



Comptroller of the Currency
Administrator of National Banks

### **Public Disclosure**

Evaluation Period: January 1, 2000 – December 31, 2001

# Community Reinvestment Act Performance Evaluation

Bank of America, N.A. Charter Number: 13044 101 South Tryon Street Charlotte, NC 28255

Office of the Comptroller of the Currency Large Bank Supervision 250 E Street, S.W. Washington, D.C. 20219

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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#### **Definitions and Common Abbreviations**

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The following terms and abbreviations are used throughout this Performance Evaluation. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate - Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if both companies are directly or indirectly controlled by the same company. A bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Assessment Area (AA)- A geographic area that consists generally of one or more MSAs (using the MSA boundaries that were in effect as of January 1 of the calendar year in which the delineation is made) or one or more contiguous political subdivisions, such as counties, cities, or towns, in which the bank has its main office, branches, and deposit-taking ATMs.

Automated Teller Machine (ATM) - An unattended electronic machine in a public place, connected to a bank's data system and related equipment and activated by a bank customer to obtain cash withdrawals and other banking services.

**Banking Presence** - Bank deposits held within an assessment area relative to total deposits held within a rating area.

**Block Numbering Area (BNA)** - Statistical subdivisions of counties in which census tracts have not been established. BNAs have been established by the United States Census Bureau in conjunction with state agencies.

Community Development Financial Institution (CDFI) - Specialized financial institutions that work in market niches that have not been adequately served by traditional financial institutions. CDFIs provide a wide range of financial products and services, including mortgage financing for first-time home-buyers, financing for needed community facilities, commercial loans and investments to start or expand small businesses, loans to rehabilitate rental housing, and financial services needed by low-income households and local businesses. In addition, these institutions provide services that help ensure that credit is used effectively, such as technical assistance to small businesses and credit counseling to consumers. CDFIs include community development banks, credit unions, loan funds, venture capital funds, and microenterprise loan funds, among others.

Census Tract (CT) - Small, locally defined statistical areas within metropolitan areas. These areas are determined by the United States Census Bureau in an attempt to group

homogenous populations. A CT has defined boundaries per ten year census and an average population of 4,000.

Community Development (CD) - Affordable housing for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of 13 CFR 121.802(a)(2) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Community Reinvestment Act (CRA) - The statute that requires the Office of the Comptroller of the Currency to evaluate a bank's record of meeting the credit needs of its local community, consistent with safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

**Full-Scope Review** - Performance under the Lending, Investment, and Service Tests is analyzed considering fully developed performance context, quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, branch distribution) and qualitative factors (e.g., innovation, complexity).

Franchise MSAs or State - Includes all markets in which Bank of America, N.A. has a banking presence.

**Geography** - A census tract or a block numbering area delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA) - The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, and the disposition of the application (e.g., approved, denied, withdrawn).

**Low-Income Housing Tax Credit (LIHTC)** - A program through which investors receive a credit against Federal tax owed in return for providing funds to developers to help build or renovate housing for low income households.

**Limited-Scope Review** - Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, branch distribution, branch openings and closings).

Median Family Income (MFI) - The median income determined by the United States Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and

Urban Development annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above it and half below it.

- Low-Income Income levels that are less than 50% of the MFI.
- Moderate-Income Income levels that are at least 50% and less than 80% of the MFI.
- Middle-Income Income levels that are at least 80% and less than 120% of the MFI.
- Upper-Income Income levels that are 120% or more of the MFI.

Metropolitan Statistical Area (MSA) - Area defined by the Director of the United States Office of Management and Budget. MSAs consist of one or more counties, including large population centers and nearby communities that have a high degree of interaction.

**Qualified Investment** - A qualified investment is defined as any lawful investment, deposit, membership share, or contribution that has as its primary purpose community development.

**Qualified Zone Academy Bond (QZAB)** - A federal program to help strengthen schools serving large concentrations of low-income families.

