

Appendix

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, subsidiary and 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").

Time Period Reviewed	Lending Test: January 1, 2000 to December 31, 2001 Investment Test: January 1, 2000 to December 31, 2001 Service Test: January 1, 2000 to December 31, 2001	
Financial Institution		Products Reviewed
Bank of America, N.A. Charlotte, NC		HMDA, small business, and small farm loans Community development loans Community development investments
Subsidiary or Affiliate	Relationship	Products Reviewed
Banc of America Neighborhood Services Corporation	Bank Subsidiary	Community development investments
Banc of America Community Development Corporation	Bank Subsidiary	Community development investments
Banc of America Community Holdings Inc. (BACHI)	Bank Affiliate (Subsidiary of NB Holdings Corporation)	Community development investments

List of Assessment Areas and Type of Examination		
Assessment Area (Some AA's include portions of counties)	Type of Exam	Other Information (Reflects counties within aggregated AA's)
Multistate MSAs: Augusta-Aiken (GA-SC) #0600 Charlotte-Gastonia-Rock Hill (NC-SC) #1520 Johnson City-Kingsport-Bristol (TN-VA) #3660 Kansas City (MO-KS) #3760 Las Vegas (NV-AZ) #4120 Portland-Vancouver (OR-WA) #6440 St Louis (MO-IL) #7040 Washington (DC-MD-VA-WV) #8840	Full-Scope Full-Scope Full-Scope Full-Scope Full-Scope Full-Scope Full-Scope Full-Scope	Alexandria City (VA), Arlington (VA), Calvert (MD), Charles (MD), Clarke (VA), Culpeper (VA), District of Columbia (DC), Fairfax (VA), Fairfax City (VA), Falls Church City (VA), Fauquier (VA), Frederick (MD), Fredericksburg City (VA), King George (VA), Loudoun (VA), Manassas City (VA), Manassas Park City (VA), Montgomery (MD), Prince George's (MD), Prince William (VA), Spotsylvania (VA), Stafford (VA), and Warren (VA)
Arizona Phoenix-Mesa MSA #6200	Full-Scope	
Flagstaff (AZ-UT) MSA #2620 Tucson MSA #8520 Yuma MSA #9360 Arizona Non-MSA	Limited-Scope Limited-Scope Limited-Scope Limited-Scope	Coconino (AZ) Apache, Cochise, Gila, Graham, La Paz, Navajo, Santa Cruz, and Yavapai
Arkansas Little Rock-North Little Rock MSA #4400	Full-Scope	
Fayetteville-Springdale-Rogers MSA #2580 Jonesboro MSA #3700 Pine Bluff MSA #6240 Arkansas Non-MSA	Limited-Scope Limited-Scope Limited-Scope Limited-Scope	Baxter, Boone, Garland, Independence, and Pope

List of Assessment Areas and Type of Examination		
Assessment Area (Some AA's include portions of counties)	Type of Exam	Other Information (Reflects counties within aggregated AA's)
California		
Los Angeles-Long Beach MSA #4480	Full-Scope	
San Francisco MSA #7360	Full-Scope	
<hr style="border-top: 1px dashed black;"/>		
Bakersfield MSA #0680	Limited-Scope	
Chico-Paradise MSA #1620	Limited-Scope	
Fresno MSA #2840	Limited-Scope	
Merced MSA #4940	Limited-Scope	
Modesto MSA #5170	Limited-Scope	
Oakland MSA #5775	Limited-Scope	
Orange County MSA #5945	Limited-Scope	
Redding MSA #6690	Limited-Scope	
Riverside-San Bernardino MSA #6780	Limited-Scope	
Sacramento MSA #6920	Limited-Scope	
Salinas MSA #7120	Limited-Scope	
Santa Barbara-Santa Maria-Lompoc MSA #7480	Limited-Scope	
Santa Cruz-Watsonville MSA #7485	Limited-Scope	
San Diego MSA #7320	Limited-Scope	
San Jose MSA #7400	Limited-Scope	
San Luis Obispo-Atascadero-Paso Robles MSA #7460	Limited-Scope	
Santa Rosa MSA #7500	Limited-Scope	
Stockton-Lodi MSA #8120	Limited-Scope	
Vallejo-Fairfield-Napa MSA #8720	Limited-Scope	
Visalia-Tulare-Porterville MSA #8780	Limited-Scope	
Ventura MSA #8735	Limited-Scope	
Yolo MSA #9270	Limited-Scope	
Yuba City MSA #9340	Limited-Scope	
California Non-MSA	Limited-Scope	Alpine, Amador, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Imperial, Inyo, Kings, Lake, Lassen, Mariposa, Mendocino, Modoc, Mono, Nevada, Plumas, San Benito, Sierra, Siskiyou, Tehama, Trinity, and Tuolumne

List of Assessment Areas and Type of Examination		
Assessment Area (Some AA's include portions of counties)	Type of Exam	Other Information (Reflects counties within aggregated AA's)
Florida		
Tampa-St. Petersburg-Clearwater MSA #8280	Full-Scope	
Miami MSA #5000	Full-Scope	
Daytona Beach MSA #2020	Limited-Scope	
Fort Lauderdale MSA #2680	Limited-Scope	
Fort Myers-Cape Coral MSA #2700	Limited-Scope	
Fort Pierce-Port St. Lucie MSA #2710	Limited-Scope	
Fort Walton Beach MSA #2750	Limited-Scope	
Gainesville MSA #2900	Limited-Scope	
Jacksonville MSA #3600	Limited-Scope	
Lakeland-Winter Haven MSA #3980	Limited-Scope	
Melbourne-Titusville-Palm Bay MSA #4900	Limited-Scope	
Naples MSA #5345	Limited-Scope	
Ocala MSA #5790	Limited-Scope	
Orlando MSA #5960	Limited-Scope	
Pensacola MSA #6080	Limited-Scope	
Punta Gorda MSA #6580	Limited-Scope	
Sarasota-Bradenton MSA #7510	Limited-Scope	
Tallahassee MSA #8240	Limited-Scope	
West Palm Beach-Boca Raton MSA #8960	Limited-Scope	
Florida Non-MSA	Limited-Scope	Calhoun, Columbia, Citrus, De Soto, Dixie, Glades, Hamilton, Highlands, Indian River, Madison, Monroe, Okeechobee, Putnam, Suwannee, and Walton
Georgia		
Atlanta MSA #0520	Full-Scope	
Albany MSA #0120	Limited-Scope	
Athens MSA #0500	Limited-Scope	
Macon MSA #4680	Limited-Scope	
Savannah MSA #7520	Limited-Scope	
Georgia Non-MSA	Limited-Scope	Ben Hill, Butts, Camden, Colquitt, Dawson, Glynn, Grady, Hall, Hart, Laurens, Lowndes, Monroe, Thomas, Tift, Troup, Ware, Wayne, and Whitfield
Idaho		
Boise City MSA #1080	Full-Scope	
Pocatello MSA #6340	Limited-Scope	
Idaho Non-MSA	Limited-Scope	Blaine, Bonner, Bonneville, Gooding, Kootenai, Lemhi, Nez Perce, Payette, Shoshone, and Twin Falls

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Illinois Chicago MSA #1600	Full-Scope	
Illinois Non-MSA	Limited-Scope	Adams, Coles, Franklin, Jefferson, Macoupin, Marion, and Montgomery
Iowa Des Moines MSA #2120	Full-Scope	
Sioux City (IA-NE) MSA #7720 Iowa Non-MSA	Limited-Scope Limited-Scope	Woodbury (IA) Cerro Gordo, Clay, Emmet, Kossuth, and Webster
Kansas Wichita MSA #9040	Full-Scope	
Lawrence MSA #4150 Topeka MSA #8440 Kansas Non-MSA	Limited-Scope Limited-Scope Limited-Scope	Barton, Crawford, Ellis, Finney, Ford, Lyon, McPherson, Montgomery, Reno, Saline, and Seward
Maryland Baltimore MSA #0720	Full-Scope	
Maryland Non-MSA	Limited-Scope	Caroline, Dorchester, St. Mary's, Talbot, Wicomico, and Worcester
Missouri Springfield MSA #7920	Full-Scope	
Columbia MSA #1740 Joplin MSA #3710 Missouri Non-MSA	Limited-Scope Limited-Scope Limited-Scope	Audrain, Barry, Bates, Cape Girardeau, Cooper, Dade, Dunklin, Howell, Laclede, Lawrence, Phelps, Pulaski, Randolph, Saline, Stone, Taney, Vernon, and Wright
Nevada Reno MSA #6720	Full-Scope	
Nevada Non-MSA	Limited-Scope	Carson City, Churchill, Douglas, Elko, Humboldt, Lander, Lincoln, Lyon, Mineral, Storey, and White Pine

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Assessment Area (Some AA's include portions of counties)	Type of Exam	Other Information (Reflects counties within aggregated AA's)
New Mexico Albuquerque MSA #0200	Full-Scope	
Las Cruces MSA #4100 Santa Fe MSA #7490 New Mexico Non-MSA	Limited-Scope Limited-Scope Limited-Scope	Chaves, Cibola, Colfax, Curry, Grant, Lea, McKinley, Rio Arriba, San Jaun, and Socorro
New York New York MSA #5600	Full-Scope	
North Carolina Greensboro--Winston-Salem-- High Point MSA #3120	Full-Scope	
Asheville MSA #0480 Fayetteville MSA #2560 Goldsboro MSA #2980 Greenville MSA #3150 Hickory-Morganton-Lenoir MSA #3290 Jacksonville MSA #3605 Raleigh-Durham-Chapel Hill MSA #6640 Wilmington MSA #9200 North Carolina Non-MSA	Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope	Buncombe Avery, Beaufort, Bladen, Carteret, Chowan, Craven, Dare, Duplin, Henderson, Iredell, Jackson, Lenoir, McDowell, Macon, Mitchell, Moore, Pender, Polk, Rockingham, Surry, Vance, Watauga, Wilkes, and Wilson
Oklahoma Oklahoma City MSA #5880	Full-Scope	
Enid MSA #2340 Tulsa MSA #8560 Oklahoma Non-MSA	Limited-Scope Limited-Scope Limited-Scope	Cherokee, Kay, and Muskogee

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Oregon		
Salem MSA #7080	Full-Scope	
Eugene-Springfield MSA #2400 Corvallis MSA #1890 Medford MSA #4890 Oregon Non-MSA	Limited-Scope Limited-Scope Limited-Scope Limited-Scope	Benton Baker, Clatsop, Coos, Deschutes, Douglas, Hood River, Josephine, Klamath, Lincoln, Linn, Malheur, Tillamook, Umatilla, Union, and Wasco
South Carolina		
Greenville-Spartanburg-Anderson MSA #3160	Full-Scope	
Charleston-North Charleston MSA #1440 Columbia MSA #1760 Florence MSA #2655 Myrtle Beach MSA #5330 Sumter MSA #8140 South Carolina Non-MSA	Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope	Abbeville, Beaufort, Darlington, Georgetown, Greenwood, Jasper, Kershaw, Newberry, Oconee, and Orangeburg
Tennessee		
Nashville MSA #5360	Full-Scope	
Chattanooga (TN-GA) MSA #1560 Clarksville-Hopkinsville (TN-KY) MSA #1660 Knoxville MSA #3840 Memphis (TN-MS-AR) MSA #4920 Tennessee Non-MSA	Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope	Hamilton (TN) Montgomery (TN) Anderson and Knox Shelby (TN) Greene, Humphreys, Lawrence, Marshall, Maury, Roane, and White

