1.28	0.00	13.61	8.33	62.79	61.67	22.32	30.00	4.30	0.00	4.30	4.24	4.44
Greeley	13	2.17	1.35	7.69	27.90	30.77	36.25	30.77	34.50	30.77	2.25	0.00	4.17	2.22	1.00

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: COLORADO						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Denver-Aurora	6,511	65.01	1.95	1.75	22.42	17.20	42.11	39.87	33.52	40.85	2.55	1.50	2.14	2.45	2.98
Limited Review:															
Boulder	1,014	10.12	0.27	0.20	19.30	14.20	44.27	45.17	36.16	40.43	4.60	5.88	3.45	4.43	5.47
Colorado Springs	1,295	12.93	0.12	0.23	19.55	12.51	49.48	47.95	30.85	39.31	2.03	0.00	1.41	1.95	2.46
Fort Collins-Loveland	872	8.71	1.28	0.34	13.61	11.47	62.79	61.24	22.32	26.95	3.35	6.67	2.59	3.59	3.14
Greeley	324	3.23	1.35	0.93	27.90	22.22	36.25	40.12	34.50	36.73	2.96	3.85	2.13	3.13	3.25

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: COLORADO						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Denver-Aurora	3	50.00	8.56	0.00	40.79	66.67	41.90	0.00	8.75	33.33	0.29	0.00	0.00	0.00	4.76
Limited Review:															
Boulder	0	0.00	5.19	0.00	36.49	0.00	37.94	0.00	19.95	0.00	0.00	0.00	0.00	0.00	0.00
Colorado Springs	2	33.33	0.76	0.00	43.58	0.00	44.09	100.00	11.57	0.00	0.00	0.00	0.00	0.00	0.00
Fort Collins-Loveland	1	16.67	3.99	0.00	39.68	0.00	46.38	100.00	9.95	0.00	4.76	0.00	0.00	9.09	0.00
Greeley	0	0.00	10.70	0.00	54.51	0.00	20.83	0.00	13.96	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of Multifamily Units is the number of multifamily housing units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: COLORADO				Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans						
Full Review:																
Denver-Aurora	1,790	56.92	3.92	3.18	24.22	27.15	36.83	33.97	34.32	34.41	0.84	0.83	1.05	0.75	0.78	
Limited Review:																
Boulder	497	15.80	1.25	0.80	31.03	33.00	38.14	37.22	29.56	28.97	1.71	0.95	2.06	1.57	1.59	
Colorado Springs	382	12.15	5.33	5.24	24.54	22.25	41.12	43.98	29.01	28.53	0.85	0.99	0.81	0.85	0.87	
Fort Collins-Loveland	385	12.24	1.20	0.52	24.70	34.03	51.78	40.26	22.33	25.19	1.36	0.83	1.66	1.25	1.29	
Greeley	91	2.89	11.97	10.99	25.86	36.26	28.81	21.98	33.09	30.77	1.15	1.18	1.85	1.09	0.62	

* Based on 2005 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data – Dun and Bradstreet (2006).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: COLORADO					Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms** *	% Bank Loans	% of Farms***	% Bank Loans	% of Farms***	% Bank Loans	% of Farms***	% Bank Loans						
Full Review:																
Denver-Aurora	4	50.00	1.84	0.00	21.20	0.00	38.39	25.00	38.13	75.00	0.45	0.00	0.00	0.00	1.17	
Limited Review:																
Boulder	1	12.50	0.15	0.00	21.81	0.00	47.16	100.00	30.72	0.00	0.00	0.00	0.00	0.00	0.00	
Colorado Springs	1	12.50	2.97	0.00	15.18	0.00	52.34	100.00	29.51	0.00	0.00	0.00	0.00	0.00	0.00	
Fort Collins-Loveland	2	25.00	1.08	0.00	17.24	0.00	54.85	50.00	26.83	50.00	1.01	0.00	0.00	0.83	2.00	
Greeley	0	0.00	7.79	0.00	21.04	0.00	47.53	0.00	23.64	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2005 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data – Dun and Bradstreet (2006).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: COLORADO					Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006									
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Denver-Aurora	4,253	64.37	18.33	5.15	18.85	20.14	23.74	26.74	39.09	47.97	1.45	1.24	1.21	1.34	1.75	
Limited Review:																
Boulder	708	10.72	19.37	5.02	18.50	19.70	22.45	25.65	39.67	49.63	2.67	1.77	2.41	2.72	2.97	
Colorado Springs	1,032	15.62	17.17	4.20	18.97	18.09	24.84	28.59	39.03	49.12	1.56	1.39	1.08	1.56	1.86	
Fort Collins-Loveland	503	7.61	16.76	4.83	19.36	18.58	25.32	24.94	38.56	51.65	1.46	0.74	1.30	1.60	1.57	
Greeley	111	1.68	22.13	5.49	19.39	28.57	23.76	28.57	34.73	37.36	0.77	0.99	0.55	0.89	0.80	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 20.5% of loans originated and purchased by Bank.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: COLORADO						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% of Families***	% Bank Loans**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Denver-Aurora	352	58.66	18.33	7.56	18.85	22.38	23.74	28.49	39.09	41.57	1.92	1.92	2.19	1.83	1.83
Limited Review:															
Boulder	69	11.50	19.37	7.46	18.50	26.87	22.45	17.91	39.67	47.76	4.20	4.48	5.15	1.88	5.17
Colorado Springs	106	17.67	17.17	6.67	18.97	16.19	24.84	34.29	39.03	42.86	1.78	2.74	1.18	2.41	1.44
Fort Collins-Loveland	60	10.00	16.76	8.33	19.36	13.33	25.32	25.00	38.56	53.33	4.55	7.58	2.37	3.96	5.71
Greeley	13	2.17	22.13	15.38	19.39	38.46	23.76	46.15	34.73	0.00	2.35	6.06	3.17	3.45	0.00

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 1.8% of loans originated and purchased by Bank.

Table 10. Borrower Distribution of Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: COLORADO					Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006									
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Denver-Aurora	6,511	65.01	18.33	6.09	18.85	19.66	23.74	29.47	39.09	44.78	3.11	2.97	2.51	2.97	3.65	
Limited Review:																
Boulder	1,014	10.12	19.37	6.02	18.50	17.73	22.45	27.95	39.67	48.30	5.55	4.83	4.64	5.53	6.18	
Colorado Springs	1,295	12.93	17.17	5.02	18.97	16.89	24.84	27.12	39.03	50.96	2.52	2.28	2.02	2.40	2.91	
Fort Collins-Loveland	872	8.71	16.76	7.14	19.36	22.47	25.32	29.87	38.56	40.52	3.94	4.35	4.29	3.67	3.87	
Greeley	324	3.23	22.13	5.12	19.39	23.21	23.76	24.57	34.73	47.10	3.79	2.07	3.83	2.92	4.65	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 14.9% of loans originated and purchased by Bank.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: COLORADO			Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					
MA/Assessment Area:	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share*		
	#	% of Total**	% of Businesses***	% Bank Loans****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$1,000,000	All	Rev. \$1 Million or less	
Full Review:										
Denver-Aurora	1,790	56.92	64.17	49.78	85.92	7.43	6.65	0.84	0.68	
Limited Review:										
Boulder	497	15.80	66.30	63.98	80.28	10.66	9.05	1.71	2.05	
Colorado Springs	382	12.15	66.34	59.16	84.55	8.12	7.33	0.85	0.96	
Fort Collins-Loveland	385	12.24	67.39	48.57	83.12	7.27	9.61	1.36	1.13	
Greeley	91	2.89	63.76	60.44	82.42	9.89	7.69	1.15	1.17	

* Based on 2005 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B – 2006).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 24.4% of small loans to businesses originated and purchased by the Bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: COLORADO			Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006				
MA/Assessment Area:	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% Bank Loans****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$500,000	All	Rev. \$1 Million or less
Full Review:									
Denver-Aurora	4	50.00	88.95	75.00	50.00	25.00	25.00	0.45	0.28
Limited Review:									
Boulder	1	12.50	92.01	0.00	100.00	0.00	0.00	0.00	0.00
Colorado Springs	1	12.50	90.87	100.00	100.00	0.00	0.00	0.00	0.00
Fort Collins-Loveland	2	25.00	91.27	50.00	100.00	0.00	0.00	1.01	0.62
Greeley	0	0.00	86.23	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2005 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B – 2006).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 37.5% of small loans to farms originated and purchased by the Bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: COLORADO				Evaluation Period: NOVEMBER 13, 2004 To DECEMBER 31, 2006				
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**		
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)	
Full Review:										
Denver-Aurora	11	23,499	72	9,480	83	32,979	79.05	7	2,435	
Limited Review:										
Boulder	4	2,119	18	461	22	2,580	6.18	0	0	
Colorado Springs	3	5,634	17	151	20	5,785	13.87	0	0	
Fort Collins-Loveland	1	192	8	104	9	296	0.71	0	0	
Greeley	1	69	2	10	3	79	0.19	0	0	
Broader Regional Area with Potential to Benefit the AA	13	232,905	10	11,538	23	244,443	N/A	1	576	
Broader Regional Area without Potential to Benefit the AA	7	8,097	23	61,506	30	69,603	N/A	8	1,276	

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

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

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION of BRANCH DELIVERY SYSTEM & BRANCH OPENINGS/CLOSINGS																		Geography: COLORADO		Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006			
MA/ Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population									
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within each Geography									
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp						
Full Review:																							
Denver-Aurora	60.04	49	60.49	0.00	24.49	34.69	40.82	16	5	0	1	7	3	4.69	28.33	39.46	27.39						
Limited Review:																							
Boulder	19.25	11	13.58	0.00	45.45	45.45	9.09	1	0	0	0	1	0	3.40	25.45	40.93	30.21						
Colorado Springs	11.80	11	13.58	18.18	9.09	54.55	18.18	0	2	0	0	-2	0	0.34	26.24	47.96	25.46						
Fort Collins-Loveland	6.55	6	7.41	0.00	33.33	66.67	0.00	0	1	0	0	-1	0	3.28	19.05	59.01	18.66						
Greeley	2.36	4	4.94	25.00	50.00	0.00	25.00	1	1	0	-1	0	1	3.85	37.70	31.44	24.87						

Table 1. Lending Volume

LENDING VOLUME		Geography: CONNECTICUT						Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006				
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
Full Review:												
Bridgeport-Stamford-Norwalk	88.91	7,741	3,159,470	4,508	298,382	4	45	4	6,000	12,257	3,463,897	93.02
Limited Review:												
New Haven-Milford	11.09	1,166	204,579	362	19,689	0	0	4	14,814	1,532	239,082	6.98
Broader Regional Area with Potential to Benefit the AA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	13	15,430	13	15,430	N/A
Broader Regional Area without Potential to Benefit the AA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	9	6,231	9	6,231	N/A

* Loan Data as of December 31, 2006. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Community Development Loans is from January 1, 2004 to December 31, 2006.

*** Deposit Data as of June 30, 2006. Rated area refers to either the state, multistate MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: CONNECTICUT										Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Bridgeport-Stamford-Norwalk	3,510	88.04	3.34	4.73	16.53	20.80	39.53	32.68	40.60	41.79	3.84	2.32	2.74	3.62	5.47	
Limited Review:																
New Haven-Milford	477	11.96	6.30	10.06	26.15	28.72	35.61	34.17	31.94	27.04	2.39	1.69	1.90	3.04	3.03	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: CONNECTICUT								Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006					
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Bridgeport-Stamford-Norwalk	269	82.26	3.34	7.06	16.53	19.70	39.53	35.69	40.60	37.55	2.16	4.65	1.52	1.75	2.70
Limited Review:															
New Haven-Milford	58	17.74	6.30	13.79	26.15	32.76	35.61	31.03	31.94	22.41	1.35	1.83	2.00	1.19	0.66

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: CONNECTICUT								Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Bridgeport-Stamford-Norwalk	3,962	86.26	3.34	5.05	16.53	19.43	39.53	31.37	40.60	44.14	3.48	2.83	3.17	3.54	3.76
Limited Review:															
New Haven-Milford	631	13.74	6.30	8.24	26.15	31.06	35.61	34.23	31.94	26.47	2.39	1.77	1.81	2.47	3.51

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: CONNECTICUT				Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans	% of Businesses***	% Bank Loans						
Full Review:																
Bridgeport-Stamford-Norwalk	4,508	92.57	8.57	10.05	19.34	16.35	33.75	36.62	38.34	36.98	5.06	7.26	4.47	5.52	4.47	
Limited Review:																
New Haven-Milford	362	7.43	13.58	11.88	35.70	23.48	25.86	20.72	24.81	43.92	1.97	2.27	1.50	1.77	2.55	

* Based on 2005 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data – Dun and Bradstreet (2006).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: CONNECTICUT						Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms** *	% Bank Loans	% of Farms***	% Bank Loans	% of Farms***	% Bank Loans	% of Farms***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Bridgeport-Stamford-Norwalk	4	100.00	4.72	0.00	15.78	0.00	36.14	50.00	43.36	50.00	0.00	0.00	0.00	0.00	0.00
Limited Review:															
New Haven-Milford	0	0.00	3.88	0.00	21.98	0.00	28.45	0.00	45.69	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2005 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data – Dun and Bradstreet (2006).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: CONNECTICUT						Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Bridgeport-Stamford-Norwalk	3,510	88.04	21.61	5.49	17.25	17.59	19.58	21.32	41.56	55.59	4.12	3.60	3.47	2.81	5.18
Limited Review:															
New Haven-Milford	477	11.96	28.54	4.44	18.83	22.22	20.54	31.11	32.10	42.22	2.47	1.90	1.86	2.38	3.04

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 15.9% of loans originated and purchased by Bank.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: CONNECTICUT						Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% of Families***	% Bank Loans**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Bridgeport-Stamford-Norwalk	269	82.26	21.61	9.01	17.25	17.17	19.58	31.33	41.56	42.49	2.10	2.17	1.38	2.15	2.48
Limited Review:															
New Haven-Milford	58	17.74	28.54	5.36	18.83	25.00	20.54	44.64	32.10	25.00	1.40	0.00	1.70	1.37	1.57

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 11.6% of loans originated and purchased by Bank.

Table 10. Borrower Distribution of Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: CONNECTICUT								Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006					
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% of Families***	% Bank Loans**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Bridgeport-Stamford-Norwalk	3,962	86.26	21.61	8.77	17.25	21.65	19.58	22.55	41.56	47.03	3.89	3.45	3.95	3.57	4.15
Limited Review:															
New Haven-Milford	631	13.74	28.54	7.75	18.83	28.17	20.54	31.00	32.10	33.08	2.43	1.85	1.94	2.86	2.55

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 18.5% of loans originated and purchased by Bank.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: CONNECTICUT			Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006				
MA/Assessment Area:	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% Bank Loans****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
Full Review:									
Bridgeport-Stamford-Norwalk	4,508	92.57	66.83	42.64	90.06	6.01	3.93	5.06	5.07
Limited Review:									
New Haven-Milford	362	7.43	65.68	42.54	92.54	5.80	1.66	1.97	1.80

* Based on 2005 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B – 2006).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 40.6% of small loans to businesses originated and purchased by the Bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: CONNECTICUT			Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006				
MA/Assessment Area:	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% Bank Loans****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$500,000	All	Rev. \$1 Million or less
Full Review:									
Bridgeport-Stamford-Norwalk	4	100.00	91.94	25.00	100.00	0.00	0.00	0.00	0.00
Limited Review:									
New Haven-Milford	0	0.00	93.10	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2005 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B – 2006).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 25.0% of small loans to farms originated and purchased by the Bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: CONNECTICUT				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2006				
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**		
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)	
Full Review:										
Bridgeport-Stamford-Norwalk	1	11,934	61	1,579	62	13,513	43.15	1	127	
Limited Review:										
New Haven-Milford	3	17,451	29	350	32	17,801	56.85	1	655	
Broader Regional Area with Potential to Benefit the AA	5	8,000	8	4,734	13	12,734	N/A	1	144	
Broader Regional Area without Potential to Benefit the AA	2	106	6	3,269	8	3,375	N/A	9	2,873	

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

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

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION of BRANCH DELIVERY SYSTEM & BRANCH OPENINGS/CLOSINGS																		Geography: CONNECTICUT		Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006			
MA/ Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population									
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within each Geography									
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp						
Full Review:																							
Bridgeport- Stamford- Norwalk	93.02	29	93.55	13.79	10.34	34.48	41.38	1	0	0	0	0	1	10.24	22.80	33.16	33.80						
Limited Review:																							
New Haven- Milford	6.98	2	6.45	0.00	50.00	0.00	50.00	0	0	0	0	0	0	16.90	37.92	25.95	19.18						

Table 1. Lending Volume

LENDING VOLUME		Geography: FLORIDA				Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006						
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
Full Review:												
Sarasota-Bradenton-Venice	9.26	2,448	660,174	69	2,663	0	0	0	0	2,517	662,837	33.57
Limited Review:												
Cape Coral-Fort Myers	16.93	4,494	938,935	107	4,420	0	0	0	0	4,601	943,355	14.05
Naples-Marco Island	2.36	598	245,902	42	1,426	0	0	1	564	641	247,892	20.64
Orlando	1.63	438	106,610	6	367	0	0	0	0	444	106,977	0.00
Tampa-St. Petersburg-Clearwater	27.94	7,424	1,319,691	166	6,656	0	0	6	9,506	7,596	1,335,853	1.63
West Palm Beach-Boca Raton-Boynton Beach	41.88	10,929	2,685,699	449	26,043	0	0	1	5,000	11,379	2,716,742	30.11
Broader Regional Area with Potential to Benefit the AA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	8	4,315	8	4,315	N/A
Broader Regional Area without Potential to Benefit the AA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	9	19,526	9	19,526	N/A

* Loan Data as of December 31, 2006. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Community Development Loans is from November 13, 2004 to December 31, 2006.

*** Deposit Data as of June 30, 2006. Rated area refers to either the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: FLORIDA				Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006								
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Community Development Letters of Credit**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in MA/AA***
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
Full Review:														
Sarasota-Bradenton-Venice	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	33.57
Limited Review:														
Cape Coral-Fort Myers	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	14.05
Naples-Marco Island	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	20.64
Orlando	100.00	1	16,852	1	16,852	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00
Tampa-St. Petersburg-Clearwater	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.63
West Palm Beach-Boca Raton-Boynton Beach	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	30.11
Broader Regional Area with Potential to Benefit the AA	N/A	1	25,468	1	25,468	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Broader Regional Area without Potential to Benefit the AA	N/A	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

* Loan Data as of December 31, 2006. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Optional Product Line(s) is from November 13, 2004 to December 31, 2006.

*** Deposit Data as of June 30, 2006. Rated area refers to either the state, multistate MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: FLORIDA					Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans						
Full Review:																
Sarasota-Bradenton-Venice	1,182	8.80	0.64	0.17	13.44	8.71	57.43	46.87	28.49	44.25	4.20	1.89	2.93	4.16	4.76	
Limited Review:																
Cape Coral-Fort Myers	2,558	19.04	0.87	0.12	12.38	10.56	63.92	59.93	22.84	29.40	2.04	0.60	2.53	1.81	2.48	
Naples-Marco Island	317	2.36	0.00	0.00	0.00	0.00	30.03	24.29	69.97	75.71	2.71	0.00	0.00	1.43	3.26	
Orlando	206	1.53	0.00	0.00	0.00	0.00	18.88	25.24	81.12	74.76	3.55	0.00	0.00	4.46	3.35	
Tampa-St. Petersburg-Clearwater	3,695	27.51	1.57	1.49	17.09	12.12	38.00	33.21	43.35	53.18	2.72	1.28	1.93	2.65	3.09	
West Palm Beach-Boca Raton-Boynton Beach	5,475	40.76	1.03	2.58	24.36	19.40	36.49	38.26	38.12	39.73	3.99	1.96	3.33	4.20	4.40	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: FLORIDA						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Sarasota-Bradenton-Venice	78	11.57	0.64	0.00	13.44	15.38	57.43	69.23	28.49	15.38	3.59	0.00	2.14	3.99	3.74
Limited Review:															
Cape Coral-Fort Myers	108	16.02	0.87	0.00	12.38	7.41	63.92	62.04	22.84	30.56	2.34	0.00	1.48	2.16	3.49
Naples-Marco Island	16	2.37	0.00	0.00	0.00	0.00	30.03	50.00	69.97	50.00	3.86	0.00	0.00	5.43	2.84
Orlando	13	1.93	0.00	0.00	0.00	0.00	18.88	23.08	81.12	76.92	3.32	0.00	0.00	2.44	3.53
Tampa-St. Petersburg-Clearwater	188	27.89	1.57	1.60	17.09	10.64	38.00	36.70	43.35	51.06	1.78	1.92	1.37	1.54	2.08
West Palm Beach-Boca Raton-Boynton Beach	271	40.22	1.03	1.11	24.36	25.83	36.49	43.17	38.12	29.89	2.60	1.47	2.83	3.00	2.03

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: FLORIDA						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Sarasota-Bradenton-Venice	1,188	9.72	0.64	0.59	13.44	13.72	57.43	59.51	28.49	26.18	5.56	2.86	4.83	5.66	5.87
Limited Review:															
Cape Coral-Fort Myers	1,828	14.95	0.87	0.38	12.38	7.66	63.92	69.42	22.84	22.54	2.91	3.91	2.74	2.70	3.69
Naples-Marco Island	265	2.17	0.00	0.00	0.00	0.00	30.03	26.04	69.97	73.96	3.75	0.00	0.00	2.31	4.46
Orlando	219	1.79	0.00	0.00	0.00	0.00	18.88	22.37	81.12	77.63	5.19	0.00	0.00	5.01	5.24
Tampa-St. Petersburg-Clearwater	3,541	28.97	1.57	1.07	17.09	13.19	38.00	31.71	43.35	54.02	3.70	2.26	2.80	3.53	4.16
West Palm Beach-Boca Raton-Boynton Beach	5,183	42.40	1.03	0.93	24.36	20.12	36.49	39.82	38.12	39.13	4.58	3.03	3.75	4.89	4.86

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: FLORIDA				Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans						
Full Review:																
Sarasota-Bradenton-Venice	69	8.22	0.90	1.45	21.32	13.04	51.42	62.32	26.36	23.19	0.28	0.00	0.21	0.33	0.24	
Limited Review:																
Cape Coral-Fort Myers	107	12.75	0.98	1.87	13.59	11.21	59.74	58.88	25.70	28.04	0.24	0.00	0.21	0.22	0.31	
Naples-Marco Island	42	5.01	0.00	0.00	0.00	0.00	30.60	16.67	69.40	83.33	0.46	0.00	0.00	0.43	0.47	
Orlando	6	0.72	0.00	0.00	0.00	0.00	23.25	16.67	76.75	83.33	0.20	0.00	0.00	0.29	0.18	
Tampa-St. Petersburg-Clearwater	166	19.79	3.27	2.41	24.80	23.49	31.51	37.35	40.42	36.75	0.20	0.39	0.16	0.23	0.19	
West Palm Beach-Boca Raton-Boynton Beach	449	53.51	2.96	3.79	21.22	21.16	34.72	32.96	40.95	42.09	0.36	0.50	0.38	0.35	0.35	

* Based on 2005 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data – Dun and Bradstreet (2006).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: FLORIDA					Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006									
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Sarasota-Bradenton-Venice	1,182	8.80	15.85	1.44	18.79	8.51	23.62	15.49	41.74	74.56	4.52	4.62	5.35	3.85	4.59	
Limited Review:																
Cape Coral-Fort Myers	2,558	19.04	17.16	1.08	19.96	5.73	23.32	18.84	39.56	74.34	2.22	2.31	2.06	2.43	2.17	
Naples-Marco Island	317	2.36	12.11	0.74	14.22	3.72	17.93	8.18	55.73	87.36	3.03	3.03	2.08	2.43	3.15	
Orlando	206	1.53	8.71	0.57	10.38	4.57	18.28	13.71	62.63	81.14	3.73	0.00	2.04	2.19	4.27	
Tampa-St. Petersburg-Clearwater	3,695	27.51	18.55	1.47	17.07	9.42	20.67	23.17	43.71	65.94	2.85	2.52	2.46	2.61	3.02	
West Palm Beach-Boca Raton-Boynton Beach	5,475	40.76	19.13	1.37	18.54	8.51	20.68	20.21	41.64	69.90	4.30	4.29	4.31	4.06	4.38	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 16.6% of loans originated and purchased by Bank.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: FLORIDA					Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006									
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Sarasota-Bradenton-Venice	78	11.57	15.85	2.86	18.79	18.57	23.62	30.00	41.74	48.57	3.40	0.00	3.17	3.75	3.64	
Limited Review:																
Cape Coral-Fort Myers	108	16.02	17.16	4.04	19.96	13.13	23.32	22.22	39.56	60.61	2.33	2.15	2.83	2.20	2.27	
Naples-Marco Island	16	2.37	12.11	0.00	14.22	13.33	17.93	26.67	55.73	60.00	4.13	0.00	6.06	5.41	3.42	
Orlando	13	1.93	8.71	7.69	10.38	7.69	18.28	15.38	62.63	69.23	3.41	20.00	0.00	4.08	2.90	
Tampa-St. Petersburg-Clearwater	188	27.89	18.55	6.40	17.07	15.12	20.67	29.07	43.71	49.42	1.73	2.27	0.86	2.26	1.65	
West Palm Beach-Boca Raton-Boynton Beach	271	40.22	19.13	6.87	18.54	20.23	20.68	31.68	41.64	41.22	2.73	2.71	3.02	3.21	2.30	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 6.4% of loans originated and purchased by Bank.

Table 10. Borrower Distribution of Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: FLORIDA				Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006									
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Sarasota-Bradenton-Venice	1,188	9.72	15.85	5.84	18.79	17.53	23.62	26.34	41.74	50.29	6.09	5.98	6.18	6.10	6.07	
Limited Review:																
Cape Coral-Fort Myers	1,828	14.95	17.16	3.24	19.96	17.78	23.32	26.97	39.56	52.02	3.28	2.99	3.65	2.99	3.35	
Naples-Marco Island	265	2.17	12.11	3.06	14.22	9.17	17.93	18.34	55.73	69.43	4.30	6.78	4.04	4.44	4.22	
Orlando	219	1.79	8.71	2.12	10.38	6.88	18.28	22.75	62.63	68.25	5.75	3.57	3.55	6.45	5.96	
Tampa-St. Petersburg-Clearwater	3,541	28.97	18.55	4.07	17.07	15.72	20.67	25.56	43.71	54.66	3.92	3.15	3.46	4.00	4.11	
West Palm Beach-Boca Raton-Boynton Beach	5,183	42.40	19.13	5.51	18.54	17.31	20.68	27.93	41.64	49.25	5.00	5.73	4.35	5.26	5.05	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 15.5% of loans originated and purchased by Bank.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: FLORIDA			Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006				
MA/Assessment Area:	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% Bank Loans****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
Full Review:									
Sarasota-Bradenton-Venice	69	8.22	65.66	11.59	94.20	5.80	0.00	0.28	0.07
Limited Review:									
Cape Coral-Fort Myers	107	12.75	65.13	12.15	97.20	2.80	0.00	0.24	0.07
Naples-Marco Island	42	5.01	63.85	4.76	97.62	2.38	0.00	0.46	0.09
Orlando	6	0.72	63.04	16.67	83.33	16.67	0.00	0.20	0.10
Tampa-St. Petersburg-Clearwater	166	19.79	62.75	4.22	97.59	1.81	0.60	0.20	0.03
West Palm Beach-Boca Raton-Boynton Beach	449	53.51	65.30	9.58	91.09	7.35	1.56	0.36	0.14

* Based on 2005 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B – 2006).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 87.8% of small loans to businesses originated and purchased by the Bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: FLORIDA				Evaluation Period: NOVEMBER 13, 2004 To DECEMBER 31, 2006				
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**		
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)	
Full Review:										
Sarasota-Bradenton-Venice	4	8,515	12	160	16	8,675	8.93	0	0	
Limited Review:										
Cape Coral-Fort Myers	1	43	3	120	4	163	0.17	0	0	
Naples-Marco Island	6	947	14	483	20	1,430	1.47	1	239	
Orlando	18	52,583	4	19,595	22	72,178	74.31	0	0	
Tampa-St. Petersburg-Clearwater	4	8,152	94	2,034	98	10,186	10.49	3	1,369	
West Palm Beach-Boca Raton-Boynton Beach	5	4,212	29	288	34	4,500	4.63	0	0	
Broader Regional Area with Potential to Benefit the AA	19	66,455	14	21,865	33	88,320	N/A	5	1,515	
Broader Regional Area without Potential to Benefit the AA	0	0	5	1,557	5	1,557	N/A	2	154	

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

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

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION of BRANCH DELIVERY SYSTEM & BRANCH OPENINGS/CLOSINGS																		Geography: FLORIDA		Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006			
MA/ Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population											
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within each Geography									
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp						
Full Review:																							
Sarasota- Bradenton- Venice	33.57	3	27.27	0.00	66.67	33.33	0.00	0	0	0	0	0	0	1.49	17.57	55.66	25.28						
Limited Review:																							
Cape Coral- Fort Myers	14.05	1	9.10	0.00	0.00	100.0 0	0.00	0	0	0	0	0	0	1.95	17.07	61.95	19.03						
Naples-Marco Island	20.64	2	18.18	0.00	0.00	0.00	100.0 0	0	0	0	0	0	0	0.00	0.00	33.39	66.61						
Orlando	0.00	0	0.00	0.00	0.00	0.00	0.00	0	0	0	0	0	0	0.00	0.00	25.89	74.11						
Tampa-St. Petersburg- Clearwater	1.63	2	18.18	0.00	50.00	0.00	50.00	2	0	0	1	0	1	4.58	21.52	36.64	37.26						
West Palm Beach-Boca Raton-Boynton Beach	30.11	3	27.27	0.00	0.00	66.67	33.33	0	0	0	0	0	0	2.71	28.98	34.62	33.57						

Table 1. Lending Volume

LENDING VOLUME		Geography: ILLINOIS				Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006						
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
Full Review:												
Rockford	36.35	1,213	118,002	334	59,309	0	0	4	1,250	1,551	178,561	38.02
Limited Review:												
Bloomington-Normal	8.81	326	35,546	49	6,208	0	0	1	255	376	42,009	6.55
Champaign-Urbana	12.24	393	42,949	128	15,131	0	0	1	1,174	522	59,254	12.67
Davenport-Moline-Rock Island	4.98	178	13,719	34	5,825	0	0	1	1,640	213	21,184	4.78
Peoria	21.45	783	71,100	130	15,793	0	0	5	7,382	918	94,275	9.61
Springfield	16.17	586	47,278	99	7,408	3	600	1	200	689	55,486	28.37
Broader Regional Area with Potential to Benefit the AA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	N/A
Broader Regional Area without Potential to Benefit the AA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	N/A

* Loan Data as of December 31, 2006. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Community Development Loans is from November 13, 2004 to December 31, 2006.

*** Deposit Data as of June 30, 2006. Rated area refers to either the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: ILLINOIS				Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006								
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Community Development Letters of Credit**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in MA/AA***
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
Full Review:														
Rockford	100.00	2	5,741	2	5,741	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	38.02
Limited Review:														
Bloomington-Normal	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	6.55
Champaign-Urbana	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	12.67
Davenport-Moline-Rock Island	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	4.78
Peoria	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	9.61
Springfield	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	28.37
Broader Regional Area with Potential to Benefit the AA	N/A	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Broader Regional Area without Potential to Benefit the AA	N/A	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

* Loan Data as of December 31, 2006. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Optional Product Line(s) is from November 13, 2004 to December 31, 2006.