**Small Business/Small Farm** - A business or farm that has \$1 million or less in gross annual revenues.

**Small Business Loans** - Loans with original amounts of \$1 million or less that are: (1) secured by non-farm non-residential properties; or (2) commercial and industrial loans to U.S. addresses.

**Small Farm Loans** - Loans with original amounts of \$500 thousand or less that are: (1) secured by farmland; or (2) to finance agricultural production and other loans to farmers.

# **Description of Institution**

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Bank of America, N.A. is a full-service interstate bank that operates in 23 states and the District of Columbia. The bank, headquartered in Charlotte, North Carolina, is a subsidiary of Bank of America Corporation with previous ownership held by NationsBank Corporation. The bank has established 4,291 banking offices and 13,113 automated teller machines (ATMs). Bank of America, N.A. Internet services also allow for nation-wide banking activity with a current user base of approximately 2.9 million online customers. The bank offers a varied range of products and services directly or indirectly through affiliates. As of December 31, 2001, Bank of America, N.A. and Bank of America Corporation had respective total assets of approximately \$551.7 billion and \$587.9 billion. Tier 1 capital for Bank of America, N.A. was \$42.1 billion.

The lending and community investment activities of two bank subsidiaries and one affiliate were considered when evaluating Community Reinvestment Act (CRA) performance during the two-year period of 2000 and 2001. For purposes of this evaluation, we considered affiliate Home Mortgage Disclosure Act (HMDA) lending activities that occurred within the bank's assessment areas (AAs). In addition, we considered the community development investment activity by other subsidiaries and affiliates. The financial condition and performance of Bank of America, N.A.'s affiliates did not negatively impact the bank's compliance with CRA. The Appendix includes information on the subsidiaries and affiliates, products, and the AAs reviewed during this evaluation.

Bank of America, N.A. did not face any major legal or financial impediments that would hamper its ability to help meet the credit needs of its communities. A major focus of Bank of America, N.A. is on community development initiatives, particularly in its role as a developer through its community development corporations.

The last CRA evaluation is dated January 2000 and addresses NationsBank, N.A. performance prior to its merger with Bank of America, NT & SA. The scope of that evaluation included geographies in the District of Columbia and in the states of Arkansas, Florida, Georgia, Illinois, Iowa, Kansas, Maryland, Missouri, New Mexico, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, and Virginia.

## **Description of Evaluation Process**

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#### **Evaluation Period/Products Evaluated**

Unless otherwise noted, conclusions drawn throughout this evaluation are based upon bank performance during fiscal years 2000 and 2001. At the bank's request, investment activity of other bank subsidiaries and affiliates was also incorporated to show all corporate activity in Bank of America, N.A. commercial banking markets. Please refer to Appendix A for a detailed listing of products as well as entities included in our review.

#### Selection of Areas for Full-Scope Review

We selected 34 of the 218 bank delineated AAs for full-scope review. In each state where the bank has an office, the AA with the largest Bank of America, N.A. deposit presence was selected. In the states of California, Florida, and Texas, we analyzed two AAs using full-scope procedures. Two AAs were selected due to the significant deposit presence in those states. Every multistate metropolitan statistical area (MSA) in which the bank has branches in more than one state also received a full-scope review. Detailed narrative was prepared for the Charlotte-Gastonia-Rock Hill multistate MSA and the states of California, Florida, and Texas. These areas represented 68% of the bank's total deposits. Abbreviated narratives were prepared for the remaining rating areas. For additional information regarding the makeup and consolidation of AAs, please refer to Appendix A.

#### **Ratings**

The overall Lending, Investment, and Service Test ratings for each multistate MSA and state are based primarily on conclusions drawn on those areas that received full-scope reviews, but were also influenced by performance in limited-scope areas.