List of Assessment Areas and Type of Examination		
Assessment Area (Some AA's include portions of counties)	Type of Exam	Other Information (Reflects counties within aggregated AA's)
Texas		
Dallas MSA #1920	Full-Scope	
Houston MSA #3360	Full-Scope	
Abilene MSA #0040	Limited-Scope	
Amarillo MSA #0320	Limited-Scope	
Austin-San Marcos MSA #0640	Limited-Scope	
Beaumont-Port Arthur MSA #0840	Limited-Scope	
Brownsville-Harlingen-San Benito MSA #1240	Limited-Scope	
Bryan-College Station MSA #1260	Limited-Scope	
Brazoria MSA #1145	Limited-Scope	
Corpus Christi MSA #1880	Limited-Scope	
El Paso MSA #2320	Limited-Scope	
Fort Worth-Arlington MSA #2800	Limited-Scope	
Galveston-Texas City MSA #2920	Limited-Scope	
Killeen-Temple MSA #3810	Limited-Scope	
Lubbock MSA #4600	Limited-Scope	
McAllen-Edinburg-Mission MSA #4880	Limited-Scope	
Odessa-Midland MSA #5800	Limited-Scope	
San Antonio MSA #7240	Limited-Scope	
San Angelo MSA #7200	Limited-Scope	
Sherman-Denison MSA #7640	Limited-Scope	
Tyler MSA #8640	Limited-Scope	
Victoria MSA #8750	Limited-Scope	
Waco MSA #8800	Limited-Scope	
Wichita Falls MSA #9080	Limited-Scope	
Texas Non-MSA	Limited-Scope	Angelina, Bosque, Brown, Dallam, Erath, Gray, Hill, Kendall, Kerr, Lamar, Moore, Navarro, Palo Pinto, Rusk, Titus, Uvalde, and Walker
Utah		
Salt Lake City-Ogden MSA #7160	Full-Scope	

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Assessment Area (Some AA's include portions of counties)	Type of Exam	Other Information (Reflects counties within aggregated AA's)
Virginia Richmond-Petersburg MSA #6760	Full-Scope	
Charlottesville MSA #1540	Limited-Scope	Chesapeake City, Gloucester, Hampton City, Isle of Wight, James City, Mathews, Newport News City, Norfolk City, Poquoson City, Portsmouth City, Suffolk City, Virginia Beach City, Williamsburg City, and York
Norfolk-Virginia Beach- Newport News MSA #5720	Limited-Scope	
Danville MSA #1950	Limited-Scope	
Lynchburg MSA #4640	Limited-Scope	
Roanoke MSA #6800	Limited-Scope	
Virginia Non-MSA	Limited-Scope	
Washington Seattle-Bellevue-Everett MSA #7600	Full-Scope	
Bellingham MSA #0860	Limited-Scope	Adams, Asotin, Chelan, Clallam, Columbia, Cowlitz, Ferry, Grant, Grays Harbor, Jefferson, Kittitas, Lewis, Lincoln, Mason, Okanogan, Pacific, Pend Oreille, Skagit, Stevens, Wahkiakum, Walla Walla, and Whitman
Bremerton MSA #1150	Limited-Scope	
Olympia MSA #5910	Limited-Scope	
Richland-Kennewick-Pasco MSA #6740	Limited-Scope	
Spokane MSA #7840	Limited-Scope	
Tacoma MSA #8200	Limited-Scope	
Yakima MSA #9260	Limited-Scope	
Washington Non-MSA	Limited-Scope	

Appendix B: Bank Profiles

Charlotte-Gastonia-Rock Hill Multistate MSA

DEMOGRAPHIC INFORMATION FOR FULL-SCOPE AREA: CHARLOTTE-GASTONIA-ROCK HILL (NC-SC) MULTISTATE MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA % of #
Geographies (Census Tracts/BNAs)	264	6	22	52	18	2
Population by Geography	1,162,093	3	17	58	22	0
Owner-Occupied Housing by Geography	294,578	1	14	60	25	0
Businesses by Geography	86,723	6	17	50	27	Nil
Farms by Geography	2,233	1	10	68	21	Nil
Family Distribution by Income Level	319,242	19	18	25	38	0
Distribution of Low- and Moderate- Income Families throughout AA Geographies	117,927	6	25	59	10	0
Median Family Income (MFI) = \$36,307 HUD 2001 Adjusted Median Family Income = \$64,100 Households Below the Poverty Level = 10.20% Median Housing Value = \$76,988 Unemployment Rate = 2.21%						

Source: 1990 U.S. Census and 2001 Updated HUD MFI

The Bank of America, N.A. AA consists of the entire Charlotte-Gastonia-Rock Hill multistate MSA, which is comprised of Cabarrus, Gaston, Lincoln, Mecklenburg, Rowan, and Union Counties in North Carolina and York County in South Carolina. As of June of 2001, Bank of America, N.A. deposits in the MSA comprised approximately 11% of the total deposits of the bank.

Competition is strong with over 20 direct competitors operating over 400 branches in the MSA. Bank of America, N.A. operates 71 branches in the MSA and has 53% or the largest deposit market share as of June 30, 2001. Major competitors include the former First Union National Bank, Branch Banking and Trust Company, and the former Wachovia Bank, NA.

The Charlotte-Gastonia-Rock Hill multistate MSA is a well-diversified economy but is beginning to feel the effects of the national recession. Unemployment, which has been

under 4% for at least the past seven years, rose during 2001 to 4.6%. The leading industries are service, financial institutions, and grocery. Job growth continued in these areas through 2001, although at a slower rate than previous years. The financial services area actually had a net reduction in jobs during 2001. Manufacturing suffered a large decrease in employment growth during 2001 due to a declining textile industry.

Housing prices have been rising faster than national averages since the mid-1990s. In terms of raw number of houses, the housing supply in the Charlotte-Gastonia-Rock Hill multistate MSA is generally satisfactory. However, above average living costs in the Charlotte-Gastonia-Rock Hill multistate MSA coupled with a relatively large portion of the population below the poverty level makes the need for affordable housing greater.

A review of community contacts indicated that the following are identified needs in the community:

- Affordable housing education and lending are needed given the rising cost of housing in the Charlotte-Gastonia-Rock Hill multistate MSA. Assistance for meeting down payment and closing costs is also a large need;
- Home improvement lending is needed to help rehabilitate houses;
- Small business lending, specifically micro-loans, and technical assistance is a primary need in the MSA. This is particularly true in certain portions of the city that are in significant need of economic development;
- Grassroots economic development projects in lower-income areas are a defined need; and
- Community education to increase the understanding of banking services and products as well as the credit granting process.

Other opportunities for financial institutions include:

- Participation in a local consortium to provide affordable housing loans; and
- Participation in economic development initiatives, particularly in the more distressed areas of the MSA.

State of California Los Angeles-Long Beach MSA

DEMOGRAPHIC INFORMATION FOR FULL-SCOPE AREA: LOS ANGELES-LONG BEACH MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA % of #
Geographies (Census Tracts/BNAs)	1,652	9	23	33	34	1
Population by Geography	8,863,164	9	26	34	31	Nil
Owner-Occupied Housing by Geography	1,440,864	2	14	35	49	0
Businesses by Geography	608,916	9	17	32	42	Nil
Farms by Geography	4,552	3	12	36	49	Nil
Family Distribution by Income Level	2,036,104	23	17	20	40	0
Distribution of Low- and Moderate- Income Families throughout AA Geographies	807,690	15	38	32	15	0
Median Family Income (MFI) = \$39,035 HUD 2001 Adjusted Median Family Income = \$55,100 Households Below the Poverty Level = 11.87% Median Housing Value = \$246,159 Unemployment Rate = 3.77%						

Source: 1990 U.S. Census and 2001 Updated HUD MFI

The Bank of America, N.A. AA consists of the entire Los Angeles-Long Beach MSA, which is comprised of Los Angeles County. As of June of 2001, Bank of America, N.A. deposits in the MSA comprised 11% of the total deposits of the bank.

Competition is strong with over 145 direct competitors operating over 1,500 branches in the MSA. Bank of America, N.A. has 22% or the largest deposit market share in the county as of June 30, 2001. Major competitors include Wells Fargo Bank, N.A.; Union Bank of California, N.A.; and Washington Mutual Bank, F.A.

The Los Angeles-Long Beach MSA is a highly diverse urban area. It is the largest metropolitan region in the state. Prior to late 2001, the MSA had been on a seven year recovery from the recession of the early 1990's when property values dropped as much as 50% in some areas. The positive expansion has been highlighted by steady growth in employment, rising housing prices and other key economic measurements. Employment is well diversified with the motion picture industry being the largest employer.

A review of community contacts shows that portions of the MSA have not shared fully in the revitalization that has occurred. As a result, there are a number of clearly identified needs in the community. These needs include:

- Affordable housing is a pressing need with the escalation in housing prices over the past seven years;
- Small business lending is a defined need that is exacerbated by the large number of small business owners that are foreign-born with language issues and minimal credit history; and
- Larger economic development projects in the lower-income areas is a defined need, made even more pronounced by the riots of mid-1990's that may have generated some reluctance from investors.

Beyond continuing to provide traditional loan products to this community, financial institutions can aid in meeting community development needs by:

- Working with various non-profit organizations to help educate small business owners and provide more flexible lending products;
- Working with non-profit organizations to educate LMI individuals concerning affordable housing opportunities; and
- Participation in a local consortium to provide affordable housing loans.

State of California San Francisco MSA

DEMOGRAPHIC INFORMATION FOR FULL-SCOPE AREA: SAN FRANCISCO MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA % of #
Geographies (Census Tracts/BNAs)	361	6	18	40	32	4
Population by Geography	1,603,678	6	21	45	28	Nil
Owner-Occupied Housing by Geography	310,255	1	12	47	40	0
Businesses by Geography	146,950	14	18	37	31	Nil
Farms by Geography	1,521	4	18	43	35	Nil
Family Distribution by Income Level	366,943	20	18	23	39	0
Distribution of Low- and Moderate- Income Families throughout AA Geographies	139,492	10	29	45	16	0
Median Family Income (MFI) = \$49,282 HUD 2001 Adjusted Median Family Income = \$86,100 Households Below the Poverty Level = 7.70% Median Housing Value = \$333,457 Unemployment Rate = 2.85%						

Source: 1990 U.S. Census and 2001 Updated HUD MFI

The Bank of America, N.A. AA consists of the entire San Francisco MSA, which is comprised of Marin, San Francisco, and San Mateo Counties. As of June of 2001, Bank of America, N.A. deposits in the MSA comprised 6% of the total deposits of the bank.