*** Deposit Data as of June 30, 2006. Rated area refers to either the state, multistate MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: ILLINOIS					Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans						
Full Review:																
Rockford	450	32.61	1.61	0.67	17.05	12.00	56.27	59.78	25.07	27.56	1.84	0.51	1.57	1.89	2.02	
Limited Review:																
Bloomington-Normal	139	10.07	0.00	0.00	24.05	22.30	49.35	47.48	26.60	30.22	1.18	0.00	1.16	1.26	1.09	
Champaign-Urbana	171	12.39	1.06	1.17	18.01	15.20	48.25	50.88	32.68	32.75	1.80	3.03	1.40	1.77	2.06	
Davenport-Moline-Rock Island	56	4.06	1.80	3.57	17.02	19.64	68.01	66.07	13.17	10.71	0.63	0.00	0.67	0.70	0.29	
Peoria	299	21.67	3.30	1.34	10.41	12.71	64.42	66.89	21.87	19.06	1.51	1.20	1.41	1.64	1.26	
Springfield	265	19.20	2.60	3.02	20.47	13.58	40.90	45.28	36.04	38.11	2.48	4.72	2.06	2.49	2.53	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: ILLINOIS						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Rockford	96	29.90	1.61	1.04	17.05	17.71	56.27	59.38	25.07	21.88	3.75	0.00	3.55	4.06	3.38
Limited Review:															
Bloomington-Normal	23	7.17	0.00	0.00	24.05	34.78	49.35	52.17	26.60	13.04	3.18	0.00	4.21	3.38	1.87
Champaign-Urbana	40	12.46	1.06	0.00	18.01	20.00	48.25	55.00	32.68	25.00	3.15	0.00	3.96	3.04	3.01
Davenport-Moline-Rock Island	21	6.54	1.80	4.76	17.02	19.05	68.01	76.19	13.17	0.00	1.33	0.00	1.20	1.65	0.00
Peoria	65	20.25	3.30	6.15	10.41	20.00	64.42	61.54	21.87	12.31	2.12	2.22	2.60	2.27	1.32
Springfield	76	23.68	2.60	10.53	20.47	25.00	40.90	43.42	36.04	21.05	4.74	19.23	7.21	4.55	2.58

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: ILLINOIS						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Rockford	667	37.56	1.61	1.35	17.05	14.99	56.27	56.97	25.07	26.69	4.05	2.31	4.46	3.82	4.40
Limited Review:															
Bloomington-Normal	164	9.23	0.00	0.00	24.05	28.66	49.35	46.34	26.60	25.00	2.40	0.00	3.42	2.17	2.08
Champaign-Urbana	181	10.19	1.06	1.10	18.01	17.13	48.25	49.72	32.68	32.04	2.65	5.71	3.11	2.28	2.97
Davenport-Moline-Rock Island	100	5.63	1.80	4.00	17.02	11.00	68.01	70.00	13.17	15.00	1.65	1.89	1.08	1.93	1.00
Peoria	419	23.59	3.30	5.01	10.41	11.93	64.42	65.87	21.87	17.18	2.77	3.64	2.92	2.91	2.12
Springfield	245	13.80	2.60	1.63	20.47	23.67	40.90	42.86	36.04	31.84	2.98	2.53	4.91	2.84	2.41

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: ILLINOIS						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Rockford	0	0.00	10.79	0.00	27.95	0.00	49.69	0.00	11.57	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Bloomington-Normal	0	0.00	2.15	0.00	36.96	0.00	53.73	0.00	7.16	0.00	0.00	0.00	0.00	0.00	0.00
Champaign-Urbana	1	50.00	18.82	0.00	45.16	0.00	19.25	100.00	16.52	0.00	0.00	0.00	0.00	0.00	0.00
Davenport-Moline-Rock Island	1	50.00	4.78	0.00	25.63	0.00	66.22	0.00	3.36	100.00	0.00	0.00	0.00	0.00	0.00
Peoria	0	0.00	14.88	0.00	15.00	0.00	44.20	0.00	25.92	0.00	0.00	0.00	0.00	0.00	0.00
Springfield	0	0.00	12.05	0.00	41.81	0.00	22.14	0.00	24.00	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of Multifamily Units is the number of multifamily housing units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: ILLINOIS						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Rockford	334	43.15	4.97	5.39	18.81	20.96	51.92	54.49	24.30	19.16	2.41	3.43	2.80	2.78	1.27
Limited Review:															
Bloomington-Normal	49	6.33	0.72	0.00	26.94	24.49	54.81	57.14	17.54	18.37	0.61	0.00	0.52	0.78	0.36
Champaign-Urbana	128	16.54	5.51	2.34	26.49	30.47	41.99	35.94	23.35	28.13	1.59	0.00	2.14	1.58	1.33
Davenport-Moline-Rock Island	34	4.39	7.76	35.29	32.51	29.41	50.67	29.41	9.06	5.88	0.72	2.07	0.97	0.44	0.45
Peoria	130	16.80	9.60	16.15	11.87	11.54	56.13	46.15	22.41	26.15	0.74	1.03	0.82	0.64	0.83
Springfield	99	12.79	9.57	6.06	26.08	29.29	32.31	23.23	32.05	41.41	0.68	0.71	1.14	0.45	0.56

* Based on 2005 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data – Dun and Bradstreet (2006).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: ILLINOIS					Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% Bank Loans	% of Farms***	% Bank Loans	% of Farms***	% Bank Loans	% of Farms***	% Bank Loans						
Full Review:																
Rockford	0	0.00	0.35	0.00	8.85	0.00	53.13	0.00	37.67	0.00	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Bloomington-Normal	0	0.00	0.00	0.00	9.89	0.00	59.89	0.00	30.22	0.00	0.00	0.00	0.00	0.00	0.00	
Champaign-Urbana	0	0.00	0.83	0.00	6.78	0.00	78.18	0.00	13.88	0.00	0.00	0.00	0.00	0.00	0.00	
Davenport-Moline-Rock Island	0	0.00	3.16	0.00	12.66	0.00	76.58	0.00	7.59	0.00	0.00	0.00	0.00	0.00	0.00	
Peoria	0	0.00	0.35	0.00	2.07	0.00	79.39	0.00	18.19	0.00	0.00	0.00	0.00	0.00	0.00	
Springfield	3	100.00	0.92	0.00	9.40	66.67	59.63	33.33	30.05	0.00	0.95	0.00	11.11	0.66	0.00	

* Based on 2005 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data – Dun and Bradstreet (2006).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: ILLINOIS					Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					Market Share*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****						
Full Review:																
Rockford	450	32.61	19.09	10.73	19.24	27.68	24.25	24.22	37.43	37.37	1.60	1.51	1.60	1.19	2.03	
Limited Review:																
Bloomington-Normal	139	10.07	17.51	5.61	18.17	27.10	25.89	30.84	38.43	36.45	1.12	0.86	1.18	1.27	1.04	
Champaign-Urbana	171	12.39	17.66	3.42	17.74	28.77	24.10	22.60	40.51	45.21	1.88	0.29	2.46	1.23	2.35	
Davenport-Moline-Rock Island	56	4.06	21.55	15.00	19.55	35.00	24.08	15.00	34.82	35.00	0.34	0.75	0.61	0.00	0.00	
Peoria	299	21.67	18.93	10.69	18.48	24.53	23.85	30.19	38.74	34.59	1.05	0.95	1.11	0.97	1.12	
Springfield	265	19.20	18.59	10.53	18.94	26.84	23.76	34.21	38.71	28.42	1.86	1.74	2.06	2.37	1.31	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 34.0% of loans originated and purchased by Bank.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: ILLINOIS						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Rockford	96	29.90	19.09	12.63	19.24	28.42	24.25	28.42	37.43	30.53	3.89	4.90	4.27	3.99	3.04
Limited Review:															
Bloomington-Normal	23	7.17	17.51	22.73	18.17	9.09	25.89	27.27	38.43	40.91	3.29	5.36	1.23	3.77	3.29
Champaign-Urbana	40	12.46	17.66	10.00	17.74	30.00	24.10	27.50	40.51	32.50	3.30	3.85	3.70	2.03	3.81
Davenport-Moline-Rock Island	21	6.54	21.55	28.57	19.55	9.52	24.08	33.33	34.82	28.57	1.37	1.79	0.88	1.50	1.56
Peoria	65	20.25	18.93	13.85	18.48	27.69	23.85	33.85	38.74	24.62	2.17	2.53	1.53	3.34	1.39
Springfield	76	23.68	18.59	22.67	18.94	25.33	23.76	29.33	38.71	22.67	4.71	6.86	4.91	5.34	3.19

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.9% of loans originated and purchased by Bank.

Table 10. Borrower Distribution of Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: ILLINOIS					Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					Market Share*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****						
Full Review:																
Rockford	667	37.56	19.09	14.95	19.24	28.18	24.25	27.84	37.43	29.04	4.66	6.12	4.65	3.75	5.04	
Limited Review:																
Bloomington-Normal	164	9.23	17.51	15.29	18.17	21.02	25.89	31.21	38.43	32.48	2.93	4.51	3.09	2.99	2.37	
Champaign-Urbana	181	10.19	17.66	7.91	17.74	22.60	24.10	25.42	40.51	44.07	3.30	3.26	4.17	2.82	3.15	
Davenport-Moline-Rock Island	100	5.63	21.55	20.48	19.55	30.12	24.08	26.51	34.82	22.89	1.84	2.66	1.83	1.62	1.52	
Peoria	419	23.59	18.93	11.34	18.48	26.29	23.85	31.19	38.74	31.19	3.32	3.84	3.43	3.24	3.12	
Springfield	245	13.80	18.59	10.78	18.94	23.71	23.76	30.17	38.71	35.34	3.21	3.60	3.61	2.74	3.23	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 8.8% of loans originated and purchased by Bank.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: ILLINOIS			Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					
MA/Assessment Area:	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share*		
	#	% of Total**	% of Businesses***	% Bank Loans****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$1,000,000	All	Rev. \$1 Million or less	
Full Review:										
Rockford	334	43.15	66.59	47.01	62.87	14.97	22.16	2.41	2.03	
Limited Review:										
Bloomington-Normal	49	6.33	63.50	40.82	77.55	10.20	12.24	0.61	0.56	
Champaign-Urbana	128	16.54	65.78	47.66	71.09	18.75	10.16	1.59	1.29	
Davenport-Moline-Rock Island	34	4.39	63.72	35.29	61.76	23.53	14.71	0.72	0.56	
Peoria	130	16.80	64.22	22.31	75.38	9.23	15.38	0.74	0.17	
Springfield	99	12.79	62.86	74.75	85.86	7.07	7.07	0.68	0.95	

* Based on 2005 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B – 2006).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 22.7% of small loans to businesses originated and purchased by the Bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: ILLINOIS			Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006				
MA/Assessment Area:	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% Bank Loans****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$500,000	All	Rev. \$1 Million or less
Full Review:									
Rockford	0	0.00	92.19	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:									
Bloomington-Normal	0	0.00	94.59	0.00	0.00	0.00	0.00	0.00	0.00
Champaign-Urbana	0	0.00	96.20	0.00	0.00	0.00	0.00	0.00	0.00
Davenport-Moline-Rock Island	0	0.00	92.41	0.00	0.00	0.00	0.00	0.00	0.00
Peoria	0	0.00	96.20	0.00	0.00	0.00	0.00	0.00	0.00
Springfield	3	100.00	95.53	100.00	0.00	66.67	33.33	0.95	1.20

* Based on 2005 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B – 2006).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.0% of small loans to farms originated and purchased by the Bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: ILLINOIS				Evaluation Period: NOVEMBER 13, 2004 To DECEMBER 31, 2006				
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**		
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)	
Full Review:										
Rockford	1	764	14	159	15	923	5.45	0	0	
Limited Review:										
Bloomington-Normal	1	132	7	4,962	8	5,094	30.05	0	0	
Champaign-Urbana	2	3,496	5	310	7	3,806	22.46	1	129	
Davenport-Moline-Rock Island	2	990	5	231	7	1,221	7.21	1	93	
Peoria	4	4,431	5	458	9	4,889	28.85	3	944	
Springfield	2	887	8	126	10	1,013	5.98	0	0	
Broader Regional Area with Potential to Benefit the AA	0	0	8	55	8	55	N/A	0	0	
Broader Regional Area without Potential to Benefit the AA	0	0	42	5,644	42	5,644	N/A	50	9,690	

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

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

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION of BRANCH DELIVERY SYSTEM & BRANCH OPENINGS/CLOSINGS																		Geography: ILLINOIS		Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006			
MA/ Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population											
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within each Geography									
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp						
Full Review:																							
Rockford	38.02	7	29.17	14.29	28.57	42.86	14.29	0	1	0	-1	0	0	4.28	22.43	51.50	21.79						
Limited Review:																							
Bloomington- Normal	6.55	3	12.50	0.00	66.67	33.33	0.00	0	0	0	0	0	0	5.72	25.13	48.47	20.69						
Champaign- Urbana	12.67	3	12.50	0.00	33.33	33.33	0.00	0	0	0	0	0	0	7.13	28.65	40.30	23.80						
Davenport- Moline-Rock Island	4.78	2	8.33	50.00	50.00	0.00	0.00	0	0	0	0	0	0	3.85	22.60	63.27	10.28						
Peoria	9.61	5	20.83	20.00	20.00	40.00	20.00	0	1	0	-1	0	0	6.22	13.03	59.85	20.89						
Springfield	28.37	4	16.67	25.00	50.00	0.00	25.00	0	0	0	0	0	0	5.38	23.74	38.50	32.38						

Table 1. Lending Volume

LENDING VOLUME		Geography: INDIANA						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***	
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)		
Full Review:													
Indianapolis	57.94	7,980	1,039,510	1,835	218,750	4	286	40	131,057	9,859	1,389,603	66.91	
Limited Review:													
Bloomington	4.09	598	64,510	95	13,326	0	0	6	5,550	699	83,386	3.27	
Elkhart-Goshen	6.49	858	87,858	239	46,226	2	316	4	1,850	1,103	136,250	7.21	
Fort Wayne	11.25	1,484	141,178	416	58,474	6	803	5	7,185	1,911	207,640	10.13	
Lafayette	3.39	477	47,079	73	10,205	24	3,418	6	22,842	580	83,544	5.12	
Michigan City-La Porte	1.76	267	31,778	28	4,845	3	363	0	0	298	36,986	0.29	
Muncie	3.09	406	35,408	108	19,407	10	1,157	8	9,260	532	65,232	1.58	
South Bend-Mishawaka	4.14	599	127,805	102	19,146	0	0	1	18,500	702	165,451	0.69	
IN nonMSA	7.85	1,118	87,914	141	19,228	71	8,530	0	0	1,330	115,672	4.80	
Broader Regional Area with Potential to Benefit the AA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	3	66,138	3	66,138	N/A	
Broader Regional Area without Potential to Benefit the AA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	14	7,008	14	7,008	N/A	

* Loan Data as of December 31, 2006. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Community Development Loans is from November 13, 2004 to December 31, 2006.

*** Deposit Data as of June 30, 2006. Rated area refers to either the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: INDIANA				Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006								
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Community Development Letters of Credit**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in MA/AA***
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
Full Review:														
Indianapolis	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	66.91
Limited Review:														
Bloomington	50.00	1	3,240	1	3,240	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	3.27
Elkhart-Goshen	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	7.21
Fort Wayne	50.00	1	3	1	3	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	10.13
Lafayette	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	5.12
Michigan City-La Porte	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.29
Muncie	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.58
South Bend-Mishawaka	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.69
IN nonMSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	4.80
Broader Regional Area with Potential to Benefit the AA	N/A	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Broader Regional Area without Potential to Benefit the AA	N/A	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

* Loan Data as of December 31, 2006. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Optional Product Line(s) is from November 13, 2004 to December 31, 2006.

*** Deposit Data as of June 30, 2006. Rated area refers to either the state, multistate MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: INDIANA					Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans						
Full Review:																
Indianapolis	3,042	59.33	3.00	1.74	18.44	10.62	48.44	45.43	30.12	42.21	1.93	1.33	1.63	1.92	2.10	
Limited Review:																
Bloomington	212	4.14	0.77	0.47	8.38	10.38	54.51	44.34	36.34	44.81	2.90	0.00	1.95	2.63	3.76	
Elkhart-Goshen	325	6.34	0.06	0.00	2.92	1.54	90.58	89.54	6.44	8.92	3.08	0.00	0.99	3.09	4.26	
Fort Wayne	586	11.43	0.81	0.51	18.66	12.46	56.03	48.46	24.49	38.57	1.67	0.00	1.17	1.58	2.05	
Lafayette	170	3.32	0.25	2.94	9.47	3.53	54.56	50.59	35.72	42.94	2.00	8.82	0.00	2.26	1.87	
Michigan City-La Porte	110	2.15	0.00	0.00	13.50	13.64	69.17	66.36	17.33	20.00	1.12	0.00	1.43	0.87	2.22	
Muncie	102	1.99	0.11	0.00	26.38	8.82	34.99	34.31	38.52	56.86	1.59	0.00	0.44	1.59	2.17	
South Bend-Mishawaka	270	5.27	1.29	0.00	19.73	15.56	51.29	45.56	27.68	38.89	1.34	0.00	0.77	1.27	2.06	
IN nonMSA	309	6.03	0.91	0.00	9.88	6.80	86.48	85.11	2.73	8.09	3.15	0.00	2.96	3.07	6.62	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: INDIANA								Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Indianapolis	709	59.88	3.00	8.18	18.44	25.81	48.44	39.92	30.12	26.09	7.16	18.87	12.08	5.94	5.31
Limited Review:															
Bloomington	45	3.80	0.77	0.00	8.38	2.22	54.51	73.33	36.34	24.44	8.10	0.00	4.00	9.35	7.02
Elkhart-Goshen	70	5.91	0.06	1.43	2.92	8.57	90.58	77.14	6.44	12.86	3.91	0.00	13.33	3.47	6.25
Fort Wayne	107	9.04	0.81	0.93	18.66	26.17	56.03	57.01	24.49	15.89	6.59	0.00	9.74	7.04	3.97
Lafayette	38	3.21	0.25	0.00	9.47	18.42	54.56	63.16	35.72	18.42	8.51	0.00	33.33	9.43	1.49
Michigan City-La Porte	29	2.45	0.00	0.00	13.50	13.79	69.17	68.97	17.33	17.24	1.95	0.00	2.33	2.29	0.00
Muncie	35	2.96	0.11	0.00	26.38	17.14	34.99	45.71	38.52	37.14	5.56	0.00	4.23	7.69	4.17
South Bend-Mishawaka	43	3.63	1.29	0.00	19.73	30.23	51.29	46.51	27.68	23.26	2.61	0.00	6.17	2.23	1.17
IN nonMSA	108	9.12	0.91	5.56	9.88	13.89	86.48	77.78	2.73	2.78	8.25	28.57	12.12	7.21	13.33

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: INDIANA				Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006									
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Indianapolis	4,215	56.56	3.00	3.80	18.44	18.96	48.44	45.15	30.12	32.10	4.32	6.39	5.38	4.11	3.97	
Limited Review:																
Bloomington	339	4.55	0.77	1.47	8.38	8.85	54.51	59.29	36.34	30.38	5.58	3.17	7.88	5.79	4.93	
Elkhart-Goshen	462	6.20	0.06	0.00	2.92	2.16	90.58	90.04	6.44	7.79	5.32	0.00	5.11	5.29	5.94	
Fort Wayne	790	10.60	0.81	0.51	18.66	19.62	56.03	54.30	24.49	25.57	4.40	2.78	5.81	4.40	3.65	
Lafayette	267	3.58	0.25	0.37	9.47	9.36	54.56	60.30	35.72	29.96	4.06	0.00	6.36	4.44	3.15	
Michigan City-La Porte	128	1.72	0.00	0.00	13.50	14.84	69.17	64.84	17.33	20.31	1.98	0.00	1.39	2.09	2.08	
Muncie	268	3.60	0.11	0.00	26.38	26.87	34.99	28.73	38.52	44.40	5.29	0.00	5.96	3.93	6.24	
South Bend-Mishawaka	284	3.81	1.29	1.76	19.73	16.55	51.29	49.65	27.68	32.04	2.39	2.50	2.19	2.28	2.72	
IN nonMSA	699	9.38	0.91	1.00	9.88	11.87	86.48	84.26	2.73	2.86	6.48	1.96	7.26	6.39	8.42	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: INDIANA						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Indianapolis	14	56.00	6.85	0.00	32.18	50.00	46.93	35.71	14.05	14.29	6.86	0.00	9.09	4.35	15.38
Limited Review:															
Bloomington	2	8.00	25.20	50.00	18.67	0.00	33.44	50.00	22.69	0.00	4.35	0.00	0.00	11.11	0.00
Elkhart-Goshen	1	4.00	2.97	0.00	7.24	0.00	85.35	100.00	4.44	0.00	11.11	0.00	0.00	12.50	0.00
Fort Wayne	1	4.00	2.62	0.00	38.45	0.00	52.57	100.00	6.36	0.00	0.00	0.00	0.00	0.00	0.00
Lafayette	2	8.00	28.12	50.00	23.97	0.00	20.11	50.00	27.79	0.00	0.00	0.00	0.00	0.00	0.00
Michigan City-La Porte	0	0.00	0.00	0.00	43.62	0.00	48.85	0.00	7.54	0.00	0.00	0.00	0.00	0.00	0.00
Muncie	1	4.00	9.02	0.00	26.64	0.00	33.28	100.00	31.06	0.00	0.00	0.00	0.00	0.00	0.00
South Bend-Mishawaka	2	8.00	2.28	0.00	30.66	0.00	42.25	50.00	24.82	50.00	20.00	0.00	0.00	20.00	100.00
IN nonMSA	2	8.00	8.31	0.00	15.11	0.00	65.69	100.00	10.89	0.00	5.88	0.00	0.00	8.33	0.00

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of Multifamily Units is the number of multifamily housing units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: INDIANA						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Indianapolis	1,835	60.42	3.73	2.78	17.62	15.48	48.04	49.43	30.48	32.21	2.22	2.72	2.52	2.28	2.00
Limited Review:															
Bloomington	95	3.13	16.23	9.47	13.58	7.37	43.99	63.16	26.20	20.00	1.63	1.21	0.28	2.50	0.99
Elkhart-Goshen	239	7.87	4.42	1.26	5.33	9.21	85.85	85.77	4.41	3.77	2.71	0.00	8.14	2.58	2.09
Fort Wayne	416	13.70	1.57	1.92	27.48	25.24	51.02	54.33	19.87	18.51	2.24	5.75	2.43	2.30	1.80
Lafayette	73	2.40	5.79	6.85	31.18	47.95	37.18	26.03	25.60	19.18	1.35	0.95	2.56	0.93	0.95
Michigan City-La Porte	28	0.92	0.00	0.00	30.97	42.86	58.32	39.29	10.71	17.86	0.33	0.00	0.96	0.08	0.32
Muncie	108	3.56	1.57	0.00	34.54	41.67	31.07	29.63	32.82	28.70	2.15	0.00	2.62	2.50	1.50
South Bend-Mishawaka	102	3.36	1.99	3.92	28.99	28.43	47.49	41.18	21.53	26.47	0.96	2.70	1.45	0.80	0.71
IN nonMSA	141	4.64	4.34	1.42	11.25	9.22	80.60	85.11	3.81	4.26	1.84	0.65	0.94	1.96	2.67

* Based on 2005 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data – Dun and Bradstreet (2006).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: INDIANA					Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% Bank Loans	% of Farms***	% Bank Loans	% of Farms***	% Bank Loans	% of Farms***	% Bank Loans						
Full Review:																
Indianapolis	4	3.33	1.29	0.00	8.04	0.00	65.55	100.00	25.12	0.00	0.54	0.00	0.00	0.68	0.00	
Limited Review:																
Bloomington	0	0.00	2.99	0.00	6.47	0.00	58.21	0.00	32.34	0.00	0.00	0.00	0.00	0.00	0.00	
Elkhart-Goshen	2	1.67	0.54	0.00	0.54	0.00	97.10	100.00	1.81	0.00	0.79	0.00	0.00	0.79	0.00	
Fort Wayne	6	5.00	0.19	0.00	7.01	0.00	76.85	100.00	15.95	0.00	1.04	0.00	0.00	1.14	0.00	
Lafayette	24	20.00	0.00	0.00	6.15	0.00	62.87	91.67	30.98	8.33	11.59	0.00	0.00	16.33	0.00	
Michigan City-La Porte	3	2.50	0.00	0.00	6.44	0.00	85.40	100.00	8.17	0.00	0.93	0.00	0.00	0.97	0.00	
Muncie	10	8.33	0.00	0.00	10.09	0.00	58.99	80.00	30.91	20.00	6.94	0.00	0.00	5.77	11.11	
South Bend-Mishawaka	0	0.00	0.21	0.00	7.71	0.00	73.75	0.00	18.33	0.00	0.00	0.00	0.00	0.00	0.00	
IN nonMSA	71	59.17	0.36	0.00	3.82	0.00	94.91	98.59	0.91	1.41	11.50	0.00	0.00	11.90	50.00	

* Based on 2005 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data – Dun and Bradstreet (2006).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: INDIANA					Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006									
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Indianapolis	3,042	59.33	19.11	13.29	18.43	25.22	22.95	24.28	39.51	37.21	1.80	1.95	1.88	1.58	1.87	
Limited Review:																
Bloomington	212	4.14	17.40	7.18	16.89	16.57	21.13	27.62	44.58	48.62	2.98	2.02	2.11	3.03	3.51	
Elkhart-Goshen	325	6.34	16.23	10.26	19.39	31.62	27.07	30.34	37.31	27.78	3.10	2.55	2.93	3.00	3.74	
Fort Wayne	586	11.43	18.07	16.73	19.08	21.67	24.49	27.38	38.37	34.22	1.28	1.09	0.93	1.52	1.55	
Lafayette	170	3.32	18.42	6.54	18.69	29.41	23.75	28.76	39.15	35.29	1.99	0.47	2.10	2.45	2.12	
Michigan City-La Porte	110	2.15	17.79	4.21	19.40	26.32	25.27	33.68	37.55	35.79	1.13	0.00	1.03	0.99	1.77	
Muncie	102	1.99	20.00	7.29	18.73	18.75	21.12	29.17	40.15	44.79	1.81	1.52	1.31	2.25	1.99	
South Bend-Mishawaka	270	5.27	18.53	9.55	18.63	20.38	23.48	26.11	39.36	43.95	1.03	0.77	0.78	1.25	1.24	
IN nonMSA	309	6.03	17.95	9.88	20.03	25.93	25.01	26.75	37.01	37.45	2.81	2.17	2.93	2.32	3.46	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 28.8% of loans originated and purchased by Bank.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: INDIANA						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Indianapolis	709	59.88	19.11	21.91	18.43	20.06	22.95	24.32	39.51	33.71	7.34	13.83	7.04	6.29	6.34
Limited Review:															
Bloomington	45	3.80	17.40	24.44	16.89	31.11	21.13	22.22	44.58	22.22	8.29	18.42	11.76	8.79	2.94
Elkhart-Goshen	70	5.91	16.23	11.94	19.39	28.36	27.07	35.82	37.31	23.88	3.81	3.66	5.04	3.37	3.48
Fort Wayne	107	9.04	18.07	28.30	19.08	29.25	24.49	26.42	38.37	16.04	6.77	11.61	9.05	5.63	3.27
Lafayette	38	3.21	18.42	7.89	18.69	23.68	23.75	42.11	39.15	26.32	8.89	10.71	7.69	9.62	8.20
Michigan City-La Porte	29	2.45	17.79	10.34	19.40	6.90	25.27	27.59	37.55	55.17	2.00	0.00	1.09	3.60	2.08
Muncie	35	2.96	20.00	11.43	18.73	22.86	21.12	40.00	40.15	25.71	5.85	4.88	8.75	8.54	2.88
South Bend-Mishawaka	43	3.63	18.53	9.76	18.63	26.83	23.48	21.95	39.36	41.46	2.49	2.26	3.06	1.35	3.00
IN nonMSA	108	9.12	17.95	17.76	20.03	23.36	25.01	27.10	37.01	31.78	8.60	18.18	7.69	8.15	6.44

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 1.1% of loans originated and purchased by Bank.

Table 10. Borrower Distribution of Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: INDIANA				Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006									
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Indianapolis	4,215	56.56	19.11	15.08	18.43	24.30	22.95	24.04	39.51	36.59	4.97	7.21	4.94	4.48	4.71	
Limited Review:																
Bloomington	339	4.55	17.40	8.89	16.89	20.32	21.13	30.79	44.58	40.00	6.36	6.91	7.05	6.90	5.68	
Elkhart-Goshen	462	6.20	16.23	13.93	19.39	27.61	27.07	26.12	37.31	32.34	5.62	6.08	6.32	5.11	5.35	
Fort Wayne	790	10.60	18.07	20.12	19.08	26.63	24.49	25.57	38.37	27.69	4.77	6.40	4.94	3.78	4.60	
Lafayette	267	3.58	18.42	10.76	18.69	22.31	23.75	29.08	39.15	37.85	4.77	3.54	5.16	4.70	4.98	
Michigan City-La Porte	128	1.72	17.79	8.41	19.40	23.36	25.27	29.91	37.55	38.32	2.02	1.87	1.57	2.57	1.96	
Muncie	268	3.60	20.00	16.67	18.73	21.03	21.12	29.37	40.15	32.94	6.12	8.16	5.12	6.10	5.86	
South Bend-Mishawaka	284	3.81	18.53	15.14	18.63	29.36	23.48	18.81	39.36	36.70	2.11	2.73	2.18	1.43	2.36	
IN nonMSA	699	9.38	17.95	14.07	20.03	25.11	25.01	24.81	37.01	36.01	7.52	8.70	6.40	6.77	8.67	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 11.1% of loans originated and purchased by Bank.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: INDIANA			Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					
MA/Assessment Area:	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share*		
	#	% of Total**	% of Businesses***	% Bank Loans****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$1,000,000	All	Rev. \$1 Million or less	
Full Review:										
Indianapolis	1,835	60.42	62.69	57.00	78.96	9.26	11.77	2.22	2.64	
Limited Review:										
Bloomington	95	3.13	65.75	49.47	75.79	11.58	12.63	1.63	1.66	
Elkhart-Goshen	239	7.87	60.88	39.33	52.72	21.34	25.94	2.71	2.23	
Fort Wayne	416	13.70	63.16	36.06	70.67	13.46	15.87	2.24	1.55	
Lafayette	73	2.40	64.48	47.95	72.60	12.33	15.07	1.35	1.62	
Michigan City-La Porte	28	0.92	65.53	57.14	71.43	10.71	17.86	0.33	0.34	
Muncie	108	3.56	65.18	39.81	56.48	21.30	22.22	2.15	1.94	
South Bend-Mishawaka	102	3.36	62.98	28.43	57.84	14.71	27.45	0.96	0.62	
IN nonMSA	141	4.64	60.90	52.48	71.63	11.35	17.02	1.84	1.90	

* Based on 2005 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B – 2006).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 16.5% of small loans to businesses originated and purchased by the Bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: INDIANA			Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					
MA/Assessment Area:	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share*		
	#	% of Total**	% of Farms***	% Bank Loans****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$500,000	All	Rev. \$1 Million or less	
Full Review:										
Indianapolis	4	3.33	93.21	0.00	75.00	25.00	0.00	0.54	0.00	
Limited Review:										
Bloomington	0	0.00	91.54	0.00	0.00	0.00	0.00	0.00	0.00	
Elkhart-Goshen	2	1.67	96.37	100.00	50.00	0.00	50.00	0.79	0.97	
Fort Wayne	6	5.00	95.10	33.33	66.67	16.67	16.67	1.04	0.54	
Lafayette	24	20.00	94.08	87.50	58.33	25.00	16.67	11.59	11.32	
Michigan City-La Porte	3	2.50	94.80	66.67	66.67	0.00	33.33	0.93	0.63	
Muncie	10	8.33	94.32	50.00	60.00	40.00	0.00	6.94	6.35	
South Bend-Mishawaka	0	0.00	92.92	0.00	0.00	0.00	0.00	0.00	0.00	
IN nonMSA	71	59.17	97.09	84.51	56.34	29.58	14.08	11.50	12.28	

* Based on 2005 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B – 2006).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 2.5% of small loans to farms originated and purchased by the Bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: INDIANA				Evaluation Period: NOVEMBER 13, 2004 To DECEMBER 31, 2006				
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**		
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)	
Full Review:										
Indianapolis	12	16,264	135	33,900	147	50,164	86.25	9	2,604	
Limited Review:										
Bloomington	2	1,325	10	78	12	1,403	2.41	0	0	
Elkhart-Goshen	1	557	16	119	17	676	1.16	0	0	
Fort Wayne	2	2,515	38	1,143	40	3,658	6.29	1	259	
Lafayette	2	428	39	111	41	539	0.93	0	0	
Michigan City-La Porte	1	22	0	0	1	22	0.04	0	0	
Muncie	2	325	13	776	15	1,101	1.89	2	858	
South Bend-Mishawaka	1	53	5	19	6	72	0.12	0	0	
IN nonMSA	2	478	13	50	15	528	0.91	0	0	
Broader Regional Area with Potential to Benefit the AA	9	11,594	16	8,435	25	20,029	N/A	8	2,284	
Broader Regional Area without Potential to Benefit the AA	0	0	0	0	0	0	N/A	0	0	

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

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

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION of BRANCH DELIVERY SYSTEM & BRANCH OPENINGS/CLOSINGS Geography: INDIANA Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006																	
MA/ Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Indianapolis	66.91	76	55.07	6.58	22.37	46.05	25.00	5	0	0	0	4	1	4.89	23.24	45.95	25.93
Limited Review:																	
Bloomington	3.27	6	4.35	33.33	16.67	16.67	33.33	0	0	0	0	0	0	14.07	15.72	43.21	27.00
Elkhart- Goshen	7.21	13	9.42	7.69	7.69	84.62	0.00	0	0	0	0	0	0	0.45	6.06	88.14	5.36
Fort Wayne	10.13	17	12.32	0.00	35.29	52.94	11.76	0	0	0	0	0	0	1.55	24.30	52.62	21.43
Lafayette	5.12	6	4.35	16.67	50.00	16.67	16.67	0	0	0	0	0	0	11.66	13.40	41.74	28.61
Michigan City-La Porte	0.29	1	0.72	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	19.42	66.44	14.14
Muncie	1.58	6	4.35	0.00	33.33	33.33	33.33	0	0	0	0	0	0	5.12	28.04	34.40	32.44
South Bend- Mishawaka	0.69	3	2.17	0.00	33.33	66.67	0.00	1	0	0	0	1	0	1.84	24.20	49.83	24.13
IN nonMSA	4.80	10	7.25	20.00	0.00	70.00	10.00	0	0	0	0	0	0	2.02	10.98	84.33	2.66

Table 1. Lending Volume

LENDING VOLUME		Geography: KENTUCKY						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***	
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)		
Full Review:													
Lexington-Fayette	51.27	1,770	226,758	359	54,340	25	4,180	7	3,984	2,161	289,262	70.20	
Limited Review:													
Bowling Green	6.81	247	48,090	39	8,472	0	0	0	0	286	56,562	0.90	
Elizabethtown	14.02	499	63,856	88	17,355	2	200	0	0	589	81,411	6.92	
Owensboro	14.02	524	43,084	45	4,736	20	2,457	0	0	589	50,277	13.17	
KY nonMSA	13.88	525	62,718	56	7,167	2	105	0	0	583	69,990	8.81	
Broader Regional Area with Potential to Benefit the AA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	11	45,739	11	45,739	N/A	
Broader Regional Area without Potential to Benefit the AA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	N/A	

* Loan Data as of December 31, 2006. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Community Development Loans is from November 13, 2004 to December 31, 2006.

*** Deposit Data as of June 30, 2006. Rated area refers to either the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: KENTUCKY						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006						
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Community Development Letters of Credit**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in MA/AA***
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
Full Review:														
Lexington-Fayette	100.00	5	12,864	5	12,864	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	70.20
Limited Review:														
Bowling Green	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.90
Elizabethtown	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	6.92
Owensboro	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	13.17
KY nonMSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	8.81
Broader Regional Area with Potential to Benefit the AA	N/A	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Broader Regional Area without Potential to Benefit the AA	N/A	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

* Loan Data as of December 31, 2006. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Optional Product Line(s) is from November 13, 2004 to December 31, 2006.