When determining the Lending Test conclusions by AA, HMDA loan products have been weighted more heavily than small business and small farm loans. The weighting reflects Bank of America, N.A.'s loan volume over the evaluation period. The combined geographic and borrower distribution of HMDA, small business and small farm loans provided the most weight to AA Lending Test conclusions. Qualitative factors, such as lending volume and the use of innovative and flexible lending programs provided a lesser amount of weight to conclusions. Significant housing affordability issues impacted our analysis in the Washington multistate MSA and the Chicago, Los Angeles-Long Beach, Miami, New York, San Francisco, and Seattle-Bellevue-Everett MSAs. Based on volume

and complexity, community development lending provided a neutral or positive impact to overall Lending Test ratings.

Investment and contribution activity, and responsiveness to community development needs initiatives were considered equally throughout the analysis when determining Investment Test AA conclusions.

Finally, accessibility to branch offices as well as branch hours and services provided the most weight when determining Service Test conclusions. Changes in branch locations and community development services received a lesser amount of weight to overall conclusions.

Bank of America, N.A.'s overall rating is a blend of the multistate MSA and state ratings. Ratings were determined by considering lending, investment, and service activity in relation to the bank's presence within each AA. When consolidating AA conclusions into state ratings, communities with a large banking presence received more weight than those with a small banking presence. We applied similar standards when consolidating state and multistate ratings into the overall bank rating.

#### **Data Integrity**

Bank of America, N.A. public lending information is accurate. As part of this CRA evaluation, the accuracy and reliability of the bank's 2000 and 2001 publicly filed Home Mortgage Disclosure Act (HMDA) information as well as small business and small farm lending data was reviewed and validated through a sample of 115 loan files or applications. The bank's Corporate Compliance division also performed reviews of HMDA information and small business and small farm data during 2001. We found the reviews performed by Corporate Compliance to be satisfactory.

Community development loans, investments, and services submitted by bank management were verified to ensure that they met the regulatory definition for community development. Numerous items submitted were excluded from this evaluation because they did not meet the definition or purpose of community development.

#### **Community Contacts**

This evaluation considers input received from community members as well as those obtained through other regulatory sources. In total, we conducted or reviewed 134 contacts in 34 MSAs across the United States.

#### Fair Lending Review

We review Bank of America, N.A.'s Fair Lending compliance as part of our ongoing supervision activities. These activities are performed in view of the Office of the Comptroller of the Currency's (OCC) risk-based supervision approach.

As part of our ongoing supervision activities, we request and evaluate information from the bank quarterly. The request includes information that is available about the bank's Fair Lending program including policy and organizational changes, training initiatives, and bank complaint statistics. We also analyze information annually, such as the bank's HMDA and complaint data, for the appropriateness of lending patterns, potential problems with redlining or marketing, and issues with loan terms or conditions. A review of any Fair Lending complaints received by the OCC's Customer Assistance Group is included in our process.

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During the evaluation period, we also sampled mortgage loan files, including mortgage loan applications from 2000 and 2001. Our review did not identify any fair lending issues or concerns.

# **General Information and Overall CRA Rating**

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#### **General Information**

The CRA requires each federal financial supervisory agency to use its authority, when examining financial institutions subject to its supervision, to assess the institution's record of meeting the credit needs of its entire community, including low- and moderate-income (LMI) neighborhoods, consistent with safe and sound operation of the institution. Upon conclusion of such examination, the agency must prepare a written evaluation of the institution's record of meeting the credit needs of its community.

This document is an evaluation of the CRA performance of Bank of America, N.A. issued by the OCC, the institution's supervisory agency, as of December 31, 2001. The agency evaluates performance in AAs, as they are delineated by the institution, rather than individual branches. This AA evaluation may include the visits to some, but not necessarily all of the institution's branches. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 25.

#### **Overall CRA Rating**

Institution's CRA Rating: This institution is rated "Outstanding".