Competition is strong with over 100 direct competitors operating nearly 500 branches in the MSA. Bank of America, N.A. operates 118 branches in the MSA and has 27% or the largest deposit market share as of June 30, 2001. Major competitors include Wells Fargo Bank, N.A.; Union Bank of California, N.A.; and Washington Mutual Bank, F.A.

The San Francisco MSA is urban in nature and since early 2001 has been in a state of recession. While small growth continues in population and some other key economic measures, unemployment has nearly doubled over the past year primarily due to problems in the high-tech sector of the economy. Construction activity has fallen dramatically and office vacancy rates are rising quickly. Problems in the airline industry have also negatively affected the local economy.

High housing prices and the resulting lack of affordability have traditionally been key concerns in this MSA. This is particularly true over the past three or four years which have seen a significant escalation in housing prices which reached an average of in excess of \$400,000 for single family homes during 2000.

A review of community contacts clearly indicated that affordable housing is one of the greatest needs in the MSA. Other identified needs in the community include:

- Small business lending and technical assistance is a defined need that is particularly true given the history of start-up ventures; and
- Larger economic development projects in the lower-income areas are a defined need, with focus on job skills and public understanding of banking services and products as well as the credit granting process.

Other opportunities for financial institutions include:

- Working with various non-profit organizations to help educate small business owners and provide more flexible lending products;
- Working with non-profit organizations to educate LMI individuals concerning affordable housing opportunities; and
- Participation in a local consortium to provide affordable housing loans.

**State of Florida
Tampa-St. Petersburg-Clearwater MSA**

DEMOGRAPHIC INFORMATION FOR FULL-SCOPE AREA: TAMPA-ST. PETERSBURG-CLEARWATER MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA % of #
Geographies (Census Tracts/BNAs)	413	4	22	47	25	2
Population by Geography	2,067,959	2	23	47	28	Nil
Owner-Occupied Housing by Geography	602,494	1	21	48	30	0
Businesses by Geography	182,664	1	22	43	34	Nil
Farms by Geography	4,529	1	25	48	26	Nil
Family Distribution by Income Level	579,152	18	20	23	39	0
Distribution of Low- and Moderate- Income Families throughout AA Geographies	217,532	4	33	48	15	0
Median Family Income (MFI) = \$31,244 HUD 2001 Adjusted Median Family Income = \$50,500 Households Below the Poverty Level = 10.9% Median Housing Value = \$78,602 Unemployment Rate = 2.46%						

Source: 1990 U.S. Census and 2001 Updated HUD MFI

The Bank of America, N.A. AA consists of the entire Tampa-St. Petersburg-Clearwater MSA, which is comprised of Hernando, Hillsborough, Pasco, and Pinellas Counties. As of June of 2001, Bank of America, N.A. deposits in the MSA comprised 3% of the total deposits of the bank.

Competition is strong with nearly 100 direct competitors operating nearly 700 branches in the MSA. Bank of America, N.A. operates 119 branches in the MSA and has 27% or the largest deposit market share as of June 30, 2001. Major competitors include the former First Union National Bank and SunTrust Bank.

The Tampa-St. Petersburg-Clearwater MSA remains relatively strong, although events in late 2001 have significantly hurt tourism, which is the dominant industry in the MSA. Unemployment continues to be significantly below national averages in the 3% range. The leading industries are service, grocery, computer, and data processing. Job growth continues in these areas, although at a slower rate than previous years. Manufacturing is

the only industry segment that has shown a decline in number of jobs, although the decline was small.

Housing prices have been rising in concert with national averages. The housing supply in the Tampa-St. Petersburg-Clearwater MSA is generally more abundant in the affordable range than other major metropolitan areas. However, a study conducted by the City of Tampa in the late 1980's showed that on a city-wide basis, 21% of the housing stock is considered substandard and in need of improvement.

A review of community contacts indicated that the following are identified needs in the community:

- Affordable housing education and lending are needed even though housing costs are generally lower in the Tampa-St. Petersburg-Clearwater MSA. Assistance for meeting down payment and closing costs is also a large need;
- Home improvement lending is needed to help rehabilitate houses;
- Small business lending, specifically micro-loans, and technical assistance is a primary need in the MSA. This is particularly true in the Tampa-St. Petersburg-Clearwater MSA because of the service oriented nature of the economy and the large number of small businesses;
- Grassroots economic development projects in lower-income areas are a defined need; and
- Community education to increase the understanding of banking services and products as well as the credit granting process.

Other opportunities for financial institutions include:

- Participation in a local consortium to provide affordable housing loans; and
- Participation in economic development initiatives, particularly in the more distressed areas of the MSA.

State of Florida Miami MSA

DEMOGRAPHIC INFORMATION FOR FULL-SCOPE AREA: MIAMI MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA % of #
Geographies (Census Tracts/BNAs)	267	14	21	36	28	1
Population by Geography	1,937,094	9	19	40	32	Nil
Owner-Occupied Housing by Geography	376,006	3	13	41	43	0
Businesses by Geography	200,697	9	17	32	42	0
Farms by Geography	2,196	4	12	36	48	0
Family Distribution by Income Level	485,213	23	17	19	41	0
Distribution of Low- and Moderate- Income Families throughout AA Geographies	192,734	15	28	40	17	0
Median Family Income (MFI) = \$31,113 HUD 2001 Adjusted Median Family Income = \$48,200 Households Below the Poverty Level = 17.6% Median Housing Value = \$100,570 Unemployment Rate = 3.87%						

Source: 1990 U.S. Census and 2001 Updated HUD MFI

The Bank of America, N.A. AA consists of the entire Miami MSA, which consists of Dade County. As of June of 2001, Bank of America, N.A. deposits in the MSA comprised 3% of the total deposits of the bank.

Competition is strong with over 60 direct competitors operating over 400 branches in the MSA. Bank of America, N.A. operates 30 branches in the MSA and has 16% or the largest deposit market share as of June 30, 2001. Major competitors include the former First Union National Bank; Citibank, F.S.B.; Ocean Bank; Union Planters Bank, N.A.; and Washington Mutual Bank, F.A.

The Miami MSA remains relatively strong, although events in late 2001 have significantly hurt tourism, which is one of the dominant industries in the MSA. Unemployment, which had been steadily tracking down from over 8% in 1994 to 5% in 2000, rose during 2001 to over 6%. The leading industries are service, hospitals, grocery, and hotels/motels. Job growth continued in these areas through 2001, although at a slower rate than

previous years. Manufacturing is the only industry segment that has shown a decline in number of jobs, although the decline was small.

Housing prices have been rising faster than national averages. In terms of raw number of houses, the housing supply in Miami is generally satisfactory. However, the percentage of a median priced home that a median income family can afford in Miami is significantly lower than the national average. This is caused by high unemployment and relatively low per capita income coupled with a recent rapid rise in housing prices.

A review of community contacts indicated that the following are identified needs in the community:

- Affordable housing education and lending are needed given the high cost of housing in Miami. Assistance for meeting down payment and closing costs is also a large need;
- Home improvement lending is needed to help rehabilitate houses;
- Small business lending, specifically micro-loans, and technical assistance is a primary need in the MSA. This is particularly true in the Miami MSA because of the service oriented nature of the economy and the large number of small businesses;
- Grassroots economic development projects in lower-income areas are a defined need; and
- Community education to increase the understanding of banking services and products as well as the credit granting process.

Other opportunities for financial institutions include:

- Participation in a local consortium to provide affordable housing loans; and
- Participation in economic development initiatives, particularly in the more distressed areas of the MSA.

State of Texas Dallas MSA

DEMOGRAPHIC INFORMATION FOR FULL-SCOPE AREA: DALLAS MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA % of #
Geographies (Census Tracts/BNAs)	580	11	27	33	28	1
Population by Geography	2,676,248	8	25	38	29	Nil
Owner-Occupied Housing by Geography	561,477	4	21	39	36	0
Businesses by Geography	255,931	4	24	32	38	2
Farms by Geography	4,507	3	23	40	34	Nil
Family Distribution by Income Level	691,122	21	18	22	39	0
Distribution of Low- and Moderate- Income Families throughout AA Geographies	265,566	14	36	37	13	0
Median Family Income (MFI) = \$38,754 HUD 2001 Adjusted Median Family Income = \$66,500 Households Below the Poverty Level = 11.07% Median Housing Value = \$89,425 Unemployment Rate = 5.2%						

Source: 1990 U.S. Census and 2001 Updated HUD MFI

The Bank of America, N.A. AA consists of the entire Dallas MSA, which is comprised of Collin, Dallas, Denton, Ellis, Henderson, Hunt, Kaufman, and Rockwell Counties. As of June of 2001, Bank of America, N.A. deposits in the MSA comprised more than 3% of the total deposits of the bank.

Competition is strong with over 100 direct competitors operating nearly 800 branches in the MSA. Bank of America, N.A. operates 140 branches in the MSA and has 23% or the largest market share as of June 30, 2001. Major competitors include Chase Manhattan Bank; Bank One, N.A.; Washington Mutual Bank, F.A.; and Wells Fargo Bank Texas, N.A.

The Dallas MSA is urban in nature and has maintained a moderate growth level. Unemployment, which remained in the 3% range over the late 1990's, rose to 4.5% during 2001. The leading industries continue to be electronic and telecommunications. Job growth continues in these areas, although at a slower rate than previous years. Manufacturing has shown a decline in number of jobs.

Housing prices have rebounded from their decline during the late 1980's but still remain below national averages. Even so, much of the housing stock in the low- and moderate-income geographies is older and in need of maintenance.

A review of community contacts indicated that the following are identified needs in the community:

- Affordable housing education and lending are needed. Assistance for meeting down payment and closing costs is also a large need;
- Home improvement lending is needed to help rehabilitate older houses;
- Small business lending and technical assistance is a need in the MSA; and
- Larger economic development projects in the lower-income areas are a defined need, with focus on job skills and public understanding of banking services and products as well as the credit granting process.

Other opportunities for financial institutions include:

- Participation in a local consortium to provide affordable housing loans; and
- Participation in economic development initiatives, particularly in the more distressed areas of the MSA.

State of Texas Houston MSA

DEMOGRAPHIC INFORMATION FOR FULL-SCOPE AREA: HOUSTON MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA % of #
Geographies (Census Tracts/BNAs)	697	11	29	32	26	2
Population by Geography	3,322,025	8	27	34	31	0
Owner-Occupied Housing by Geography	657,415	5	22	34	39	0
Businesses by Geography	283,991	5	24	31	40	Nil
Farms by Geography	4,555	3	20	39	38	Nil
Family Distribution by Income Level	843,888	23	17	20	40	0
Distribution of Low- and Moderate- Income Families throughout AA Geographies	330,353	14	40	32	14	0
Median Family Income (MFI) = \$36,886 HUD 2001 Adjusted Median Family Income = \$59,600 Households Below the Poverty Level = 13.40% Median Housing Value = \$74,444 Unemployment Rate = 3.52%						

Source: 1990 U.S. Census and 2001 Updated HUD MFI

The Bank of America, N.A. AA consists of the entire Houston MSA, which is comprised of Chambers, Fort Bend, Harris, Liberty, Montgomery, and Waller Counties. As of June of 2001, Bank of America, N.A. deposits in the MSA comprised 2% of the total deposits of the bank.