*** Deposit Data as of June 30, 2006. Rated area refers to either the state, multistate MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: KENTUCKY					Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans						
Full Review:																
Lexington-Fayette	747	51.87	3.87	2.01	16.68	13.39	43.59	43.11	35.85	41.50	2.70	1.54	2.96	2.96	2.48	
Limited Review:																
Bowling Green	129	8.96	0.00	0.00	9.66	4.65	54.60	41.09	35.74	54.26	2.23	0.00	0.97	1.91	2.90	
Elizabethtown	149	10.35	0.00	0.00	1.64	1.34	82.63	73.83	15.74	24.83	2.72	0.00	1.59	2.61	3.28	
Owensboro	182	12.64	0.00	0.00	12.09	26.37	62.07	48.35	25.84	25.27	4.66	0.00	11.07	4.21	2.87	
KY nonMSA	233	16.18	0.08	0.43	0.73	1.29	17.27	15.45	81.93	82.83	5.06	0.00	7.14	4.78	5.10	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: KENTUCKY						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Lexington-Fayette	95	49.74	3.87	3.16	16.68	27.37	43.59	46.32	35.85	23.16	5.88	3.13	10.76	5.48	4.04
Limited Review:															
Bowling Green	3	1.57	0.00	0.00	9.66	0.00	54.60	66.67	35.74	33.33	0.00	0.00	0.00	0.00	0.00
Elizabethtown	37	19.37	0.00	0.00	1.64	2.70	82.63	67.57	15.74	29.73	5.16	0.00	12.50	4.70	6.25
Owensboro	24	12.57	0.00	0.00	12.09	12.50	62.07	58.33	25.84	29.17	5.24	0.00	8.11	4.26	5.62
KY nonMSA	32	16.75	0.08	0.00	0.73	0.00	17.27	28.13	81.93	71.88	8.37	0.00	0.00	16.13	7.10

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: KENTUCKY				Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans						
Full Review:																
Lexington-Fayette	925	48.10	3.87	3.14	16.68	16.54	43.59	39.89	35.85	40.43	5.69	4.66	5.96	5.37	6.00	
Limited Review:																
Bowling Green	113	5.88	0.00	0.00	9.66	2.65	54.60	48.67	35.74	48.67	2.72	0.00	0.00	2.93	3.51	
Elizabethtown	309	16.07	0.00	0.00	1.64	2.27	82.63	76.70	15.74	21.04	6.07	0.00	11.11	5.75	7.01	
Owensboro	317	16.48	0.00	0.00	12.09	14.20	62.07	56.78	25.84	29.02	10.43	0.00	10.79	9.79	11.69	
KY nonMSA	259	13.47	0.08	0.00	0.73	0.00	17.27	13.51	81.93	86.49	6.61	0.00	0.00	7.44	6.56	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: KENTUCKY						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Lexington-Fayette	3	27.27	18.23	0.00	22.41	0.00	41.01	66.67	18.35	33.33	5.08	0.00	0.00	9.09	7.69
Limited Review:															
Bowling Green	2	18.18	0.00	0.00	41.81	50.00	47.25	50.00	10.94	0.00	9.52	0.00	12.50	9.09	0.00
Elizabethtown	4	36.37	0.00	0.00	21.87	0.00	69.61	100.00	8.52	0.00	9.09	0.00	0.00	9.52	0.00
Owensboro	1	9.09	0.00	0.00	24.69	0.00	69.29	100.00	6.02	0.00	0.00	0.00	0.00	0.00	0.00
KY nonMSA	1	9.09	3.36	0.00	5.78	0.00	42.30	0.00	48.57	100.00	8.33	0.00	0.00	0.00	10.00

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of Multifamily Units is the number of multifamily housing units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: KENTUCKY						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Lexington-Fayette	359	61.16	14.10	15.60	15.83	12.53	37.27	31.75	32.47	39.83	1.77	2.69	1.46	1.44	1.90
Limited Review:															
Bowling Green	39	6.64	0.00	0.00	21.59	23.08	54.00	46.15	24.41	30.77	0.76	0.00	0.72	0.71	0.85
Elizabethtown	88	14.99	0.00	0.00	6.43	4.55	77.52	75.00	16.04	20.45	2.35	0.00	5.26	2.27	2.15
Owensboro	45	7.67	0.00	0.00	23.74	26.67	55.21	31.11	21.06	42.22	1.22	0.00	1.62	1.00	1.39
KY nonMSA	56	9.54	0.43	0.00	5.02	8.93	21.52	23.21	73.03	67.86	0.91	0.00	0.00	0.61	1.04

* Based on 2005 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data – Dun and Bradstreet (2006).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: KENTUCKY								Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% Bank Loans	% of Farms***	% Bank Loans	% of Farms***	% Bank Loans	% of Farms***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Lexington-Fayette	25	51.02	6.45	8.00	13.74	8.00	37.36	44.00	42.46	40.00	5.02	7.14	25.00	6.12	3.14
Limited Review:															
Bowling Green	0	0.00	0.00	0.00	5.50	0.00	60.52	0.00	33.98	0.00	0.00	0.00	0.00	0.00	0.00
Elizabethtown	2	4.08	0.00	0.00	1.20	0.00	78.74	0.00	20.06	100.00	0.00	0.00	0.00	0.00	0.00
Owensboro	20	40.82	0.00	0.00	3.81	0.00	75.95	95.00	20.23	5.00	11.63	0.00	0.00	13.51	0.00
KY nonMSA	2	4.08	0.00	0.00	2.22	0.00	20.25	0.00	77.53	100.00	0.79	0.00	0.00	0.00	0.88

* Based on 2005 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data – Dun and Bradstreet (2006).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: KENTUCKY					Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					Market Share*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****						
Full Review:																
Lexington-Fayette	747	51.87	20.82	8.73	17.39	24.73	21.33	25.64	40.46	40.91	2.71	2.70	2.55	2.79	2.77	
Limited Review:																
Bowling Green	129	8.96	19.59	5.61	16.71	14.02	20.88	27.10	42.83	53.27	2.16	3.45	1.93	2.38	1.93	
Elizabethtown	149	10.35	18.06	0.70	18.48	14.79	23.03	40.14	40.43	44.37	3.27	0.00	1.91	3.82	3.87	
Owensboro	182	12.64	18.70	8.62	17.31	27.59	23.07	31.03	40.92	32.76	3.19	1.55	3.66	3.78	2.86	
KY nonMSA	233	16.18	14.20	1.54	13.84	7.18	17.64	25.13	54.32	66.15	5.15	5.26	5.15	5.64	4.98	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 22.9% of loans originated and purchased by Bank.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: KENTUCKY						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Lexington-Fayette	95	49.74	20.82	17.20	17.39	26.88	21.33	24.73	40.46	31.18	5.88	9.41	6.52	5.38	4.87
Limited Review:															
Bowling Green	3	1.57	19.59	33.33	16.71	66.67	20.88	0.00	42.83	0.00	0.00	0.00	0.00	0.00	0.00
Elizabethtown	37	19.37	18.06	8.11	18.48	18.92	23.03	27.03	40.43	45.95	5.36	3.70	4.76	6.61	5.26
Owensboro	24	12.57	18.70	37.50	17.31	8.33	23.07	12.50	40.92	41.67	5.34	11.76	2.08	2.99	6.19
KY nonMSA	32	16.75	14.20	3.23	13.84	6.45	17.64	3.23	54.32	87.10	8.08	0.00	5.00	2.33	11.02

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 1.6% of loans originated and purchased by Bank.

Table 10. Borrower Distribution of Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: KENTUCKY						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Lexington-Fayette	925	48.10	20.82	9.96	17.39	20.91	21.33	24.72	40.46	44.40	6.44	7.08	6.64	5.75	6.61
Limited Review:															
Bowling Green	113	5.88	19.59	6.12	16.71	18.37	20.88	26.53	42.83	48.98	2.96	2.86	3.04	2.14	3.47
Elizabethtown	309	16.07	18.06	5.65	18.48	17.28	23.03	28.90	40.43	48.17	7.44	3.25	7.94	7.39	7.96
Owensboro	317	16.48	18.70	11.51	17.31	23.36	23.07	23.36	40.92	41.78	11.69	12.26	12.24	11.22	11.54
KY nonMSA	259	13.47	14.20	1.28	13.84	9.36	17.64	16.60	54.32	72.77	7.75	3.85	8.13	5.74	8.63

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 8.9% of loans originated and purchased by Bank.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: KENTUCKY			Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006				
MA/Assessment Area:	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% Bank Loans****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
Full Review:									
Lexington-Fayette	359	61.16	62.60	45.68	69.36	14.48	16.16	1.77	1.58
Limited Review:									
Bowling Green	39	6.64	56.54	41.03	51.28	17.95	30.77	0.76	0.47
Elizabethtown	88	14.99	57.60	43.18	53.41	17.05	29.55	2.35	2.07
Owensboro	45	7.67	56.02	60.00	80.00	6.67	13.33	1.22	1.54
KY nonMSA	56	9.54	57.69	41.07	67.86	16.07	16.07	0.91	0.48

* Based on 2005 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B – 2006).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 23.5% of small loans to businesses originated and purchased by the Bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: KENTUCKY			Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006				
MA/Assessment Area:	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% Bank Loans****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$500,000	All	Rev. \$1 Million or less
Full Review:									
Lexington-Fayette	25	51.02	90.43	60.00	60.00	20.00	20.00	5.02	4.17
Limited Review:									
Bowling Green	0	0.00	93.53	0.00	0.00	0.00	0.00	0.00	0.00
Elizabethtown	2	4.08	96.41	0.00	100.00	0.00	0.00	0.00	0.00
Owensboro	20	40.82	96.19	80.00	60.00	30.00	10.00	11.63	11.76
KY nonMSA	2	4.08	96.20	100.00	100.00	0.00	0.00	0.79	0.83

* Based on 2005 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B – 2006).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 12.2% of small loans to farms originated and purchased by the Bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: KENTUCKY				Evaluation Period: NOVEMBER 13, 2004 To DECEMBER 31, 2006				
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**		
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)	
Full Review:										
Lexington-Fayette	3	2,309	28	458	31	2,767	85.98	1	24	
Limited Review:										
Bowling Green	1	12	0	0	1	12	0.37	0	0	
Elizabethtown	1	96	2	16	3	112	3.48	0	0	
Owensboro	1	184	6	17	7	201	6.25	0	0	
KY nonMSA	1	123	2	3	3	126	3.92	0	0	
Broader Regional Area with Potential to Benefit the AA	4	3,347	9	4,866	13	8,213	N/A	9	2,379	
Broader Regional Area without Potential to Benefit the AA	0	0	0	0	0	0	N/A	0	0	

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

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

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION of BRANCH DELIVERY SYSTEM & BRANCH OPENINGS/CLOSINGS Geography: KENTUCKY Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006																	
MA/ Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Lexington- Fayette	70.20	18	56.25	5.56	22.22	44.44	27.78	0	0	0	0	0	0	9.79	19.35	41.62	29.10
Limited Review:																	
Bowling Green	0.90	1	3.13	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	18.05	54.35	27.60
Elizabethtown	6.92	3	9.38	0.00	0.00	66.67	33.33	0	0	0	0	0	0	0.00	11.74	75.28	12.98
Owensboro	13.17	5	15.62	0.00	20.00	60.00	20.00	0	0	0	0	0	0	0.00	16.43	60.78	22.79
KY nonMSA	8.81	5	15.62	0.00	20.00	60.00	20.00	0	0	0	0	0	0	3.98	1.80	20.37	73.85

Table 1. Lending Volume

LENDING VOLUME		Geography: LOUISIANA						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***	
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)		
Full Review:													
New Orleans-Metairie-Kenner	36.09	8,200	1,279,023	1,496	188,655	6	433	11	170,777	9,713	1,638,888	40.33	
Limited Review:													
Alexandria	2.13	472	45,858	90	10,721	11	1,453	0	0	573	58,032	2.37	
Baton Rouge	22.91	5,226	734,365	928	126,420	5	408	11	3,956	6,170	865,149	29.29	
Houma-Bayou Cane-Thibodaux	5.57	1,305	136,826	190	15,921	3	70	1	858	1,499	153,675	3.65	
Lafayette	8.56	1,759	206,293	540	72,006	2	75	5	2,655	2,306	281,029	6.04	
Lake Charles	6.34	1,422	143,026	281	33,387	2	115	2	9,027	1,707	185,555	4.47	
Monroe	4.59	1,057	103,829	162	20,073	15	2,516	4	4,541	1,238	130,959	3.86	
Shreveport-Bossier City	6.98	1,468	151,357	403	61,703	7	1,743	9	8,499	1,887	223,302	6.83	
LA nonMSA	6.83	1,614	161,098	214	22,165	9	1,907	6	859	1,843	186,029	3.16	
Broader Regional Area with Potential to Benefit the AA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	20	5,376	20	5,376	N/A	
Broader Regional Area without Potential to Benefit the AA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	42	71,000	42	71,000	N/A	

* Loan Data as of December 31, 2006. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Community Development Loans is from November 13, 2004 to December 31, 2006.

*** Deposit Data as of June 30, 2006. Rated area refers to either the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: LOUISIANA				Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006								
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Community Development Letters of Credit**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in MA/AA***
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
Full Review:														
New Orleans-Metairie-Kenner	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	40.33
Limited Review:														
Alexandria	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2.37
Baton Rouge	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	29.29
Houma-Bayou Cane-Thibodaux	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	3.65
Lafayette	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	6.04
Lake Charles	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	4.47
Monroe	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	3.86
Shreveport-Bossier City	100.00	1	500	1	500	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	6.83
LA nonMSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	3.16
Broader Regional Area with Potential to Benefit the AA	N/A	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Broader Regional Area without Potential to Benefit the AA	N/A	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

* Loan Data as of December 31, 2006. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Optional Product Line(s) is from November 13, 2004 to December 31, 2006.

*** Deposit Data as of June 30, 2006. Rated area refers to either the state, multistate MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: LOUISIANA					Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans						
Full Review:																
New Orleans-Metairie-Kenner	4,584	37.13	4.41	2.16	16.22	10.38	42.55	36.93	36.82	50.52	6.11	3.86	4.78	5.62	7.25	
Limited Review:																
Alexandria	198	1.60	2.68	0.00	15.76	8.08	42.72	33.84	38.83	58.08	2.75	0.00	1.57	2.29	3.37	
Baton Rouge	3,262	26.41	5.62	1.66	15.09	6.10	31.11	33.02	48.19	59.23	7.57	4.64	4.41	6.53	9.13	
Houma-Bayou Cane-Thibodaux	598	4.84	0.78	0.00	14.52	10.54	69.72	59.70	14.98	29.77	6.00	0.00	6.39	4.83	9.10	
Lafayette	914	7.40	3.23	0.77	12.70	7.88	42.62	41.58	41.44	49.78	6.62	3.70	5.05	6.55	7.04	
Lake Charles	772	6.25	1.38	0.26	18.74	9.59	44.72	38.21	35.16	51.94	9.34	0.00	7.59	8.80	10.25	
Monroe	541	4.38	6.97	0.92	15.00	5.91	43.46	42.33	34.57	50.83	8.47	3.39	7.11	7.79	9.58	
Shreveport-Bossier City	647	5.24	5.62	1.85	19.44	9.74	27.60	25.97	47.34	62.44	2.73	3.26	2.60	2.94	2.63	
LA nonMSA	834	6.75	1.68	1.44	10.21	6.95	49.27	50.72	38.84	40.89	5.20	9.52	4.46	5.69	4.71	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: LOUISIANA								Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
New Orleans-Metairie-Kenner	483	31.93	4.41	3.31	16.22	16.77	42.55	44.93	36.82	34.99	7.09	4.57	8.09	7.93	5.91
Limited Review:															
Alexandria	56	3.70	2.68	1.79	15.76	7.14	42.72	41.07	38.83	50.00	7.41	0.00	8.16	5.86	9.27
Baton Rouge	232	15.33	5.62	8.19	15.09	15.52	31.11	26.29	48.19	50.00	8.44	11.36	11.04	6.15	9.01
Houma-Bayou Cane-Thibodaux	115	7.60	0.78	0.00	14.52	26.96	69.72	59.13	14.98	13.91	6.26	0.00	12.38	5.87	3.55
Lafayette	117	7.73	3.23	4.27	12.70	15.38	42.62	44.44	41.44	35.90	7.47	13.04	13.33	6.46	6.59
Lake Charles	103	6.81	1.38	2.91	18.74	19.42	44.72	40.78	35.16	36.89	6.91	20.00	10.38	5.49	6.55
Monroe	110	7.27	6.97	12.73	15.00	21.82	43.46	36.36	34.57	29.09	15.65	42.11	31.58	11.79	11.46
Shreveport-Bossier City	160	10.58	5.62	8.75	19.44	34.38	27.60	21.88	47.34	35.00	10.19	15.22	15.17	10.22	7.20
LA nonMSA	137	9.05	1.68	1.46	10.21	13.87	49.27	54.74	38.84	29.93	5.85	13.33	11.96	6.26	4.10

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: LOUISIANA						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
New Orleans-Metairie-Kenner	3,131	36.17	4.41	2.71	16.22	10.92	42.55	38.29	36.82	48.04	5.95	4.16	4.09	5.68	7.29
Limited Review:															
Alexandria	218	2.52	2.68	0.46	15.76	11.47	42.72	38.99	38.83	49.08	4.43	2.56	3.50	4.28	4.85
Baton Rouge	1,730	19.99	5.62	2.54	15.09	10.87	31.11	30.40	48.19	56.18	8.06	6.79	7.70	6.93	8.97
Houma-Bayou Cane-Thibodaux	592	6.84	0.78	0.34	14.52	10.30	69.72	66.22	14.98	23.14	8.69	4.17	8.21	8.92	8.36
Lafayette	727	8.40	3.23	2.75	12.70	8.94	42.62	43.33	41.44	44.98	9.70	12.90	8.13	10.46	9.21
Lake Charles	547	6.32	1.38	0.91	18.74	17.18	44.72	39.49	35.16	42.41	9.45	5.88	13.41	9.06	8.49
Monroe	406	4.69	6.97	5.42	15.00	18.72	43.46	33.74	34.57	42.12	8.51	14.47	14.62	6.25	8.89
Shreveport-Bossier City	661	7.64	5.62	2.87	19.44	17.55	27.60	26.32	47.34	53.25	5.66	6.54	8.11	5.78	4.85
LA nonMSA	643	7.43	1.68	0.78	10.21	7.00	49.27	49.61	38.84	42.61	5.66	8.82	4.61	6.28	5.14

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: LOUISIANA						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
New Orleans-Metairie-Kenner	2	40.00	16.38	50.00	27.14	0.00	32.69	0.00	23.79	50.00	0.68	4.76	0.00	0.00	0.00
Limited Review:															
Alexandria	0	0.00	5.46	0.00	20.33	0.00	24.71	0.00	49.51	0.00	0.00	0.00	0.00	0.00	0.00
Baton Rouge	2	40.00	16.30	50.00	20.97	0.00	24.81	0.00	37.92	50.00	1.72	0.00	0.00	0.00	7.14
Houma-Bayou Cane-Thibodaux	0	0.00	1.72	0.00	8.01	0.00	61.93	0.00	28.34	0.00	0.00	0.00	0.00	0.00	0.00
Lafayette	1	20.00	3.97	0.00	7.84	0.00	50.03	0.00	38.16	100.00	4.17	0.00	0.00	0.00	11.11
Lake Charles	0	0.00	1.23	0.00	41.78	0.00	25.34	0.00	31.64	0.00	0.00	0.00	0.00	0.00	0.00
Monroe	0	0.00	8.84	0.00	8.06	0.00	33.17	0.00	49.93	0.00	0.00	0.00	0.00	0.00	0.00
Shreveport-Bossier City	0	0.00	9.60	0.00	19.26	0.00	39.25	0.00	31.89	0.00	0.00	0.00	0.00	0.00	0.00
LA nonMSA	0	0.00	2.32	0.00	25.65	0.00	43.39	0.00	28.64	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of Multifamily Units is the number of multifamily housing units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: LOUISIANA				Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans						
Full Review:																
New Orleans-Metairie-Kenner	1,496	34.77	7.84	6.82	20.34	17.58	35.80	35.43	36.02	40.17	2.30	3.58	2.39	2.26	2.15	
Limited Review:																
Alexandria	90	2.09	10.97	7.78	15.35	13.33	39.71	27.78	33.98	51.11	1.11	1.53	1.45	0.81	1.20	
Baton Rouge	928	21.56	7.32	3.56	18.34	15.41	28.91	27.16	45.42	53.88	3.00	2.97	4.39	2.61	2.91	
Houma-Bayou Cane-Thibodaux	190	4.41	1.34	0.00	13.00	17.37	68.85	62.63	16.37	20.00	1.84	0.00	1.70	2.00	1.56	
Lafayette	540	12.55	3.19	4.44	8.26	6.67	43.78	40.74	44.76	48.15	2.84	2.40	2.34	2.96	2.85	
Lake Charles	281	6.53	1.18	0.36	32.16	32.74	39.84	38.08	26.82	28.83	2.77	0.00	2.03	3.63	2.50	
Monroe	162	3.76	12.12	13.58	23.10	17.28	33.45	35.80	31.32	33.33	1.52	2.63	1.62	1.69	1.08	
Shreveport-Bossier City	403	9.36	8.82	11.17	24.40	23.57	32.23	26.05	34.56	39.21	2.32	4.40	2.61	2.45	1.77	
LA nonMSA	214	4.97	1.25	0.47	14.83	8.41	50.00	51.40	33.91	39.72	0.78	0.00	0.92	0.92	0.61	

* Based on 2005 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data – Dun and Bradstreet (2006).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: LOUISIANA				Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% Bank Loans	% of Farms***	% Bank Loans	% of Farms***	% Bank Loans	% of Farms***	% Bank Loans						
Full Review:																
New Orleans-Metairie-Kenner	6	10.00	4.55	0.00	15.20	0.00	45.45	33.33	34.80	66.67	1.86	0.00	0.00	1.27	3.51	
Limited Review:																
Alexandria	11	18.34	2.64	0.00	9.06	0.00	52.83	81.82	35.47	18.18	4.96	0.00	0.00	5.68	3.85	
Baton Rouge	5	8.33	3.91	0.00	8.96	20.00	30.13	60.00	57.00	20.00	2.00	0.00	0.00	7.14	0.00	
Houma-Bayou Cane-Thibodaux	3	5.00	0.65	0.00	13.92	0.00	68.93	100.00	16.50	0.00	3.77	0.00	0.00	5.26	0.00	
Lafayette	2	3.33	0.81	0.00	11.11	0.00	44.17	100.00	43.90	0.00	2.00	0.00	0.00	4.76	0.00	
Lake Charles	2	3.33	0.36	0.00	17.79	0.00	45.91	100.00	35.94	0.00	1.54	0.00	0.00	2.94	0.00	
Monroe	15	25.00	3.21	0.00	13.25	13.33	44.18	33.33	39.36	53.33	22.22	0.00	100.00	11.76	29.41	
Shreveport-Bossier City	7	11.67	6.67	0.00	11.11	0.00	30.12	85.71	52.10	14.29	12.50	0.00	0.00	18.52	5.26	
LA nonMSA	9	15.00	0.33	0.00	9.29	0.00	46.13	44.44	44.25	55.56	2.65	0.00	0.00	3.08	2.63	

* Based on 2005 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data – Dun and Bradstreet (2006).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: LOUISIANA						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
New Orleans-Metairie-Kenner	4,584	37.13	23.82	3.47	16.31	13.70	18.91	23.90	40.96	58.93	6.82	6.43	6.46	6.26	7.26
Limited Review:															
Alexandria	198	1.60	23.02	6.54	16.69	9.80	18.56	23.53	41.73	60.13	3.46	8.97	0.86	1.97	4.58
Baton Rouge	3,262	26.41	21.92	5.72	15.32	16.64	18.40	23.61	44.37	54.03	8.34	5.94	6.90	8.07	9.47
Houma-Bayou Cane-Thibodaux	598	4.84	22.82	5.13	16.00	15.85	20.83	29.37	40.36	49.65	7.26	6.71	5.03	7.61	8.20
Lafayette	914	7.40	21.48	6.64	15.76	22.01	19.09	28.13	43.67	43.23	7.29	8.05	7.95	8.32	6.36
Lake Charles	772	6.25	22.54	6.41	16.53	22.45	19.57	29.59	41.35	41.55	10.92	12.13	13.10	11.15	9.48
Monroe	541	4.38	23.24	6.09	16.12	21.07	18.50	31.22	42.15	41.62	8.56	3.14	9.43	10.88	7.65
Shreveport-Bossier City	647	5.24	23.74	5.71	16.19	16.54	19.35	25.00	40.73	52.76	3.10	3.25	2.42	2.99	3.43
LA nonMSA	834	6.75	23.55	1.79	14.44	13.41	17.73	28.76	44.28	56.04	5.85	1.58	6.13	7.08	5.56

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 18.1% of loans originated and purchased by Bank.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: LOUISIANA						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
New Orleans-Metairie-Kenner	483	31.93	23.82	12.03	16.31	16.46	18.91	24.68	40.96	46.84	7.68	9.58	7.73	7.76	7.07
Limited Review:															
Alexandria	56	3.70	23.02	19.64	16.69	19.64	18.56	17.86	41.73	42.86	7.74	14.52	10.34	5.21	5.91
Baton Rouge	232	15.33	21.92	13.42	15.32	18.18	18.40	22.51	44.37	45.89	8.71	11.61	9.18	8.19	7.92
Houma-Bayou Cane-Thibodaux	115	7.60	22.82	20.87	16.00	22.61	20.83	19.13	40.36	37.39	6.70	10.71	9.15	5.42	4.75
Lafayette	117	7.73	21.48	11.21	15.76	12.93	19.09	29.31	43.67	46.55	7.84	9.28	4.03	11.36	7.29
Lake Charles	103	6.81	22.54	17.48	16.53	20.39	19.57	15.53	41.35	46.60	7.49	11.22	6.77	3.25	8.83
Monroe	110	7.27	23.24	15.74	16.12	22.22	18.50	20.37	42.15	41.67	16.22	37.84	17.65	17.71	10.58
Shreveport-Bossier City	160	10.58	23.74	22.29	16.19	21.66	19.35	24.84	40.73	31.21	10.16	18.18	10.96	10.30	7.20
LA nonMSA	137	9.05	23.55	10.95	14.44	13.87	17.73	16.06	44.28	59.12	6.06	9.02	6.77	6.75	5.00

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 1.1% of loans originated and purchased by Bank.

Table 10. Borrower Distribution of Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: LOUISIANA				Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006									
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
New Orleans-Metairie-Kenner	3,131	36.17	23.82	6.62	16.31	14.78	18.91	23.91	40.96	54.68	6.85	6.62	6.04	6.55	7.36	
Limited Review:																
Alexandria	218	2.52	23.02	4.02	16.69	24.62	18.56	23.12	41.73	48.24	5.44	3.70	8.90	5.48	4.56	
Baton Rouge	1,730	19.99	21.92	7.94	15.32	15.82	18.40	24.71	44.37	51.52	9.33	10.09	7.92	9.12	9.83	
Houma-Bayou Cane-Thibodaux	592	6.84	22.82	7.42	16.00	17.77	20.83	22.27	40.36	52.54	9.39	11.43	10.46	7.93	9.44	
Lafayette	727	8.40	21.48	9.24	15.76	16.54	19.09	25.19	43.67	49.03	11.34	12.17	10.19	12.78	10.88	
Lake Charles	547	6.32	22.54	8.82	16.53	18.24	19.57	25.85	41.35	47.09	10.63	11.49	12.26	11.06	9.80	
Monroe	406	4.69	23.24	7.80	16.12	20.16	18.50	23.66	42.15	48.39	9.61	10.40	11.14	8.85	9.30	
Shreveport-Bossier City	661	7.64	23.74	6.71	16.19	21.64	19.35	28.86	40.73	42.79	6.55	5.62	9.68	7.41	5.21	
LA nonMSA	643	7.43	23.55	3.75	14.44	11.75	17.73	19.59	44.28	64.91	6.73	5.85	5.84	6.37	7.10	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 11.2% of loans originated and purchased by Bank.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: LOUISIANA			Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006				
MA/Assessment Area:	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% Bank Loans****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
Full Review:									
New Orleans-Metairie-Kenner	1,496	34.77	67.95	49.87	75.87	11.97	12.17	2.30	2.53
Limited Review:									
Alexandria	90	2.09	61.73	58.89	67.78	22.22	10.00	1.11	0.96
Baton Rouge	928	21.56	64.06	51.72	70.37	15.84	13.79	3.00	2.80
Houma-Bayou Cane-Thibodaux	190	4.41	64.81	36.84	83.68	10.53	5.79	1.84	1.84
Lafayette	540	12.55	67.40	44.81	70.19	15.37	14.44	2.84	2.21
Lake Charles	281	6.53	62.90	50.18	71.53	17.08	11.39	2.77	2.85
Monroe	162	3.76	62.58	41.36	67.28	19.75	12.96	1.52	0.88
Shreveport-Bossier City	403	9.36	65.15	44.42	67.99	15.38	16.63	2.32	1.93
LA nonMSA	214	4.97	64.86	43.93	81.31	7.94	10.75	0.78	0.52

* Based on 2005 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B – 2006).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 23.5% of small loans to businesses originated and purchased by the Bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: LOUISIANA			Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006				
MA/Assessment Area:	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% Bank Loans****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$500,000	All	Rev. \$1 Million or less
Full Review:									
New Orleans-Metairie-Kenner	6	10.00	92.44	83.33	83.33	16.67	0.00	1.86	2.14
Limited Review:									
Alexandria	11	18.34	89.81	81.82	54.55	27.27	18.18	4.96	5.83
Baton Rouge	5	8.33	91.69	80.00	80.00	20.00	0.00	2.00	2.17
Houma-Bayou Cane-Thibodaux	3	5.00	94.82	100.00	100.00	0.00	0.00	3.77	4.65
Lafayette	2	3.33	93.50	100.00	100.00	0.00	0.00	2.00	2.50
Lake Charles	2	3.33	90.04	100.00	50.00	50.00	0.00	1.54	1.59
Monroe	15	25.00	95.18	86.67	26.67	46.67	26.67	22.22	21.88
Shreveport-Bossier City	7	11.67	92.10	57.14	28.57	28.57	42.86	12.50	12.12
LA nonMSA	9	15.00	91.81	100.00	22.22	44.44	33.33	2.65	2.98

* Based on 2005 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B – 2006).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 5.0% of small loans to farms originated and purchased by the Bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: LOUISIANA				Evaluation Period: NOVEMBER 13, 2004 To DECEMBER 31, 2006				
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**		
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)	
Full Review:										
New Orleans-Metairie-Kenner	8	15,689	86	5,930	94	21,619	47.25	4	922	
Limited Review:										
Alexandria	1	212	21	106	22	318	0.70	1	15	
Baton Rouge	3	12,004	121	999	124	13,003	28.42	4	636	
Houma-Bayou Cane-Thibodaux	1	327	8	33	9	360	0.79	1	323	
Lafayette	1	541	32	203	33	744	1.63	2	44	
Lake Charles	1	400	29	104	30	504	1.10	1	11	
Monroe	3	3,482	44	214	47	3,696	8.08	0	0	
Shreveport-Bossier City	4	2,535	50	755	54	3,290	7.19	5	206	
LA nonMSA	5	1,887	17	329	22	2,216	4.84	4	1,197	
Broader Regional Area with Potential to Benefit the AA	0	0	10	295	10	295	N/A	16	2,751	
Broader Regional Area without Potential to Benefit the AA	32	51,263	32	31,323	64	82,586	N/A	21	3,755	

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

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

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION of BRANCH DELIVERY SYSTEM & BRANCH OPENINGS/CLOSINGS Geography: LOUISIANA Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006																	
MA/ Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
New Orleans- Metairie- Kenner	40.33	41	24.56	7.32	14.63	31.71	46.34	3	5	0	-1	-1	0	10.40	21.36	38.40	29.83
Limited Review:																	
Alexandria	2.37	6	3.59	16.67	0.00	50.00	33.33	0	0	0	0	0	0	4.77	20.21	41.19	33.84
Baton Rouge	29.29	33	19.76	9.09	24.24	24.24	42.42	0	1	0	0	0	-1	10.77	19.34	29.11	40.78
Houma-Bayou Cane- Thibodaux	3.65	14	8.38	0.00	28.57	64.29	7.14	0	1	0	0	-1	0	1.28	15.59	68.29	14.53
Lafayette	6.04	16	9.58	0.00	12.50	43.75	43.75	0	0	0	0	0	0	5.14	13.48	43.93	37.45
Lake Charles	4.47	12	7.19	0.00	41.67	41.67	16.67	0	1	0	0	0	-1	2.14	24.44	41.75	31.66
Monroe	3.86	13	7.78	23.08	15.38	38.46	23.08	0	0	0	0	0	0	12.01	18.66	38.12	31.21
Shreveport- Bossier City	6.83	18	10.78	5.56	27.78	38.89	27.78	0	1	0	0	0	-1	8.95	24.49	28.64	37.92
LA nonMSA	3.16	14	8.38	7.14	7.14	57.14	28.57	1	0	0	0	1	0	2.33	13.05	49.29	35.33

Table 1. Lending Volume

LENDING VOLUME		Geography: MICHIGAN				Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006						
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
Full Review:												
Detroit-Livonia-Dearborn	23.99	8,055	974,077	1,446	176,093	5	274	33	393,014	9,539	1,543,458	44.97
Limited Review:												
Ann Arbor	3.64	1,231	216,771	210	26,719	2	85	2	4,904	1,445	248,479	2.90
Battle Creek	0.49	178	17,642	18	1,617	0	0	1	860	197	20,119	0.08
Flint	7.25	2,345	211,275	525	69,333	4	771	5	1,610	2,879	282,989	6.24
Grand Rapids-Wyoming	7.66	2,522	290,070	511	76,717	1	32	3	3,823	3,037	370,642	6.25
Holland-Grand Haven	2.04	639	123,628	167	24,619	1	26	0	0	807	148,273	1.12
Kalamazoo-Portage	1.32	415	51,658	108	18,899	0	0	1	2,000	524	72,557	0.32
Lansing-East Lansing	2.30	810	104,953	102	19,089	0	0	4	719	916	124,761	1.24
Muskegon-Norton Shores	0.75	236	19,067	62	8,974	0	0	0	0	298	28,041	0.12
Niles-Benton Harbor	1.92	663	90,450	93	13,435	5	860	2	1,400	763	106,145	1.04
Saginaw-Saginaw Township North	1.82	579	47,836	142	25,971	1	200	0	0	722	74,007	1.18
Warren-Farmington Hills-Troy	39.67	13,164	2,246,631	2,555	431,952	3	825	6	33,205	15,728	2,712,613	30.05
MI nonMSA	7.15	2,285	318,829	508	66,075	42	6,641	5	6,292	2,840	397,837	4.49
Broader Regional Area with Potential to Benefit the AA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	7	65,173	7	65,173	N/A
Broader Regional Area without Potential to Benefit the AA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	14	7,789	14	7,789	N/A

* Loan Data as of December 31, 2006. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Community Development Loans is from November 13, 2004 to December 31, 2006.

*** Deposit Data as of June 30, 2006. Rated area refers to either the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: MICHIGAN				Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006								
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Community Development Letters of Credit**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in MA/AA***
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
Full Review:														
Detroit-Livonia-Dearborn	50.00	3	328,830	3	328,830	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	44.97
Limited Review:														
Ann Arbor	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2.90
Battle Creek	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.08
Flint	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	6.24
Grand Rapids-Wyoming	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	6.25
Holland-Grand Haven	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.12
Kalamazoo-Portage	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.32
Lansing-East Lansing	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.24
Muskegon-Norton Shores	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.12
Niles-Benton Harbor	16.67	1	200	1	200	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.04
Saginaw-Saginaw Township North	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.18
Warren-Farmington Hills-Troy	33.33	2	92	2	92	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	30.05
MI nonMSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	4.49
Broader Regional Area with Potential to Benefit the AA	N/A	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Broader Regional Area without Potential to Benefit the AA	N/A	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

* Loan Data as of December 31, 2006. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Optional Product Line(s) is from November 13, 2004 to December 31, 2006.