The following table indicates the performance level of Bank of America, N.A. with respect to the Lending, Investment, and Service Tests:

	Bank of America, N.A. Performance Tests			
Performance Levels	Lending Test*	Investment Test	Service Test	
Outstanding	Х	Х		
High Satisfactory			Х	
Low Satisfactory				
Needs to Improve				
Substantial Noncompliance				

<sup>\*</sup>The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

# **Summary of Multistate Metropolitan Areas and State Ratings**

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RATINGS - BANK OF AMERICA, N.A.						
Overall Bank:	Lending Test Rating*	Investment Test Rating**	Service Test Rating	Overall Ratings		
BANK OF AMERICA, N.A.	Outstanding	Outstanding	High Satisfactory	Outstanding		
Multistate Metropolitan Area:						
Augusta-Aiken (GA-SC)	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory		
Charlotte-Gastonia-Rock Hill (NC-SC)	Outstanding	Low Satisfactory	Outstanding	Outstanding		
Johnson City-Kingsport-Bristol (TN-VA)	High Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory		
Kansas City (MO-KS)	Outstanding	Outstanding	Outstanding	Outstanding		
Las Vegas (NV-AZ)	High Satisfactory	Outstanding	High Satisfactory	Satisfactory		
Portland-Vancouver (OR-WA)	Outstanding	Outstanding	Outstanding	Outstanding		
St Louis (MO-IL)	Outstanding	Outstanding	Low Satisfactory	Outstanding		
Washington (DC-MD-VA-WV)	Outstanding	Outstanding	Outstanding	Outstanding		
State:	•	•	-			
Arizona	Outstanding	High Satisfactory	High Satisfactory	Outstanding		
Arkansas	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory		
California	Outstanding	Outstanding	High Satisfactory	Outstanding		
Florida	High Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory		
Georgia	Outstanding	Outstanding	High Satisfactory	Outstanding		
Idaho	Outstanding	Outstanding	High Satisfactory	Outstanding		
Illinois	Outstanding	Outstanding	High Satisfactory	Outstanding		
lowa	High Satisfactory	Low Satisfactory	Outstanding	Satisfactory		
Kansas	Low Satisfactory	Low Satisfactory	Outstanding	Satisfactory		
Maryland	Outstanding	Outstanding	High Satisfactory	Outstanding		
Missouri	High Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory		
Nevada	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory		
New Mexico	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory		
New York	High Satisfactory	Outstanding	High Satisfactory	Satisfactory		
North Carolina	High Satisfactory	Outstanding	High Satisfactory	Satisfactory		
Oklahoma	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory		
Oregon	Low Satisfactory	Outstanding	Low Satisfactory	Satisfactory		
South Carolina	Low Satisfactory	Outstanding	High Satisfactory	Satisfactory		
Tennessee	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory		
Texas	High Satisfactory	Outstanding	High Satisfactory	Satisfactory		
Utah	High Satisfactory	Outstanding	High Satisfactory	Satisfactory		
Virginia	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory		
Washington	Outstanding	High Satisfactory	Outstanding	Outstanding		

<sup>(\*)</sup> The Lending Test is weighted more heavily than the investment and Service Tests in the overall rating.

<sup>(\*\*)</sup> The overall Investment Test rating includes investment activity in non-franchise states that are not weighted within the 31 rating areas detailed above.

# **Executive Summary**

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Narrative support for Bank of America, N.A.'s overall performance rating is detailed below. Additional narrative regarding performance for each multistate MSA and state is included in the *Primary Rating Areas* and *Other Rating Areas* sections of this Evaluation. Narrative is supported by numerical tables that reflect data considered during the analysis of Bank of America, N.A.'s CRA performance. The reader can find those tables in *Appendix D*.

#### **LENDING TEST**

- Lending performance is excellent and has positively impacted persons living in or businesses located in LMI geographies as well as persons of different income levels and businesses of different revenue sizes.
- During the evaluation period, Bank of America, N.A. originated 971,667 CRA reportable loans that total \$127.6 billion. Of that total, 828,205 were HMDA reportable loans totaling \$112.8 billion, 142,488 were small business and farm loans totaling \$12.4 billion, and 974 were community development loans totaling \$2.3 billion.