Competition is strong with approximately 100 direct competitors operating nearly 900 branches in the MSA. Bank of America, N.A. operates 96 branches in the MSA and has 10% or the second largest deposit market share as of June 30, 2001. Major competitors include Bank One, N.A.; Washington Mutual Bank, F.A.; Wells Fargo Bank Texas, N.A.; and Chase Manhattan Bank, N.A. which is the dominant bank in this market.

The Houston MSA continues to maintain solid growth and the diversified nature of its economy has largely shielded it from the effects of the recession. Unemployment has maintained at 4%. The leading industries are engineering/architectural, construction, oil/gas, and air transportation. Job growth continues in these areas, although at a slower

rate than previous years. Manufacturing is the only industry segment that has shown a decline in number of jobs, although the decline was small.

Housing prices have rebounded from their decline during the late 1980's but still remain below national averages. The housing supply in the Houston MSA is generally considered more diverse, newer, and more affordable than many large metropolitan areas.

A review of community contacts indicated that the following are identified needs in the community:

- Affordable housing education and lending are needed even though housing costs are generally lower in the Houston MSA. Assistance for meeting down payment and closing costs is also a large need;
- Home improvement lending is needed to help rehabilitate houses as approximately 15% of the Houston MSA's housing units have moderate or severe physical deficiencies;
- Small business lending and technical assistance is a primary need in the MSA;
- Grassroots economic development projects in the lower-income areas are a defined need; and
- Community services including increasing the understanding of banking services and products as well as the credit granting process.

Beyond continuing to provide traditional loan products to this community, financial institutions can aid in meeting community development needs by:

- Participation in a local consortium to provide affordable housing loans; and
- Participation in economic development initiatives, particularly in the more distressed areas of the MSA.

Appendix C: Component Test/Composite Ratings Chart

This table identifies the points used for each component test rating and how they relate to the resulting composite rating. This process, as outlined in the *Comptroller's Handbook - CRA Examination Procedures*, is applied when a bank has branches in two or more states and multistate MSAs.

Component Test Ratings	Lending	Investment	Service
Outstanding	12 points	6 points	6 points
High Satisfactory	9 points	4 points	4 points
Low Satisfactory	6 points	3 points	3 points
Needs to Improve	3 points	1 point	1 point
Substantial Noncompliance	0 points	0 points	0 points
<p>The composite rating results from the sum of the numerical values of the component test ratings for the Lending, Investment, and Service Tests.</p>			
Composite Rating			
Outstanding Record of Meeting Community Credit Needs	20 or more points		
Satisfactory Record of Meeting Community Credit Needs	11-19 points		
Needs to Improve Record of Meeting Community Credit Needs	5-10 points		
Substantial Noncompliance Record of Meeting Community Credit Needs	0-4 points		

Appendix D: Tables of Performance Data

A separate set of tables is provided for each state and multistate MSA. The tables cover the entire CRA evaluation period.

• Multistate Metropolitan Areas	A-29 - 41
• Arizona	A-42 - 54
• Arkansas	A-55 - 67
• California	A-68 - 93
• Florida	A-94 - 106
• Georgia	A-107 - 119
• Idaho	A-120 - 132
• Illinois	A-133 - 145
• Iowa	A-146 - 158
• Kansas	A-159 - 171
• Maryland	A-172 - 184
• Missouri	A-185 - 197
• Nevada	A-198 - 210
• New Mexico	A-211 - 223
• New York	A-224 - 236
• North Carolina	A-237 - 249
• Oklahoma	A-250 - 262
• Oregon	A-263 - 275
• South Carolina	A-276 - 288
• Tennessee	A-289 - 301
• Texas	A-302 - 327
• Utah	A-328 - 340
• Virginia	A-341 - 353
• Washington	A-354 - 366

References to the “bank” include activities of any subsidiaries and affiliates that the bank provided for consideration (refer to Appendix A: *Scope of Examination*). The discussion below provides important information the reader should consider prior to reviewing the tables.

For purposes of reviewing the Lending Test tables, the following are applicable:

- Purchased loans are treated as originations;

- Market rank is based on the number of loans made by the bank as compared to all other lenders in the MSA or AA;
- Market share is the number of loans originated by the bank as a percentage of the aggregate number of reportable loans originated by all lenders in the MSA or AA;
- Residential loan totals *exclude* multi-family loans; and
- Comparisons of lending volume within each AA to lending volume throughout the rating area are made on the basis of the *number* of loans originated.

The following is a listing and brief description of the tables included in each set. Although this evaluation considers multi-family lending, tables for this loan product are not included due to low volumes of activity:

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated by the bank over the evaluation period by MSA or AA.
- Table 2. Geographic Distribution of HMDA Home Purchase Loan Originations** - Compares the percentage distribution of the number of loans originated 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 rank and market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of HMDA Home Improvement Loan Originations** - See Table 2.
- Table 4. Geographic Distribution of HMDA Refinance Loan Originations** - See Table 2.
- Table 5. Geographic Distribution of Small Business Loan Originations** - The percentage distribution of the number of small loans (< \$1 million) to businesses originated 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 rank and market share information based on the most recent aggregate market data available.
- Table 6. Geographic Distribution of Small Farm Loan Originations** - The percentage distribution of the number of small loans (< \$500,000) to farms originated 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 rank and market share information based on the most recent aggregate market data available.

- Table 7. Borrower Distribution of HMDA Home Purchase Loan Originations -** Compares the percentage distribution of the number of loans originated by the bank to low-, moderate-, middle- and upper-income borrowers to the percentage distribution of families by income level in each MSA or AA. The table also presents market rank and market share information based on the most recent aggregate market data available.
- Table 8. Borrower Distribution of HMDA Home Improvement Loan Originations -** See Table 8.
- Table 9. Borrower Distribution of HMDA Refinance Loan Originations -** See Table 8.
- Table 10. Borrower Distribution of Small Business Loan Originations -** Compares the percentage distribution of the number of small loans (< \$1 million) originated 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. The table also presents the percentage distribution of the number of loans originated 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 11. Borrower Distribution of Small Farm Loan Originations -** Compares the percentage distribution of the number of small loans (< \$500 thousand) originated 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. The table also presents the percentage distribution of the number of loans originated 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 12. Qualified Investments -** Presents the number and dollar amount of qualified investments made by the bank in each MSA or AA during the current CRA review period as well as the totals outstanding at the end of the period.
- Table 13. Distribution of Branch and ATM Delivery System -** Compares the percentage distribution of the number of the bank's retail branches and ATMs in low-, moderate-, middle- and upper-income geographies to the percentage of the population within each geography.

Table 1. Lending Volume

LENDING VOLUME		MULTISTATE METROPOLITAN AREA						Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Augusta-Aiken (GA-SC)	100.00	1,766	156,526	330	30,947	3	277	2	402	2,101	188,152	100.00
Charlotte-Gastonia-Rock Hill (NC-SC)	100.00	15,314	2,036,519	1,498	196,319	20	1,740	15	227,189	16,847	2,461,767	100.00
Johnson City-Kingsport-Bristol (TN-VA)	100.00	1,162	96,596	117	17,508	16	399	1	3,232	1,296	117,735	100.00
Kansas City (MO-KS)	100.00	11,155	1,205,381	1,380	172,267	77	7,740	8	20,169	12,620	1,405,557	100.00
Las Vegas (NV-AZ)	100.00	7,940	1,164,423	1,103	118,160	8	1,782	7	16,724	9,058	1,301,089	100.00
Portland-Vancouver (OR-WA)	100.00	11,602	1,248,775	2,587	152,090	63	12,216	10	23,045	14,262	1,436,126	100.00
St Louis (MO-IL)	100.00	13,575	1,539,378	1,989	284,799	13	836	18	37,426	15,595	1,862,439	100.00
Washington (DC-MD-VA-WV)	100.00	15,228	2,511,133	4,077	406,871	12	954	17	77,352	19,334	2,996,310	100.00

(*) Rated area refers to either the state or multistate MSA rating area.
 (**) The evaluation period for Community Development Loans is January 1, 2000 to December 31, 2001
 (***) Deposit data as of June 30,2001. Rated area refers to either the state or multistate MSA rating area.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		MULTISTATE METROPOLITAN AREA					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001					Market Share (%) by Geography ***				
MSA/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*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Augusta-Aiken (GA-SC)	753	100.00	4.21	1.46	14.90	6.11	50.30	43.69	30.58	48.74	4.11	4.58	3.70	3.91	4.36	
Charlotte-Gastonia-Rock Hill (NC-SC)	8,557	100.00	0.84	3.03	13.79	8.93	60.53	48.26	24.84	39.78	8.30	29.58	10.20	7.39	8.55	
Johnson City-Kingsport-Bristol (TN-VA)	381	100.00	0.00	0.00	19.84	10.76	58.21	57.48	21.95	31.76	2.47	0.00	1.76	2.46	2.86	
Kansas City (MO-KS)	4,608	100.00	2.75	0.91	16.45	9.87	52.90	50.09	27.90	39.13	5.13	5.70	5.60	5.11	5.04	
Las Vegas (NV-AZ)	3,659	100.00	1.53	0.55	13.45	6.50	48.03	34.85	36.98	57.99	2.35	4.10	3.64	2.27	2.25	
Portland-Vancouver (OR-WA)	2,952	100.00	0.67	0.81	13.74	11.38	63.48	54.98	22.11	32.83	1.99	2.52	1.96	1.71	2.67	
St Louis (MO-IL)	4,146	100.00	3.32	1.81	13.26	9.50	54.40	43.08	29.01	45.61	2.79	3.24	2.75	2.44	3.28	
Washington (DC-MD-VA-WV)	24,703	100.00	1.24	1.88	16.13	15.90	50.56	49.63	32.06	32.58	7.24	11.33	7.59	6.70	7.85	

(*) Home purchase loans originated and purchased in the MSA/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 1990 Census information.