*** Deposit Data as of June 30, 2006. Rated area refers to either the state, multistate MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: MICHIGAN						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Detroit-Livonia-Dearborn	2,480	23.70	3.81	3.02	22.11	16.53	38.26	32.82	35.82	47.62	1.74	1.09	1.03	1.40	2.70
Limited Review:															
Ann Arbor	467	4.46	2.07	5.57	13.42	9.42	55.60	48.18	28.90	36.83	1.62	1.84	1.74	1.53	1.74
Battle Creek	44	0.42	1.87	0.00	26.48	18.18	35.48	43.18	36.17	38.64	0.54	0.00	0.16	0.61	0.74
Flint	582	5.56	7.56	8.25	15.95	12.89	42.80	39.00	33.69	39.86	2.12	4.34	2.46	1.88	2.09
Grand Rapids-Wyoming	697	6.66	1.06	0.43	13.11	10.04	58.96	57.39	26.87	32.14	1.41	0.27	0.83	1.41	1.82
Holland-Grand Haven	176	1.68	0.00	0.00	4.67	5.68	91.47	92.05	3.87	2.27	1.20	0.00	1.11	1.23	0.50
Kalamazoo-Portage	149	1.42	2.27	1.34	11.27	14.09	50.65	51.01	35.81	33.56	1.07	1.65	0.91	1.13	1.04
Lansing-East Lansing	259	2.47	2.67	1.93	18.09	17.37	49.80	49.81	29.44	30.89	1.43	0.24	1.07	1.57	1.74
Muskegon-Norton Shores	97	0.93	4.16	6.19	18.79	40.21	49.58	38.14	27.47	15.46	1.01	1.79	1.92	0.71	0.78
Niles-Benton Harbor	254	2.43	2.31	3.15	6.82	4.33	67.25	70.87	23.62	21.65	3.19	4.05	0.96	3.46	3.09
Saginaw-Saginaw Township North	200	1.91	8.48	0.50	8.97	9.50	58.66	65.50	23.89	24.50	2.18	0.00	1.23	2.99	1.24
Warren-Farmington Hills-Troy	4,330	41.38	0.97	0.76	18.95	14.71	53.58	53.46	26.49	30.83	2.46	1.69	2.07	2.30	3.15
MI nonMSA	730	6.98	0.00	0.00	4.94	7.12	67.62	69.32	27.45	23.56	4.20	0.00	4.56	4.23	4.05

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: MICHIGAN						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Detroit-Livonia-Dearborn	793	31.63	3.81	6.18	22.11	33.29	38.26	37.58	35.82	22.95	6.12	12.63	9.52	5.36	4.30
Limited Review:															
Ann Arbor	47	1.88	2.07	2.13	13.42	12.77	55.60	51.06	28.90	34.04	2.21	5.56	1.74	2.15	2.31
Battle Creek	11	0.44	1.87	9.09	26.48	18.18	35.48	27.27	36.17	45.45	1.74	0.00	0.88	2.17	2.04
Flint	338	13.49	7.56	16.57	15.95	17.16	42.80	41.42	33.69	24.85	8.88	19.61	10.89	9.72	4.91
Grand Rapids-Wyoming	208	8.30	1.06	1.92	13.11	17.79	58.96	57.69	26.87	22.60	3.05	8.57	4.04	2.86	2.61
Holland-Grand Haven	54	2.15	0.00	0.00	4.67	1.85	91.47	96.30	3.87	1.85	2.92	0.00	0.00	3.14	0.00
Kalamazoo-Portage	23	0.92	2.27	4.35	11.27	13.04	50.65	52.17	35.81	30.43	1.71	4.35	2.08	1.35	1.85
Lansing-East Lansing	42	1.68	2.67	4.76	18.09	23.81	49.80	47.62	29.44	23.81	1.75	2.13	1.30	1.91	1.73
Muskegon-Norton Shores	9	0.36	4.16	0.00	18.79	11.11	49.58	66.67	27.47	22.22	0.88	0.00	0.00	1.02	1.56
Niles-Benton Harbor	39	1.56	2.31	5.13	6.82	17.95	67.25	53.85	23.62	23.08	2.72	11.11	4.44	2.71	1.87
Saginaw-Saginaw Township North	66	2.63	8.48	18.18	8.97	24.24	58.66	53.03	23.89	4.55	3.79	12.07	6.33	3.02	1.82
Warren-Farmington Hills-Troy	656	26.18	0.97	2.59	18.95	23.93	53.58	53.35	26.49	20.12	3.04	4.47	3.39	2.95	2.79
MI nonMSA	220	8.78	0.00	0.00	4.94	13.18	67.62	69.09	27.45	17.73	6.63	0.00	20.00	6.38	4.68

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: MICHIGAN						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Detroit-Livonia-Dearborn	4,776	23.74	3.81	3.69	22.11	19.79	38.26	37.08	35.82	39.45	2.92	3.26	2.80	2.62	3.31
Limited Review:															
Ann Arbor	716	3.56	2.07	1.40	13.42	12.43	55.60	55.31	28.90	30.87	2.66	0.84	2.21	2.85	2.71
Battle Creek	123	0.61	1.87	1.63	26.48	22.76	35.48	38.21	36.17	37.40	2.23	0.00	1.99	1.89	2.81
Flint	1,420	7.06	7.56	6.13	15.95	11.97	42.80	39.93	33.69	41.97	4.32	6.42	4.56	4.02	4.35
Grand Rapids-Wyoming	1,616	8.03	1.06	1.73	13.11	12.56	58.96	55.07	26.87	30.63	3.24	4.27	2.53	3.14	3.81
Holland-Grand Haven	406	2.02	0.00	0.00	4.67	5.17	91.47	92.12	3.87	2.71	2.11	0.00	1.75	2.19	0.77
Kalamazoo-Portage	242	1.20	2.27	3.72	11.27	13.22	50.65	44.63	35.81	38.43	1.71	2.45	2.06	1.60	1.66
Lansing-East Lansing	505	2.51	2.67	2.38	18.09	23.37	49.80	42.57	29.44	31.68	2.19	0.93	2.31	1.93	2.84
Muskegon-Norton Shores	130	0.65	4.16	3.08	18.79	25.38	49.58	41.54	27.47	30.00	1.53	1.95	1.85	1.39	1.47
Niles-Benton Harbor	370	1.84	2.31	4.05	6.82	8.38	67.25	59.19	23.62	28.38	3.45	4.62	4.14	2.79	5.28
Saginaw-Saginaw Township North	313	1.56	8.48	7.99	8.97	9.27	58.66	61.34	23.89	21.41	2.86	6.00	2.70	2.90	2.17
Warren-Farmington Hills-Troy	8,171	40.60	0.97	1.03	18.95	15.33	53.58	53.63	26.49	30.00	3.17	2.47	2.79	3.20	3.37
MI nonMSA	1,331	6.62	0.00	0.00	4.94	7.44	67.62	62.96	27.45	29.60	4.75	0.00	7.88	4.70	4.33

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: MICHIGAN				Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					Market Share (%) by Geography*				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans						
Full Review:																
Detroit-Livonia-Dearborn	6	18.74	13.14	0.00	27.74	33.33	35.29	66.67	23.79	0.00	4.40	0.00	2.78	11.54	0.00	
Limited Review:																
Ann Arbor	1	3.13	22.08	0.00	30.13	100.00	39.91	0.00	7.88	0.00	2.38	0.00	7.69	0.00	0.00	
Battle Creek	0	0.00	3.40	0.00	31.57	0.00	42.82	0.00	21.36	0.00	0.00	0.00	0.00	0.00	0.00	
Flint	5	15.62	11.66	0.00	12.88	0.00	56.68	40.00	18.78	60.00	12.50	0.00	0.00	14.29	20.00	
Grand Rapids-Wyoming	1	3.13	0.80	0.00	19.35	0.00	68.63	100.00	11.22	0.00	2.86	0.00	0.00	5.00	0.00	
Holland-Grand Haven	3	9.38	0.00	0.00	4.25	0.00	94.68	100.00	1.07	0.00	12.50	0.00	0.00	14.29	0.00	
Kalamazoo-Portage	1	3.13	10.12	0.00	23.21	0.00	54.93	100.00	11.74	0.00	0.00	0.00	0.00	0.00	0.00	
Lansing-East Lansing	4	12.50	16.34	0.00	20.49	25.00	42.91	50.00	20.07	25.00	6.06	0.00	6.25	8.33	0.00	
Muskegon-Norton Shores	0	0.00	12.79	0.00	46.15	0.00	26.83	0.00	14.23	0.00	0.00	0.00	0.00	0.00	0.00	
Niles-Benton Harbor	0	0.00	14.41	0.00	15.61	0.00	52.34	0.00	17.64	0.00	0.00	0.00	0.00	0.00	0.00	
Saginaw-Saginaw Township North	0	0.00	12.33	0.00	8.96	0.00	42.71	0.00	36.00	0.00	0.00	0.00	0.00	0.00	0.00	
Warren-Farmington Hills-Troy	7	21.87	5.75	0.00	27.16	28.57	55.32	42.86	11.77	28.57	1.54	0.00	0.00	1.30	9.09	
MI nonMSA	4	12.50	0.00	0.00	5.27	25.00	71.49	25.00	23.24	50.00	14.29	0.00	100.00	0.00	14.29	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of Multifamily Units is the number of multifamily housing units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: MICHIGAN				Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans						
Full Review:																
Detroit-Livonia-Dearborn	1,446	22.43	6.49	4.22	23.69	23.86	34.91	37.34	34.38	34.09	1.62	1.82	1.98	1.54	1.53	
Limited Review:																
Ann Arbor	210	3.26	11.25	12.38	13.79	8.10	51.67	55.24	23.29	24.29	0.98	1.43	0.88	1.09	0.68	
Battle Creek	18	0.28	3.61	0.00	26.19	55.56	34.07	27.78	32.04	16.67	0.59	0.00	1.34	0.48	0.30	
Flint	525	8.14	9.88	5.52	13.48	11.62	47.81	52.00	28.83	30.86	2.65	2.27	4.30	2.75	2.14	
Grand Rapids-Wyoming	511	7.93	2.36	4.70	16.45	17.61	53.31	50.29	27.87	27.40	1.07	2.42	1.21	1.03	0.97	
Holland-Grand Haven	167	2.59	0.00	0.00	8.53	2.99	88.99	96.41	2.48	0.60	1.00	0.00	0.18	1.09	0.00	
Kalamazoo-Portage	108	1.68	3.13	2.78	20.41	13.89	48.17	50.93	28.29	32.41	0.88	0.76	0.76	0.96	0.83	
Lansing-East Lansing	102	1.58	6.17	8.82	21.83	19.61	41.75	48.04	27.30	22.55	0.68	0.48	0.54	0.81	0.60	
Muskegon-Norton Shores	62	0.96	6.08	1.61	24.73	24.19	37.75	56.45	31.45	17.74	1.04	0.00	1.01	1.42	0.71	
Niles-Benton Harbor	93	1.44	7.60	5.38	11.17	8.60	59.90	49.46	21.33	36.56	1.01	1.52	1.00	0.83	1.35	
Saginaw-Saginaw Township North	142	2.20	8.58	3.52	11.15	18.31	56.14	45.77	24.13	32.39	1.59	0.75	3.06	1.50	1.44	
Warren-Farmington Hills-Troy	2,555	39.63	2.57	4.54	18.77	22.27	51.21	48.14	27.29	24.85	1.52	3.54	1.85	1.45	1.27	
MI nonMSA	508	7.88	0.00	0.00	4.44	4.33	69.89	65.94	25.67	29.72	2.12	0.00	3.02	2.01	2.23	

* Based on 2005 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data – Dun and Bradstreet (2006).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: MICHIGAN					Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% Bank Loans	% of Farms***	% Bank Loans	% of Farms***	% Bank Loans	% of Farms***	% Bank Loans						
Full Review:																
Detroit-Livonia-Dearborn	5	7.81	3.24	0.00	16.52	0.00	40.64	60.00	39.29	40.00	0.80	0.00	0.00	0.00	2.56	
Limited Review:																
Ann Arbor	2	3.13	2.48	0.00	6.73	0.00	60.92	0.00	29.87	100.00	3.51	0.00	0.00	0.00	13.33	
Battle Creek	0	0.00	2.59	0.00	14.66	0.00	40.52	0.00	41.38	0.00	0.00	0.00	0.00	0.00	0.00	
Flint	4	6.25	3.06	0.00	6.85	0.00	42.59	0.00	47.49	100.00	4.00	0.00	0.00	0.00	9.52	
Grand Rapids-Wyoming	1	1.56	0.21	0.00	4.39	0.00	68.50	0.00	26.90	100.00	0.00	0.00	0.00	0.00	0.00	
Holland-Grand Haven	1	1.56	0.00	0.00	1.54	0.00	97.56	100.00	0.90	0.00	0.74	0.00	0.00	0.74	0.00	
Kalamazoo-Portage	0	0.00	1.11	0.00	11.83	0.00	50.09	0.00	36.97	0.00	0.00	0.00	0.00	0.00	0.00	
Lansing-East Lansing	0	0.00	1.19	0.00	10.88	0.00	61.40	0.00	26.38	0.00	0.00	0.00	0.00	0.00	0.00	
Muskegon-Norton Shores	0	0.00	2.04	0.00	9.69	0.00	67.86	0.00	20.41	0.00	0.00	0.00	0.00	0.00	0.00	
Niles-Benton Harbor	5	7.81	1.89	0.00	2.33	0.00	77.44	40.00	18.34	60.00	2.50	0.00	0.00	0.00	17.65	
Saginaw-Saginaw Township North	1	1.56	1.34	0.00	1.63	0.00	73.15	100.00	23.89	0.00	2.22	0.00	0.00	4.35	0.00	
Warren-Farmington Hills-Troy	3	4.69	1.24	0.00	17.44	33.33	62.31	66.67	19.00	0.00	0.99	0.00	1.82	1.08	0.00	
MI nonMSA	42	65.63	0.00	0.00	1.23	0.00	74.43	97.62	24.34	2.38	7.05	0.00	0.00	8.24	2.22	

* Based on 2005 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data – Dun and Bradstreet (2006).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: MICHIGAN					Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006									
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Detroit-Livonia-Dearborn	2,480	23.70	23.09	5.75	16.60	18.83	19.31	29.62	41.01	45.80	1.99	1.92	1.30	1.82	2.62	
Limited Review:																
Ann Arbor	467	4.46	19.62	3.98	18.04	19.57	22.71	30.28	39.63	46.18	1.65	0.47	1.01	1.85	2.31	
Battle Creek	44	0.42	20.43	16.22	19.12	32.43	21.43	18.92	39.02	32.43	0.53	0.44	0.51	0.20	0.87	
Flint	582	5.56	22.10	12.72	17.07	28.66	20.46	25.86	40.37	32.76	2.21	3.42	2.09	2.03	2.07	
Grand Rapids-Wyoming	697	6.66	17.63	10.92	18.49	27.82	24.31	23.59	39.57	37.68	1.59	1.16	1.64	1.35	1.92	
Holland-Grand Haven	176	1.68	14.28	11.03	19.85	35.29	29.77	25.00	36.09	28.68	1.29	1.27	1.31	1.25	1.31	
Kalamazoo-Portage	149	1.42	17.89	9.45	17.69	29.92	23.20	18.90	41.21	41.73	1.18	1.17	1.16	0.78	1.53	
Lansing-East Lansing	259	2.47	21.00	10.30	18.62	27.90	22.17	30.04	38.21	31.76	1.66	1.04	1.51	1.74	2.07	
Muskegon-Norton Shores	97	0.93	21.16	38.20	19.47	24.72	22.13	19.10	37.24	17.98	1.27	3.19	0.82	1.26	0.73	
Niles-Benton Harbor	254	2.43	20.21	6.37	17.87	21.57	21.98	21.57	39.93	50.49	3.14	3.10	4.02	2.61	2.99	
Saginaw-Saginaw Township North	200	1.91	21.61	15.13	17.36	26.05	20.27	25.21	40.76	33.61	1.89	3.49	1.84	1.65	1.58	
Warren-Farmington Hills-Troy	4,330	41.38	18.39	8.89	18.77	28.21	23.93	27.17	38.92	35.73	2.66	1.93	2.38	2.72	3.27	
MI nonMSA	730	6.98	15.04	3.89	18.39	24.41	24.17	29.16	42.40	42.55	3.45	2.40	4.28	4.12	2.88	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 15.6% of loans originated and purchased by Bank.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: MICHIGAN						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Detroit-Livonia-Dearborn	793	31.63	23.09	19.12	16.60	27.91	19.31	23.51	41.01	29.46	6.29	11.61	7.19	5.12	4.96
Limited Review:															
Ann Arbor	47	1.88	19.62	15.22	18.04	28.26	22.71	15.22	39.63	41.30	2.23	6.06	2.30	1.92	1.25
Battle Creek	11	0.44	20.43	18.18	19.12	18.18	21.43	18.18	39.02	45.45	1.76	2.86	0.00	0.87	3.31
Flint	338	13.49	22.10	21.49	17.07	33.43	20.46	18.51	40.37	26.57	8.97	14.43	12.13	5.02	7.68
Grand Rapids-Wyoming	208	8.30	17.63	15.94	18.49	25.12	24.31	26.57	39.57	32.37	3.11	4.56	2.81	3.20	2.69
Holland-Grand Haven	54	2.15	14.28	24.07	19.85	14.81	29.77	27.78	36.09	33.33	3.07	6.31	2.08	1.96	3.85
Kalamazoo-Portage	23	0.92	17.89	8.70	17.69	13.04	23.20	39.13	41.21	39.13	1.78	1.09	1.18	2.00	2.24
Lansing-East Lansing	42	1.68	21.00	21.43	18.62	14.29	22.17	30.95	38.21	33.33	1.83	3.14	0.35	1.30	3.18
Muskegon-Norton Shores	9	0.36	21.16	11.11	19.47	22.22	22.13	11.11	37.24	55.56	0.92	0.00	0.76	0.80	1.71
Niles-Benton Harbor	39	1.56	20.21	29.73	17.87	13.51	21.98	29.73	39.93	27.03	2.66	7.14	1.18	3.76	1.30
Saginaw-Saginaw Township North	66	2.63	21.61	16.67	17.36	39.39	20.27	28.79	40.76	15.15	3.90	5.13	5.67	3.98	1.95
Warren-Farmington Hills-Troy	656	26.18	18.39	19.29	18.77	26.23	23.93	29.17	38.92	25.31	3.13	4.58	2.90	3.03	2.60
MI nonMSA	220	8.78	15.04	13.89	18.39	27.31	24.17	27.78	42.40	31.02	6.83	8.24	6.65	7.49	5.93

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 1.5% of loans originated and purchased by Bank.

Table 10. Borrower Distribution of Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: MICHIGAN				Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006									
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% of Families ***	% Bank Loans****	% of Families ***	% Bank Loans****	% of Families ***	% Bank Loans****	% of Families ***	% Bank Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Detroit-Livonia-Dearborn	4,776	23.74	23.09	10.29	16.60	21.43	19.31	27.57	41.01	40.71	3.36	3.80	3.14	3.12	3.57	
Limited Review:																
Ann Arbor	716	3.56	19.62	8.93	18.04	21.32	22.71	32.29	39.63	37.46	3.03	2.71	2.74	3.25	3.11	
Battle Creek	123	0.61	20.43	10.58	19.12	26.92	21.43	35.58	39.02	26.92	2.46	1.37	2.25	3.70	2.12	
Flint	1,420	7.06	22.10	11.59	17.07	25.33	20.46	29.01	40.37	34.08	4.89	5.99	5.71	4.77	4.15	
Grand Rapids-Wyoming	1,616	8.03	17.63	10.80	18.49	23.10	24.31	29.25	39.57	36.84	3.85	3.92	3.39	3.79	4.29	
Holland-Grand Haven	406	2.02	14.28	11.14	19.85	25.27	29.77	36.41	36.09	27.17	2.43	2.23	2.18	2.90	2.23	
Kalamazoo-Portage	242	1.20	17.89	10.76	17.69	19.28	23.20	31.39	41.21	38.57	2.07	2.73	2.01	1.94	2.02	
Lansing-East Lansing	505	2.51	21.00	10.87	18.62	25.65	22.17	30.65	38.21	32.83	2.58	2.45	2.23	2.84	2.71	
Muskegon-Norton Shores	130	0.65	21.16	15.57	19.47	27.05	22.13	26.23	37.24	31.15	1.80	2.62	1.76	1.69	1.59	
Niles-Benton Harbor	370	1.84	20.21	10.06	17.87	20.12	21.98	28.05	39.93	41.77	3.78	3.69	3.33	4.08	3.84	
Saginaw-Saginaw Township North	313	1.56	21.61	13.93	17.36	25.00	20.27	30.00	40.76	31.07	3.25	4.14	3.53	3.13	2.87	
Warren-Farmington Hills-Troy	8,171	40.60	18.39	10.98	18.77	24.72	23.93	29.38	38.92	34.92	3.57	3.37	3.42	3.51	3.85	
MI nonMSA	1,331	6.62	15.04	8.12	18.39	16.65	24.17	26.01	42.40	49.21	5.56	7.76	4.54	4.64	6.26	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 9.4% of loans originated and purchased by Bank.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: MICHIGAN			Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					
MA/Assessment Area:	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share*		
	#	% of Total**	% of Businesses***	% Bank Loans****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$1,000,000	All	Rev. \$1 Million or less	
Full Review:										
Detroit-Livonia-Dearborn	1,446	22.43	67.76	55.46	76.90	11.89	11.20	1.62	2.01	
Limited Review:										
Ann Arbor	210	3.26	68.55	60.95	78.10	8.57	13.33	0.98	1.18	
Battle Creek	18	0.28	64.55	27.78	88.89	0.00	11.11	0.59	0.36	
Flint	525	8.14	67.91	57.90	75.05	10.10	14.86	2.65	3.81	
Grand Rapids-Wyoming	511	7.93	65.79	41.49	67.51	14.87	17.61	1.07	0.95	
Holland-Grand Haven	167	2.59	69.06	30.54	68.26	13.77	17.96	1.00	0.54	
Kalamazoo-Portage	108	1.68	66.51	20.37	63.89	11.11	25.00	0.88	0.22	
Lansing-East Lansing	102	1.58	65.38	34.31	55.88	18.63	25.49	0.68	0.52	
Muskegon-Norton Shores	62	0.96	68.72	9.68	64.52	20.97	14.52	1.04	0.46	
Niles-Benton Harbor	93	1.44	68.83	44.09	68.82	17.20	13.98	1.01	0.87	
Saginaw-Saginaw Township North	142	2.20	63.52	41.55	59.15	19.72	21.13	1.59	1.64	
Warren-Farmington Hills-Troy	2,555	39.63	68.31	47.98	67.01	13.78	19.22	1.52	1.61	
MI nonMSA	508	7.88	67.40	56.30	70.67	15.16	14.17	2.12	2.35	

* Based on 2005 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B – 2006).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 14.2% of small loans to businesses originated and purchased by the Bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: MICHIGAN			Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006				
MA/Assessment Area:	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% Bank Loans****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$500,000	All	Rev. \$1 Million or less
Full Review:									
Detroit-Livonia-Dearborn	5	7.81	91.25	100.00	100.00	0.00	0.00	0.80	0.97
Limited Review:									
Ann Arbor	2	3.13	92.44	100.00	100.00	0.00	0.00	3.51	4.26
Battle Creek	0	0.00	92.24	0.00	0.00	0.00	0.00	0.00	0.00
Flint	4	6.25	93.76	100.00	0.00	100.00	0.00	4.00	5.56
Grand Rapids-Wyoming	1	1.56	91.70	100.00	100.00	0.00	0.00	0.00	0.00
Holland-Grand Haven	1	1.56	88.96	0.00	100.00	0.00	0.00	0.74	0.00
Kalamazoo-Portage	0	0.00	85.95	0.00	0.00	0.00	0.00	0.00	0.00
Lansing-East Lansing	0	0.00	91.95	0.00	0.00	0.00	0.00	0.00	0.00
Muskegon-Norton Shores	0	0.00	90.82	0.00	0.00	0.00	0.00	0.00	0.00
Niles-Benton Harbor	5	7.81	92.58	60.00	40.00	40.00	20.00	2.50	1.15
Saginaw-Saginaw Township North	1	1.56	94.51	0.00	0.00	100.00	0.00	2.22	0.00
Warren-Farmington Hills-Troy	3	4.69	92.55	0.00	0.00	33.33	66.67	0.99	0.00
MI nonMSA	42	65.63	95.78	61.90	40.48	35.71	23.81	7.05	6.63

* Based on 2005 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B – 2006).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 3.1% of small loans to farms originated and purchased by the Bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: MICHIGAN				Evaluation Period: NOVEMBER 13, 2004 To DECEMBER 31, 2006				
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**		
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)	
Full Review:										
Detroit-Livonia-Dearborn	14	49,795	205	16,684	219	66,479	54.24	11	3,564	
Limited Review:										
Ann Arbor	2	2,790	12	1,480	14	4,270	3.48	0	0	
Battle Creek	1	14	4	8	5	22	0.02	0	0	
Flint	1	1,099	38	4,745	39	5,844	4.77	4	915	
Grand Rapids-Wyoming	2	7,294	55	6,091	57	13,385	10.92	10	2,112	
Holland-Grand Haven	1	198	10	134	11	332	0.27	1	103	
Kalamazoo-Portage	1	57	13	1,967	14	2,024	1.65	2	454	
Lansing-East Lansing	2	374	14	1,538	16	1,912	1.56	5	496	
Muskegon-Norton Shores	2	2,329	4	1,040	6	3,369	2.75	1	239	
Niles-Benton Harbor	1	183	12	1,127	13	1,310	1.07	2	491	
Saginaw-Saginaw Township North	2	4,100	23	248	25	4,348	3.55	1	191	
Warren-Farmington Hills-Troy	4	11,863	28	5,890	32	17,753	14.48	4	509	
MI nonMSA	2	866	29	657	31	1,523	1.24	3	290	
Broader Regional Area with Potential to Benefit the AA	3	993	26	15,322	29	16,315	N/A	18	1,873	
Broader Regional Area without Potential to Benefit the AA	0	0	2	655	2	655	N/A	2	183	

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

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

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION of BRANCH DELIVERY SYSTEM & BRANCH OPENINGS/CLOSINGS Geography: MICHIGAN Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006																	
MA/ Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Detroit-Livonia-Dearborn	44.97	68	23.77	5.88	14.71	39.71	38.24	6	0	0	0	3	3	7.80	30.49	33.77	27.85
Limited Review:																	
Ann Arbor	2.90	11	3.85	9.09	0.00	45.45	45.45	3	0	0	0	2	1	11.48	18.11	48.69	21.72
Battle Creek	0.08	1	0.35	0.00	0.00	100.00	0.00	0	0	0	0	0	0	3.09	31.06	35.07	30.76
Flint	6.24	27	9.44	14.81	11.11	51.85	22.22	1	0	0	0	0	1	12.32	17.84	40.48	29.36
Grand Rapids-Wyoming	6.25	32	11.19	0.00	12.50	62.50	25.00	8	1	-1	0	4	4	2.29	18.24	56.30	23.17
Holland-Grand Haven	1.12	8	2.80	0.00	12.50	87.50	0.00	3	0	0	0	3	0	0.00	5.86	90.83	3.31
Kalamazoo-Portage	0.32	3	1.05	0.00	33.33	66.67	0.00	1	0	0	0	1	0	7.82	16.76	46.63	28.79
Lansing-East Lansing	1.24	5	1.75	0.00	40.00	20.00	20.00	0	0	0	0	0	0	8.16	21.43	44.45	24.82
Muskegon-Norton Shores	0.12	2	0.70	0.00	0.00	50.00	50.00	1	0	0	0	0	1	7.10	26.84	42.81	23.24
Niles-Benton Harbor	1.04	5	1.75	20.00	20.00	0.00	60.00	0	0	0	0	0	0	5.96	9.99	63.16	20.88
Saginaw-Saginaw Township North	1.18	9	3.15	0.00	11.11	66.67	22.22	2	0	0	0	2	0	12.52	11.50	53.37	22.61
Warren-Farmington Hills-Troy	30.05	91	31.81	4.40	18.68	47.25	29.67	20	0	1	5	9	5	2.05	20.52	52.36	25.06
MI nonMSA	4.49	24	8.39	0.00	8.33	75.00	16.67	1	1	0	0	0	0	0.00	4.93	67.78	27.29

Table 1. Lending Volume

LENDING VOLUME												
Geography: NEW JERSEY												
Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006												
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
Full Review:												
Trenton-Ewing	100.00	2,296	472,516	230	8,507	0	0	3	15,912	2,529	496,935	100.00
Broader Regional Area with Potential to Benefit the AA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	N/A
Broader Regional Area without Potential to Benefit the AA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	N/A

* Loan Data as of December 31, 2006. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Community Development Loans is from January 1, 2004 to December 31, 2006.

*** Deposit Data as of June 30, 2006. Rated area refers to either the state, multistate MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: NEW JERSEY					Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans						
Full Review:																
Trenton-Ewing	1,142	100.00	6.07	6.22	12.82	13.57	38.98	40.63	42.12	39.58	3.52	2.43	2.26	4.45	3.46	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: NEW JERSEY								Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006					
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Trenton-Ewing	62	100.00	6.07	6.45	12.82	8.06	38.98	41.94	42.12	43.55	1.13	2.11	0.44	1.09	1.31

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: NEW JERSEY						Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006						
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Trenton-Ewing	1,091	100.00	6.07	4.67	12.82	14.85	38.98	42.44	42.12	38.04	2.58	1.52	2.05	2.74	2.85

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: NEW JERSEY								Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006					
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Trenton-Ewing	1	100.00	19.55	0.00	8.94	0.00	40.16	100.00	31.35	0.00	2.08	0.00	0.00	6.67	0.00

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of Multifamily Units is the number of multifamily housing units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: NEW JERSEY				Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans						
Full Review:																
Trenton-Ewing	230	100.00	11.35	7.83	10.20	10.00	33.73	33.04	44.71	49.13	0.79	0.84	0.55	0.70	0.90	

* Based on 2005 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data – Dun and Bradstreet (2006).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: NEW JERSEY					Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006								
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Trenton-Ewing	1,142	100.00	20.71	5.13	17.30	20.89	21.40	32.01	40.58	41.97	3.93	2.50	3.54	4.07	4.31

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 9.5% of loans originated and purchased by Bank.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: NEW JERSEY								Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006					
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Trenton-Ewing	62	100.00	20.71	10.00	17.30	21.67	21.40	30.00	40.58	38.33	1.17	0.52	1.54	0.96	1.34

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 3.2% of loans originated and purchased by Bank.

Table 10. Borrower Distribution of Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: NEW JERSEY						Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Trenton-Ewing	1,091	100.00	20.71	10.12	17.30	26.99	21.40	26.58	40.58	36.30	2.87	2.41	2.75	2.81	3.16

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 10.4% of loans originated and purchased by Bank.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: NEW JERSEY			Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006			
MA/Assessment Area:	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% Bank Loans****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
Full Review:									
Trenton-Ewing	230	100.00	67.19	17.83	97.39	2.17	0.43	0.79	0.41

* Based on 2005 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B – 2006).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 73.5% of small loans to businesses originated and purchased by the Bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: NEW JERSEY				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2006				
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**		
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)	
Full Review:										
Trenton-Ewing	2	1,940	13	223	15	2,163	100.00	0	0	
Broader Regional Area with Potential to Benefit the AA	0	0	0	0	0	0	N/A	0	0	
Broader Regional Area without Potential to Benefit the AA	0	0	0	0	0	0	N/A	0	0	

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

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

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION of BRANCH DELIVERY SYSTEM & BRANCH OPENINGS/CLOSINGS																		Geography: NEW JERSEY		Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006			
MA/ Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population									
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within each Geography									
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp						
Full Review:																							
Trenton-Ewing	100.00	4	100.00	0.00	0.00	75.00	25.00	4	0	0	0	3	1	11.94	14.87	35.29	37.37						

Table 1. Lending Volume

LENDING VOLUME		Geography: NEW YORK						Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006				
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
Full Review:												
Rochester	34.21	2,838	279,979	2,930	206,017	27	1,048	12	27,902	5,807	514,946	52.11
Limited Review:												
Albany-Schenectady-Troy	10.44	1,491	193,258	277	44,107	0	0	6	10,452	1,774	247,817	0.00
Binghamton	2.15	273	23,918	91	5,899	0	0	3	2,077	367	31,894	0.00
Buffalo-Niagara Falls	12.00	1,726	151,574	307	30,315	0	0	8	16,132	2,041	198,021	18.12
Elmira	0.43	61	4,441	12	2,019	0	0	1	254	74	6,714	5.64
Poughkeepsie-Newburgh-Middletown	19.50	2,281	399,594	1,020	60,048	2	76	9	25,753	3,312	485,471	3.01
Syracuse	18.42	1,560	148,613	1,547	99,560	13	382	4	8,955	3,124	257,510	21.12
Utica-Rome	2.86	446	34,774	36	1,263	2	20	0	0	484	36,057	0.00
Broader Regional Area with Potential to Benefit the AA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	N/A
Broader Regional Area without Potential to Benefit the AA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	N/A

* Loan Data as of December 31, 2006. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Community Development Loans is from January 1, 2004 to December 31, 2006.

*** Deposit Data as of June 30, 2006. Rated area refers to either the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: NEW YORK						Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006						
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Community Development Letters of Credit**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in MA/AA***
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
Full Review:														
Rochester	38.47	5	9,361	5	9,361	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	52.11
Limited Review:														
Albany-Schenectady-Troy	38.46	5	23,796	5	23,796	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00
Binghamton	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00
Buffalo-Niagara Falls	7.69	1	7,847	1	7,847	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	18.12
Elmira	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	5.64
Poughkeepsie-Newburgh-Middletown	15.38	2	12,102	2	12,102	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	3.01
Syracuse	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	21.12
Utica-Rome	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00
Broader Regional Area with Potential to Benefit the AA	N/A	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Broader Regional Area without Potential to Benefit the AA	N/A	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

* Loan Data as of December 31, 2006. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Optional Product Line(s) is from January 1, 2004 to December 31, 2006.