Bank of America, N.A. consistently demonstrates excellent or good Lending Test results in its rating areas. The bank's HMDA, small business, and small farm lending distribution among areas of different income levels is good, as the percentages of these loan types typically are near to or exceeds the percentages of owner-occupied households, businesses, and farms in LMI geographies. The geographic distribution of HMDA, small business, and small farm loans is strongest in the Washington multistate MSA and the states of Illinois and Maryland. Rating areas with either excellent or good geographic distributions of HMDA, small business, and small farm loans represent almost 86% of the bank's total deposits.

Bank of America, N.A.'s HMDA lending distribution among borrowers of different income levels is adequate while the distribution of small business and small farm loans among businesses and farms of different revenue sizes is good. Rating areas where the borrower distribution of HMDA loans is adequate or better represent over 99% of bank deposits while rating areas where the borrower distribution of small business and farm loans is excellent or good contribute over 95% of bank deposits. The Augusta-Aiken and Las Vegas multistate MSAs and the states of Florida, Idaho, and Nevada demonstrate excellent performance and reflect the most positive distribution of small business and farm loans among businesses and farms of different revenue sizes.

The bank's community development lending enhances its Lending Test performance. In many instances, Bank of America, N.A. originated community development loans in greater amounts than expected to achieve excellent performance. Relative to banking presence, the most significant level of community development loans exceeding \$50.0 million were made in the Charlotte-Gastonia-Rock Hill and Washington multistate MSAs as well as the Atlanta, Baltimore, Chicago, Houston, New York, Riverside-San Bernardino, San Diego, and Tucson MSAs. Rating areas where community development lending performance had a significantly positive impact on overall Lending Test performance represent almost 78% of bank deposits. In addition, letters of credit originated by the bank contributed significantly to the bank's community development goals as these activities supported the creation of an additional 13,622 affordable homes.

In relation to the bank's deposit market share, lending activity levels further support the bank's overall excellent Lending Test performance as Bank of America, N.A.'s activity is almost always commensurate with, or exceeds, its presence in the market. Finally, special loan products with flexible underwriting standards assist in meeting the credit needs of LMI individuals and geographies within its AAs. Bank of America, N.A. originated a substantial majority of HMDA, small business, and small farm loans inside of its defined AAs.

#### **INVESTMENT TEST**

- Investment activity reflects an excellent level of responsiveness to the needs of Bank of America, N.A. AAs. In many AAs, Bank of America, N.A. has taken a leadership role in developing and participating in investments that are complex and involve multiple partners and both public and private funding. Many investments serve significant community development needs.
- During the evaluation period, Bank of America, N.A. made 3,513 investments, including grants and contributions, within the franchise states totaling almost \$1.3 billion. Currently, 1,229 prior period investments remain outstanding and total \$861.4 million. Bank of America, N.A. also made 57 additional qualified investments in non-franchise states that total \$265.4 million.

Bank of America, N.A. consistently demonstrates strong Investment Test performance. Rating areas where investment performance is excellent or good represent 88% of bank deposits. Weaker, but adequate performance in four rating areas is centered in lower amounts of qualified investments relative to the bank's operations in those rating areas. Investment performance in many AAs was positively impacted by prior period investments that remain outstanding.

In many markets, the volume of investments made during and prior to the evaluation period as well as the investment projects located outside of Bank of America, N.A.'s AAs

enhances investment performance. Bank of America, N.A. has made investments in many AAs in greater amounts than expected to achieve excellent performance. Relative to banking presence, the most significant current period investments in amounts greater than 20% of tier one capital and \$10.0 million were made in the Memphis, Merced, New York, and Pensacola MSAs. In addition, during this evaluation period, more than \$40.0 million was invested in the St. Louis multistate MSA and Baltimore, Dallas, Houston, Los Angeles-Long Beach, Riverside-San Bernardino, and San Francisco MSAs. The most significant housing development, where Bank of America, N.A. invested in more than 1,000 LMI housing units, was in the Washington multistate MSA and Atlanta, Chicago, Dallas, Fort Lauderdale, and Los Angeles-Long Beach MSAs. In aggregate, Bank of America, N.A. provided investment vehicles that funded more than 17,000 LMI housing units throughout its franchise states.