(***) Based on 2001 Peer Mortgage Data: US & PR.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		MULTISTATE METROPOLITAN AREA					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001					Market Share (%) by Geography ***				
MSA/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*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Augusta-Aiken (GA-SC)	135	100.00	4.21	4.44	14.90	8.15	50.30	48.89	30.58	38.52	8.24	5.71	1.32	8.68	10.83	
Charlotte-Gastonia-Rock Hill (NC-SC)	732	100.00	0.84	0.82	13.79	11.20	60.53	53.69	24.84	34.29	16.48	18.52	11.90	14.16	23.55	
Johnson City-Kingsport-Bristol (TN-VA)	121	100.00	0.00	0.00	19.84	14.05	58.21	60.33	21.95	25.62	5.57	0.00	3.96	5.13	9.59	
Kansas City (MO-KS)	748	100.00	2.75	0.94	16.45	10.83	52.90	47.99	27.90	40.24	11.00	2.59	8.68	9.56	15.09	
Las Vegas (NV-AZ)	822	100.00	1.53	1.34	13.45	6.08	48.03	29.56	36.98	63.02	14.59	11.11	17.12	14.67	14.37	
Portland-Vancouver (OR-WA)	3,001	100.00	0.67	1.10	13.74	13.40	63.48	58.21	22.11	27.29	24.50	32.08	23.61	22.92	29.20	
St Louis (MO-IL)	967	100.00	3.32	2.48	13.26	8.38	54.40	39.71	29.01	49.43	9.19	7.35	5.75	6.30	15.85	
Washington (DC-MD-VA-WV)	1,815	100.00	1.24	1.38	16.13	14.44	50.56	47.33	32.06	36.86	3.10	3.33	3.51	2.98	3.10	

(*) Home improvement loans originated and purchased in the MSA/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 1990 Census information.
 (***) Based on 2001 Peer Mortgage Data: US & PR.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		MULTISTATE METROPOLITAN AREA					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001					Market Share (%) by Geography ***				
MSA/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*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Augusta-Aiken (GA-SC)	878	100.00	4.21	1.82	14.90	9.00	50.30	47.61	30.58	41.57	5.70	4.55	4.39	5.91	5.84	
Charlotte-Gastonia-Rock Hill (NC-SC)	6,020	100.00	0.84	0.83	13.79	8.19	60.53	49.30	24.84	41.68	8.00	10.57	6.50	7.12	9.56	
Johnson City-Kingsport-Bristol (TN-VA)	658	100.00	0.00	0.00	19.84	15.50	58.21	58.66	21.95	25.84	4.21	0.00	4.41	4.03	4.54	
Kansas City (MO-KS)	5,794	100.00	2.75	0.74	16.45	9.65	52.90	50.48	27.90	39.11	5.51	4.23	6.18	5.59	5.32	
Las Vegas (NV-AZ)	3,450	100.00	1.53	0.55	13.45	5.86	48.03	31.19	36.98	62.38	4.24	4.33	4.04	4.00	4.39	
Portland-Vancouver (OR-WA)	5,647	100.00	0.67	0.55	13.74	11.21	63.48	59.87	22.11	28.37	5.16	3.08	4.80	5.04	5.66	
St Louis (MO-IL)	8,457	100.00	3.32	1.87	13.26	8.80	54.40	46.29	29.01	43.04	5.04	6.20	5.05	4.75	5.35	
Washington (DC-MD-VA-WV)	11,997	100.00	1.24	1.33	16.13	12.89	50.56	45.14	32.06	40.63	4.04	5.83	4.03	3.94	4.10	

(*) Home mortgage refinance loans originated and purchased in the MSA/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 1990 Census information.
 (***) Based on 2001 Peer Mortgage Data: US & PR.

Table 5. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		MULTISTATE METROPOLITAN AREA						Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001							
MSA/Assessment Area:	Total Small Loans to Businesses		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-Scope Review:															
Augusta-Aiken (GA-SC)	330	100.00	6.65	8.48	18.50	18.18	39.86	34.55	34.98	38.79	1.24	1.80	1.86	1.05	1.27
Charlotte-Gastonia-Rock Hill (NC-SC)	1,498	100.00	5.71	8.88	17.56	14.63	49.96	46.63	26.58	29.86	1.42	2.59	1.49	1.38	1.49
Johnson City-Kingsport-Bristol (TN-VA)	117	100.00	2.46	0.00	18.40	23.08	51.43	51.28	27.70	25.64	0.56	0.00	0.61	0.60	0.57
Kansas City (MO-KS)	1,380	100.00	4.02	4.86	14.43	19.81	45.28	41.26	34.07	34.08	1.29	1.79	1.59	1.16	1.31
Las Vegas (NV-AZ)	1,103	100.00	3.17	1.54	16.21	12.52	38.37	45.37	42.20	40.56	0.81	0.87	1.15	0.93	0.67
Portland-Vancouver (OR-WA)	2,587	100.00	1.38	1.28	18.55	21.80	80.98	57.56	7.36	19.37	1.69	0.44	2.63	1.69	1.55
St Louis (MO-IL)	1,989	100.00	4.29	4.78	11.98	8.86	51.54	42.55	32.00	43.81	1.51	2.10	1.27	1.19	2.10
Washington (DC-MD-VA-WV)	4,077	100.00	3.17	3.23	18.02	18.04	46.42	48.04	31.19	30.68	1.32	1.83	1.40	1.36	1.32

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

(**) Source of Data-Dunn and Bradstreet (2002).

(***) Based on 2001 Peer Small Business Data US&PR.

Table 6. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS												MULTISTATE METROPOLITAN AREA				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Small Loans to Farms		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-Scope Review:																				
Augusta-Aiken (GA-SC)	3	100.00	1.51	0.00	18.28	66.67	50.45	33.33	29.76	0.00	2.88	0.00	5.71	1.75	0.00					
Charlotte-Gastonia-Rock Hill (NC-SC)	20	100.00	1.12	0.00	9.67	20.00	68.56	60.00	20.60	20.00	3.78	0.00	0.00	3.73	15.38					
Johnson City-Kingsport-Bristol (TN-VA)	16	100.00	0.00	0.00	17.58	50.00	67.64	50.00	14.78	0.00	1.97	0.00	8.00	0.40	0.00					
Kansas City (MO-KS)	77	100.00	0.92	1.30	18.51	54.55	56.54	29.87	23.85	14.29	5.46	0.00	6.72	4.12	5.76					
Las Vegas (NV-AZ)	8	100.00	1.68	0.00	10.87	75.00	40.55	12.50	46.54	12.50	9.09	0.00	50.00	0.00	0.00					
Portland-Vancouver (OR-WA)	63	100.00	0.00	0.00	3.81	14.29	87.80	77.78	8.39	7.94	9.63	0.00	5.88	11.28	6.45					
St Louis (MO-IL)	13	100.00	0.53	0.00	8.60	0.00	72.23	53.85	18.59	46.15	1.20	0.00	0.00	0.90	6.67					
Washington (DC-MD-VA-WV)	12	100.00	0.66	0.00	17.84	9.09	56.81	81.82	24.59	9.09	2.29	0.00	0.00	3.96	0.00					

(*) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.
 (**) Source of Data-Dunn and Bradstreet (2002).
 (***) Based on 2001 Peer Small Farm Data US&PR.

Table 7. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		MULTISTATE METROPOLITAN AREA					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001					Market Share (%) by Borrower Income****				
MSA/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-Scope Review:																
Augusta-Aiken (GA-SC)	753	100.00	21.81	6.53	16.82	24.96	21.44	20.32	39.92	48.19	4.98	3.53	5.17	4.10	5.77	
Charlotte-Gastonia-Rock Hill (NC-SC)	8,557	100.00	18.71	11.82	18.23	29.70	24.57	20.41	38.49	38.07	9.10	11.58	10.36	6.63	9.20	
Johnson City-Kingsport-Bristol (TN-VA)	381	100.00	21.36	7.43	17.98	15.43	20.45	22.57	40.21	54.57	2.58	1.87	1.55	2.21	3.57	
Kansas City (MO-KS)	4,608	100.00	18.33	15.82	18.17	36.55	25.10	18.53	38.39	29.09	5.30	7.19	7.62	3.47	4.51	
Las Vegas (NV-AZ)	3,659	100.00	18.50	5.41	18.97	30.31	23.35	18.55	39.18	45.72	2.65	2.25	3.89	1.60	2.86	
Portland-Vancouver (OR-WA)	2,952	100.00	17.63	3.08	18.71	15.94	25.61	23.85	38.05	57.13	1.20	1.10	0.92	0.84	1.58	
St Louis (MO-IL)	4,146	100.00	19.36	13.92	17.68	24.94	24.76	19.34	38.19	41.80	2.98	2.36	2.76	2.32	4.00	
Washington (DC-MD-VA-WV)	24,703	100.00	17.36	18.38	18.66	41.57	25.05	15.90	38.94	24.15	7.17	9.64	10.98	3.80	5.64	

(*) Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the rated area.
 (**) Percentage of Families is based on 1990 Census information.
 (***) As a percentage of loans with borrower income information available. No information was available for 19.50% of loans originated and purchased by the bank.
 (****) Based on 2001 Peer Mortgage Data: US & PR.

Table 8. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT MULTISTATE METROPOLITAN AREA Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001																
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****					
	#	% 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-Scope Review:																
Augusta-Aiken (GA-SC)	135	100.00	21.81	17.04	16.82	16.30	21.44	22.22	39.92	44.44	8.92	8.76	9.18	5.44	11.02	
Charlotte-Gastonia-Rock Hill (NC-SC)	732	100.00	18.71	12.02	18.23	15.85	24.57	23.36	38.49	48.77	17.12	9.52	10.75	15.58	26.64	
Johnson City-Kingsport-Bristol (TN-VA)	121	100.00	21.36	5.79	17.98	10.74	20.45	21.49	40.21	61.98	5.67	1.62	1.99	3.72	12.62	
Kansas City (MO-KS)	748	100.00	18.33	10.43	18.17	15.37	25.10	25.80	38.39	48.40	11.56	6.48	6.46	10.30	18.60	
Las Vegas (NV-AZ)	822	100.00	18.50	6.33	18.97	12.41	23.35	26.64	39.18	54.62	15.99	20.37	16.13	15.86	15.69	
Portland-Vancouver (OR-WA)	3,001	100.00	17.63	5.10	18.71	15.84	25.61	27.52	38.05	51.53	25.38	24.24	22.72	22.74	28.24	
St Louis (MO-IL)	967	100.00	19.36	10.14	17.68	15.53	24.76	24.95	38.19	49.38	9.59	5.00	6.74	8.29	14.73	
Washington (DC-MD-VA-WV)	1,815	100.00	17.36	11.97	18.66	20.19	25.05	24.60	38.94	43.24	3.53	5.43	3.42	2.84	3.40	

(*) Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the rated area.
 (**) Percentage of Families is based on 1990 Census information.
 (***) As a percentage of loans with borrower income information available. No information was available for 0.09% of loans originated and purchased by the bank.
 (****) Based on 2001 Peer Mortgage Data: US & PR.

Table 9. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		MULTISTATE METROPOLITAN AREA					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001					Market Share (%) by Borrower Income****				
MSA/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-Scope Review:																
Augusta-Aiken (GA-SC)	878	100.00	21.81	7.21	16.82	18.27	21.44	21.03	39.92	53.49	7.03	5.29	6.44	5.73	8.12	
Charlotte-Gastonia-Rock Hill (NC-SC)	6,020	100.00	18.71	6.36	18.23	15.80	24.57	23.54	38.49	54.30	9.36	5.48	6.70	7.95	12.31	
Johnson City-Kingsport-Bristol (TN-VA)	658	100.00	21.36	3.58	17.98	16.67	20.45	21.96	40.21	57.79	4.68	1.60	3.88	3.42	6.36	
Kansas City (MO-KS)	5,794	100.00	18.33	9.17	18.17	20.03	25.10	27.18	38.39	43.63	6.02	5.51	5.62	5.63	6.62	
Las Vegas (NV-AZ)	3,450	100.00	18.50	7.07	18.97	15.76	23.35	25.38	39.18	51.78	6.01	6.28	5.56	5.53	6.39	
Portland-Vancouver (OR-WA)	5,647	100.00	17.63	5.13	18.71	15.29	25.61	25.60	38.05	53.98	5.27	6.65	4.98	4.71	5.57	
St Louis (MO-IL)	8,457	100.00	19.36	10.72	17.68	20.12	24.76	25.94	38.19	43.21	5.48	5.12	5.04	5.12	6.04	
Washington (DC-MD-VA-WV)	11,997	100.00	17.36	9.88	18.66	20.67	25.05	25.29	38.94	44.16	4.60	5.83	4.75	3.90	4.50	

(*) Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.
 (**) Percentage of Families is based on 1990 Census information.
 (***) As a percentage of loans with borrower income information available. No information was available for 13.46% of loans originated and purchased by the bank.
 (****) Based on 2001 Peer Mortgage Data: US & PR.