*** Deposit Data as of June 30, 2006. Rated area refers to either the state, multistate MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: NEW YORK						Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Rochester	1,269	25.84	4.17	5.20	9.37	10.09	46.40	42.63	40.06	42.08	2.28	1.85	1.65	2.44	2.33
Limited Review:															
Albany-Schenectady-Troy	682	13.88	3.63	7.92	11.14	13.20	49.96	47.36	35.28	31.52	1.33	1.13	0.99	1.34	1.57
Binghamton	124	2.52	1.08	0.81	10.15	11.29	57.25	45.97	31.53	41.94	1.08	0.00	1.06	0.93	1.36
Buffalo-Niagara Falls	799	16.26	4.51	2.25	13.06	16.77	49.07	47.68	33.35	33.29	1.67	1.18	1.82	1.70	1.62
Elmira	18	0.37	0.44	0.00	9.73	0.00	63.37	66.67	26.45	33.33	0.17	0.00	0.00	0.30	0.00
Poughkeepsie-Newburgh-Middletown	1,054	21.45	2.49	11.20	10.51	14.42	63.36	51.90	23.64	22.49	2.86	1.94	2.10	2.98	3.36
Syracuse	718	14.61	2.64	3.34	10.11	10.45	52.49	50.97	34.76	35.24	1.99	2.50	2.26	2.03	1.82
Utica-Rome	249	5.07	3.44	2.01	10.51	16.06	56.56	59.44	29.49	22.49	2.62	2.73	4.52	2.72	1.75

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: NEW YORK						Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Rochester	138	21.83	4.17	10.87	9.37	11.59	46.40	47.10	40.06	30.43	1.39	2.92	1.56	1.33	1.21
Limited Review:															
Albany-Schenectady-Troy	74	11.71	3.63	2.70	11.14	12.16	49.96	50.00	35.28	35.14	0.58	0.00	1.29	0.42	0.69
Binghamton	16	2.53	1.08	6.25	10.15	6.25	57.25	62.50	31.53	25.00	0.38	0.00	0.00	0.48	0.33
Buffalo-Niagara Falls	101	15.98	4.51	2.97	13.06	14.85	49.07	56.44	33.35	25.74	1.30	1.15	1.54	1.35	1.11
Elmira	5	0.79	0.44	0.00	9.73	0.00	63.37	80.00	26.45	20.00	0.47	0.00	0.00	0.46	0.68
Poughkeepsie-Newburgh-Middletown	170	26.90	2.49	4.71	10.51	12.35	63.36	53.53	23.64	29.41	1.28	0.00	1.68	1.09	1.81
Syracuse	104	16.46	2.64	2.88	10.11	8.65	52.49	49.04	34.76	39.42	1.20	3.57	1.90	0.94	1.31
Utica-Rome	24	3.80	3.44	12.50	10.51	20.83	56.56	45.83	29.49	20.83	0.61	2.04	0.63	0.69	0.25

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: NEW YORK						Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006						
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Rochester	1,431	27.91	4.17	4.82	9.37	9.57	46.40	48.78	40.06	36.83	3.98	4.87	3.88	4.08	3.79
Limited Review:															
Albany-Schenectady-Troy	734	14.31	3.63	4.63	11.14	15.12	49.96	50.82	35.28	29.43	1.59	1.29	1.46	1.69	1.50
Binghamton	133	2.59	1.08	1.50	10.15	15.79	57.25	57.89	31.53	24.81	2.34	5.56	4.24	2.57	1.38
Buffalo-Niagara Falls	826	16.10	4.51	4.24	13.06	15.50	49.07	48.67	33.35	31.60	2.63	3.86	3.64	2.50	2.38
Elmira	38	0.74	0.44	0.00	9.73	2.63	63.37	57.89	26.45	39.47	0.82	0.00	0.00	0.86	1.12
Poughkeepsie-Newburgh-Middletown	1,057	20.61	2.49	5.96	10.51	16.65	63.36	56.58	23.64	20.81	2.47	2.94	2.61	2.41	2.46
Syracuse	737	14.37	2.64	3.93	10.11	10.04	52.49	48.98	34.76	37.04	3.31	6.40	4.29	3.35	2.77
Utica-Rome	173	3.37	3.44	2.89	10.51	9.83	56.56	56.07	29.49	31.21	1.79	1.19	2.42	1.90	1.44

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: NEW YORK						Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Rochester	0	0.00	16.79	0.00	18.00	0.00	42.19	0.00	23.02	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Albany-Schenectady-Troy	1	50.00	20.20	0.00	14.74	0.00	45.91	0.00	19.16	100.00	1.00	0.00	0.00	0.00	12.50
Binghamton	0	0.00	17.84	0.00	38.06	0.00	28.31	0.00	15.79	0.00	0.00	0.00	0.00	0.00	0.00
Buffalo-Niagara Falls	0	0.00	15.91	0.00	16.11	0.00	41.11	0.00	26.56	0.00	0.00	0.00	0.00	0.00	0.00
Elmira	0	0.00	24.68	0.00	31.06	0.00	36.68	0.00	7.58	0.00	0.00	0.00	0.00	0.00	0.00
Poughkeepsie-Newburgh-Middletown	0	0.00	15.19	0.00	27.78	0.00	50.87	0.00	6.16	0.00	0.00	0.00	0.00	0.00	0.00
Syracuse	1	50.00	26.99	0.00	23.47	100.00	33.12	0.00	16.42	0.00	0.00	0.00	0.00	0.00	0.00
Utica-Rome	0	0.00	26.85	0.00	27.54	0.00	30.15	0.00	15.45	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of Multifamily Units is the number of multifamily housing units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: NEW YORK				Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans						
Full Review:																
Rochester	2,930	47.11	10.75	9.90	12.24	12.49	41.44	39.69	35.48	37.92	5.29	6.98	5.49	5.05	5.18	
Limited Review:																
Albany-Schenectady-Troy	277	4.45	14.69	16.25	11.95	16.97	44.64	43.68	28.72	23.10	0.61	1.01	0.88	0.61	0.41	
Binghamton	91	1.46	9.83	10.99	18.18	17.58	48.58	40.66	23.41	30.77	0.54	0.55	0.23	0.58	0.67	
Buffalo-Niagara Falls	307	4.94	8.76	14.98	13.06	9.45	42.62	44.30	33.20	28.99	0.65	1.79	0.54	0.66	0.46	
Elmira	12	0.19	12.67	0.00	16.33	50.00	47.25	16.67	23.71	33.33	0.25	0.00	0.31	0.13	0.50	
Poughkeepsie-Newburgh-Middletown	1,020	16.40	7.14	11.27	15.94	10.10	57.72	51.96	19.20	26.67	1.59	3.38	0.84	1.20	2.42	
Syracuse	1,547	24.87	14.38	18.29	11.86	7.56	46.55	48.87	27.22	25.27	4.38	6.56	3.14	4.46	3.79	
Utica-Rome	36	0.58	11.92	27.78	13.75	13.89	49.46	44.44	24.87	13.89	0.38	0.92	0.45	0.35	0.16	

* Based on 2005 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data – Dun and Bradstreet (2006).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: NEW YORK				Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006									
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of Farms***	% Bank Loans	% of Farms***	% Bank Loans	% of Farms***	% Bank Loans	% of Farms***	% Bank Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Rochester	27	61.35	2.21	0.00	4.50	0.00	50.38	77.78	42.91	22.22	5.78	0.00	0.00	8.82	1.59	
Limited Review:																
Albany-Schenectady-Troy	0	0.00	3.36	0.00	7.72	0.00	49.22	0.00	39.71	0.00	0.00	0.00	0.00	0.00	0.00	
Binghamton	0	0.00	0.88	0.00	6.19	0.00	74.04	0.00	18.88	0.00	0.00	0.00	0.00	0.00	0.00	
Buffalo-Niagara Falls	0	0.00	1.93	0.00	5.00	0.00	52.06	0.00	40.14	0.00	0.00	0.00	0.00	0.00	0.00	
Elmira	0	0.00	0.69	0.00	8.28	0.00	71.72	0.00	19.31	0.00	0.00	0.00	0.00	0.00	0.00	
Poughkeepsie-Newburgh-Middletown	2	4.55	0.35	0.00	5.94	0.00	59.14	50.00	34.58	50.00	2.74	0.00	0.00	2.17	5.88	
Syracuse	13	29.55	2.37	0.00	6.47	0.00	50.09	46.15	41.07	53.85	3.59	0.00	0.00	3.30	4.62	
Utica-Rome	2	4.55	1.32	0.00	5.10	0.00	73.35	100.00	20.23	0.00	0.79	0.00	0.00	0.91	0.00	

* Based on 2005 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data – Dun and Bradstreet (2006).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: NEW YORK					Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006									
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Rochester	1,269	25.84	19.22	10.49	17.37	25.31	22.25	22.62	41.16	41.58	2.09	1.84	1.73	1.83	2.69	
Limited Review:																
Albany-Schenectady-Troy	682	13.88	19.48	4.75	18.02	14.44	22.43	31.16	40.06	49.65	1.31	1.07	0.83	1.33	1.58	
Binghamton	124	2.52	18.66	7.29	18.65	17.71	22.83	30.21	39.86	44.79	0.80	0.39	0.41	0.98	1.00	
Buffalo-Niagara Falls	799	16.26	20.40	12.18	17.81	25.56	21.91	26.30	39.88	35.96	1.66	2.01	1.72	1.27	1.82	
Elmira	18	0.37	18.47	5.56	18.72	38.89	23.44	27.78	39.37	27.78	0.20	0.88	0.00	0.00	0.27	
Poughkeepsie-Newburgh-Middletown	1,054	21.45	20.71	7.14	18.19	17.64	24.08	29.11	37.02	46.10	2.84	2.29	2.25	2.81	3.07	
Syracuse	718	14.61	20.02	8.87	17.80	24.30	21.49	28.24	40.68	38.59	1.87	2.05	2.05	2.16	1.54	
Utica-Rome	249	5.07	19.49	5.75	17.60	29.65	22.45	34.51	40.46	30.09	2.70	1.92	2.93	3.27	2.25	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 15.5% of loans originated and purchased by Bank.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: NEW YORK						Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Rochester	138	21.83	19.22	18.05	17.37	21.80	22.25	29.32	41.16	30.83	1.39	1.32	1.35	1.77	1.10
Limited Review:															
Albany-Schenectady-Troy	74	11.71	19.48	5.71	18.02	34.29	22.43	27.14	40.06	32.86	0.57	0.72	0.92	0.69	0.25
Binghamton	16	2.53	18.66	6.25	18.65	12.50	22.83	50.00	39.86	31.25	0.39	0.79	0.00	0.76	0.27
Buffalo-Niagara Falls	101	15.98	20.40	6.67	17.81	27.78	21.91	33.33	39.88	32.22	1.28	0.88	1.56	1.39	1.12
Elmira	5	0.79	18.47	0.00	18.72	25.00	23.44	0.00	39.37	75.00	0.48	0.00	0.61	0.00	1.01
Poughkeepsie-Newburgh-Middletown	170	26.90	20.71	6.10	18.19	21.95	24.08	35.37	37.02	36.59	1.29	0.00	1.98	1.34	1.10
Syracuse	104	16.46	20.02	8.33	17.80	28.13	21.49	32.29	40.68	31.25	1.23	0.73	1.74	1.48	0.86
Utica-Rome	24	3.80	19.49	8.70	17.60	13.04	22.45	21.74	40.46	56.52	0.62	0.61	0.60	0.73	0.55

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 18.7% of loans originated and purchased by Bank.

Table 10. Borrower Distribution of Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: NEW YORK				Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006					Market Share*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****						
Full Review:																
Rochester	1,431	27.91	19.22	10.94	17.37	26.91	22.25	27.09	41.16	35.07	3.60	3.80	3.45	3.19	4.00	
Limited Review:																
Albany-Schenectady-Troy	734	14.31	19.48	9.98	18.02	25.13	22.43	24.78	40.06	40.10	1.49	1.45	1.39	1.35	1.68	
Binghamton	133	2.59	18.66	12.50	18.65	28.85	22.83	32.69	39.86	25.96	2.39	2.55	2.99	3.21	1.43	
Buffalo-Niagara Falls	826	16.10	20.40	9.76	17.81	22.90	21.91	31.14	39.88	36.20	2.01	2.47	1.96	2.16	1.83	
Elmira	38	0.74	18.47	0.00	18.72	20.00	23.44	40.00	39.37	40.00	0.63	0.00	0.00	1.55	0.30	
Poughkeepsie-Newburgh-Middletown	1,057	20.61	20.71	6.82	18.19	22.21	24.08	31.96	37.02	39.01	2.61	3.25	2.89	2.21	2.74	
Syracuse	737	14.37	20.02	13.24	17.80	22.90	21.49	27.73	40.68	36.14	2.91	5.53	2.60	2.78	2.58	
Utica-Rome	173	3.37	19.49	7.86	17.60	22.86	22.45	32.86	40.46	36.43	1.52	1.58	1.79	1.05	1.69	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 22.5% of loans originated and purchased by Bank.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: NEW YORK			Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006					
MA/Assessment Area:	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share*		
	#	% of Total**	% of Businesses***	% Bank Loans****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$1,000,000	All	Rev. \$1 Million or less	
Full Review:										
Rochester	2,930	47.11	64.91	68.19	89.59	5.36	5.05	5.29	7.99	
Limited Review:										
Albany-Schenectady-Troy	277	4.45	61.56	11.19	68.59	13.72	17.69	0.61	0.10	
Binghamton	91	1.46	62.19	14.29	92.31	0.00	7.69	0.54	0.20	
Buffalo-Niagara Falls	307	4.94	62.21	6.84	81.11	8.14	10.75	0.65	0.10	
Elmira	12	0.19	57.98	8.33	66.67	16.67	16.67	0.25	0.15	
Poughkeepsie-Newburgh-Middletown	1,020	16.40	66.96	17.65	91.37	5.49	3.14	1.59	1.41	
Syracuse	1,547	24.87	63.38	62.12	90.56	4.78	4.65	4.38	6.03	
Utica-Rome	36	0.58	60.04	55.56	100.00	0.00	0.00	0.38	0.52	

* Based on 2005 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B – 2006).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 29.3% of small loans to businesses originated and purchased by the Bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: NEW YORK			Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006				
MA/Assessment Area:	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% Bank Loans****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$500,000	All	Rev. \$1 Million or less
Full Review:									
Rochester	27	61.35	90.45	74.07	96.30	3.70	0.00	5.78	5.63
Limited Review:									
Albany-Schenectady-Troy	0	0.00	92.39	0.00	0.00	0.00	0.00	0.00	0.00
Binghamton	0	0.00	95.28	0.00	0.00	0.00	0.00	0.00	0.00
Buffalo-Niagara Falls	0	0.00	90.36	0.00	0.00	0.00	0.00	0.00	0.00
Elmira	0	0.00	91.72	0.00	0.00	0.00	0.00	0.00	0.00
Poughkeepsie-Newburgh-Middletown	2	4.55	92.08	50.00	100.00	0.00	0.00	2.74	1.75
Syracuse	13	29.55	90.26	61.54	100.00	0.00	0.00	3.59	2.88
Utica-Rome	2	4.55	94.14	100.00	100.00	0.00	0.00	0.79	0.95

* Based on 2005 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B – 2006).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 6.8% of small loans to farms originated and purchased by the Bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: NEW YORK				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2006				
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**		
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)	
Full Review:										
Rochester	3	1,641	57	1,804	60	3,445	5.17	6	2,720	
Limited Review:										
Albany-Schenectady-Troy	1	493	33	3,513	34	4,006	6.01	1	20	
Binghamton	0	0	14	1,998	14	1,998	3.00	2	582	
Buffalo-Niagara Falls	4	1,525	32	19,852	36	21,377	32.08	6	872	
Elmira	1	137	3	21	4	158	0.24	1	146	
Poughkeepsie-Newburgh-Middletown	4	1,067	7	30,122	11	31,189	46.80	2	436	
Syracuse	3	1,218	25	3,199	28	4,417	6.63	2	1,098	
Utica-Rome	0	0	6	44	6	44	0.07	0	0	
Broader Regional Area with Potential to Benefit the AA	0	0	0	0	0	0	N/A	0	0	
Broader Regional Area without Potential to Benefit the AA	0	0	0	0	0	0	N/A	0	0	

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

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

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION of BRANCH DELIVERY SYSTEM & BRANCH OPENINGS/CLOSINGS																	Geography: NEW YORK		Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006			
MA/ Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population								
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within each Geography								
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp					
Full Review:																						
Rochester	52.11	28	58.34	10.71	7.14	46.43	32.14	0	0	0	0	0	0	10.26	12.13	43.56	33.64					
Limited Review:																						
Albany- Schenectady- Troy	0.00	1	2.08	0.00	0.00	100.00	0.00	0	0	0	0	0	0	9.18	15.26	46.56	28.96					
Binghamton	0.00	1	2.08	0.00	0.00	0.00	100.00	1	1	-1	0	0	1	3.13	16.30	51.62	28.94					
Buffalo-Niagara Falls	18.12	1	2.08	100.00	0.00	0.00	0.00	0	0	0	0	0	0	8.98	16.77	44.76	28.49					
Elmira	5.64	1	2.08	0.00	100.00	0.00	0.00	0	0	0	0	0	0	2.98	15.65	57.50	21.84					
Poughkeepsie- Newburgh- Middletown	3.01	2	4.17	0.00	0.00	100.00	0.00	1	0	0	0	1	0	9.09	15.04	56.66	19.20					
Syracuse	21.12	13	27.09	23.08	7.69	53.85	15.38	0	0	0	0	0	0	9.20	14.44	46.20	30.16					
Utica-Rome	0.00	1	2.08	100.00	0.00	0.00	0.00	0	0	0	0	0	0	7.58	14.97	51.87	25.56					

Table 1. Lending Volume

LENDING VOLUME		Geography: OHIO				Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006						
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
Full Review:												
Columbus	28.69	9,113	1,206,018	2,188	250,746	43	5,848	21	18,812	11,365	1,481,424	44.52
Limited Review:												
Akron	10.62	3,325	373,909	875	105,745	1	38	7	5,450	4,208	485,142	8.13
Canton-Massillon	6.34	2,013	193,061	492	60,798	2	351	3	1,877	2,510	256,087	3.97
Cleveland-Elyria-Mentor	19.54	6,224	773,935	1,501	199,840	4	410	36	68,515	7,765	1,042,700	12.94
Dayton	10.54	3,329	362,049	830	112,506	9	1,205	10	10,713	4,178	486,473	11.43
Lima	2.08	682	58,037	134	25,050	5	878	0	0	821	83,965	3.05
Mansfield	1.40	475	39,842	78	11,707	0	0	0	0	553	51,549	1.06
Parkersburg-Marietta	1.33	425	38,211	100	13,228	1	50	0	0	526	51,489	1.09
Springfield	0.05	13	852	7	202	0	0	0	0	20	1,054	0.00
Weirton-Steubenville	0.38	130	9,130	22	2,555	0	0	1	1,120	153	12,805	0.75
Youngstown-Warren-Boardman	4.83	1,575	138,619	333	53,779	3	260	7	8,564	1,918	201,222	4.60
OH nonMSA	14.20	4,856	439,775	704	105,466	57	5,156	10	9,640	5,627	560,037	8.46
Broader Regional Area with Potential to Benefit the AA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1	900	1	900	N/A
Broader Regional Area without Potential to Benefit the AA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	15	6,698	15	6,698	N/A

* Loan Data as of December 31, 2006. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Community Development Loans is from November 13, 2004 to December 31, 2006.

*** Deposit Data as of June 30, 2006. Rated area refers to either the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: OHIO				Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006								
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Community Development Letters of Credit**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in MA/AA***
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
Full Review:														
Columbus	33.33	3	18,164	3	18,164	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	44.52
Limited Review:														
Akron	11.12	1	2,354	1	2,354	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	8.13
Canton-Massillon	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	3.97
Cleveland-Elyria-Mentor	33.33	3	133,208	3	133,208	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	12.94
Dayton	22.22	2	23,195	2	23,195	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	11.43
Lima	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	3.05
Mansfield	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.06
Parkersburg-Marietta	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.09
Springfield	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00
Weirton-Steubenville	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.75
Youngstown-Warren-Boardman	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	4.60
OH nonMSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	8.46
Broader Regional Area with Potential to Benefit the AA	N/A	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Broader Regional Area without Potential to Benefit the AA	N/A	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

* Loan Data as of December 31, 2006. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Optional Product Line(s) is from November 13, 2004 to December 31, 2006.

*** Deposit Data as of June 30, 2006. Rated area refers to either the state, multistate MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: OHIO					Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006								
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Columbus	3,641	32.33	2.94	2.20	17.78	10.19	45.51	37.11	33.77	50.51	2.82	1.35	1.91	2.39	3.69
Limited Review:															
Akron	1,110	9.86	2.76	1.80	18.38	12.61	51.56	49.82	27.30	35.77	2.95	1.72	1.99	3.10	3.38
Canton-Massillon	561	4.98	0.97	0.53	14.47	11.59	64.26	67.56	20.29	20.32	3.01	5.71	1.61	3.35	2.92
Cleveland-Elyria-Mentor	2,309	20.50	5.05	3.07	12.97	8.75	46.52	45.52	35.46	42.66	2.10	1.04	1.36	2.18	2.46
Dayton	965	8.57	1.91	0.73	17.03	12.02	51.27	50.78	29.78	36.48	1.71	1.15	1.53	1.79	1.71
Lima	195	1.73	1.24	1.03	19.97	12.82	56.56	53.33	22.23	32.82	5.34	0.00	3.24	5.91	6.30
Mansfield	128	1.14	0.16	0.78	14.17	18.75	58.08	52.34	27.58	28.13	1.90	0.00	1.01	2.16	1.79
Parkersburg-Marietta	158	1.40	0.00	0.00	6.61	12.66	83.30	70.89	10.09	16.46	7.74	0.00	9.88	6.98	12.64
Springfield	3	0.03	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	1.80	0.00	0.00	1.80	0.00
Weirton-Steubenville	32	0.28	1.92	0.00	11.44	6.25	79.70	90.63	6.95	3.13	4.59	0.00	2.38	5.26	0.00
Youngstown-Warren-Boardman	427	3.79	2.87	0.47	12.93	7.26	58.89	57.61	25.30	34.66	1.98	0.00	1.51	2.08	1.99
OH nonMSA	1,733	15.39	0.03	0.12	8.49	6.81	72.98	70.17	18.50	22.91	5.63	0.00	4.77	5.44	6.67

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: OHIO					Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Columbus	552	27.62	2.94	3.44	17.78	20.11	45.51	43.84	33.77	32.61	5.06	7.22	6.08	4.72	4.71	
Limited Review:																
Akron	193	9.66	2.76	3.11	18.38	25.91	51.56	59.07	27.30	11.92	4.43	5.26	5.84	4.82	2.14	
Canton-Massillon	130	6.51	0.97	0.77	14.47	13.85	64.26	71.54	20.29	13.85	6.38	0.00	5.70	7.04	4.79	
Cleveland-Elyria-Mentor	316	15.82	5.05	6.96	12.97	18.67	46.52	42.72	35.46	31.65	2.15	2.16	2.73	2.06	2.02	
Dayton	209	10.46	1.91	4.78	17.03	27.75	51.27	47.37	29.78	20.10	4.67	7.41	7.59	3.88	4.01	
Lima	59	2.95	1.24	1.69	19.97	23.73	56.56	50.85	22.23	23.73	9.21	0.00	10.26	9.66	7.59	
Mansfield	37	1.85	0.16	0.00	14.17	37.84	58.08	37.84	27.58	24.32	3.42	0.00	9.26	1.89	2.56	
Parkersburg-Marietta	35	1.75	0.00	0.00	6.61	8.57	83.30	80.00	10.09	11.43	9.43	0.00	14.29	8.79	12.50	
Springfield	1	0.05	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Weirton-Steubenville	24	1.20	1.92	0.00	11.44	8.33	79.70	87.50	6.95	4.17	9.21	0.00	9.09	9.68	0.00	
Youngstown-Warren-Boardman	123	6.16	2.87	4.88	12.93	18.70	58.89	59.35	25.30	17.07	4.20	13.16	6.82	4.03	2.02	
OH nonMSA	319	15.97	0.03	0.00	8.49	11.60	72.98	70.85	18.50	17.55	6.83	0.00	9.66	6.77	5.86	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: OHIO					Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006								
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Columbus	4,917	26.06	2.94	2.50	17.78	15.11	45.51	44.95	33.77	37.44	5.00	3.05	4.69	5.03	5.33
Limited Review:															
Akron	2,020	10.70	2.76	2.87	18.38	18.17	51.56	55.79	27.30	23.17	5.10	4.47	4.86	5.62	4.35
Canton-Massillon	1,320	6.99	0.97	0.68	14.47	14.32	64.26	64.02	20.29	20.98	6.13	5.33	5.17	6.43	6.03
Cleveland-Elyria-Mentor	3,597	19.06	5.05	5.84	12.97	14.32	46.52	46.65	35.46	33.19	3.41	3.44	3.64	3.41	3.30
Dayton	2,149	11.38	1.91	1.58	17.03	17.22	51.27	49.84	29.78	31.36	4.88	4.87	4.71	4.60	5.48
Lima	427	2.26	1.24	0.70	19.97	17.56	56.56	55.97	22.23	25.76	9.01	2.78	7.42	9.64	9.33
Mansfield	310	1.64	0.16	0.00	14.17	14.52	58.08	57.74	27.58	27.74	4.73	0.00	4.42	4.82	4.74
Parkersburg-Marietta	231	1.22	0.00	0.00	6.61	6.06	83.30	80.09	10.09	13.85	12.24	0.00	14.81	11.74	14.95
Springfield	9	0.05	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	4.04	0.00	0.00	4.04	0.00
Weirton-Steubenville	74	0.39	1.92	0.00	11.44	8.11	79.70	83.78	6.95	8.11	5.67	0.00	4.48	5.54	9.76
Youngstown-Warren-Boardman	1,023	5.42	2.87	0.78	12.93	10.95	58.89	63.83	25.30	24.44	4.96	4.17	4.93	5.34	4.12
OH nonMSA	2,799	14.83	0.03	0.21	8.49	8.43	72.98	71.63	18.50	19.72	7.83	60.00	8.43	7.39	9.28

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: OHIO					Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					Market Share (%) by Geography*				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total**	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Columbus	3	12.50	12.26	0.00	31.69	0.00	34.98	66.67	21.07	33.33	1.25	0.00	0.00	4.17	0.00	
Limited Review:																
Akron	2	8.33	12.03	0.00	24.76	0.00	44.88	100.00	18.33	0.00	0.00	0.00	0.00	0.00	0.00	
Canton-Massillon	2	8.33	6.09	0.00	16.03	0.00	49.26	50.00	28.62	50.00	6.67	0.00	0.00	9.09	0.00	
Cleveland-Elyria-Mentor	2	8.33	12.95	0.00	25.52	0.00	43.81	100.00	17.71	0.00	0.49	0.00	0.00	1.30	0.00	
Dayton	6	25.00	8.55	16.67	21.41	16.67	48.98	50.00	21.05	16.67	3.33	0.00	5.26	1.56	16.67	
Lima	1	4.17	10.31	0.00	43.37	0.00	37.90	100.00	8.43	0.00	11.11	0.00	0.00	33.33	0.00	
Mansfield	0	0.00	1.06	0.00	25.75	0.00	53.27	0.00	19.92	0.00	0.00	0.00	0.00	0.00	0.00	
Parkersburg-Marietta	1	4.17	0.00	0.00	26.55	0.00	73.45	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Springfield	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Weirton-Steubenville	0	0.00	1.73	0.00	52.11	0.00	37.00	0.00	9.16	0.00	0.00	0.00	0.00	0.00	0.00	
Youngstown-Warren-Boardman	2	8.33	7.91	0.00	14.89	50.00	59.66	50.00	17.53	0.00	9.09	0.00	33.33	7.69	0.00	
OH nonMSA	5	20.84	3.24	0.00	14.06	20.00	64.55	60.00	18.15	20.00	4.00	0.00	25.00	0.00	0.00	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of Multifamily Units is the number of multifamily housing units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: OHIO				Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans						
Full Review:																
Columbus	2,188	30.13	7.28	5.62	19.07	16.96	40.18	35.79	33.46	41.64	2.27	2.51	2.38	2.04	2.42	
Limited Review:																
Akron	875	12.05	9.14	9.26	14.21	13.26	43.58	43.77	33.07	33.71	2.33	3.39	2.66	2.23	2.14	
Canton-Massillon	492	6.77	4.01	4.27	15.10	9.55	56.22	55.08	24.67	31.10	2.69	4.43	3.28	2.44	2.75	
Cleveland-Elyria-Mentor	1,501	20.66	8.12	6.53	15.47	9.99	38.95	40.11	36.67	42.04	1.33	1.53	0.97	1.35	1.36	
Dayton	830	11.43	6.32	7.59	19.44	16.99	46.04	34.58	28.21	40.84	2.22	4.07	2.21	1.73	2.63	
Lima	134	1.84	9.40	10.45	20.90	27.61	50.07	44.78	19.63	17.16	2.52	4.71	3.42	2.25	1.79	
Mansfield	78	1.07	3.50	5.13	20.56	19.23	51.39	46.15	24.55	29.49	1.32	1.75	1.33	1.21	1.46	
Parkersburg-Marietta	100	1.38	0.00	0.00	21.72	22.00	72.21	73.00	6.07	5.00	3.49	0.00	3.62	3.52	2.86	
Springfield	7	0.10	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	8.47	0.00	0.00	8.47	0.00	
Weirton-Steubenville	22	0.30	2.75	0.00	26.71	36.36	61.26	59.09	9.28	4.55	1.21	0.00	1.96	1.21	0.00	
Youngstown-Warren-Boardman	333	4.58	5.14	3.30	15.31	14.11	49.78	49.55	29.51	33.03	1.63	1.28	2.48	1.58	1.46	
OH nonMSA	704	9.69	0.25	0.43	10.93	9.09	71.85	69.18	16.97	21.31	1.84	0.00	1.70	1.74	2.30	

* Based on 2005 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data – Dun and Bradstreet (2006).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: OHIO						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% Bank Loans	% of Farms***	% Bank Loans	% of Farms***	% Bank Loans	% of Farms***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Columbus	43	34.40	1.44	0.00	11.35	4.65	60.20	88.37	27.01	6.98	4.97	0.00	2.38	5.83	3.16
Limited Review:															
Akron	1	0.80	3.33	0.00	7.12	0.00	58.69	0.00	30.87	100.00	1.15	0.00	0.00	0.00	3.57
Canton-Massillon	2	1.60	1.11	0.00	7.41	0.00	72.10	100.00	19.38	0.00	3.28	0.00	0.00	4.17	0.00
Cleveland-Elyria-Mentor	4	3.20	2.09	0.00	7.31	0.00	44.22	100.00	46.23	0.00	1.07	0.00	0.00	2.78	0.00
Dayton	9	7.20	0.66	0.00	8.61	0.00	71.14	66.67	19.59	33.33	0.73	0.00	0.00	0.56	2.94
Lima	5	4.00	1.59	0.00	3.85	0.00	73.70	100.00	20.86	0.00	1.60	0.00	0.00	1.86	0.00
Mansfield	0	0.00	0.29	0.00	3.14	0.00	70.29	0.00	26.29	0.00	0.00	0.00	0.00	0.00	0.00
Parkersburg-Marietta	1	0.80	0.00	0.00	6.61	0.00	80.62	0.00	12.78	100.00	5.26	0.00	0.00	0.00	100.00
Springfield	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Weirton-Steubenville	0	0.00	6.90	0.00	10.34	0.00	79.31	0.00	3.45	0.00	0.00	0.00	0.00	0.00	0.00
Youngstown-Warren-Boardman	3	2.40	1.17	0.00	5.25	0.00	64.72	100.00	28.86	0.00	2.90	0.00	0.00	4.08	0.00
OH nonMSA	57	45.60	0.02	0.00	1.66	0.00	74.84	63.16	23.47	36.84	2.98	0.00	0.00	2.27	5.12

* Based on 2005 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data – Dun and Bradstreet (2006).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: OHIO					Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006									
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Columbus	3,641	32.33	19.49	6.54	18.45	22.16	23.08	26.52	38.98	44.77	2.49	1.86	2.18	2.45	2.89	
Limited Review:																
Akron	1,110	9.86	19.24	6.98	18.62	23.56	23.21	27.00	38.93	42.47	3.18	1.95	2.89	3.28	3.71	
Canton-Massillon	561	4.98	17.55	10.63	19.24	25.83	23.89	27.50	39.32	36.04	3.09	2.48	3.08	3.05	3.32	
Cleveland-Elyria-Mentor	2,309	20.50	20.60	7.22	18.06	23.00	22.06	27.73	39.28	42.06	2.19	1.82	1.93	2.14	2.53	
Dayton	965	8.57	19.16	8.68	18.89	28.45	22.87	25.60	39.08	37.27	1.61	1.37	1.65	1.59	1.66	
Lima	195	1.73	19.16	10.65	18.83	31.36	22.82	24.26	39.19	33.73	5.57	5.19	6.51	4.97	5.55	
Mansfield	128	1.14	17.95	6.90	19.32	21.55	23.37	25.86	39.36	45.69	1.88	2.47	2.14	1.65	1.68	
Parkersburg-Marietta	158	1.40	17.32	9.46	19.18	21.62	22.01	24.32	41.49	44.59	8.26	8.64	6.57	5.16	11.08	
Springfield	3	0.03	20.62	0.00	25.02	0.00	30.98	0.00	23.37	0.00	0.00	0.00	0.00	0.00	0.00	
Weirton-Steubenville	32	0.28	20.23	16.13	18.99	29.03	21.06	38.71	39.72	16.13	5.32	9.68	6.90	7.29	1.50	
Youngstown-Warren-Boardman	427	3.79	18.85	8.86	18.37	22.53	22.08	25.82	40.70	42.78	2.12	0.87	2.07	2.19	2.52	
OH nonMSA	1,733	15.39	16.28	7.68	18.68	27.08	24.64	30.02	40.39	35.22	5.18	4.12	5.32	5.07	5.45	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 19.8% of loans originated and purchased by Bank.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: OHIO						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Columbus	552	27.62	19.49	12.72	18.45	28.96	23.08	26.42	38.98	31.90	4.92	5.74	5.81	4.50	4.29
Limited Review:															
Akron	193	9.66	19.24	20.31	18.62	28.13	23.21	27.08	38.93	24.48	4.56	6.60	4.96	4.58	3.35
Canton-Massillon	130	6.51	17.55	9.23	19.24	26.92	23.89	34.62	39.32	29.23	6.60	4.38	8.81	6.82	5.65
Cleveland-Elyria-Mentor	316	15.82	20.60	13.96	18.06	24.03	22.06	28.25	39.28	33.77	2.13	2.50	1.87	1.97	2.31
Dayton	209	10.46	19.16	19.81	18.89	26.09	22.87	21.74	39.08	32.37	4.78	7.91	4.78	4.07	4.15
Lima	59	2.95	19.16	17.24	18.83	20.69	22.82	31.03	39.19	31.03	9.22	9.62	7.78	12.37	7.56
Mansfield	37	1.85	17.95	13.51	19.32	18.92	23.37	27.03	39.36	40.54	3.51	3.57	2.86	3.53	3.98
Parkersburg-Marietta	35	1.75	17.32	2.86	19.18	17.14	22.01	37.14	41.49	42.86	9.57	2.86	5.17	16.67	11.76
Springfield	1	0.05	20.62	100.00	25.02	0.00	30.98	0.00	23.37	0.00	0.00	0.00	0.00	0.00	0.00
Weirton-Steubenville	24	1.20	20.23	23.81	18.99	14.29	21.06	19.05	39.72	42.86	8.11	12.50	5.00	10.71	7.81
Youngstown-Warren-Boardman	123	6.16	18.85	22.31	18.37	32.23	22.08	19.83	40.70	25.62	4.29	6.86	5.77	3.65	2.77
OH nonMSA	319	15.97	16.28	13.29	18.68	23.73	24.64	28.48	40.39	34.49	6.92	10.06	7.60	6.37	5.75

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 3.1% of loans originated and purchased by Bank.