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Bank of America, N.A. often demonstrates significant leadership in its qualified investment activities. The bank consistently ranks among the five most significant LIHTC investors across the country. Similar leadership is evident in the bank's investments in QZABs and CDFIs. Often, Bank of America, N.A. amplifies the impact of its qualified investments by providing technical assistance to the community based non-profit entities that benefit from the bank's funding support. Bank of America, N.A. frequently extends grants to assist organizations that are incapable of supporting additional debt or providing a sufficient investment return.

#### SERVICE TEST

 Provision of retail and community development services shows good responsiveness to the banking needs of geographies and individuals of different income levels in its assessment areas.

Bank of America, N.A. demonstrates good Service Test performance. The accessibility of the bank's retail service delivery systems is good as the percentage of branches in LMI geographies is typically near to or is in excess of the percentage of the population in these areas. Rating areas with either excellent or good branch distribution contribute 73% of franchise deposits. The bank's record of opening and closing branches generally did not adversely affect the accessibility of delivery systems, particularly in LMI geographies. The bank's hours and services are typically tailored to the convenience and needs of communities the bank serves as rating areas with excellent performance under this Service Test performance criteria contributed 66% of the bank's deposits. Bank of America, N.A. provides a good level of community development services as services typically respond to the community development needs of the communities Bank of America, N.A. serves. Rating areas where the bank's provision of community development services is excellent or good includes 84% of franchise deposits.

# **PRIMARY RATING AREAS**

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- Charlotte-Gastonia-Rock Hill (NC-SC) Multistate MSA
- State of California
- State of Florida
- State of Texas

# Charlotte-Gastonia-Rock Hill (NC-SC) Multistate MSA Rating

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CRA rating for the multistate MSA<sup>1</sup>: Outstanding

The Lending Test is rated:

The Investment Test is rated:

The Service Test is rated:

Outstanding

Low Satisfactory

Outstanding

The major factors that support this rating:

- Lending levels that reflect good responsiveness by Bank of America, N.A. to the credit needs of the multistate MSA;
- Good distribution of Bank of America, N.A.'s loans among geographies and borrowers of different income levels throughout the multistate MSA;
- Community development lending levels that had a significant positive impact on performance in the multistate MSA;
- Investment volume that reflects an adequate level of responsiveness to the needs of the multistate MSA; and
- Provision of services that shows an excellent responsiveness to banking needs.

# Description of Institution's Operations in Charlotte-Gastonia-Rock Hill (NC-SC) multistate MSA

Bank of America, N.A. is the largest banking institution in the Charlotte-Gastonia-Rock Hill multistate MSA rating area. The bank holds a market share of 53% representing \$33.5 billion in deposits. This deposit amount is high due to the concentration of national deposits associated with the Global, Corporate, and Investment Banking (GCIB) division. The bank's primary competitor is the former First Union National Bank with a deposit market share of 28%. Of the bank's 31 rating areas, the Charlotte-Gastonia-Rock Hill multistate MSA ranks third and accounts for approximately 11% of total bank deposits. Within the multistate MSA, Bank of America, N.A. operates 71 branch offices and 99 ATMs.

<sup>&</sup>lt;sup>1</sup> This rating reflects performance within the multistate MSA. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate MSA.

Refer to the market profile for the Charlotte-Gastonia-Rock Hill multistate MSA in Appendix B for detailed demographics and other performance context information.

#### **LENDING TEST**

Lending Test performance in the Charlotte-Gastonia-Rock Hill multistate MSA is rated Outstanding.