Table 10. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		MULTISTATE METROPOLITAN AREA			Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Augusta-Aiken (GA-SC)	330	100.00	74.31	64.85	77.27	12.42	10.30	1.24	1.51
Charlotte-Gastonia-Rock Hill (NC-SC)	1,498	100.00	76.69	52.74	71.76	12.55	15.69	1.42	1.34
Johnson City-Kingsport-Bristol (TN-VA)	117	100.00	76.82	52.99	70.94	10.26	18.80	0.56	0.51
Kansas City (MO-KS)	1,380	100.00	72.51	55.00	72.46	13.33	14.20	1.29	1.59
Las Vegas (NV-AZ)	1,103	100.00	54.36	59.93	78.97	7.71	13.33	0.81	1.04
Portland-Vancouver (OR-WA)	2,587	100.00	77.29	67.99	88.79	4.99	6.22	1.69	2.72
St Louis (MO-IL)	1,989	100.00	76.77	53.39	69.63	13.27	17.09	1.51	1.53
Washington (DC-MD-VA-WV)	4,077	100.00	70.59	53.91	79.05	10.15	10.79	1.32	1.41

(*) Small loans to businesses originated and purchased in the MSA/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 2002).

(***) 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 15.82% of small loans to businesses originated/purchased by the bank.

(****) Based on 2001 Peer Small Business Data US&PR.

Table 11. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		MULTISTATE METROPOLITAN AREA			Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Augusta-Aiken (GA-SC)	3	100.00	93.81	0.00	66.67	33.33	0.00	2.88	0.00
Charlotte-Gastonia-Rock Hill (NC-SC)	20	100.00	91.49	50.00	75.00	15.00	10.00	3.78	2.53
Johnson City-Kingsport-Bristol (TN-VA)	16	100.00	95.07	18.75	87.50	12.50	0.00	1.97	0.00
Kansas City (MO-KS)	77	100.00	93.80	80.52	75.32	9.09	15.58	5.46	4.59
Las Vegas (NV-AZ)	8	100.00	88.55	62.50	37.50	37.50	25.00	9.09	11.76
Portland-Vancouver (OR-WA)	63	100.00	91.11	34.92	46.03	19.05	34.92	9.63	3.68
St Louis (MO-IL)	13	100.00	95.38	61.54	69.23	30.77	0.00	1.20	0.82
Washington (DC-MD-VA-WV)	12	100.00	91.06	91.67	75.00	8.33	16.67	2.29	2.65

(*) Small loans to farms originated and purchased in the MSA/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 2002).

(***) 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 23.58% of small loans to farms originated and purchased by the bank.

(****) Based on 2001 Peer Small Farm Data US&PR.

Table 12. Qualified Investments

QUALIFIED INVESTMENTS MULTISTATE METROPOLITAN AREA Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Augusta-Aiken (GA-SC)	0	0	7	4,524	7	4,524	100.00	0	0
Charlotte-Gastonia-Rock Hill (NC-SC)	17	14,491	27	18,529	44	33,020	100.00	3	5,866
Johnson City-Kingsport-Bristol (TN-VA)	1	250	25	237	26	487	100.00	0	0
Kansas City (MO-KS)	35	10,974	36	29,300	71	40,274	100.00	5	1,603
Las Vegas (NV-AZ)	2	114	48	17,594	50	17,708	100.00	0	0
Portland-Vancouver (OR-WA)	17	9,768	35	11,575	52	21,343	100.00	0	0
St Louis (MO-IL)	82	28,778	60	45,308	142	74,086	100.00	5	5,193
Washington (DC-MD-VA-WV)	66	49,314	122	38,149	188	87,463	100.00	5	10,204

(*) "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 bank's financial reporting system.

Table 13. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				MULTISTATE METROPOLITAN AREA				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001											
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population					
	% of Rated Area Deposits in MSA/AA	# of BANK Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Closings	# of Branch Openings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography					
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp		
Full-Scope Review:																			
Augusta-Aiken (GA-SC)	100.00	13	100.00	0.00	15.38	30.77	53.85	1	0	0	0	- 1	0	6.39	16.73	50.07	26.80		
Charlotte-Gastonia-Rock Hill (NC-SC)	100.00	71	100.00	7.04	15.49	39.44	38.03	4	3	- 1	0	- 1	1	2.98	17.24	57.94	21.83		
Johnson City-Kingsport-Bristol (TN-VA)	100.00	7	100.00	0.00	14.29	42.86	42.86	1	0	0	0	- 1	0	0.01	22.15	56.53	21.31		
Kansas City (MO-KS)	100.00	51	100.00	0.00	21.57	45.10	33.33	4	1	0	0	- 4	1	4.22	19.41	50.99	25.31		
Las Vegas (NV-AZ)	100.00	49	100.00	4.08	8.16	40.82	46.94	3	4	0	0	0	1	3.72	18.43	48.25	29.48		
Portland-Vancouver (OR-WA)	100.00	56	100.00	1.79	21.43	62.50	14.29	0	1	0	0	1	0	1.15	17.63	62.31	18.90		
St Louis (MO-IL)	100.00	81	100.00	2.47	12.35	46.91	38.27	4	9	0	0	2	3	6.81	15.94	50.84	26.41		
Washington (DC-MD-VA-WV)	100.00	164	100.00	4.88	26.83	48.78	19.51	4	4	0	- 1	1	0	4.37	23.37	46.59	25.63		

Table 1. Lending Volume

LENDING VOLUME		State: ARIZONA				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Phoenix-Mesa	75.78	20,357	2,376,972	2,838	208,825	24	3,533	17	38,626	23,236	2,627,956	75.43
Limited-Scope Review:												
Flagstaff (AZ-UT)	1.70	413	55,830	107	9,377	0	0	1	200	521	65,407	0.68
Tucson	13.58	3,684	347,705	470	32,186	4	435	7	51,729	4,165	432,055	15.65
Yuma	1.04	303	23,503	14	2,629	2	650	1	1,250	320	28,032	1.03
Arizona Non-MSA	7.90	2,127	185,717	288	29,062	5	249	1	100	2,421	215,128	7.21

(*) Loan Data as of December 31, 2001. Rated area refers to either the state or multistate MSA rating area.
 (**) The evaluation period for Community Development Loans is January 1, 2000 to December 31, 2001
 (***) Deposit data as of June 30, 2001. Rated area refers to either the state or multistate MSA rating area.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE															State: ARIZONA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***										
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full-Scope Review:																					
Phoenix-Mesa	9,866	78.23	2.51	1.56	21.14	20.67	42.33	43.95	34.02	33.81	3.17	6.50	4.53	3.00	2.70						
Limited-Scope Review:																					
Flagstaff (AZ-UT)	153	1.21	15.29	0.00	10.92	5.23	41.49	41.83	32.30	52.94	1.93	0.00	0.00	1.83	2.60						
Tucson	1,672	13.26	2.84	1.67	19.92	23.80	38.83	29.43	38.42	45.10	2.99	4.86	5.82	2.98	2.32						
Yuma	150	1.19	0.05	0.00	28.47	36.00	41.64	36.67	29.84	27.33	2.28	0.00	4.76	1.59	1.92						
Arizona Non-MSA	771	6.11	8.90	0.00	10.30	8.17	50.10	57.46	30.70	34.37	2.91	0.00	6.09	2.97	2.67						

(*) Home purchase loans originated and purchased in the MSA/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 1990 Census information.
 (***) Based on 2001 Peer Mortgage Data: Western Region 1.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT												State: ARIZONA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***							
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Full-Scope Review:																		
Phoenix-Mesa	2,239	75.77	2.51	1.16	21.14	11.12	42.33	39.97	34.02	47.70	16.45	12.82	12.17	14.41	19.85			
Limited-Scope Review:																		
Flagstaff (AZ-UT)	39	1.32	15.29	0.00	10.92	10.26	41.49	51.28	32.30	38.46	18.38	0.00	15.38	18.67	25.71			
Tucson	402	13.60	2.84	1.24	19.92	13.68	38.83	29.60	38.42	55.47	11.94	8.57	9.12	11.32	12.99			
Yuma	26	0.88	0.05	0.00	28.47	30.77	41.64	38.46	29.84	30.77	6.93	0.00	9.30	5.13	7.50			
Arizona Non-MSA	249	8.43	8.90	0.00	10.30	9.24	50.10	52.61	30.70	38.15	22.38	0.00	28.30	22.86	22.30			

(*) Home improvement loans originated and purchased in the MSA/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 1990 Census information.
 (***) Based on 2001 Peer Mortgage Data: Western Region 1.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE												State: ARIZONA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/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*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Full-Scope Review:																		
Phoenix-Mesa	8,247	72.92	2.51	1.39	21.14	13.04	42.33	40.27	34.02	45.29	4.07	5.65	4.00	3.90	4.22			
Limited-Scope Review:																		
Flagstaff (AZ-UT)	221	1.95	15.29	0.00	10.92	6.79	41.49	49.77	32.30	43.44	4.33	0.00	5.11	3.94	4.88			
Tucson	1,609	14.23	2.84	1.68	19.92	16.22	38.83	29.02	38.42	53.08	4.06	4.96	4.87	4.03	3.89			
Yuma	126	1.11	0.05	0.00	28.47	28.57	41.64	30.16	29.84	41.27	4.08	0.00	5.39	3.54	3.91			
Arizona Non-MSA	1,107	9.79	8.90	0.09	10.30	5.60	50.10	60.07	30.70	34.24	5.50	0.00	6.89	5.95	4.77			

(*) Home mortgage refinance loans originated and purchased in the MSA/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 1990 Census information.
 (***) Based on 2001 Peer Mortgage Data: Western Region 1.

Table 5. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												State: ARIZONA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Small Loans to Businesses		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-Scope Review:																		
Phoenix-Mesa	2,838	76.35	4.88	8.02	21.25	20.40	36.37	34.78	36.93	36.80	1.14	1.99	1.38	1.13	1.03			
Limited-Scope Review:																		
Flagstaff (AZ-UT)	107	2.88	5.01	0.00	15.93	13.08	52.08	48.60	26.97	38.32	0.94	0.00	1.26	1.04	1.09			
Tucson	470	12.64	7.20	7.66	23.90	27.66	31.50	28.30	37.40	36.38	1.08	1.22	1.70	0.94	0.90			
Yuma	14	0.38	0.00	0.00	31.77	21.43	41.74	14.29	26.45	64.29	0.47	0.00	0.39	0.00	1.37			
Arizona Non-MSA	288	7.75	1.10	0.00	7.18	4.51	54.54	59.72	37.18	35.76	0.97	0.00	0.85	1.12	1.22			

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

(**) Source of Data-Dunn and Bradstreet (2002).