Table 10. Borrower Distribution of Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: OHIO				Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					Market Share*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers							
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Columbus	4,917	26.06	19.49	10.78	18.45	22.71	23.08	28.75	38.98	37.76	5.34	6.37	5.21	5.37	5.11	
Limited Review:																
Akron	2,020	10.70	19.24	13.29	18.62	25.11	23.21	28.94	38.93	32.66	5.90	6.16	6.15	5.96	5.55	
Canton-Massillon	1,320	6.99	17.55	10.89	19.24	25.74	23.89	30.36	39.32	33.00	7.06	6.15	7.74	7.39	6.58	
Cleveland-Elyria-Mentor	3,597	19.06	20.60	11.64	18.06	23.35	22.06	29.18	39.28	35.83	3.80	4.41	3.62	3.77	3.76	
Dayton	2,149	11.38	19.16	12.15	18.89	24.52	22.87	28.08	39.08	35.24	5.41	5.97	5.68	5.13	5.25	
Lima	427	2.26	19.16	9.41	18.83	20.30	22.82	32.18	39.19	38.12	9.98	5.16	7.63	12.16	11.07	
Mansfield	310	1.64	17.95	13.31	19.32	16.91	23.37	27.34	39.36	42.45	5.27	6.42	4.20	4.23	6.39	
Parkersburg-Marietta	231	1.22	17.32	6.67	19.18	17.33	22.01	30.67	41.49	45.33	13.58	9.38	12.44	16.02	13.62	
Springfield	9	0.05	20.62	0.00	25.02	57.14	30.98	42.86	23.37	0.00	5.13	0.00	10.34	4.00	0.00	
Weirton-Steubenville	74	0.39	20.23	2.90	18.99	15.94	21.06	30.43	39.72	50.72	6.06	1.69	5.83	6.60	6.78	
Youngstown-Warren-Boardman	1,023	5.42	18.85	10.49	18.37	22.25	22.08	26.34	40.70	40.92	5.70	5.85	5.74	5.19	6.03	
OH nonMSA	2,799	14.83	16.28	9.20	18.68	20.78	24.64	30.52	40.39	39.50	9.10	9.23	8.26	8.66	9.96	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 11.0% of loans originated and purchased by Bank.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			Geography: OHIO		Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006				
MA/Assessment Area:	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% Bank Loans****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
Full Review:									
Columbus	2,188	30.13	62.86	51.37	78.52	10.05	11.43	2.27	2.43
Limited Review:									
Akron	875	12.05	66.00	36.57	73.60	12.91	13.49	2.33	1.69
Canton-Massillon	492	6.77	66.07	51.02	74.80	12.60	12.60	2.69	2.87
Cleveland-Elyria-Mentor	1,501	20.66	66.06	33.64	73.95	10.86	15.19	1.33	0.91
Dayton	830	11.43	63.31	42.53	71.33	14.10	14.58	2.22	2.27
Lima	134	1.84	59.24	53.73	60.45	14.18	25.37	2.52	3.28
Mansfield	78	1.07	65.39	39.74	61.54	23.08	15.38	1.32	0.88
Parkersburg-Marietta	100	1.38	57.25	48.00	56.00	28.00	16.00	3.49	4.15
Springfield	7	0.10	60.78	14.29	100.00	0.00	0.00	8.47	5.00
Weirton-Steubenville	22	0.30	68.48	45.45	72.73	18.18	9.09	1.21	1.00
Youngstown-Warren-Boardman	333	4.58	63.44	49.85	64.56	17.72	17.72	1.63	2.01
OH nonMSA	704	9.69	60.37	45.17	67.19	15.91	16.90	1.84	1.79

* Based on 2005 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B – 2006).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 25.5% of small loans to businesses originated and purchased by the Bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: OHIO			Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					
MA/Assessment Area:	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share*		
	#	% of Total**	% of Farms***	% Bank Loans****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$500,000	All	Rev. \$1 Million or less	
Full Review:										
Columbus	43	34.40	93.66	74.42	53.49	30.23	16.28	4.97	5.44	
Limited Review:										
Akron	1	0.80	93.16	0.00	100.00	0.00	0.00	1.15	0.00	
Canton-Massillon	2	1.60	95.56	50.00	50.00	0.00	50.00	3.28	2.13	
Cleveland-Elyria-Mentor	4	3.20	91.35	50.00	75.00	0.00	25.00	1.07	0.69	
Dayton	9	7.20	93.82	66.67	44.44	55.56	0.00	0.73	0.54	
Lima	5	4.00	96.15	40.00	60.00	20.00	20.00	1.60	0.41	
Mansfield	0	0.00	96.57	0.00	0.00	0.00	0.00	0.00	0.00	
Parkersburg-Marietta	1	0.80	96.04	100.00	100.00	0.00	0.00	5.26	5.88	
Springfield	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Weirton-Steubenville	0	0.00	93.10	0.00	0.00	0.00	0.00	0.00	0.00	
Youngstown-Warren-Boardman	3	2.40	94.75	100.00	66.67	33.33	0.00	2.90	3.64	
OH nonMSA	57	45.60	96.94	92.98	75.44	12.28	12.28	2.98	3.10	

* Based on 2005 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B – 2006).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 3.2% of small loans to farms originated and purchased by the Bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: OHIO				Evaluation Period: NOVEMBER 13, 2004 To DECEMBER 31, 2006				
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**		
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)	
Full Review:										
Columbus	18	65,765	107	6,245	125	72,010	63.69	9	10,942	
Limited Review:										
Akron	2	1,682	14	237	16	1,919	1.70	2	753	
Canton-Massillon	2	5,850	8	242	10	6,092	5.39	3	1,182	
Cleveland-Elyria-Mentor	6	10,132	68	1,123	74	11,255	9.96	11	10,648	
Dayton	5	9,953	27	1,221	32	11,174	9.88	6	2,664	
Lima	2	569	4	18	6	587	0.52	0	0	
Mansfield	1	189	2	5	3	194	0.17	1	242	
Parkersburg-Marietta	1	196	2	4	3	200	0.18	0	0	
Springfield	1	86	0	0	1	86	0.08	0	0	
Weirton-Steubenville	4	2,730	2	5	6	2,735	2.42	1	363	
Youngstown-Warren-Boardman	3	2,577	17	274	20	2,851	2.52	1	117	
OH nonMSA	4	3,278	22	677	26	3,955	3.50	6	2,070	
Broader Regional Area with Potential to Benefit the AA	5	7,430	12	358	17	7,788	N/A	13	5,206	
Broader Regional Area without Potential to Benefit the AA	0	0	0	0	0	0	N/A	3	1,395	

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

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

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION of BRANCH DELIVERY SYSTEM & BRANCH OPENINGS/CLOSINGS Geography: OHIO								Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006									
MA/ Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Columbus	44.52	67	25.88	8.96	25.37	28.36	37.31	7	2	1	-2	1	5	6.62	22.81	41.77	28.56
Limited Review:																	
Akron	8.13	22	8.49	13.64	9.09	50.00	27.27	1	0	0	0	1	0	6.29	21.45	48.11	24.15
Canton-Massillon	3.97	14	5.41	7.14	28.57	50.00	14.29	0	0	0	0	0	0	1.98	17.11	61.34	19.57
Cleveland-Elyria-Mentor	12.94	45	17.37	4.44	15.56	48.89	31.11	1	1	0	0	0	0	10.19	17.54	41.95	30.29
Dayton	11.43	34	13.13	11.76	11.76	52.94	23.53	0	0	0	0	0	0	3.32	21.76	49.08	25.85
Lima	3.05	7	2.70	14.29	14.29	57.14	14.29	0	0	0	0	0	0	2.94	24.02	53.54	19.50
Mansfield	1.06	4	1.54	0.00	25.00	50.00	25.00	0	0	0	0	0	0	2.08	17.95	56.06	23.91
Parkersburg-Marietta	1.09	5	1.93	0.00	60.00	40.00	0.00	0	0	0	0	0	0	0.00	9.95	81.06	8.98
Springfield	0.00	0	0.00	0.00	0.00	0.00	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00
Weirton-Steubenville	0.75	3	1.16	0.00	66.67	33.33	0.00	0	0	0	0	0	0	3.41	18.38	71.97	6.25
Youngstown-Warren-Boardman	4.60	18	6.95	5.56	27.78	38.89	27.78	0	0	0	0	0	0	4.83	16.64	55.98	22.54
OH nonMSA	8.46	40	15.44	0.00	12.50	65.00	22.50	0	0	0	0	0	0	0.31	9.66	72.49	17.54

Table 1. Lending Volume

LENDING VOLUME												
Geography: OKLAHOMA												
Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006												
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
Full Review:												
Oklahoma City	73.77	6,015	736,130	1,023	80,151	0	0	9	102,596	7,047	918,877	71.06
Limited Review:												
Tulsa	26.23	2,218	257,750	284	29,240	1	11	8	61,978	2,511	348,979	28.94
Broader Regional Area with Potential to Benefit the AA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	4	3,026	4	3,026	N/A
Broader Regional Area without Potential to Benefit the AA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	16	3,960	16	3,960	N/A

* Loan Data as of December 31, 2006. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Community Development Loans is from November 13, 2004 to December 31, 2006.

*** Deposit Data as of June 30, 2006. Rated area refers to either the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: OKLAHOMA				Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006								
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Community Development Letters of Credit**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in MA/AA***
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
Full Review:														
Oklahoma City	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	71.06
Limited Review:														
Tulsa	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	28.94
Broader Regional Area with Potential to Benefit the AA	N/A	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Broader Regional Area without Potential to Benefit the AA	N/A	2	519	2	519	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

* Loan Data as of December 31, 2006. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Optional Product Line(s) is from November 13, 2004 to December 31, 2006.

*** Deposit Data as of June 30, 2006. Rated area refers to either the state, multistate MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: OKLAHOMA					Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans						
Full Review:																
Oklahoma City	3,333	74.97	2.11	0.57	21.40	10.53	37.05	33.84	39.44	55.06	4.90	1.81	3.27	4.55	5.76	
Limited Review:																
Tulsa	1,113	25.03	1.49	0.18	19.28	12.04	39.59	35.76	39.63	52.02	2.54	0.58	2.91	2.41	2.57	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: OKLAHOMA					Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans						
Full Review:																
Oklahoma City	334	76.96	2.11	1.20	21.40	23.95	37.05	32.63	39.44	42.22	3.67	0.00	4.29	3.43	3.76	
Limited Review:																
Tulsa	100	23.04	1.49	3.00	19.28	23.00	39.59	39.00	39.63	35.00	2.34	8.70	4.46	2.20	1.46	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE												Geography: OKLAHOMA				Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*									
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp					
Full Review:																				
Oklahoma City	2,346	70.05	2.11	1.19	21.40	14.83	37.05	33.08	39.44	50.90	5.75	5.98	5.00	5.19	6.50					
Limited Review:																				
Tulsa	1,003	29.95	1.49	1.99	19.28	16.65	39.59	36.99	39.63	44.37	4.14	7.86	3.93	3.87	4.35					

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: OKLAHOMA						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Oklahoma City	2	50.00	4.65	0.00	36.75	50.00	35.56	50.00	22.76	0.00	0.79	0.00	1.79	0.00	0.00
Limited Review:															
Tulsa	2	50.00	3.71	0.00	25.03	50.00	39.55	50.00	31.71	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of Multifamily Units is the number of multifamily housing units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: OKLAHOMA				Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans						
Full Review:																
Oklahoma City	1,023	78.27	5.01	5.87	22.69	23.36	35.99	30.30	33.65	38.91	1.44	2.11	1.72	1.23	1.39	
Limited Review:																
Tulsa	284	21.73	1.42	1.06	23.50	23.24	36.60	30.63	38.48	45.07	0.70	0.00	0.90	0.60	0.71	

* Based on 2005 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data – Dun and Bradstreet (2006).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: OKLAHOMA						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% Bank Loans	% of Farms***	% Bank Loans	% of Farms***	% Bank Loans	% of Farms***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Oklahoma City	0	0.00	3.00	0.00	14.53	0.00	34.42	0.00	47.14	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Tulsa	1	100.00	0.83	0.00	18.67	0.00	40.66	0.00	39.83	100.00	0.00	0.00	0.00	0.00	0.00

* Based on 2005 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data – Dun and Bradstreet (2006).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: OKLAHOMA						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Oklahoma City	3,333	74.97	19.74	6.20	17.58	16.19	21.28	26.34	41.40	51.27	5.63	4.48	4.31	5.47	6.60
Limited Review:															
Tulsa	1,113	25.03	18.98	8.54	17.50	21.88	20.90	25.71	42.62	43.87	2.75	4.21	2.80	2.41	2.67

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 8.2% of loans originated and purchased by Bank.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: OKLAHOMA						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Oklahoma City	334	76.96	19.74	14.85	17.58	21.82	21.28	22.73	41.40	40.61	3.76	4.33	3.79	3.58	3.70
Limited Review:															
Tulsa	100	23.04	18.98	19.00	17.50	23.00	20.90	22.00	42.62	36.00	2.50	5.91	2.76	2.46	1.52

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.9% of loans originated and purchased by Bank.

Table 10. Borrower Distribution of Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: OKLAHOMA					Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006									
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% of Families ***	% Bank Loans****	% of Families ***	% Bank Loans****	% of Families ***	% Bank Loans****	% of Families ***	% Bank Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Oklahoma City	2,346	70.05	19.74	7.41	17.58	18.35	21.28	23.96	41.40	50.27	6.68	6.13	6.15	6.35	7.20	
Limited Review:																
Tulsa	1,003	29.95	18.98	8.70	17.50	21.49	20.90	23.79	42.62	46.02	4.93	5.35	5.66	5.10	4.48	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 5.5% of loans originated and purchased by Bank.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: OKLAHOMA			Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006				
MA/Assessment Area:	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% Bank Loans****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
Full Review:									
Oklahoma City	1,023	78.27	61.27	67.16	90.62	4.99	4.40	1.44	2.08
Limited Review:									
Tulsa	284	21.73	63.18	35.92	83.45	7.75	8.80	0.70	0.46

* Based on 2005 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B – 2006).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 25.2% of small loans to businesses originated and purchased by the Bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: OKLAHOMA			Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006				
MA/Assessment Area:	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% Bank Loans****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$500,000	All	Rev. \$1 Million or less
Full Review:									
Oklahoma City	0	0.00	90.10	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:									
Tulsa	1	100.00	91.15	100.00	100.00	0.00	0.00	0.00	0.00

* Based on 2005 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B – 2006).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.0% of small loans to farms originated and purchased by the Bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: OKLAHOMA				Evaluation Period: NOVEMBER 13, 2004 To DECEMBER 31, 2006				
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**		
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)	
Full Review:										
Oklahoma City	8	13,726	38	391	46	14,117	59.33	0	0	
Limited Review:										
Tulsa	4	4,414	30	5,265	34	9,679	40.67	1	100	
Broader Regional Area with Potential to Benefit the AA	6	7,870	7	1,367	13	9,237	N/A	5	752	
Broader Regional Area without Potential to Benefit the AA	12	9,006	14	1,269	26	10,275	N/A	11	705	

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

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

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION of BRANCH DELIVERY SYSTEM & BRANCH OPENINGS/CLOSINGS Geography: OKLAHOMA Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006																	
MA/ Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Oklahoma City	71.06	22	66.67	0.00	13.64	45.45	31.82	0	1	0	0	-1	0	4.19	27.82	35.40	32.50
Limited Review:																	
Tulsa	28.94	11	33.33	0.00	36.36	18.18	45.45	0	0	0	0	0	0	2.72	24.16	38.71	34.41

Table 1. Lending Volume

LENDING VOLUME		Geography: TEXAS						Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006					
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***	
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)		
Full Review:													
Houston-Baytown-Sugar Land^	37.24	45,469	5,594,141	15,033	1,181,299	19	1,500	56	225,130	60,577	7,002,070	41.67	
Limited Review:													
Abilene^^	0.46	707	75,121	38	3,401	0	0	1	2,646	746	81,168	0.27	
Amarillo^^	0.18	271	21,975	22	3,324	3	205	2	5,781	298	31,285	0.32	
Austin-Round Rock^	8.84	10,942	1,511,430	3,415	295,136	3	80	24	55,928	14,384	1,862,574	4.12	
Beaumont-Port Arthur^^	0.67	944	84,053	137	13,409	0	0	9	20,088	1,090	117,550	0.74	
Brownsville-Harlingen^	0.50	421	30,701	385	27,078	0	0	3	4,030	809	61,809	0.38	
College Station-Bryan^^	0.24	364	56,845	32	2,322	0	0	1	352	397	59,519	0.03	
Dallas-Plano-Irving^	26.13	32,802	4,262,738	9,641	859,188	12	659	54	69,930	42,509	5,192,515	39.58	
El Paso^	2.71	2,727	285,474	1,672	147,632	2	10	13	31,120	4,414	464,236	1.56	
Fort Worth-Arlington^	10.81	14,137	1,524,931	3,428	335,741	4	385	14	46,885	17,583	1,907,942	5.42	
Killeen-Temple-Fort Hood^^	0.12	174	14,256	14	873	0	0	1	2,715	189	17,844	0.06	
Laredo^^	0.20	264	27,945	68	2,336	0	0	0	0	332	30,281	0.00	
Longview^^	0.39	557	55,552	77	13,670	0	0	1	1,431	635	70,653	0.40	
McAllen-Edinburg-Pharr^	0.94	972	108,559	556	44,192	5	1,940	6	16,497	1,539	171,188	0.78	
Midland^^	0.46	651	76,568	90	12,324	5	1,075	3	7,050	749	97,017	0.26	
Odessa^^	0.29	388	27,050	79	8,116	0	0	2	5,285	469	40,451	0.39	
San Antonio^	7.95	11,190	1,203,397	1,726	135,497	7	1,538	24	42,112	12,947	1,382,544	1.63	
Sherman-Denison^^	0.37	539	50,150	40	3,025	14	2,635	3	6,606	596	62,416	0.39	
Tyler^^	0.21	292	39,961	47	5,329	0	0	3	13,450	342	58,740	0.33	
Waco^^	0.35	506	71,356	54	7,477	1	12	2	6,060	563	84,905	0.15	
Wichita Falls^^	0.23	282	34,016	87	8,171	0	0	2	3,050	371	45,237	0.59	
TX nonMSA^^	0.71	983	99,483	147	18,209	19	2,235	4	4,699	1,153	124,626	0.93	
Broader Regional Area with Potential to Benefit the AA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	12	27,703	12	27,703	N/A	
Broader Regional Area without Potential to Benefit the AA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	6	5,250	6	5,250	N/A	

* Loan Data as of December 31, 2006. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Community Development Loans is from January 1, 2004 to December 31, 2006.

*** Deposit Data as of June 30, 2006. Rated area refers to either the state, multistate MA, or institution, as appropriate.

^ The evaluation period for this assessment area is from January 1, 2004 to December 31, 2006.

^^ The evaluation period for this assessment area is from November 13, 2004 to December 31, 2006.

Table 1. Other Products

LENDING VOLUME		Geography: TEXAS				Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006								
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Community Development Letters of Credit**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in MA/AA***
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
Full Review:														
Houston-Baytown-Sugar Land^	21.75	10	74,797	10	74,797	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	41.67
Limited Review:														
Abilene^^	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.27
Amarillo^^	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.32
Austin-Round Rock^	15.22	7	39,439	7	39,439	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	4.12
Beaumont-Port Arthur^^	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.74
Brownsville-Harlingen^	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.38
College Station-Bryan^^	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.03
Dallas-Plano-Irving^	17.39	8	56,444	8	56,444	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	39.58
El Paso^	2.17	1	65	1	65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.56
Fort Worth-Arlington^	6.52	3	13,900	3	13,900	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	5.42
Killeen-Temple-Fort Hood^^	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.06
Laredo^^	2.17	1	149	1	149	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00
Longview^^	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.40
McAllen-Edinburg-Pharr^	13.05	6	23,827	6	23,827	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.78
Midland^^	2.17	1	50	1	50	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.26
Odessa^^	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.39
San Antonio^	13.05	6	15,001	6	15,001	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.63
Sherman-Denison^^	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.39
Tyler^^	2.17	1	102	1	102	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.33
Waco^^	2.17	1	45	1	45	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.15
Wichita Falls^^	2.17	1	19	1	19	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.59
TX nonMSA^^	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.93
Broader Regional Area with Potential to Benefit the AA	N/A	1	53	1	53	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Broader Regional Area without Potential to Benefit the AA	N/A	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

* Loan Data as of December 31, 2006. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Optional Product Line(s) is from November 13, 2004 to December 31, 2006.

*** Deposit Data as of June 30, 2006. Rated area refers to either the state, multistate MA, or institution, as appropriate.

^ The evaluation period for this assessment area is from January 1, 2004 to December 31, 2006.

^^ The evaluation period for this assessment area is from November 13, 2004 to December 31, 2006.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: TEXAS								Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Houston-Baytown-Sugar Land^	27,920	38.25	2.97	3.17	22.63	14.41	31.83	26.46	42.57	55.95	3.75	6.81	4.33	3.16	3.86
Limited Review:															
Abilene^^	482	0.66	0.00	0.00	16.18	4.56	47.42	39.63	36.39	55.81	5.41	0.00	2.10	5.36	5.91
Amarillo^^	116	0.16	1.45	1.72	27.92	24.14	35.09	34.48	35.53	39.66	0.83	0.00	0.91	0.71	0.95
Austin-Round Rock^	6,538	8.96	2.95	2.43	17.35	11.21	40.25	41.34	39.45	45.01	2.59	1.89	2.05	2.15	3.36
Beaumont-Port Arthur^^	501	0.69	3.76	0.40	18.35	6.99	48.52	44.31	29.36	48.30	3.50	0.00	2.75	3.22	4.02
Brownsville-Harlingen^	174	0.24	2.23	8.05	34.69	12.07	28.14	17.82	34.94	62.07	1.95	1.82	2.06	1.79	2.02
College Station-Bryan^^	250	0.34	0.08	0.00	21.69	18.00	37.81	26.80	40.41	55.20	1.84	0.00	1.84	1.60	1.98
Dallas-Plano-Irving^	18,001	24.67	2.76	1.12	20.38	10.23	34.15	29.13	42.71	59.52	3.01	2.46	2.85	2.58	3.35
El Paso^	1,588	2.18	0.92	0.31	26.70	10.39	34.90	33.88	37.48	55.42	2.31	5.80	1.36	1.86	2.94
Fort Worth-Arlington^	7,702	10.55	3.85	1.42	19.76	12.32	36.48	35.48	39.91	50.78	2.86	3.82	3.86	2.89	2.62
Killeen-Temple-Fort Hood^^	106	0.15	0.00	0.00	17.70	9.43	42.23	33.96	40.07	56.60	2.18	0.00	3.66	2.38	1.90
Laredo^^	180	0.25	0.12	0.00	34.45	10.00	33.06	17.22	32.37	72.78	1.33	0.00	0.82	0.62	1.75
Longview^^	374	0.51	0.00	0.00	22.65	14.44	44.16	47.33	33.19	38.24	4.61	0.00	4.07	5.69	3.62
McAllen-Edinburg-Pharr^	434	0.59	0.00	0.00	20.83	11.75	45.91	32.72	33.25	55.53	1.45	0.00	1.81	0.88	1.83
Midland^^	462	0.63	4.50	0.43	18.42	4.55	44.68	36.80	32.40	58.23	5.90	3.45	4.94	4.64	7.38
Odessa^^	185	0.25	2.25	2.70	15.94	1.08	43.46	31.35	38.35	64.86	3.96	14.81	1.69	2.98	4.55
San Antonio^	6,771	9.28	1.77	0.38	31.85	12.57	29.01	23.32	37.37	63.73	2.97	2.46	2.65	2.85	3.10
Sherman-Denison^^	203	0.28	0.00	0.00	13.89	5.42	75.65	80.79	10.46	13.79	1.98	0.00	1.38	2.17	1.30
Tyler^^	189	0.26	4.38	0.53	28.23	11.64	21.89	25.93	45.50	61.90	2.86	2.50	2.37	3.21	2.88
Waco^^	245	0.34	4.80	2.45	18.68	8.57	36.55	24.90	39.97	64.08	1.57	1.77	0.89	1.27	1.87
Wichita Falls^^	92	0.13	2.38	2.17	22.17	14.13	41.65	38.04	33.80	45.65	1.67	16.67	1.71	1.00	2.53
TX nonMSA^^	462	0.63	0.00	0.00	5.73	4.11	57.30	46.32	36.97	49.57	5.32	0.00	3.88	4.78	6.07

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

^ The evaluation period for this assessment area is from January 1, 2004 to December 31, 2006.

^^ The evaluation period for this assessment area is from November 13, 2004 to December 31, 2006.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: TEXAS						Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Houston-Baytown-Sugar Land^	2,983	33.67	2.97	4.32	22.63	28.63	31.83	28.49	42.57	38.55	9.38	16.18	14.77	8.23	7.44
Limited Review:															
Abilene^^	48	0.54	0.00	0.00	16.18	14.58	47.42	33.33	36.39	52.08	5.74	0.00	10.53	3.39	7.76
Amarillo^^	50	0.56	1.45	4.00	27.92	26.00	35.09	38.00	35.53	32.00	3.09	15.38	1.69	4.02	2.59
Austin-Round Rock^	536	6.05	2.95	3.92	17.35	17.16	40.25	37.13	39.45	41.79	5.82	5.71	6.73	5.67	5.58
Beaumont-Port Arthur^^	142	1.60	3.76	2.11	18.35	20.42	48.52	42.25	29.36	35.21	8.63	6.67	8.40	7.46	10.57
Brownsville-Harlingen^	50	0.56	2.23	4.00	34.69	32.00	28.14	34.00	34.94	30.00	8.55	14.29	9.52	7.96	7.56
College Station-Bryan^^	14	0.16	0.08	0.00	21.69	21.43	37.81	57.14	40.41	21.43	5.50	0.00	6.45	10.77	1.92
Dallas-Plano-Irving^	2,236	25.24	2.76	3.98	20.38	27.46	34.15	31.48	42.71	37.08	8.55	15.31	16.96	8.30	5.90
El Paso^	194	2.19	0.92	0.00	26.70	22.68	34.90	29.90	37.48	47.42	2.73	0.00	3.65	1.35	3.63
Fort Worth-Arlington^	1,172	13.22	3.85	5.46	19.76	26.79	36.48	33.02	39.91	34.73	9.05	17.65	17.13	8.79	6.20
Killeen-Temple-Fort Hood^^	16	0.18	0.00	0.00	17.70	18.75	42.23	31.25	40.07	50.00	6.67	0.00	3.85	5.17	9.80
Laredo^^	10	0.11	0.12	0.00	34.45	0.00	33.06	50.00	32.37	50.00	0.50	0.00	0.00	0.53	0.84
Longview^^	57	0.64	0.00	0.00	22.65	24.56	44.16	47.37	33.19	28.07	9.54	0.00	13.85	8.80	7.53
McAllen-Edinburg-Pharr^	113	1.27	0.00	0.00	20.83	15.04	45.91	48.67	33.25	36.28	4.94	0.00	4.97	6.54	3.05
Midland^^	67	0.76	4.50	13.43	18.42	20.90	44.68	29.85	32.40	35.82	12.98	40.00	12.50	6.03	16.67
Odessa^^	79	0.89	2.25	2.53	15.94	20.25	43.46	37.97	38.35	39.24	19.83	33.33	23.08	20.39	17.24
San Antonio^	657	7.41	1.77	1.37	31.85	45.05	29.01	23.74	37.37	29.83	4.32	3.08	7.39	3.86	2.72
Sherman-Denison^^	78	0.88	0.00	0.00	13.89	24.36	75.65	64.10	10.46	11.54	12.34	0.00	21.28	9.57	19.35
Tyler^^	32	0.36	4.38	6.25	28.23	28.13	21.89	21.88	45.50	43.75	4.28	0.00	4.08	3.08	5.11
Waco^^	85	0.96	4.80	1.18	18.68	12.94	36.55	28.24	39.97	57.65	6.31	2.94	3.48	8.95	6.09
Wichita Falls^^	74	0.83	2.38	1.35	22.17	29.73	41.65	25.68	33.80	43.24	14.41	0.00	16.07	10.38	19.72
TX nonMSA^^	170	1.92	0.00	0.00	5.73	10.00	57.30	45.29	36.97	44.71	18.01	0.00	22.73	16.87	18.44

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

^ The evaluation period for this assessment area is from January 1, 2004 to December 31, 2006.

^^ The evaluation period for this assessment area is from November 13, 2004 to December 31, 2006.

Table 4. Geographic Distribution of Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: TEXAS						Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Houston-Baytown-Sugar Land^	14,549	33.30	2.97	1.81	22.63	20.28	31.83	31.12	42.57	46.80	5.50	5.60	6.35	5.33	5.26
Limited Review:															
Abilene^^	177	0.41	0.00	0.00	16.18	4.52	47.42	29.94	36.39	65.54	9.21	0.00	3.61	6.58	12.40
Amarillo^^	105	0.24	1.45	0.95	27.92	14.29	35.09	40.00	35.53	44.76	2.20	4.35	1.60	2.51	2.17
Austin-Round Rock^	3,864	8.85	2.95	2.30	17.35	14.44	40.25	40.24	39.45	43.01	4.50	4.95	4.67	4.27	4.64
Beaumont-Port Arthur^^	301	0.69	3.76	2.99	18.35	12.62	48.52	44.85	29.36	39.53	5.88	15.00	7.50	4.90	6.23
Brownsville-Harlingen^	197	0.45	2.23	5.58	34.69	19.29	28.14	18.78	34.94	56.35	3.77	2.78	3.45	2.63	4.56
College Station-Bryan^^	96	0.22	0.08	1.04	21.69	10.42	37.81	32.29	40.41	56.25	2.75	0.00	1.54	2.80	3.17
Dallas-Plano-Irving^	12,549	28.73	2.76	1.86	20.38	19.87	34.15	31.13	42.71	47.14	4.73	5.26	6.70	4.30	4.35
El Paso^	940	2.15	0.92	0.11	26.70	12.87	34.90	32.98	37.48	54.04	3.42	0.00	3.50	3.10	3.65
Fort Worth-Arlington^	5,257	12.04	3.85	2.13	19.76	18.36	36.48	34.96	39.91	44.55	4.87	5.63	6.99	4.42	4.53
Killeen-Temple-Fort Hood^^	52	0.12	0.00	0.00	17.70	9.62	42.23	38.46	40.07	51.92	4.80	0.00	5.56	3.62	5.52
Laredo^^	74	0.17	0.12	0.00	34.45	16.22	33.06	27.03	32.37	56.76	2.24	0.00	2.67	2.53	1.99
Longview^^	125	0.29	0.00	0.00	22.65	16.80	44.16	43.20	33.19	40.00	5.69	0.00	5.08	4.86	7.11
McAllen-Edinburg-Pharr^	419	0.96	0.00	0.00	20.83	9.79	45.91	35.32	33.25	54.89	3.50	0.00	2.23	3.14	4.24
Midland^^	121	0.28	4.50	3.31	18.42	17.36	44.68	38.84	32.40	40.50	5.83	10.53	9.02	4.63	6.29
Odessa^^	124	0.28	2.25	1.61	15.94	8.06	43.46	30.65	38.35	59.68	6.71	25.00	6.94	5.41	7.07
San Antonio^	3,759	8.61	1.77	1.04	31.85	24.31	29.01	25.38	37.37	49.24	4.15	3.81	4.98	3.87	3.96
Sherman-Denison^^	257	0.59	0.00	0.00	13.89	10.12	75.65	78.21	10.46	11.67	7.50	0.00	8.82	7.44	7.08
Tyler^^	69	0.16	4.38	0.00	28.23	21.74	21.89	10.14	45.50	68.12	3.28	0.00	2.88	2.44	3.94
Waco^^	173	0.40	4.80	3.47	18.68	11.56	36.55	33.53	39.97	51.45	3.34	3.53	3.69	2.55	3.75
Wichita Falls^^	115	0.26	2.38	0.00	22.17	14.78	41.65	51.30	33.80	33.91	6.51	0.00	7.14	6.09	6.86
TX nonMSA^^	351	0.80	0.00	0.00	5.73	5.13	57.30	52.42	36.97	42.45	10.37	0.00	12.82	9.99	10.60

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

^ The evaluation period for this assessment area is from January 1, 2004 to December 31, 2006.

^^ The evaluation period for this assessment area is from November 13, 2004 to December 31, 2006.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: TEXAS								Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006					
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Houston-Baytown-Sugar Land^	17	24.28	9.82	0.00	35.95	47.06	30.17	23.53	24.07	29.41	2.49	0.00	3.60	2.02	1.82
Limited Review:															
Abilene^^	0	0.00	0.00	0.00	10.73	0.00	75.59	0.00	13.67	0.00	0.00	0.00	0.00	0.00	0.00
Amarillo^^	0	0.00	2.42	0.00	31.81	0.00	32.45	0.00	33.32	0.00	0.00	0.00	0.00	0.00	0.00
Austin-Round Rock^	4	5.71	17.82	0.00	30.83	25.00	35.63	50.00	15.72	25.00	0.00	0.00	0.00	0.00	0.00
Beaumont-Port Arthur^^	0	0.00	6.31	0.00	27.87	0.00	33.89	0.00	31.94	0.00	0.00	0.00	0.00	0.00	0.00
Brownsville-Harlingen^	0	0.00	7.49	0.00	25.23	0.00	27.73	0.00	39.55	0.00	0.00	0.00	0.00	0.00	0.00
College Station-Bryan^^	4	5.71	7.38	0.00	31.28	25.00	52.11	75.00	9.23	0.00	13.04	0.00	6.25	33.33	0.00
Dallas-Plano-Irving^	16	22.86	14.43	0.00	30.40	25.00	33.22	25.00	21.94	50.00	1.24	0.00	0.00	1.16	5.17
El Paso^	5	7.14	11.43	0.00	31.34	60.00	26.23	20.00	31.00	20.00	1.59	0.00	0.00	0.00	6.67
Fort Worth-Arlington^	6	8.57	7.17	0.00	28.46	16.67	45.23	33.33	19.13	50.00	2.78	0.00	0.00	2.38	20.00
Killeen-Temple-Fort Hood^^	0	0.00	0.00	0.00	29.58	0.00	44.89	0.00	25.53	0.00	0.00	0.00	0.00	0.00	0.00
Laredo^^	0	0.00	2.50	0.00	18.94	0.00	41.52	0.00	37.04	0.00	0.00	0.00	0.00	0.00	0.00
Longview^^	1	1.43	0.00	0.00	19.87	0.00	45.64	100.00	34.49	0.00	0.00	0.00	0.00	0.00	0.00
McAllen-Edinburg-Pharr^	6	8.57	0.00	0.00	11.40	0.00	27.89	33.33	60.72	66.67	2.86	0.00	0.00	4.17	2.50
Midland^^	1	1.43	2.26	0.00	4.69	100.00	42.21	0.00	50.85	0.00	0.00	0.00	0.00	0.00	0.00
Odessa^^	0	0.00	0.72	0.00	15.47	0.00	29.62	0.00	54.19	0.00	0.00	0.00	0.00	0.00	0.00
San Antonio^	3	4.29	1.84	0.00	35.50	0.00	40.34	66.67	22.25	33.33	1.00	0.00	0.00	0.00	4.76
Sherman-Denison^^	1	1.43	0.00	0.00	14.38	100.00	83.30	0.00	2.32	0.00	0.00	0.00	0.00	0.00	0.00
Tyler^^	2	2.86	0.57	0.00	30.67	100.00	30.62	0.00	38.14	0.00	14.29	0.00	25.00	0.00	0.00
Waco^^	3	4.29	26.63	33.33	38.25	0.00	18.33	33.33	16.78	33.33	0.00	0.00	0.00	0.00	0.00
Wichita Falls^^	1	1.43	1.93	0.00	23.69	0.00	24.48	0.00	49.90	100.00	0.00	0.00	0.00	0.00	0.00
TX nonMSA^^	0	0.00	0.00	0.00	10.49	0.00	55.22	0.00	34.29	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of Multifamily Units is the number of multifamily housing units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

^ The evaluation period for this assessment area is from January 1, 2004 to December 31, 2006.