#### **Lending Activity**

Lending activity in the Charlotte-Gastonia-Rock Hill multistate MSA is good. With the leading deposit market share, the bank has the fifth, fourth, and fourth market shares for home purchase, home improvement and home refinance loans within the MSA, respectively. In addition, the bank's small business lending market rank for deposit taking institutions is below its deposit market rank.

#### Distribution of Loans by Income Level of the Geography

#### **Home Mortgage Loans**

Home purchase loan geographic distribution within the Charlotte-Gastonia-Rock Hill multistate MSA is good. The portion of loans made in low-income geographies exceeds the percent of owner occupied units in like geographies. In moderate-income geographies, the portion of loans is well below the percent of owner occupied units in like geographies. In addition, the market share of home purchase loans in LMI geographies exceeds the bank's overall market share within the MSA.

Home improvement loan geographic distribution is good. The portion of loans made in low-income geographies exceeds the percent of owner occupied units in like geographies. The portion of loans in moderate-income geographies is below the percent of owner occupied units in like geographies. In addition, the market share of home improvement loans in low-income geographies exceeds and in moderate-income geographies is below the bank's overall market share within the MSA.

Home refinance loan geographic distribution is good. The portion of loans originated in low-income geographies is near to the percent of owner occupied units within like geographies. The portion of loans originated in moderate-income geographies is well below the percent of owner occupied units in like geographies. The market share of home refinance loans in low-income geographies exceeds and in moderate-income geographies is below the bank's overall market share within the MSA.

#### Small Loans to Businesses

The geographic distribution of small loans to businesses in the Charlotte-Gastonia-Rock Hill multistate MSA is good. The distribution of small loans to businesses in low-income geographies exceeds the percent of businesses in like geographies. The distribution of small loans to businesses in moderate-income geographies is below the percent of businesses in like geographies. The bank's market share of small loans to businesses in LMI geographies exceeds its overall market share of small business loans in the MSA.

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#### **Small Loans to Farms**

The volume of small farm lending in the Charlotte-Gastonia-Rock Hill multistate MSA was not significant and was not used in the Lending Test evaluation.

#### **Multi-family Loans**

Multi-family loan geographic distribution is excellent. Of the five multi-family loans originated in the multistate MSA, two are in low-income geographies.

#### Distribution of Loans by Income Level of the Borrower

Home purchase loan borrower distribution is good. The portion of loans originated to low-income borrowers is below the percent of low-income families within the MSA. However, the portion of loans to moderate-income borrowers exceeds the percent of moderate-income families within the MSA. The market share of home purchase loans to LMI borrowers exceeds the bank's overall market share for this type of loan within the MSA.

Home improvement loan borrower distribution is adequate. The amount of loans originated to low-income borrowers is below the percent of low-income families within the MSA. However, the amount of loans originated to moderate-income borrowers is near to the percent of moderate-income families within the MSA. In addition, the market share of loans to LMI families is well below the bank's overall market share of home improvement loans within the MSA.

Home refinance loan borrower distribution is adequate. The portion of loans originated to low-income borrowers is significantly below the percent of low-income families within the MSA. The amount of loans originated to moderate-income families is near to the percent of moderate-income families within the MSA. The market share of loans to low-income families is well below and to moderate-income families is below the bank's overall market share of home refinance loans within the MSA.

#### **Small Loans to Businesses**

The borrower distribution of small loans to businesses is good in the Charlotte-Gastonia-Rock Hill multistate MSA. The percentage of loans to small businesses is below the percentage of small businesses in the MSA. The bank's market share of small loans to businesses is near to its overall business loan market share. The bank also makes a high majority of these loans in smaller amounts.

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#### **Community Development Lending**

Community development lending had a significant positive impact on lending performance in the Charlotte-Gastonia-Rock Hill multistate MSA. During the evaluation period, the bank originated 15 community development loans totaling \$227.1 million. Almost all of these loans were for affordable housing and created more than 1,000 LMI housing units within the MSA.