(***) Based on 2001 Peer Small Business Data US&PR.

Table 6. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS												State: ARIZONA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Small Loans to Farms		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-Scope Review:																		
Phoenix-Mesa	24	68.57	3.33	0.00	21.94	25.00	42.54	62.50	32.16	12.50	2.99	0.00	0.00	7.29	0.00			
Limited-Scope Review:																		
Flagstaff (AZ-UT)	0	0.00	4.10	0.00	16.39	0.00	63.11	0.00	16.39	0.00	0.00	0.00	0.00	0.00	0.00			
Tucson	4	11.43	3.86	25.00	21.76	25.00	34.85	0.00	39.53	50.00	11.11	0.00	33.33	0.00	12.50			
Yuma	2	5.71	0.00	0.00	27.96	50.00	53.29	50.00	18.42	0.00	5.56	0.00	9.09	5.56	0.00			
Arizona Non-MSA	5	14.29	0.97	0.00	6.43	0.00	63.47	40.00	29.13	60.00	0.88	0.00	0.00	1.10	0.00			

(*) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.
 (**) Source of Data-Dunn and Bradstreet (2002).
 (***) Based on 2001 Peer Small Farm Data US&PR.

Table 7. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE															State: ARIZONA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****										
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp						
Full-Scope Review:																					
Phoenix-Mesa	9,866	78.23	19.86	11.00	18.36	40.93	23.13	15.84	38.65	32.22	3.48	5.76	6.34	1.95	2.41						
Limited-Scope Review:																					
Flagstaff (AZ-UT)	153	1.21	22.68	0.85	16.13	11.02	20.20	10.17	40.98	77.97	2.00	0.00	1.23	0.72	2.75						
Tucson	1,672	13.26	20.55	7.28	17.75	40.69	22.37	16.25	39.33	35.78	3.33	3.99	6.72	1.91	2.69						
Yuma	150	1.19	19.86	11.36	18.27	34.09	21.99	20.45	39.88	34.09	2.63	6.50	4.69	2.50	1.58						
Arizona Non-MSA	771	6.11	24.47	3.50	17.35	14.45	19.09	20.15	39.10	61.90	3.29	5.85	4.40	3.12	3.12						

(*) Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the rated area.
 (**) Percentage of Families is based on 1990 Census information.
 (***) As a percentage of loans with borrower income information available. No information was available for 15.41% of loans originated and purchased by the bank.
 (****) Based on 2001 Peer Mortgage Data: Western Region 1.

Table 8. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT												State: ARIZONA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****							
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp			
Full-Scope Review:																		
Phoenix-Mesa	2,239	75.77	19.86	6.83	18.36	15.23	23.13	22.91	38.65	55.02	18.05	14.91	16.55	15.00	20.30			
Limited-Scope Review:																		
Flagstaff (AZ-UT)	39	1.32	22.68	0.00	16.13	5.13	20.20	23.08	40.98	71.79	19.38	0.00	10.53	20.83	23.38			
Tucson	402	13.60	20.55	5.47	17.75	16.17	22.37	19.90	39.33	58.46	12.37	7.86	12.54	9.32	14.15			
Yuma	26	0.88	19.86	19.23	18.27	11.54	21.99	19.23	39.88	50.00	7.29	7.69	7.41	9.09	6.48			
Arizona Non-MSA	249	8.43	24.47	6.43	17.35	7.63	19.09	10.84	39.10	75.10	23.94	17.31	9.72	11.68	30.79			

(*) Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the rated area.
 (**) Percentage of Families is based on 1990 Census information.
 (***) As a percentage of loans with borrower income information available. No information was available 0.00% of loans originated and purchased by the bank.
 (****) Based on 2001 Peer Mortgage Data: Western Region 1.

Table 9. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE												State: ARIZONA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****							
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp			
Full-Scope Review:																		
Phoenix-Mesa	8,247	72.92	19.86	7.65	18.36	18.57	23.13	23.06	38.65	50.72	5.07	5.63	5.11	4.57	5.24			
Limited-Scope Review:																		
Flagstaff (AZ-UT)	221	1.95	22.68	1.02	16.13	8.12	20.20	17.77	40.98	73.10	5.09	2.74	3.79	4.24	5.72			
Tucson	1,609	14.23	20.55	6.00	17.75	17.46	22.37	22.05	39.33	54.48	4.85	5.07	5.06	4.24	5.05			
Yuma	126	1.11	19.86	2.50	18.27	12.50	21.99	18.33	39.88	66.67	5.06	4.29	4.36	4.35	5.51			
Arizona Non-MSA	1,107	9.79	24.47	2.18	17.35	8.55	19.09	19.09	39.10	70.18	6.59	6.50	4.97	6.40	6.85			

(*) Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.
 (**) Percentage of Families is based on 1990 Census information.
 (***) As a percentage of loans with borrower income information available. No information was available for 7.15% of loans originated and purchased by the bank.
 (****) Based on 2001 Peer Mortgage Data: Western Region 1.

Table 10. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES State: ARIZONA Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Phoenix-Mesa	2,838	76.35	68.23	60.32	85.38	7.96	6.66	1.14	1.75
Limited-Scope Review:									
Flagstaff (AZ-UT)	107	2.88	74.54	70.09	85.05	7.48	7.48	0.94	1.55
Tucson	470	12.64	73.50	66.81	83.62	12.13	4.26	1.08	1.76
Yuma	14	0.38	76.89	64.29	71.43	7.14	21.43	0.47	0.88
Arizona Non-MSA	288	7.75	76.76	68.40	74.31	15.97	9.72	0.97	1.80

(*) Small loans to businesses originated and purchased in the MSA/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 2002).

(***) 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 13.08% of small loans to businesses originated/purchased by the bank.

(****) Based on 2001 Peer Small Business Data US&PR.

Table 11. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS										State: ARIZONA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001					
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****									
	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev \$1 million or less								
Full-Scope Review:																	
Phoenix-Mesa	24	68.57	82.94	33.33	54.17	20.83	25.00	2.99	0.63								
Limited-Scope Review:																	
Flagstaff (AZ-UT)	0	0.00	91.80	0.00	0.00	0.00	0.00	0.00	0.00								
Tucson	4	11.43	87.05	75.00	75.00	0.00	25.00	11.11	18.18								
Yuma	2	5.71	75.00	50.00	0.00	0.00	100.00	5.56	4.35								
Arizona Non-MSA	5	14.29	89.20	20.00	100.00	0.00	0.00	0.88	0.00								

(*) Small loans to farms originated and purchased in the MSA/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 2002).

(***) 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 14.29% of small loans to farms originated and purchased by the bank.

(****) Based on 2001 Peer Small Farm Data US&PR.

Table 12. Qualified Investments

QUALIFIED INVESTMENTS State: ARIZONA Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Phoenix-Mesa	6	2,023	74	16,295	80	18,318	71.38	1	360
Limited-Scope Review:									
Flagstaff (AZ-UT)	0	0	8	268	8	268	1.04	0	0
Tucson	4	794	21	2,661	25	3,455	13.46	0	0
Yuma	4	1,759	6	102	10	1,861	7.25	0	0
Arizona Non-MSA	5	1,578	9	183	14	1,761	6.86	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 bank's financial reporting system.

Table 13. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS														State: ARIZONA		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001			
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population					
	% of Rated Area Deposits in MSA/AA	# of BANK Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Closings	# of Branch Openings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography					
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp		
Full-Scope Review:																			
Phoenix-Mesa	75.43	92	67.65	3.26	17.39	38.04	41.30	3	6	0	0	3	0	4.86	26.55	39.58	28.85		
Limited-Scope Review:																			
Flagstaff (AZ-UT)	0.68	4	2.94	0.00	0.00	75.00	25.00	0	0	0	0	0	0	14.16	22.73	38.18	24.94		
Tucson	15.65	20	14.71	10.00	20.00	30.00	40.00	2	0	0	- 1	0	- 1	5.36	28.23	35.16	31.24		
Yuma	1.03	2	1.47	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0.01	34.35	37.15	28.49		
Arizona Non-MSA	7.21	18	13.24	0.00	16.67	55.56	27.78	0	0	0	0	0	0	11.83	11.92	49.17	27.09		

Table 1. Lending Volume

LENDING VOLUME		State: ARKANSAS				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Little Rock-North Little Rock	42.67	3,016	281,715	488	68,258	18	1,565	4	7,400	3,526	358,938	59.07
Limited-Scope Review:												
Fayetteville-Springdale-Rogers	24.34	1,820	167,901	164	30,690	9	724	18	6,225	2,012	205,540	11.80
Jonesboro	5.62	374	30,639	60	9,191	30	4,052	0	0	464	43,882	4.09
Pine Bluff	2.58	182	9,771	28	4,465	3	327	0	0	213	14,563	5.57
Arkansas Non-MSA	24.80	1,747	118,411	280	29,743	22	2,141	0	0	2,049	150,295	19.48

(*) Loan Data as of December 31, 2001. Rated area refers to either the state or multistate MSA rating area.
 (**) The evaluation period for Community Development Loans is January 1, 2000 to December 31, 2001.
 (***) Deposit data as of June 30, 2001. Rated area refers to either the state or multistate MSA rating area.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE												State: ARKANSAS		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***							
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Full-Scope Review:																		
Little Rock-North Little Rock	1,216	39.83	1.39	0.08	19.30	11.68	55.47	44.98	23.83	43.26	3.91	0.00	4.35	3.09	5.25			
Limited-Scope Review:																		
Fayetteville-Springdale-Rogers	1,109	36.32	NA	NA	3.10	10.46	81.88	78.90	15.02	10.64	6.68	NA	19.93	6.61	4.72			
Jonesboro	136	4.45	NA	NA	14.76	8.82	64.72	55.15	20.52	36.03	3.39	NA	2.60	3.07	4.41			
Pine Bluff	51	1.67	0.50	0.00	21.68	7.84	44.12	45.10	33.71	47.06	1.27	0.00	1.33	1.41	1.15			
Arkansas Non-MSA	541	17.72	NA	NA	4.46	5.91	63.83	47.69	31.71	46.40	6.12	NA	15.84	5.86	5.83			

(*) Home purchase loans originated and purchased in the MSA/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 1990 Census information.
 (***) Based on 2001 Peer Mortgage Data: Southwest Region.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		State: ARKANSAS					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001					Market Share (%) by Geography ***				
MSA/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*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Little Rock-North Little Rock	268	50.76	1.39	1.12	19.30	19.78	55.47	49.63	23.83	29.48	8.18	20.00	8.21	6.95	10.65	
Limited-Scope Review:																
Fayetteville-Springdale-Rogers	91	17.23	NA	NA	3.10	4.40	81.88	74.73	15.02	20.88	5.35	NA	6.45	4.70	9.30	
Jonesboro	16	3.03	NA	NA	14.76	0.00	64.72	68.75	20.52	31.25	3.13	NA	0.00	3.43	3.70	
Pine Bluff	8	1.52	0.50	12.50	21.68	12.50	44.12	50.00	33.71	25.00	3.64	0.00	3.85	2.33	5.00	
Arkansas Non-MSA	145	27.46	NA	NA	4.46	4.14	63.83	55.17	31.71	40.69	24.24	NA	29.41	24.15	23.84	

(*) Home improvement loans originated and purchased in the MSA/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 1990 Census information.
 (***) Based on 2001 Peer Mortgage Data: Southwest Region.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE												State: ARKANSAS		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/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*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Full-Scope Review:																		
Little Rock-North Little Rock	1,529	43.02	1.39	1.05	19.30	16.48	55.47	49.90	23.83	32.50	6.30	12.28	7.74	5.51	7.10			
Limited-Scope Review:																		
Fayetteville-Springdale-Rogers	619	17.42	NA	NA	3.10	3.55	81.88	76.58	15.02	19.87	4.12	NA	6.47	3.82	5.29			
Jonesboro	222	6.25	NA	NA	14.76	5.86	64.72	57.66	20.52	36.49	5.18	NA	2.13	4.92	6.58			
Pine Bluff	123	3.46	0.50	0.00	21.68	9.76	44.12	31.71	33.71	58.54	8.22	0.00	7.55	7.12	9.20			
Arkansas Non-MSA	1,061	29.85	NA	NA	4.46	6.13	63.83	54.01	31.71	39.87	13.01	NA	23.57	13.62	11.70			

(*) Home mortgage refinance loans originated and purchased in the MSA/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 1990 Census information.
 (***) Based on 2001 Peer Mortgage Data: Southwest Region.