^^ The evaluation period for this assessment area is from November 13, 2004 to December 31, 2006.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: TEXAS						Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Houston-Baytown-Sugar Land^	15,033	40.87	5.02	5.12	25.02	26.57	27.69	25.69	41.74	42.18	3.93	5.46	4.59	3.64	3.64
Limited Review:															
Abilene^^	38	0.10	0.00	0.00	24.87	15.79	46.55	57.89	27.90	26.32	0.43	0.00	0.35	0.56	0.31
Amarillo^^	22	0.06	11.63	22.73	30.35	18.18	29.60	27.27	28.41	31.82	0.07	0.00	0.05	0.07	0.10
Austin-Round Rock^	3,415	9.28	4.76	3.75	17.22	17.83	37.54	37.83	40.36	40.56	3.07	3.23	3.52	3.14	2.83
Beaumont-Port Arthur^^	137	0.37	3.22	1.46	22.43	25.55	44.23	41.61	29.96	31.39	0.75	0.81	0.99	0.87	0.48
Brownsville-Harlingen^	385	1.05	4.95	4.42	39.27	40.26	22.96	20.78	32.82	34.55	4.15	2.70	5.97	3.42	3.31
College Station-Bryan^^	32	0.09	1.73	3.13	26.22	31.25	36.08	31.25	35.42	34.38	0.24	0.00	0.38	0.44	0.00
Dallas-Plano-Irving^	9,641	26.21	4.45	4.07	23.70	26.67	32.86	29.75	38.02	38.57	2.89	3.26	3.63	2.76	2.57
El Paso^	1,672	4.54	8.57	11.06	30.74	31.46	25.69	24.88	35.00	32.60	4.34	7.05	5.04	4.74	3.19
Fort Worth-Arlington^	3,428	9.32	3.84	3.24	25.56	27.89	35.74	34.39	34.86	34.48	2.72	3.03	3.61	2.63	2.27
Killeen-Temple-Fort Hood^^	14	0.04	0.00	0.00	31.66	28.57	36.93	28.57	31.40	42.86	0.58	0.00	0.00	0.68	0.93
Laredo^^	68	0.18	6.27	4.41	21.67	14.71	21.89	14.71	50.17	66.18	0.50	0.35	0.44	0.73	0.46
Longview^^	77	0.21	0.00	0.00	33.25	29.87	39.10	48.05	27.66	22.08	0.83	0.00	1.02	1.04	0.39
McAllen-Edinburg-Pharr^	556	1.51	0.00	0.00	19.48	29.50	38.44	28.60	42.08	41.91	1.61	0.00	2.99	1.19	1.45
Midland^^	90	0.24	5.60	6.67	31.43	25.56	35.93	48.89	27.04	18.89	1.12	1.16	1.34	0.97	1.12
Odessa^^	79	0.21	1.42	0.00	19.21	31.65	39.00	39.24	40.37	29.11	1.47	0.00	3.20	1.66	0.63
San Antonio^	1,726	4.69	2.12	2.72	29.09	26.94	31.46	33.84	37.08	36.44	1.52	2.33	1.54	1.86	1.26
Sherman-Denison^^	40	0.11	0.00	0.00	20.33	37.50	71.32	60.00	8.35	2.50	0.65	0.00	1.11	0.54	0.44
Tyler^^	47	0.13	6.09	0.00	35.90	23.40	15.66	29.79	42.34	46.81	0.44	0.00	0.40	0.66	0.46
Waco^^	54	0.15	4.71	5.56	29.71	25.93	29.41	31.48	36.17	37.04	0.45	1.02	0.51	0.52	0.30
Wichita Falls^^	87	0.24	1.35	3.45	39.32	39.08	25.89	17.24	33.44	40.23	1.48	6.67	1.78	0.99	1.43
TX nonMSA^^	147	0.40	0.00	0.00	7.75	6.12	51.76	25.85	40.50	68.03	1.07	0.00	1.82	0.93	1.11

* Based on 2005 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data – Dun and Bradstreet (2006).

^ The evaluation period for this assessment area is from January 1, 2004 to December 31, 2006.

^^ The evaluation period for this assessment area is from November 13, 2004 to December 31, 2006.

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: TEXAS						Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% Bank Loans	% of Farms***	% Bank Loans	% of Farms***	% Bank Loans	% of Farms***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Houston-Baytown-Sugar Land^	19	20.21	2.94	0.00	18.52	15.79	37.29	26.32	41.14	57.89	0.68	0.00	1.56	0.29	0.78
Limited Review:															
Abilene^^	0	0.00	0.00	0.00	12.59	0.00	39.93	0.00	47.48	0.00	0.00	0.00	0.00	0.00	0.00
Amarillo^^	3	3.19	10.60	33.33	16.13	0.00	33.41	33.33	39.86	33.33	0.63	0.00	0.00	0.00	1.33
Austin-Round Rock^	3	3.19	2.46	0.00	15.66	0.00	48.82	0.00	33.06	100.00	0.37	0.00	0.00	0.00	1.08
Beaumont-Port Arthur^^	0	0.00	3.30	0.00	13.55	0.00	53.85	0.00	29.30	0.00	0.00	0.00	0.00	0.00	0.00
Brownsville-Harlingen^	0	0.00	0.00	0.00	29.59	0.00	26.53	0.00	43.88	0.00	0.00	0.00	0.00	0.00	0.00
College Station-Bryan^^	0	0.00	0.26	0.00	15.21	0.00	38.66	0.00	45.62	0.00	0.00	0.00	0.00	0.00	0.00
Dallas-Plano-Irving^	12	12.77	2.71	0.00	19.83	0.00	38.89	66.67	38.30	33.33	0.48	0.00	0.00	0.72	0.47
El Paso^	2	2.13	3.63	0.00	36.80	0.00	23.49	0.00	36.08	100.00	1.61	0.00	0.00	0.00	3.70
Fort Worth-Arlington^	4	4.26	2.24	0.00	18.75	0.00	39.57	25.00	39.43	75.00	1.52	0.00	0.00	1.32	2.25
Killeen-Temple-Fort Hood^^	0	0.00	0.00	0.00	31.46	0.00	35.96	0.00	32.58	0.00	0.00	0.00	0.00	0.00	0.00
Laredo^^	0	0.00	2.88	0.00	16.55	0.00	28.78	0.00	51.80	0.00	0.00	0.00	0.00	0.00	0.00
Longview^^	0	0.00	0.00	0.00	23.53	0.00	42.53	0.00	33.94	0.00	0.00	0.00	0.00	0.00	0.00
McAllen-Edinburg-Pharr^	5	5.32	0.00	0.00	11.63	20.00	51.16	0.00	37.21	80.00	1.84	0.00	0.00	0.00	4.05
Midland^^	5	5.32	1.83	0.00	19.41	0.00	54.21	100.00	24.54	0.00	2.78	0.00	0.00	5.26	0.00
Odessa^^	0	0.00	0.00	0.00	3.39	0.00	45.76	0.00	50.85	0.00	0.00	0.00	0.00	0.00	0.00
San Antonio^	7	7.45	1.11	0.00	21.76	42.86	31.02	0.00	45.84	57.14	0.51	0.00	0.00	0.00	1.11
Sherman-Denison^^	14	14.89	0.00	0.00	5.25	0.00	87.29	100.00	7.46	0.00	15.00	0.00	0.00	16.36	0.00
Tyler^^	0	0.00	3.95	0.00	23.16	0.00	16.38	0.00	56.50	0.00	0.00	0.00	0.00	0.00	0.00
Waco^^	1	1.06	2.36	0.00	13.16	0.00	38.51	100.00	45.97	0.00	0.00	0.00	0.00	0.00	0.00
Wichita Falls^^	0	0.00	2.73	0.00	33.33	0.00	32.79	0.00	31.15	0.00	0.00	0.00	0.00	0.00	0.00
TX nonMSA^^	19	20.21	0.00	0.00	2.92	31.58	63.71	52.63	33.37	15.79	2.84	0.00	30.00	2.64	1.32

* Based on 2005 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data – Dun and Bradstreet (2006).

^ The evaluation period for this assessment area is from January 1, 2004 to December 31, 2006.

^^ The evaluation period for this assessment area is from November 13, 2004 to December 31, 2006.

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: TEXAS					Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006									
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Houston-Baytown-Sugar Land^	27,920	38.25	22.47	5.22	17.28	18.76	18.81	23.40	41.44	52.63	4.08	6.55	3.99	3.47	4.27	
Limited Review:																
Abilene^^	482	0.66	18.44	6.93	17.80	17.10	23.55	26.62	40.22	49.35	6.01	6.25	6.80	5.45	6.01	
Amarillo^^	116	0.16	20.66	8.08	18.68	18.18	21.68	29.29	38.98	44.44	0.91	0.68	0.93	1.15	0.81	
Austin-Round Rock^	6,538	8.96	19.08	5.03	17.68	18.86	22.56	24.42	40.68	51.69	2.81	2.14	2.12	2.60	3.29	
Beaumont-Port Arthur^^	501	0.69	23.21	5.13	16.66	20.28	19.64	28.67	40.49	45.92	3.98	3.85	4.41	4.27	3.66	
Brownsville-Harlingen^	174	0.24	27.32	2.56	16.35	8.97	17.64	16.67	38.68	71.79	1.98	2.13	1.60	1.26	2.43	
College Station-Bryan^^	250	0.34	23.04	2.20	15.66	9.69	17.13	15.86	44.17	72.25	2.01	0.80	1.55	1.50	2.31	
Dallas-Plano-Irving^	18,001	24.67	21.36	6.79	17.86	17.34	20.11	22.69	40.67	53.17	3.08	4.18	2.60	2.46	3.48	
El Paso^	1,588	2.18	22.11	1.75	17.46	10.57	18.92	25.52	41.51	62.15	2.52	1.32	1.26	2.19	2.94	
Fort Worth-Arlington^	7,702	10.55	19.49	8.70	18.35	22.34	21.37	24.34	40.80	44.61	2.99	5.34	3.06	2.56	2.92	
Killeen-Temple-Fort Hood^^	106	0.15	18.21	6.06	16.09	24.24	23.32	31.31	42.38	38.38	2.29	3.41	3.45	1.81	2.10	
Laredo^^	180	0.25	22.96	0.00	16.89	2.34	18.19	18.13	41.96	79.53	1.61	0.00	0.62	1.43	1.78	
Longview^^	374	0.51	20.39	2.42	16.86	18.43	20.16	31.42	42.60	47.73	5.04	3.00	6.63	6.20	4.15	
McAllen-Edinburg-Pharr^	434	0.59	21.07	0.79	15.95	4.19	16.73	12.57	46.26	82.46	1.46	1.52	0.30	0.93	1.63	
Midland^^	462	0.63	20.88	3.59	18.60	13.68	19.33	23.32	41.20	59.42	6.77	3.64	7.08	6.63	7.14	
Odessa^^	185	0.25	21.22	4.42	17.50	14.92	21.98	24.31	39.30	56.35	4.78	6.94	4.45	5.44	4.41	
San Antonio^	6,771	9.28	21.31	4.04	17.89	14.80	20.26	21.68	40.55	59.48	3.10	2.79	2.63	2.65	3.48	
Sherman-Denison^^	203	0.28	19.46	8.51	18.09	13.48	23.05	24.82	39.40	53.19	1.75	2.40	2.02	1.63	1.60	
Tyler^^	189	0.26	21.90	4.61	17.51	15.79	18.83	19.08	41.75	60.53	2.83	2.48	2.78	1.99	3.24	
Waco^^	245	0.34	20.68	4.74	17.54	17.89	21.36	23.68	40.42	53.68	1.50	1.32	1.20	1.35	1.68	
Wichita Falls^^	92	0.13	19.10	7.14	19.75	10.71	23.65	21.43	37.50	60.71	2.14	2.19	1.18	1.66	2.80	
TX nonMSA^^	462	0.63	18.08	2.15	15.87	11.00	19.80	21.77	46.24	65.07	6.42	4.35	5.76	5.97	6.79	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 11.0% of loans originated and purchased by Bank.

^ The evaluation period for this assessment area is from January 1, 2004 to December 31, 2006.

^^ The evaluation period for this assessment area is from November 13, 2004 to December 31, 2006.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: TEXAS						Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Houston-Baytown-Sugar Land^	2,983	33.67	22.47	12.35	17.28	19.92	18.81	24.64	41.44	43.09	9.54	16.45	12.85	10.39	7.05
Limited Review:															
Abilene^^	48	0.54	18.44	14.58	17.80	14.58	23.55	25.00	40.22	45.83	5.81	6.06	5.00	7.25	5.45
Amarillo^^	50	0.56	20.66	8.16	18.68	26.53	21.68	12.24	38.98	53.06	3.01	3.85	4.84	1.37	2.82
Austin-Round Rock^	536	6.05	19.08	12.81	17.68	18.27	22.56	26.93	40.68	42.00	6.04	9.73	7.11	6.31	4.80
Beaumont-Port Arthur^^	142	1.60	23.21	10.56	16.66	21.13	19.64	21.13	40.49	47.18	8.75	7.14	10.77	6.94	9.16
Brownsville-Harlingen^	50	0.56	27.32	19.15	16.35	12.77	17.64	14.89	38.68	53.19	8.06	16.00	1.75	6.76	8.44
College Station-Bryan^^	14	0.16	23.04	0.00	15.66	14.29	17.13	0.00	44.17	85.71	5.56	0.00	11.11	0.00	7.20
Dallas-Plano-Irving^	2,236	25.24	21.36	16.40	17.86	22.85	20.11	21.14	40.67	39.61	8.93	17.23	12.37	9.53	6.34
El Paso^	194	2.19	22.11	9.47	17.46	14.74	18.92	16.84	41.51	58.95	2.64	4.52	2.42	2.01	2.71
Fort Worth-Arlington^	1,172	13.22	19.49	14.81	18.35	22.57	21.37	21.53	40.80	41.09	9.80	17.34	12.46	10.68	7.26
Killeen-Temple-Fort Hood^^	16	0.18	18.21	18.75	16.09	18.75	23.32	12.50	42.38	50.00	6.82	0.00	7.14	3.57	9.23
Laredo^^	10	0.11	22.96	0.00	16.89	0.00	18.19	10.00	41.96	90.00	0.55	0.00	0.00	0.00	1.11
Longview^^	57	0.64	20.39	10.53	16.86	10.53	20.16	24.56	42.60	54.39	9.82	16.67	8.89	9.84	9.27
McAllen-Edinburg-Pharr^	113	1.27	21.07	7.96	15.95	14.16	16.73	13.27	46.26	64.60	5.15	11.94	8.16	4.66	3.77
Midland^^	67	0.76	20.88	13.43	18.60	7.46	19.33	23.88	41.20	55.22	13.13	19.44	11.36	11.86	12.50
Odessa^^	79	0.89	21.22	6.33	17.50	16.46	21.98	16.46	39.30	60.76	20.00	33.33	20.45	13.04	23.15
San Antonio^	657	7.41	21.31	16.33	17.89	21.73	20.26	22.80	40.55	39.14	4.38	5.86	5.24	5.09	3.40
Sherman-Denison^^	78	0.88	19.46	18.18	18.09	15.58	23.05	24.68	39.40	41.56	13.01	21.43	8.62	21.54	9.22
Tyler^^	32	0.36	21.90	6.25	17.51	21.88	18.83	18.75	41.75	53.13	4.39	3.85	6.00	2.78	4.73
Waco^^	85	0.96	20.68	10.71	17.54	16.67	21.36	22.62	40.42	50.00	6.47	8.51	8.18	5.76	5.86
Wichita Falls^^	74	0.83	19.10	19.18	19.75	15.07	23.65	16.44	37.50	49.32	14.72	14.71	14.29	9.62	17.27
TX nonMSA^^	170	1.92	18.08	8.88	15.87	17.75	19.80	18.34	46.24	55.03	17.95	21.05	23.19	18.09	16.10

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 1.1% of loans originated and purchased by Bank.

^ The evaluation period for this assessment area is from January 1, 2004 to December 31, 2006.

^^ The evaluation period for this assessment area is from November 13, 2004 to December 31, 2006.

Table 10. Borrower Distribution of Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: TEXAS				Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006									
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Houston-Baytown-Sugar Land^	14,549	33.30	22.47	7.95	17.28	19.14	18.81	24.21	41.44	48.69	6.28	8.14	6.40	5.99	6.13	
Limited Review:																
Abilene^^	177	0.41	18.44	1.17	17.80	9.94	23.55	23.39	40.22	65.50	12.28	0.00	6.60	12.96	14.63	
Amarillo^^	105	0.24	20.66	7.22	18.68	21.65	21.68	20.62	38.98	50.52	2.72	3.70	2.44	2.00	3.01	
Austin-Round Rock^	3,864	8.85	19.08	8.15	17.68	19.13	22.56	24.86	40.68	47.86	5.11	5.39	5.22	5.64	4.75	
Beaumont-Port Arthur^^	301	0.69	23.21	7.01	16.66	15.13	19.64	28.41	40.49	49.45	6.67	6.50	8.98	8.62	5.35	
Brownsville-Harlingen^	197	0.45	27.32	5.20	16.35	13.29	17.64	17.92	38.68	63.58	4.44	3.92	7.19	2.95	4.44	
College Station-Bryan^^	96	0.22	23.04	3.70	15.66	7.41	17.13	30.86	44.17	58.02	3.17	3.92	1.45	4.26	3.10	
Dallas-Plano-Irving^	12,549	28.73	21.36	10.18	17.86	20.50	20.11	23.53	40.67	45.79	5.62	7.97	6.14	5.66	5.07	
El Paso^	940	2.15	22.11	4.82	17.46	12.04	18.92	20.11	41.51	63.03	3.98	3.93	3.38	3.01	4.53	
Fort Worth-Arlington^	5,257	12.04	19.49	10.48	18.35	21.09	21.37	24.23	40.80	44.20	6.09	7.11	6.44	5.95	5.87	
Killeen-Temple-Fort Hood^^	52	0.12	18.21	4.44	16.09	20.00	23.32	26.67	42.38	48.89	6.02	0.00	6.94	7.14	5.66	
Laredo^^	74	0.17	22.96	1.75	16.89	15.79	18.19	5.26	41.96	77.19	2.30	3.13	4.46	0.43	2.47	
Longview^^	125	0.29	20.39	3.39	16.86	20.34	20.16	27.12	42.60	49.15	6.69	2.56	11.90	8.15	5.24	
McAllen-Edinburg-Pharr^	419	0.96	21.07	2.18	15.95	6.27	16.73	14.17	46.26	77.38	3.56	12.20	3.72	2.53	3.62	
Midland^^	121	0.28	20.88	7.21	18.60	18.02	19.33	17.12	41.20	57.66	6.89	6.56	6.59	5.29	7.72	
Odessa^^	124	0.28	21.22	3.28	17.50	7.38	21.98	24.59	39.30	64.75	8.52	9.09	5.13	8.67	9.11	
San Antonio^	3,759	8.61	21.31	8.47	17.89	17.46	20.26	22.11	40.55	51.96	5.03	5.61	5.05	4.79	5.06	
Sherman-Denison^^	257	0.59	19.46	10.73	18.09	13.30	23.05	27.04	39.40	48.93	8.72	18.68	8.52	9.42	7.28	
Tyler^^	69	0.16	21.90	3.23	17.51	16.13	18.83	19.35	41.75	61.29	3.61	0.00	2.91	3.96	4.23	
Waco^^	173	0.40	20.68	5.56	17.54	13.19	21.36	26.39	40.42	54.86	3.75	6.32	2.30	4.64	3.55	
Wichita Falls^^	115	0.26	19.10	9.82	19.75	9.82	23.65	26.79	37.50	53.57	8.95	12.68	4.23	9.52	9.80	
TX nonMSA^^	351	0.80	18.08	3.57	15.87	14.58	19.80	21.43	46.24	60.42	12.02	17.95	15.64	13.01	10.81	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 14.7% of loans originated and purchased by Bank.

^ The evaluation period for this assessment area is from January 1, 2004 to December 31, 2006.

^^ The evaluation period for this assessment area is from November 13, 2004 to December 31, 2006.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: TEXAS			Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006					
MA/Assessment Area:	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share*		
	#	% of Total**	% of Businesses***	% Bank Loans****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$1,000,000	All	Rev. \$1 Million or less	
Full Review:										
Houston-Baytown-Sugar Land^	15,033	40.87	68.36	60.21	88.92	7.05	4.03	3.93	4.52	
Limited Review:										
Abilene^^	38	0.10	65.47	52.63	78.95	10.53	10.53	0.43	0.47	
Amarillo^^	22	0.06	67.91	54.55	68.18	9.09	22.73	0.07	0.06	
Austin-Round Rock^	3,415	9.28	67.46	56.87	86.91	7.20	5.89	3.07	3.54	
Beaumont-Port Arthur^^	137	0.37	66.36	51.82	80.29	10.95	8.76	0.75	0.73	
Brownsville-Harlingen^	385	1.05	60.79	57.40	87.27	9.35	3.38	4.15	3.80	
College Station-Bryan^^	32	0.09	64.92	31.25	87.50	6.25	6.25	0.24	0.11	
Dallas-Plano-Irving^	9,641	26.21	66.91	58.66	86.84	7.57	5.59	2.89	3.47	
El Paso^	1,672	4.54	66.60	61.24	84.93	8.79	6.28	4.34	5.04	
Fort Worth-Arlington^	3,428	9.32	65.96	60.91	85.15	7.58	7.26	2.72	3.47	
Killeen-Temple-Fort Hood^^	14	0.04	64.28	64.29	92.86	7.14	0.00	0.58	1.12	
Laredo^^	68	0.18	67.11	8.82	97.06	2.94	0.00	0.50	0.04	
Longview^^	77	0.21	63.76	51.95	66.23	14.29	19.48	0.83	1.17	
McAllen-Edinburg-Pharr^	556	1.51	64.60	58.63	88.85	5.22	5.94	1.61	1.46	
Midland^^	90	0.24	64.48	33.33	73.33	7.78	18.89	1.12	0.93	
Odessa^^	79	0.21	64.48	26.58	81.01	8.86	10.13	1.47	0.82	
San Antonio^	1,726	4.69	67.48	44.03	89.11	5.56	5.33	1.52	1.49	
Sherman-Denison^^	40	0.11	63.85	37.50	85.00	10.00	5.00	0.65	0.42	
Tyler^^	47	0.13	67.20	38.30	74.47	12.77	12.77	0.44	0.46	
Waco^^	54	0.15	64.57	37.04	68.52	18.52	12.96	0.45	0.33	
Wichita Falls^^	87	0.24	68.20	49.43	81.61	10.34	8.05	1.48	1.77	
TX nonMSA^^	147	0.40	62.32	50.34	74.15	13.61	12.24	1.07	0.63	

* Based on 2005 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B – 2006).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 15.7% of small loans to businesses originated and purchased by the Bank.

^ The evaluation period for this assessment area is from January 1, 2004 to December 31, 2006.

^^ The evaluation period for this assessment area is from November 13, 2004 to December 31, 2006.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS			Geography: TEXAS		Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006				
MA/Assessment Area:	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% Bank Loans****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$500,000	All	Rev. \$1 Million or less
Full Review:									
Houston-Baytown-Sugar Land^	19	20.21	91.54	42.11	78.95	15.79	5.26	0.68	0.14
Limited Review:									
Abilene^^	0	0.00	93.88	0.00	0.00	0.00	0.00	0.00	0.00
Amarillo^^	3	3.19	91.71	66.67	66.67	33.33	0.00	0.63	0.00
Austin-Round Rock^	3	3.19	91.59	66.67	100.00	0.00	0.00	0.37	0.00
Beaumont-Port Arthur^^	0	0.00	95.42	0.00	0.00	0.00	0.00	0.00	0.00
Brownsville-Harlingen^	0	0.00	88.78	0.00	0.00	0.00	0.00	0.00	0.00
College Station-Bryan^^	0	0.00	87.37	0.00	0.00	0.00	0.00	0.00	0.00
Dallas-Plano-Irving^	12	12.77	90.84	50.00	91.67	0.00	8.33	0.48	0.22
El Paso^	2	2.13	86.68	100.00	100.00	0.00	0.00	1.61	2.17
Fort Worth-Arlington^	4	4.26	91.30	75.00	75.00	25.00	0.00	1.52	1.31
Killeen-Temple-Fort Hood^^	0	0.00	86.52	0.00	0.00	0.00	0.00	0.00	0.00
Laredo^^	0	0.00	89.93	0.00	0.00	0.00	0.00	0.00	0.00
Longview^^	0	0.00	95.48	0.00	0.00	0.00	0.00	0.00	0.00
McAllen-Edinburg-Pharr^	5	5.32	82.95	0.00	20.00	0.00	80.00	1.84	0.00
Midland^^	5	5.32	93.77	80.00	20.00	60.00	20.00	2.78	0.00
Odessa^^	0	0.00	92.37	0.00	0.00	0.00	0.00	0.00	0.00
San Antonio^	7	7.45	91.69	57.14	28.57	28.57	42.86	0.51	0.65
Sherman-Denison^^	14	14.89	94.75	71.43	35.71	28.57	35.71	15.00	13.33
Tyler^^	0	0.00	93.22	0.00	0.00	0.00	0.00	0.00	0.00
Waco^^	1	1.06	96.07	100.00	100.00	0.00	0.00	0.00	0.00
Wichita Falls^^	0	0.00	92.90	0.00	0.00	0.00	0.00	0.00	0.00
TX nonMSA^^	19	20.21	95.10	89.47	57.89	15.79	26.32	2.84	2.60

* Based on 2005 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B – 2006).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 15.7% of small loans to farms originated and purchased by the Bank.

^ The evaluation period for this assessment area is from January 1, 2004 to December 31, 2006.

^^ The evaluation period for this assessment area is from November 13, 2004 to December 31, 2006.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS MA/Assessment Area:	Geography: TEXAS				Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2006					
	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**		
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)	
Full Review:										
Houston-Baytown-Sugar Land [^]	22	137,549	220	80,650	242	218,199	34.76	7	1,926	
Limited Review:										
Abilene ^{^^}	2	5,453	1	1	3	5,454	0.87	0	0	
Amarillo ^{^^}	4	6,231	2	9,687	6	15,918	2.54	0	0	
Austin-Round Rock [^]	8	26,023	120	3,901	128	29,924	4.77	1	64	
Beaumont-Port Arthur ^{^^}	4	6,076	2	382	6	6,458	1.03	2	706	
Brownsville-Harlingen [^]	1	556	20	3,033	21	3,589	0.57	0	0	
College Station-Bryan ^{^^}	3	376	1	422	4	798	0.13	0	0	
Dallas-Plano-Irving [^]	27	136,772	197	45,367	224	182,139	29.01	1	31	
El Paso [^]	2	3,840	50	1,629	52	5,469	0.87	9	1,042	
Fort Worth-Arlington [^]	10	22,982	99	21,336	109	44,318	7.06	3	1,534	
Killeen-Temple-Fort Hood ^{^^}	2	1,453	1	5,180	3	6,633	1.06	0	0	
Laredo ^{^^}	1	2	1	2	2	4	0.00	0	0	
Longview ^{^^}	1	598	1	11,822	2	12,420	1.98	0	0	
McAllen-Edinburg-Pharr [^]	4	11,899	26	4,225	30	16,124	2.57	0	0	
Midland ^{^^}	2	4,417	1	332	3	4,749	0.76	1	58	
Odessa ^{^^}	2	1,922	1	2	3	1,924	0.31	0	0	
San Antonio [^]	3	6,701	128	47,317	131	54,018	8.61	2	923	
Sherman-Denison ^{^^}	1	569	0	0	1	569	0.09	0	0	
Tyler ^{^^}	3	14,709	3	599	6	15,308	2.44	1	104	
Waco ^{^^}	2	285	0	0	2	285	0.05	0	0	
Wichita Falls ^{^^}	2	1,037	0	0	2	1,037	0.17	0	0	
TX nonMSA ^{^^}	2	2,179	2	23	4	2,202	0.35	1	771	
Broader Regional Area with Potential to Benefit the AA	12	23,733	11	1,601	23	25,334	N/A	9	1,396	
Broader Regional Area without Potential to Benefit the AA	0	0	1	498	1	498	N/A	0	0	

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

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

[^] The evaluation period for this assessment area is from January 1, 2004 to December 31, 2006.

^{^^} The evaluation period for this assessment area is from November 13, 2004 to December 31, 2006.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION of BRANCH DELIVERY SYSTEM & BRANCH OPENINGS/CLOSINGS Geography: TEXAS Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006																	
MA/ Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Houston-Baytown-Sugar Land [^]	41.67	119	29.03	2.52	23.53	22.69	50.42	19	5	0	1	3	10	6.60	30.17	30.54	32.64
Limited Review:																	
Abilene ^{^^}	0.27	3	0.73	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	19.54	50.36	28.92
Amarillo ^{^^}	0.32	3	0.73	66.67	0.00	0.00	33.33	0	0	0	0	0	0	2.14	34.85	34.77	28.25
Austin-Round Rock [^]	4.12	51	12.44	3.92	9.80	45.10	41.18	14	1	0	1	5	7	8.70	24.57	37.60	28.90
Beaumont-Port Arthur ^{^^}	0.74	6	1.46	0.00	50.00	16.67	33.33	0	0	0	0	0	0	4.64	23.23	43.77	26.15
Brownsville-Harlingen [^]	0.38	2	0.49	0.00	50.00	0.00	50.00	0	0	0	0	0	0	4.93	37.57	29.63	27.88
College Station-Bryan ^{^^}	0.03	2	0.49	50.00	50.00	0.00	0.00	1	0	0	1	0	0	2.27	29.66	35.40	26.28
Dallas-Plano-Irving [^]	39.58	114	27.81	1.75	20.18	24.56	52.63	15	2	0	1	1	11	8.03	27.71	32.30	31.96
El Paso [^]	1.56	8	1.95	12.50	37.50	0.00	50.00	0	0	0	0	0	0	3.70	30.92	33.98	31.40
Fort Worth-Arlington [^]	5.42	48	11.71	2.08	22.92	43.75	31.25	7	2	1	0	0	4	6.03	26.43	35.58	31.96
Killeen-Temple-Fort Hood ^{^^}	0.06	1	0.24	0.00	0.00	0.00	100.00	0	0	0	0	0	0	0.00	24.84	41.59	33.57
Laredo ^{^^}	0.00	1	0.24	0.00	0.00	100.00	0.00	1	0	0	0	1	0	0.52	38.06	33.72	27.69
Longview ^{^^}	0.40	2	0.49	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0.00	30.08	41.47	28.45
McAllen-Edinburg-Pharr [^]	0.78	3	0.73	0.00	33.33	33.33	33.33	1	0	0	0	1	0	0.00	22.86	46.60	30.53
Midland ^{^^}	0.26	3	0.73	0.00	66.67	0.00	33.33	0	0	0	0	0	0	5.79	19.81	43.64	30.76
Odessa ^{^^}	0.39	2	0.49	0.00	0.00	0.00	100.00	0	0	0	0	0	0	1.84	19.77	42.31	36.08
San Antonio [^]	1.63	25	6.10	0.00	40.00	36.00	24.00	6	0	0	1	3	2	2.81	38.62	29.40	29.16
Sherman-Denison ^{^^}	0.39	3	0.73	0.00	100.00	0.00	0.00	0	0	0	0	0	0	0.00	17.24	73.81	8.94
Tyler ^{^^}	0.33	1	0.24	0.00	0.00	0.00	100.00	0	0	0	0	0	0	5.62	38.04	19.94	36.40
Waco ^{^^}	0.15	3	0.73	0.00	66.67	0.00	33.33	1	0	0	0	0	1	10.94	25.71	31.10	32.24
Wichita Falls ^{^^}	0.59	4	0.98	0.00	50.00	0.00	50.00	0	0	0	0	0	0	2.31	29.92	40.25	27.53
TX nonMSA ^{^^}	0.93	6	1.46	0.00	16.67	33.33	50.00	0	0	0	0	0	0	0.00	7.79	57.02	35.20

[^] The evaluation period for this assessment area is from January 1, 2004 to December 31, 2006.

^{^^} The evaluation period for this assessment area is from November 13, 2004 to December 31, 2006.

Table 1. Lending Volume

LENDING VOLUME		Geography: UTAH				Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006						
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
Full Review:												
Salt Lake City	63.51	3,491	592,704	995	121,721	1	25	8	11,500	4,495	725,950	95.82
Limited Review:												
Ogden-Clearfield	27.96	1,771	227,649	205	26,991	0	0	5	11,638	1,981	266,278	2.15
Provo-Orem	8.53	422	56,842	179	18,368	2	50	0	0	603	75,260	2.03
Broader Regional Area with Potential to Benefit the AA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	8	3,404	8	3,404	N/A
Broader Regional Area without Potential to Benefit the AA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	108	190,316	108	190,316	N/A

* Loan Data as of December 31, 2006. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Community Development Loans is from November 13, 2004 to December 31, 2006.

*** Deposit Data as of June 30, 2006. Rated area refers to either the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: UTAH				Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006								
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Community Development Letters of Credit**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in MA/AA***
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
Full Review:														
Salt Lake City	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	95.82
Limited Review:														
Ogden-Clearfield	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2.15
Provo-Orem	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2.03
Broader Regional Area with Potential to Benefit the AA	N/A	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Broader Regional Area without Potential to Benefit the AA	N/A	2	11,530	2	11,530	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

* Loan Data as of December 31, 2006. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Optional Product Line(s) is from November 13, 2004 to December 31, 2006.

*** Deposit Data as of June 30, 2006. Rated area refers to either the state, multistate MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: UTAH				Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans						
Full Review:																
Salt Lake City	1,515	56.13	0.20	0.59	16.76	14.65	51.08	45.21	31.95	39.54	1.29	1.08	1.15	1.09	1.68	
Limited Review:																
Ogden-Clearfield	987	36.57	0.85	1.01	13.75	13.17	58.75	53.19	26.65	32.62	1.72	2.43	1.47	1.52	2.44	
Provo-Orem	197	7.30	2.43	7.11	19.06	14.21	48.51	50.25	30.00	28.43	0.70	1.37	0.49	0.62	0.87	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: UTAH					Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans						
Full Review:																
Salt Lake City	156	69.95	0.20	0.00	16.76	8.33	51.08	57.69	31.95	33.97	1.93	0.00	0.93	2.21	1.90	
Limited Review:																
Ogden-Clearfield	52	23.32	0.85	0.00	13.75	9.62	58.75	57.69	26.65	32.69	1.40	0.00	2.65	0.95	2.08	
Provo-Orem	15	6.73	2.43	0.00	19.06	13.33	48.51	46.67	30.00	40.00	1.42	0.00	0.00	1.20	2.42	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE												Geography: UTAH				Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*									
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp					
Full Review:																				
Salt Lake City	1,820	65.90	0.20	0.22	16.76	11.59	51.08	51.26	31.95	36.92	1.87	1.06	1.67	1.77	2.11					
Limited Review:																				
Ogden-Clearfield	732	26.50	0.85	0.41	13.75	9.70	58.75	60.79	26.65	29.10	1.87	1.45	1.40	1.83	2.20					
Provo-Orem	210	7.60	2.43	1.43	19.06	10.00	48.51	50.48	30.00	38.10	1.08	0.37	0.95	1.07	1.25					

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: UTAH				Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans						
Full Review:																
Salt Lake City	995	72.15	8.01	12.16	21.26	26.63	38.68	35.18	32.04	26.03	1.27	2.61	1.89	1.14	0.72	
Limited Review:																
Ogden-Clearfield	205	14.87	5.63	8.29	16.92	23.41	50.26	37.07	27.19	31.22	0.77	1.44	1.15	0.63	0.65	
Provo-Orem	179	12.98	5.62	1.12	22.42	18.99	42.16	51.40	29.77	28.49	1.14	0.00	0.99	1.52	0.82	

* Based on 2005 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data – Dun and Bradstreet (2006).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: UTAH				Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% Bank Loans	% of Farms***	% Bank Loans	% of Farms***	% Bank Loans	% of Farms***	% Bank Loans						
Full Review:																
Salt Lake City	1	33.33	2.61	0.00	16.23	0.00	44.15	100.00	37.01	0.00	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Ogden-Clearfield	0	0.00	2.68	0.00	13.12	0.00	58.50	0.00	25.70	0.00	0.00	0.00	0.00	0.00	0.00	
Provo-Orem	2	66.67	2.52	0.00	14.19	0.00	54.69	100.00	28.60	0.00	1.92	0.00	0.00	2.94	0.00	

* Based on 2005 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data – Dun and Bradstreet (2006).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: UTAH					Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006									
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Salt Lake City	1,515	56.13	16.77	5.79	19.75	20.09	24.63	22.91	38.84	51.21	1.36	1.50	1.24	1.22	1.49	
Limited Review:																
Ogden-Clearfield	987	36.57	15.96	6.84	20.32	25.03	25.67	26.54	38.05	41.60	1.87	1.40	1.68	1.78	2.31	
Provo-Orem	197	7.30	21.59	3.52	20.86	25.35	23.12	27.46	34.43	43.66	0.76	0.15	0.86	0.73	0.82	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 15.4% of loans originated and purchased by Bank.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: UTAH						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Salt Lake City	156	69.95	16.77	5.84	19.75	18.18	24.63	25.32	38.84	50.65	2.01	2.40	1.63	2.05	2.14
Limited Review:															
Ogden-Clearfield	52	23.32	15.96	3.92	20.32	19.61	25.67	37.25	38.05	39.22	1.46	1.18	1.06	1.98	1.33
Provo-Orem	15	6.73	21.59	0.00	20.86	7.14	23.12	35.71	34.43	57.14	1.51	0.00	0.00	0.85	2.74

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 1.8% of loans originated and purchased by Bank.