Table 5. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												State: ARKANSAS		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Small Loans to Businesses		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-Scope Review:																		
Little Rock-North Little Rock	488	47.84	1.70	1.64	22.03	25.82	50.13	42.62	26.13	29.92	1.09	1.04	1.48	0.89	1.34			
Limited-Scope Review:																		
Fayetteville-Springdale-Rogers	164	16.08	NA	NA	10.60	18.90	77.80	66.46	11.59	14.63	0.60	NA	1.88	0.52	0.62			
Jonesboro	60	5.88	NA	NA	12.24	8.33	71.57	60.00	16.19	31.67	0.67	NA	0.70	0.60	1.00			
Pine Bluff	28	2.75	9.74	3.57	25.21	14.29	34.50	28.57	30.55	53.57	1.57	0.92	0.86	1.85	2.22			
Arkansas Non-MSA	280	27.45	NA	NA	7.98	13.93	66.64	58.93	25.38	27.14	1.66	NA	5.10	1.38	1.69			

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

(**) Source of Data-Dunn and Bradstreet (2002).

(***) Based on 2001 Peer Small Business Data US&PR.

Table 6. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS												State: ARKANSAS		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Small Loans to Farms		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-Scope Review:																		
Little Rock-North Little Rock	18	21.95	0.80	0.00	26.57	44.44	54.73	27.78	17.90	27.78	2.73	0.00	2.40	1.24	20.00			
Limited-Scope Review:																		
Fayetteville-Springdale-Rogers	9	10.98	NA	NA	3.69	0.00	89.71	66.67	6.61	33.33	0.21	NA	0.00	0.15	3.13			
Jonesboro	30	36.59	NA	NA	20.27	16.67	56.08	66.67	23.65	16.67	2.08	NA	0.97	2.20	2.42			
Pine Bluff	3	3.66	1.15	0.00	27.01	0.00	54.02	0.00	17.82	100.00	0.85	0.00	0.00	0.00	7.14			
Arkansas Non-MSA	22	26.83	NA	NA	1.85	0.00	68.52	59.09	29.63	40.91	1.68	NA	0.00	1.39	2.58			

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

(**) Source of Data-Dunn and Bradstreet (2002).

(***) Based on 2001 Peer Small Farm Data US&PR.

Table 7. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE															State: ARKANSAS		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****										
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp						
Full-Scope Review:																					
Little Rock-North Little Rock	1,216	39.83	19.78	5.62	18.13	23.46	22.70	18.92	39.39	52.00	3.88	2.12	4.05	2.73	4.94						
Limited-Scope Review:																					
Fayetteville-Springdale-Rogers	1,109	36.32	17.03	22.64	19.93	36.15	25.13	14.87	37.92	26.34	7.63	18.07	12.33	4.05	4.95						
Jonesboro	136	4.45	21.32	4.69	16.93	15.63	23.63	29.69	38.12	50.00	3.90	0.85	3.33	4.91	4.09						
Pine Bluff	51	1.67	25.20	4.00	14.36	8.00	19.36	20.00	41.07	68.00	1.51	0.00	1.42	0.91	2.08						
Arkansas Non-MSA	541	17.72	16.42	3.26	17.03	12.48	21.94	19.77	44.61	64.49	7.84	6.72	7.27	6.32	8.59						

(*) Home purchase loans originated and purchased in the MSA/AA as a percentage of all home purchase loans originated and purchased in the rated area.
 (**) Percentage of Families is based on 1990 Census information.
 (***) As a percentage of loans with borrower income information available. No information was available for 13.10% of loans originated and purchased by the bank.
 (****) Based on 2001 Peer Mortgage Data: Southwest Region.

Table 8. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT												State: ARKANSAS		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****							
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp			
Full-Scope Review:																		
Little Rock-North Little Rock	268	50.76	19.78	9.70	18.13	18.28	22.70	23.51	39.39	48.51	8.52	5.60	6.70	8.76	9.95			
Limited-Scope Review:																		
Fayetteville-Springdale-Rogers	91	17.23	17.03	10.99	19.93	8.79	25.13	31.87	37.92	48.35	5.65	2.17	2.60	6.93	7.09			
Jonesboro	16	3.03	21.32	6.25	16.93	12.50	23.63	12.50	38.12	68.75	3.17	2.27	3.92	1.35	3.93			
Pine Bluff	8	1.52	25.20	12.50	14.36	25.00	19.36	12.50	41.07	50.00	3.77	7.69	0.00	0.00	8.33			
Arkansas Non-MSA	145	27.46	16.42	4.83	17.03	10.34	21.94	14.48	44.61	70.34	25.60	16.67	17.46	13.92	33.49			

(*) Home improvement loans originated and purchased in the MSA/AA as a percentage of all home improvement loans originated and purchased in the rated area.
 (**) Percentage of Families is based on 1990 Census information.
 (***) As a percentage of loans with borrower income information available. No information was available 0.00% of loans originated and purchased by the bank.
 (****) Based on 2001 Peer Mortgage Data: Southwest Region.

Table 9. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE												State: ARKANSAS		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****							
	#	% 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	Upp	
Full-Scope Review:																		
Little Rock-North Little Rock	1,529	43.02	19.78	5.61	18.13	17.13	22.70	21.97	39.39	55.30	7.22	5.35	7.63	6.51	7.62			
Limited-Scope Review:																		
Fayetteville-Springdale-Rogers	619	17.42	17.03	6.51	19.93	14.26	25.13	26.76	37.92	52.46	4.80	3.66	4.27	5.14	4.94			
Jonesboro	222	6.25	21.32	5.83	16.93	12.14	23.63	20.87	38.12	61.17	6.87	5.63	6.12	5.49	7.77			
Pine Bluff	123	3.46	25.20	2.48	14.36	12.40	19.36	24.79	41.07	60.33	11.03	4.65	6.67	11.33	12.47			
Arkansas Non-MSA	1,061	29.85	16.42	3.17	17.03	11.13	21.94	18.81	44.61	66.89	18.05	15.27	16.04	16.55	19.02			

(*) Home mortgage refinance loans originated and purchased in the MSA/AA as a percentage of all home mortgage refinance loans originated and purchased in the rated area.
 (**) Percentage of Families is based on 1990 Census information.
 (***) As a percentage of loans with borrower income information available. No information was available for 8.86% of loans originated and purchased by the bank.
 (****) Based on 2001 Peer Mortgage Data: Southwest Region.

Table 10. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES State: ARKANSAS Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Little Rock-North Little Rock	488	47.84	78.85	60.45	69.88	13.73	16.39	1.09	0.94
Limited-Scope Review:									
Fayetteville-Springdale-Rogers	164	16.08	77.57	59.76	64.02	9.15	26.83	0.60	0.44
Jonesboro	60	5.88	79.39	45.00	75.00	3.33	21.67	0.67	0.52
Pine Bluff	28	2.75	82.45	39.29	60.71	25.00	14.29	1.57	0.98
Arkansas Non-MSA	280	27.45	78.85	65.71	77.50	11.79	10.71	1.66	1.49

(*) Small loans to businesses originated and purchased in the MSA/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 2002).

(***) 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 15.49% of small loans to businesses originated/purchased by the bank.

(****) Based on 2001 Peer Small Business Data US&PR.

Table 11. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS State: ARKANSAS Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Little Rock-North Little Rock	18	21.95	94.53	61.11	66.67	33.33	0.00	2.73	1.59
Limited-Scope Review:									
Fayetteville-Springdale-Rogers	9	10.98	92.63	77.78	66.67	33.33	0.00	0.21	0.21
Jonesboro	30	36.59	92.23	83.33	40.00	53.33	6.67	2.08	1.88
Pine Bluff	3	3.66	92.53	33.33	66.67	0.00	33.33	0.85	0.00
Arkansas Non-MSA	22	26.83	94.86	68.18	68.18	27.27	4.55	1.68	1.20

(*) Small loans to farms originated and purchased in the MSA/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 2002)
 (***) 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 18.29% of small loans to farms originated and purchased by the bank.
 (****) Based on 2001 Peer Small Farm Data US&PR.

Table 12. Qualified Investments

QUALIFIED INVESTMENTS State: ARKANSAS Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001									
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Little Rock-North Little Rock	6	891	29	17,054	35	17,945	96.06	0	0
Limited-Scope Review:									
Fayetteville-Springdale-Rogers	0	0	16	132	16	132	0.71	0	0
Jonesboro	2	165	15	58	17	223	1.19	0	0
Pine Bluff	2	165	3	3	5	168	0.90	0	0
Arkansas Non-MSA	2	170	14	43	16	213	1.14	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 bank's financial reporting system.

Table 13. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																State: ARKANSAS		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001			
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population							
	% of Rated Area Deposits in MSA/AA	# of BANK Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Closings	# of Branch Openings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography							
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp				
Full-Scope Review:																					
Little Rock-North Little Rock	59.07	21	37.50	0.00	23.81	28.57	47.62	5	0	0	- 1	- 2	- 2	1.95	23.90	52.47	21.68				
Limited-Scope Review:																					
Fayetteville-Springdale-Rogers	11.80	10	17.86	NA	20.00	60.00	20.00	1	0	NA	0	- 1	0	NA	7.14	79.82	13.03				
Jonesboro	4.09	4	7.14	NA	0.00	75.00	25.00	0	0	NA	0	0	0	NA	21.13	61.97	16.90				
Pine Bluff	5.57	4	7.14	25.00	0.00	50.00	25.00	1	0	0	- 1	0	0	0.67	26.75	43.84	28.74				
Arkansas Non-MSA	19.48	17	30.36	NA	5.88	64.71	29.41	2	0	NA	0	- 2	0	NA	6.15	63.11	30.75				