Table 10. Borrower Distribution of Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: UTAH				Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006									
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Salt Lake City	1,820	65.90	16.77	4.23	19.75	19.36	24.63	27.88	38.84	48.53	2.22	1.90	2.12	2.13	2.38	
Limited Review:																
Ogden-Clearfield	732	26.50	15.96	6.28	20.32	17.58	25.67	31.71	38.05	44.43	2.21	2.92	1.75	2.03	2.54	
Provo-Orem	210	7.60	21.59	1.71	20.86	13.71	23.12	30.29	34.43	54.29	1.28	0.71	1.30	1.12	1.44	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 14.1% of loans originated and purchased by Bank.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: UTAH			Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006				
MA/Assessment Area:	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% Bank Loans****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
Full Review:									
Salt Lake City	995	72.15	62.55	51.86	78.69	11.76	9.55	1.27	1.19
Limited Review:									
Ogden-Clearfield	205	14.87	62.64	51.22	74.15	14.15	11.71	0.77	0.71
Provo-Orem	179	12.98	62.07	54.75	81.01	11.17	7.82	1.14	0.87

* Based on 2005 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B – 2006).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 13.1% of small loans to businesses originated and purchased by the Bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: UTAH			Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006				
MA/Assessment Area:	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% Bank Loans****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$500,000	All	Rev. \$1 Million or less
Full Review:									
Salt Lake City	1	33.33	89.71	100.00	100.00	0.00	0.00	0.00	0.00
Limited Review:									
Ogden-Clearfield	0	0.00	90.76	0.00	0.00	0.00	0.00	0.00	0.00
Provo-Orem	2	66.67	89.93	0.00	100.00	0.00	0.00	1.92	0.00

* Based on 2005 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B – 2006).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 33.3% of small loans to farms originated and purchased by the Bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: UTAH				Evaluation Period: NOVEMBER 13, 2004 To DECEMBER 31, 2006				
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**		
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)	
Full Review:										
Salt Lake City	7	10,461	76	1,239	83	11,700	74.50	5	340	
Limited Review:										
Ogden-Clearfield	2	2,631	2	242	4	2,873	18.30	2	212	
Provo-Orem	3	1,042	4	88	7	1,130	7.20	1	27	
Broader Regional Area with Potential to Benefit the AA	1	2,844	4	360	5	3,204	N/A	5	1,117	
Broader Regional Area without Potential to Benefit the AA	32	36,633	57	56,490	89	93,123	N/A	43	15,049	

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

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

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION of BRANCH DELIVERY SYSTEM & BRANCH OPENINGS/CLOSINGS Geography: UTAH Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006																	
MA/ Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Salt Lake City	95.82	26	81.24	11.54	15.38	42.31	30.77	4	0	0	0	2	2	0.82	22.79	48.24	28.15
Limited Review:																	
Ogden-Clearfield	2.15	3	9.38	33.33	0.00	66.67	0.00	0	0	0	0	0	0	2.33	17.15	55.26	25.26
Provo-Orem	2.03	3	9.38	0.00	66.67	33.33	0.00	0	0	0	0	0	0	13.82	22.77	40.60	22.66

Table 1. Lending Volume

LENDING VOLUME		Geography: WEST VIRGINIA						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006				
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
Full Review:												
Charleston	35.64	1,211	125,235	181	39,596	0	0	4	2,250	1,396	167,081	29.63
Limited Review:												
Huntington-Ashland	21.15	747	57,388	78	19,173	1	15	5	2,367	831	78,943	19.53
WV nonMSA	43.21	1,512	120,167	176	29,139	0	0	5	5,937	1,693	155,243	50.84
Broader Regional Area with Potential to Benefit the AA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	5	2,271	5	2,271	N/A
Broader Regional Area without Potential to Benefit the AA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0	0	0	0	N/A

* Loan Data as of December 31, 2006. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Community Development Loans is from November 13, 2004 to December 31, 2006.

*** Deposit Data as of June 30, 2006. Rated area refers to either the state, multistate MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: WEST VIRGINIA					Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Charleston	379	38.52	0.12	0.00	7.43	4.22	64.46	57.52	27.98	38.26	4.01	0.00	5.35	3.76	4.24	
Limited Review:																
Huntington-Ashland	175	17.78	0.25	0.57	19.22	12.00	55.81	56.57	24.72	30.86	3.88	0.00	3.27	4.17	3.76	
WV nonMSA	430	43.70	0.00	0.00	3.47	3.95	80.80	74.19	15.73	21.86	5.50	0.00	6.32	5.84	4.43	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: WEST VIRGINIA						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006								
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Charleston	105	23.44	0.12	0.00	7.43	7.62	64.46	61.90	27.98	30.48	6.28	0.00	7.04	6.47	5.71	
Limited Review:																
Huntington-Ashland	128	28.57	0.25	0.00	19.22	22.66	55.81	56.25	24.72	21.09	13.74	0.00	23.94	12.71	10.00	
WV nonMSA	215	47.99	0.00	0.00	3.47	6.98	80.80	77.67	15.73	15.35	13.28	0.00	18.18	13.02	13.25	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: WEST VIRGINIA						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Charleston	726	35.66	0.12	0.00	7.43	5.79	64.46	58.13	27.98	36.09	7.90	0.00	6.09	7.88	8.21
Limited Review:															
Huntington-Ashland	443	21.76	0.25	0.68	19.22	12.87	55.81	55.98	24.72	30.47	12.16	11.11	14.29	11.60	12.39
WV nonMSA	867	42.58	0.00	0.00	3.47	3.23	80.80	78.20	15.73	18.57	11.10	0.00	16.81	11.35	9.39

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: WEST VIRGINIA						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Charleston	1	50.00	7.19	0.00	10.74	0.00	46.18	0.00	35.89	100.00	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Huntington-Ashland	1	50.00	22.34	0.00	23.18	100.00	24.07	0.00	30.40	0.00	0.00	0.00	0.00	0.00	0.00
WV nonMSA	0	0.00	0.00	0.00	6.69	0.00	77.34	0.00	15.97	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of Multifamily Units is the number of multifamily housing units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: WEST VIRGINIA				Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans						
Full Review:																
Charleston	181	41.61	12.84	18.78	10.74	11.05	49.31	39.78	27.11	30.39	1.50	3.04	1.78	1.16	1.44	
Limited Review:																
Huntington-Ashland	78	17.93	14.39	24.36	18.40	14.10	42.58	33.33	24.62	28.21	1.61	3.72	1.40	1.31	1.26	
WV nonMSA	176	40.46	0.00	0.00	8.29	4.55	74.36	57.39	17.35	38.07	1.82	0.00	1.14	1.55	2.93	

* Based on 2005 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data – Dun and Bradstreet (2006).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: WEST VIRGINIA								Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% Bank Loans	% of Farms***	% Bank Loans	% of Farms***	% Bank Loans	% of Farms***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Charleston	0	0.00	1.25	0.00	7.92	0.00	60.42	0.00	30.42	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Huntington-Ashland	1	100.00	4.00	0.00	13.33	0.00	64.67	100.00	18.00	0.00	10.00	0.00	0.00	12.50	0.00
WV nonMSA	0	0.00	0.00	0.00	4.65	0.00	76.74	0.00	18.60	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2005 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data – Dun and Bradstreet (2006).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: WEST VIRGINIA					Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006									
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Charleston	379	38.52	18.91	7.07	16.87	20.26	20.28	29.58	43.94	43.09	4.28	4.05	3.77	5.24	3.99	
Limited Review:																
Huntington-Ashland	175	17.78	22.95	10.30	17.81	19.39	20.14	29.09	39.11	41.21	4.01	4.23	3.96	4.00	3.99	
WV nonMSA	430	43.70	21.10	7.50	17.14	16.50	19.33	22.50	42.43	53.50	6.07	11.45	6.78	6.07	5.45	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 11.0% of loans originated and purchased by Bank.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: WEST VIRGINIA						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Charleston	105	23.44	18.91	17.31	16.87	17.31	20.28	27.88	43.94	37.50	6.31	8.15	7.55	5.61	5.51
Limited Review:															
Huntington-Ashland	128	28.57	22.95	21.43	17.81	18.25	20.14	28.57	39.11	31.75	13.65	29.51	10.39	12.10	11.11
WV nonMSA	215	47.99	21.10	10.38	17.14	23.11	19.33	25.94	42.43	40.57	13.44	17.02	14.15	15.23	11.45

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 1.3% of loans originated and purchased by Bank.

Table 10. Borrower Distribution of Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: WEST VIRGINIA					Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					Market Share*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****						
Full Review:																
Charleston	726	35.66	18.91	9.27	16.87	17.79	20.28	29.30	43.94	43.65	8.41	7.75	7.14	9.89	8.11	
Limited Review:																
Huntington-Ashland	443	21.76	22.95	7.71	17.81	15.19	20.14	29.44	39.11	47.66	12.80	14.06	12.17	14.25	12.15	
WV nonMSA	867	42.58	21.10	6.81	17.14	17.68	19.33	22.58	42.43	52.93	11.94	15.95	12.37	10.11	12.19	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 5.0% of loans originated and purchased by Bank.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: WEST VIRGINIA			Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006				
MA/Assessment Area:	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% Bank Loans****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$1,000,000	All	Rev. \$1 Million or less
Full Review:									
Charleston	181	41.61	62.18	44.75	49.17	20.44	30.39	1.50	1.72
Limited Review:									
Huntington-Ashland	78	17.93	61.29	44.87	58.97	8.97	32.05	1.61	1.70
WV nonMSA	176	40.46	58.75	46.02	59.66	21.59	18.75	1.82	2.45

* Based on 2005 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B – 2006).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 10.1% of small loans to businesses originated and purchased by the Bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: WEST VIRGINIA			Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006				
MA/Assessment Area:	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% Bank Loans****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$500,000	All	Rev. \$1 Million or less
Full Review:									
Charleston	0	0.00	91.25	0.00	0.00	0.00	0.00	0.00	0.00
Limited Review:									
Huntington-Ashland	1	100.00	93.33	100.00	100.00	0.00	0.00	10.00	12.50
WV nonMSA	0	0.00	93.41	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2005 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B – 2006).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.0% of small loans to farms originated and purchased by the Bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: WEST VIRGINIA				Evaluation Period: NOVEMBER 13, 2004 To DECEMBER 31, 2006				
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**		
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)	
Full Review:										
Charleston	1	516	10	182	11	698	10.99	0	0	
Limited Review:										
Huntington-Ashland	2	458	15	596	17	1,054	16.59	2	776	
WV nonMSA	3	4,469	15	131	18	4,600	72.42	0	0	
Broader Regional Area with Potential to Benefit the AA	2	84	12	396	14	480	N/A	3	692	
Broader Regional Area without Potential to Benefit the AA	0	0	0	0	0	0	N/A	0	0	

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

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

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION of BRANCH DELIVERY SYSTEM & BRANCH OPENINGS/CLOSINGS Geography: WEST VIRGINIA Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006																	
MA/ Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Charleston	29.63	11	39.29	18.18	9.09	36.36	36.36	0	0	0	0	0	0	0.57	8.69	63.45	27.30
Limited Review:																	
Huntington-Ashland	19.53	6	21.42	16.67	0.00	66.67	16.67	0	0	0	0	0	0	3.89	21.82	51.12	23.18
WV nonMSA	50.84	11	39.29	0.00	9.09	81.82	9.09	0	0	0	0	0	0	0.00	3.98	81.15	14.86

Table 1. Lending Volume

LENDING VOLUME		Geography: WISCONSIN				Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006						
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
Full Review:												
Milwaukee-Waukesha-West Allis	43.98	4,668	754,212	1,140	183,218	2	169	30	58,800	5,840	996,399	58.95
Limited Review:												
Appleton	6.37	595	74,457	224	29,794	22	1,719	0	0	841	105,970	6.87
Fond du Lac	1.87	206	20,714	41	2,583	0	0	0	0	247	23,297	1.29
Green Bay	14.34	1,649	222,602	241	34,370	5	204	1	150	1,896	257,326	7.01
Janesville	2.99	301	31,409	83	15,770	11	1,234	1	67	396	48,480	4.00
Madison	6.31	646	125,118	184	30,834	3	145	7	8,435	840	164,532	6.82
Oshkosh-Neenah	4.78	458	49,947	160	22,442	13	710	0	0	631	73,099	2.82
Racine	5.69	629	79,893	122	22,537	0	0	1	1,472	752	103,902	3.50
WI nonMSA	13.67	1,459	199,663	326	51,129	21	3,208	0	0	1,806	254,000	8.74
Broader Regional Area with Potential to Benefit the AA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	18	78,637	18	78,637	N/A
Broader Regional Area without Potential to Benefit the AA	N/A	N/A	N/A	N/A	N/A	N/A	N/A	59	87,075	59	87,075	N/A

* Loan Data as of December 31, 2006. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Community Development Loans is from November 13, 2004 to December 31, 2006.

*** Deposit Data as of June 30, 2006. Rated area refers to either the state, multistate MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: WISCONSIN				Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006								
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Community Development Letters of Credit**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in MA/AA***
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
Full Review:														
Milwaukee-Waukesha-West Allis	37.50	3	50,576	3	50,576	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	58.95
Limited Review:														
Appleton	12.50	1	6,043	1	6,043	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	6.87
Fond du Lac	25.00	2	10	2	10	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	1.29
Green Bay	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	7.01
Janesville	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	4.00
Madison	25.00	2	560	2	560	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	6.82
Oshkosh-Neenah	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2.82
Racine	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	3.50
WI nonMSA	0.00	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	8.74
Broader Regional Area with Potential to Benefit the AA	N/A	1	500	1	500	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Broader Regional Area without Potential to Benefit the AA	N/A	0	0	0	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

* Loan Data as of December 31, 2006. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Optional Product Line(s) is from November 13, 2004 to December 31, 2006.

*** Deposit Data as of June 30, 2006. Rated area refers to either the state, multistate MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: WISCONSIN						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Milwaukee-Waukesha-West Allis	1,307	39.41	4.46	5.51	12.07	12.93	46.58	44.99	36.88	36.57	1.33	0.96	1.07	1.29	1.63
Limited Review:															
Appleton	154	4.64	0.00	0.00	5.28	5.19	81.28	72.73	13.44	22.08	1.50	0.00	0.57	1.53	1.69
Fond du Lac	64	1.93	0.00	0.00	0.00	0.00	92.04	95.31	7.96	4.69	1.24	0.00	0.00	1.31	0.52
Green Bay	491	14.81	0.00	0.00	9.55	5.91	65.96	64.77	24.49	29.33	4.79	0.00	2.56	4.68	6.02
Janesville	106	3.20	0.00	0.00	6.33	2.83	61.50	51.89	32.17	45.28	1.21	0.00	0.43	1.05	1.59
Madison	329	9.92	1.04	0.61	15.27	10.94	53.19	53.50	30.49	34.95	1.63	1.47	2.05	1.42	1.82
Oshkosh-Neenah	126	3.80	0.00	0.00	5.18	3.17	74.00	69.84	20.82	26.98	1.45	0.00	1.05	1.40	1.70
Racine	170	5.13	3.43	0.59	6.59	4.71	71.55	78.82	18.42	15.88	1.36	0.00	0.95	1.45	1.40
WI nonMSA	569	17.16	0.00	0.00	1.75	1.76	67.28	71.53	30.97	26.71	2.72	0.00	4.72	2.77	2.55

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: WISCONSIN						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Milwaukee-Waukesha-West Allis	309	52.56	4.46	11.33	12.07	18.77	46.58	43.69	36.88	26.21	2.50	4.62	3.68	2.32	1.70
Limited Review:															
Appleton	20	3.40	0.00	0.00	5.28	10.00	81.28	80.00	13.44	10.00	0.70	0.00	1.20	0.69	0.54
Fond du Lac	19	3.23	0.00	0.00	0.00	0.00	92.04	84.21	7.96	15.79	2.50	0.00	0.00	2.09	6.00
Green Bay	45	7.65	0.00	0.00	9.55	6.67	65.96	57.78	24.49	35.56	2.21	0.00	1.72	2.03	2.94
Janesville	16	2.72	0.00	0.00	6.33	0.00	61.50	68.75	32.17	31.25	2.46	0.00	0.00	3.11	1.80
Madison	19	3.23	1.04	0.00	15.27	21.05	53.19	52.63	30.49	26.32	0.48	0.00	0.89	0.37	0.48
Oshkosh-Neenah	22	3.74	0.00	0.00	5.18	9.09	74.00	72.73	20.82	18.18	1.54	0.00	3.17	1.43	1.32
Racine	48	8.16	3.43	6.25	6.59	4.17	71.55	66.67	18.42	22.92	4.34	6.90	0.00	4.17	6.06
WI nonMSA	90	15.31	0.00	0.00	1.75	3.33	67.28	66.67	30.97	30.00	2.47	0.00	4.55	2.18	3.07

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 4. Geographic Distribution of Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: WISCONSIN					Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total**	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	% of Owner Occ Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
Milwaukee-Waukesha-West Allis	3,042	45.49	4.46	6.28	12.07	15.15	46.58	45.27	36.88	33.30	2.41	1.82	2.10	2.41	2.72	
Limited Review:																
Appleton	421	6.29	0.00	0.00	5.28	3.09	81.28	79.81	13.44	17.10	2.88	0.00	1.22	3.08	2.64	
Fond du Lac	123	1.84	0.00	0.00	0.00	0.00	92.04	87.80	7.96	12.20	1.98	0.00	0.00	1.93	2.53	
Green Bay	1,113	16.64	0.00	0.00	9.55	9.43	65.96	63.97	24.49	26.59	6.97	0.00	6.71	6.81	7.45	
Janesville	178	2.66	0.00	0.00	6.33	6.18	61.50	59.55	32.17	34.27	2.96	0.00	3.28	2.70	3.36	
Madison	295	4.41	1.04	1.02	15.27	12.54	53.19	59.32	30.49	27.12	1.25	0.95	0.86	1.49	1.02	
Oshkosh-Neenah	310	4.64	0.00	0.00	5.18	6.45	74.00	74.19	20.82	19.35	2.79	0.00	2.59	2.87	2.55	
Racine	410	6.13	3.43	3.17	6.59	5.12	71.55	73.90	18.42	17.80	2.48	1.57	2.52	2.55	2.46	
WI nonMSA	796	11.90	0.00	0.00	1.75	2.64	67.28	66.96	30.97	30.40	2.57	0.00	1.63	2.55	2.69	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: WISCONSIN						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans	% of Multifamily Units***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Milwaukee-Waukesha-West Allis	10	52.64	12.61	0.00	19.46	0.00	48.14	80.00	19.79	20.00	0.64	0.00	0.00	1.24	1.98
Limited Review:															
Appleton	0	0.00	0.00	0.00	9.38	0.00	79.78	0.00	10.84	0.00	0.00	0.00	0.00	0.00	0.00
Fond du Lac	0	0.00	0.00	0.00	0.00	0.00	97.56	0.00	2.44	0.00	0.00	0.00	0.00	0.00	0.00
Green Bay	0	0.00	0.00	0.00	22.93	0.00	69.00	0.00	8.07	0.00	0.00	0.00	0.00	0.00	0.00
Janesville	1	5.26	0.00	0.00	14.68	0.00	54.21	100.00	31.11	0.00	0.00	0.00	0.00	0.00	0.00
Madison	3	15.79	17.85	0.00	20.07	0.00	44.71	100.00	17.37	0.00	0.00	0.00	0.00	0.00	0.00
Oshkosh-Neenah	0	0.00	0.00	0.00	8.86	0.00	76.30	0.00	14.84	0.00	0.00	0.00	0.00	0.00	0.00
Racine	1	5.26	3.26	0.00	24.26	0.00	57.04	100.00	15.44	0.00	1.56	0.00	0.00	2.78	0.00
WI nonMSA	4	21.05	0.00	0.00	0.14	0.00	83.94	25.00	15.92	75.00	3.17	0.00	0.00	2.00	7.69

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of Multifamily Units is the number of multifamily housing units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: WISCONSIN						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	% of Businesses ***	% Bank Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Milwaukee-Waukesha-West Allis	1,140	45.21	7.80	4.21	12.98	10.44	43.13	44.47	35.53	40.61	1.66	1.61	1.52	1.70	1.65
Limited Review:															
Appleton	224	8.89	0.00	0.00	9.88	8.93	73.61	70.54	16.51	20.54	2.26	0.00	1.79	2.33	2.26
Fond du Lac	41	1.63	0.00	0.00	0.00	0.00	94.35	100.00	5.65	0.00	0.78	0.00	0.00	0.85	0.00
Green Bay	241	9.56	0.00	0.00	15.12	14.11	65.89	66.80	18.97	19.09	1.77	0.00	1.97	1.92	1.19
Janesville	83	3.29	0.00	0.00	13.60	13.25	51.98	56.63	34.42	30.12	1.83	0.00	2.20	2.15	1.34
Madison	184	7.30	6.14	5.43	14.99	24.46	53.02	50.00	25.85	20.11	1.09	1.73	1.74	0.98	0.84
Oshkosh-Neenah	160	6.35	0.00	0.00	7.01	3.75	73.78	73.13	19.21	23.13	2.06	0.00	1.93	2.50	0.91
Racine	122	4.84	7.39	1.64	11.16	19.67	67.52	68.03	13.93	10.66	1.60	0.90	1.58	1.67	1.55
WI nonMSA	326	12.93	0.00	0.00	1.38	1.84	72.43	66.56	26.19	31.60	1.31	0.00	3.33	1.27	1.35

* Based on 2005 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data – Dun and Bradstreet (2006).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			Geography: WISCONSIN				Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms***	% Bank Loans	% of Farms***	% Bank Loans	% of Farms***	% Bank Loans	% of Farms***	% Bank Loans						
Full Review:																
Milwaukee-Waukesha-West Allis	2	2.60	2.13	0.00	5.39	0.00	48.37	0.00	43.88	100.00	0.52	0.00	0.00	0.00	1.37	
Limited Review:																
Appleton	22	28.57	0.00	0.00	0.92	0.00	84.23	100.00	14.85	0.00	5.69	0.00	0.00	6.03	0.00	
Fond du Lac	0	0.00	0.00	0.00	0.00	0.00	90.92	0.00	9.08	0.00	0.00	0.00	0.00	0.00	0.00	
Green Bay	5	6.49	0.00	0.00	3.23	0.00	78.23	100.00	18.54	0.00	0.00	0.00	0.00	0.00	0.00	
Janesville	11	14.29	0.00	0.00	4.55	0.00	53.79	54.55	41.67	45.45	5.45	0.00	0.00	5.88	5.08	
Madison	3	3.90	2.48	0.00	7.81	0.00	42.67	66.67	47.05	33.33	4.76	0.00	0.00	10.53	2.50	
Oshkosh-Neenah	13	16.88	0.00	0.00	1.36	0.00	79.19	38.46	19.46	61.54	8.26	0.00	0.00	3.85	35.29	
Racine	0	0.00	0.71	0.00	1.89	0.00	74.70	0.00	22.70	0.00	0.00	0.00	0.00	0.00	0.00	
WI nonMSA	21	27.27	0.00	0.00	1.20	4.76	65.21	80.95	33.59	14.29	0.83	0.00	6.67	0.99	0.27	

* Based on 2005 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data – Dun and Bradstreet (2006).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: WISCONSIN					Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006									
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	Overall	Low	Mod	Mid	Upp	
Full Review:																
Milwaukee-Waukesha-West Allis	1,307	39.41	19.84	5.94	17.89	22.63	23.61	27.62	38.65	43.80	1.42	1.03	1.25	1.54	1.52	
Limited Review:																
Appleton	154	4.64	13.60	10.29	19.72	26.47	30.53	32.35	36.14	30.88	1.48	1.75	0.94	1.81	1.51	
Fond du Lac	64	1.93	14.43	8.51	18.74	31.91	31.55	31.91	35.27	27.66	1.18	1.63	1.61	0.81	0.90	
Green Bay	491	14.81	15.64	7.86	18.07	22.93	26.77	37.77	39.52	31.44	5.05	2.88	4.28	6.56	4.94	
Janesville	106	3.20	13.14	6.59	18.82	18.68	26.19	47.25	41.85	27.47	1.16	1.05	0.94	1.39	1.15	
Madison	329	9.92	16.74	5.18	17.58	23.62	26.14	32.69	39.54	38.51	1.72	1.27	1.92	1.69	1.69	
Oshkosh-Neenah	126	3.80	15.68	17.12	19.70	23.42	28.02	30.63	36.60	28.83	1.52	2.61	1.31	1.43	1.37	
Racine	170	5.13	17.83	4.00	18.46	16.00	25.73	34.00	37.98	46.00	1.30	1.03	0.81	1.62	1.46	
WI nonMSA	569	17.16	12.73	10.26	16.64	20.52	25.79	32.31	44.85	36.90	2.47	4.64	2.37	2.55	2.25	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 11.9% of loans originated and purchased by Bank.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: WISCONSIN						Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Milwaukee-Waukesha-West Allis	309	52.56	19.84	16.61	17.89	23.45	23.61	27.69	38.65	32.25	2.61	4.48	2.91	2.41	1.99
Limited Review:															
Appleton	20	3.40	13.60	5.26	19.72	42.11	30.53	26.32	36.14	26.32	0.72	0.00	1.34	0.47	0.76
Fond du Lac	19	3.23	14.43	0.00	18.74	47.37	31.55	26.32	35.27	26.32	2.59	0.00	5.69	1.14	2.46
Green Bay	45	7.65	15.64	6.67	18.07	8.89	26.77	40.00	39.52	44.44	2.27	0.92	1.02	2.74	2.92
Janesville	16	2.72	13.14	0.00	18.82	43.75	26.19	31.25	41.85	25.00	2.49	0.00	3.85	3.33	1.57
Madison	19	3.23	16.74	5.26	17.58	36.84	26.14	31.58	39.54	26.32	0.50	1.04	1.12	0.42	0.18
Oshkosh-Neenah	22	3.74	15.68	0.00	19.70	27.27	28.02	50.00	36.60	22.73	1.61	0.00	2.02	3.37	0.00
Racine	48	8.16	17.83	13.04	18.46	26.09	25.73	17.39	37.98	43.48	4.23	6.94	4.91	2.33	4.33
WI nonMSA	90	15.31	12.73	12.22	16.64	16.67	25.79	30.00	44.85	41.11	2.55	5.50	2.24	2.16	2.53

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.9% of loans originated and purchased by Bank.

Table 10. Borrower Distribution of Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: WISCONSIN				Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					Market Share*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****	% of Families***	% Bank Loans****						
Full Review:																
Milwaukee-Waukesha-West Allis	3,042	45.49	19.84	9.69	17.89	22.55	23.61	30.09	38.65	37.67	2.75	2.62	2.67	2.62	2.97	
Limited Review:																
Appleton	421	6.29	13.60	9.43	19.72	25.31	30.53	33.75	36.14	31.51	3.28	3.92	3.14	3.08	3.44	
Fond du Lac	123	1.84	14.43	12.50	18.74	33.65	31.55	28.85	35.27	25.00	1.97	2.31	2.71	1.41	1.86	
Green Bay	1,113	16.64	15.64	7.22	18.07	24.30	26.77	34.71	39.52	33.77	7.88	6.58	8.75	8.54	7.04	
Janesville	178	2.66	13.14	4.82	18.82	27.11	26.19	32.53	41.85	35.54	3.31	1.26	3.11	3.86	3.63	
Madison	295	4.41	16.74	5.82	17.58	21.09	26.14	32.36	39.54	40.73	1.36	1.40	1.22	1.40	1.40	
Oshkosh-Neenah	310	4.64	15.68	12.29	19.70	26.96	28.02	25.26	36.60	35.49	3.21	4.35	3.70	2.13	3.58	
Racine	410	6.13	17.83	11.20	18.46	22.92	25.73	30.99	37.98	34.90	2.82	2.48	2.60	2.51	3.47	
WI nonMSA	796	11.90	12.73	5.02	16.64	17.64	25.79	30.66	44.85	46.68	2.89	2.77	2.58	2.97	2.99	

* Based on 2005 Bank (non-affiliate) vs. 2005 Peer Mortgage Data.

** Home mortgage refinance loans originated and purchased in the MA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.

*** Percentage of Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 6.9% of loans originated and purchased by Bank.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: WISCONSIN			Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006					
MA/Assessment Area:	Total Small Business Loans		Businesses With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Business Size			Market Share*		
	#	% of Total**	% of Businesses***	% Bank Loans****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$1,000,000	All	Rev. \$1 Million or less	
Full Review:										
Milwaukee-Waukesha-West Allis	1,140	45.21	63.09	32.81	66.49	15.00	18.51	1.66	1.12	
Limited Review:										
Appleton	224	8.89	53.60	31.25	68.30	12.95	18.75	2.26	1.71	
Fond du Lac	41	1.63	54.85	29.27	87.80	7.32	4.88	0.78	0.60	
Green Bay	241	9.56	58.00	18.67	69.71	14.11	16.18	1.77	0.87	
Janesville	83	3.29	58.41	44.58	50.60	27.71	21.69	1.83	1.66	
Madison	184	7.30	61.05	36.96	69.57	7.61	22.83	1.09	0.84	
Oshkosh-Neenah	160	6.35	54.26	33.75	68.75	13.13	18.13	2.06	1.37	
Racine	122	4.84	60.63	36.07	63.11	12.30	24.59	1.60	1.12	
WI nonMSA	326	12.93	58.49	44.48	65.95	16.56	17.48	1.31	1.35	

* Based on 2005 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B – 2006).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 35.0% of small loans to businesses originated and purchased by the Bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: WISCONSIN			Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006				
MA/Assessment Area:	Total Small Farm Loans		Farms With Revenues of \$1 Million or Less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% Bank Loans****	% of Loans \$100,000 or less	% of Loans >\$100,000 to \$250,000	% of Loans >\$250,000 to \$500,000	All	Rev. \$1 Million or less
Full Review:									
Milwaukee-Waukesha-West Allis	2	2.60	89.83	0.00	50.00	50.00	0.00	0.52	0.00
Limited Review:									
Appleton	22	28.57	92.34	86.36	77.27	18.18	4.55	5.69	5.49
Fond du Lac	0	0.00	94.98	0.00	0.00	0.00	0.00	0.00	0.00
Green Bay	5	6.49	92.69	80.00	100.00	0.00	0.00	0.00	0.00
Janesville	11	14.29	93.56	100.00	63.64	36.36	0.00	5.45	6.67
Madison	3	3.90	89.33	100.00	66.67	33.33	0.00	4.76	6.00
Oshkosh-Neenah	13	16.88	94.12	100.00	92.31	7.69	0.00	8.26	9.52
Racine	0	0.00	93.14	0.00	0.00	0.00	0.00	0.00	0.00
WI nonMSA	21	27.27	94.54	42.86	52.38	33.33	14.29	0.83	0.28

* Based on 2005 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B – 2006).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 5.2% of small loans to farms originated and purchased by the Bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: WISCONSIN				Evaluation Period: NOVEMBER 13, 2004 To DECEMBER 31, 2006				
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**		
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)	
Full Review:										
Milwaukee-Waukesha-West Allis	16	13,410	101	3,514	117	16,924	53.25	5	1,335	
Limited Review:										
Appleton	3	2,033	3	13	6	2,046	6.44	0	0	
Fond du Lac	1	58	5	64	6	122	0.38	1	58	
Green Bay	2	626	22	85	24	711	2.24	0	0	
Janesville	2	251	4	11	6	262	0.82	0	0	
Madison	10	9,694	22	148	32	9,842	30.97	0	0	
Oshkosh-Neenah	1	126	13	89	14	215	0.68	1	485	
Racine	2	560	10	331	12	891	2.80	1	162	
WI nonMSA	4	710	16	58	20	768	2.42	1	270	
Broader Regional Area with Potential to Benefit the AA	8	2,947	11	344	19	3,291	N/A	2	137	
Broader Regional Area without Potential to Benefit the AA	22	24,795	58	20,259	80	45,054	N/A	43	9,582	

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

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

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION of BRANCH DELIVERY SYSTEM & BRANCH OPENINGS/CLOSINGS Geography: WISCONSIN Evaluation Period: NOVEMBER 13, 2004 to DECEMBER 31, 2006																	
MA/ Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of Bank Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of Population within each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Milwaukee-Waukesha-West Allis	58.95	30	39.49	13.33	13.33	40.00	33.33	0	0	0	0	0	0	11.87	16.37	42.27	29.29
Limited Review:																	
Appleton	6.87	7	9.21	0.00	28.57	57.14	14.29	0	0	0	0	0	0	0.00	6.90	80.83	12.27
Fond du Lac	1.29	2	2.63	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	92.18	7.82
Green Bay	7.01	7	9.21	0.00	28.57	57.14	14.29	0	0	0	0	0	0	0.00	14.43	63.65	21.06
Janesville	4.00	4	5.26	0.00	50.00	25.00	25.00	0	0	0	0	0	0	0.00	9.03	58.36	32.61
Madison	6.82	6	7.89	0.00	33.33	50.00	16.67	0	0	0	0	0	0	10.52	17.27	48.67	23.54
Oshkosh-Neenah	2.82	5	6.58	0.00	0.00	60.00	40.00	0	0	0	0	0	0	0.00	6.60	75.01	18.39
Racine	3.50	6	7.89	0.00	50.00	50.00	0.00	0	0	0	0	0	0	7.23	9.47	66.60	16.70
WI nonMSA	8.74	9	11.84	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	1.25	70.63	28.13

Table 1. Lending Volume

LENDING VOLUME		Geography: REGIONAL AREAS-LOANS TO NATIONAL ORGANIZATIONS						Evaluation Period: JANUARY 1, 2004 to DECEMBER 31, 2006				
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA** *
		#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	#	\$ (000)	
Full Review:												
Broader Regional Area with Potential to Benefit the AA	100.00	0	0	0	0	0	0	14	215,408	14	215,408	N/A

* Loan Data as of December 31, 2006. Rated area refers to either the state or multistate MA rating area.

** The evaluation period for Community Development Loans is from January 1, 2004 to December 31, 2006.

*** Deposit Data as of June 30, 2006. Rated area refers to either the state, multistate MA, or institution, as appropriate.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS Geography: REGIONAL AREAS-INVESTMENTS TO NATIONAL ORGANIZATIONS Evaluation Period: JANUARY 1, 2004 To DECEMBER 31, 2006									
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Broader Regional Area with Potential to Benefit the AA	0	0	26	94,853	26	94,853	100.00	0	0

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

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