#### **Product Innovation and Flexibility**

Bank of America, N.A.'s use of flexible loan programs positively impacted its Lending Test performance. For example, Bank of America, N.A. established the Neighborhood Advantage program to address affordable housing needs in its AAs. The Neighborhood Advantage Zero Down product targets LMI applicants with good credit histories who are unable to provide a sufficient down payment required under traditional mortgage products. In addition, the Neighborhood Advantage Credit Flex program accommodates low-income families who pay their bills on time but have yet to establish credit histories. Although this product requires a three percent down payment, the borrower only has to contribute one-third of this amount with the remaining funds coming from gifts or other sources. To take advantage of this product, the applicant must either fall into an LMI category or must purchase a home in a low-income census tract.

#### **INVESTMENT TEST**

Investment Test performance in the Charlotte-Gastonia-Rock Hill multistate MSA is rated Low Satisfactory. Bank of America, N.A. made 27 investments in the MSA totaling \$18.5 million during 2000 and 2001. As of year-end 2001, prior period investments totaled \$14.5 million. The largest investments in the Charlotte-Gastonia-Rock Hill multistate MSA totaled \$16.2 million and consisted of one Low-Income Housing Tax Credit (LIHTC), five equity investments, and one Historical Tax Credit in six single-family and multi-family housing projects. Those projects provided more than 425 housing units to LMI households. Bank of America, N.A. also made investments totaling \$1.1 million in two Community Development Financial Institutions (CDFIs) and other organizations that provided strategic funding to area small businesses. Other investments consisted

primarily of contributions to local or regional organizations providing community development, housing, and financial services to LMI areas or individuals.

#### SERVICE TEST

Service Test performance in the Charlotte-Gastonia-Rock Hill multistate MSA is rated Outstanding.

#### **Retail Banking Services**

Service delivery systems are readily accessible to geographies and individuals of different income levels. Approximately 7% of the bank's branches are in low-income geographies, which, exceeds the 3% of the population residing in these tracts. In addition, over 15% of the bank's branches are in moderate-income geographies, which is near to the 17% of the population residing in these areas.

Branch openings and closings in the multistate MSA have not adversely affected the accessibility of the bank's delivery systems, particularly in LMI geographies. Bank of America, N.A. closed one office in a low-income tract. However, the receiving branch was less than one mile away. Hours and services do not vary in a way that inconveniences people living in the multistate MSA.

#### **Community Development Services**

Bank of America, N.A. provided an adequate level of community development services to the multistate MSA. The bank served 14 organizations pursuing affordable housing and community services initiatives targeted at LMI areas and individuals. These services occasionally addressed community development needs such as technical assistance for organizations providing community development, housing, and financial services to LMI areas or individuals.

Refer to Tables 1-13 in the multistate MSA section of Appendix D for the facts and data that support all Test conclusions.

## State of California Rating

Charter Number: 13044

CRA Rating for the State <sup>2</sup>: Outstanding

The Lending Test is rated:

Outstanding
Outstanding
Outstanding

The Service Test is rated: High Satisfactory

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness by Bank of America, N.A. to the credit needs of its AAs within the state;
- Good distribution of Bank of America, N.A.'s loans among geographies and adequate distribution among borrowers of different income levels throughout its AAs;
- Community development lending levels that positively impacted performance within the state;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state; and
- Provision of services that shows good responsiveness to banking needs.

#### Description of Institution's Operations in the State of California

Bank of America, N.A. is the largest banking financial institution in the California rating area with 22% of the market share representing \$108.5 billion in deposits. Primary competitors include Wells Fargo Bank, N.A. and Washington Mutual Bank, F.A. with deposit market shares of 14% and 12%, respectively. Of the bank's 31 rating areas, California ranks first and accounts for 34% of total bank deposits. Bank of America, N.A. has 30 defined AAs in California, which include every county in the state. The Los Angeles-Long Beach and San Francisco MSAs comprise 50% of bank deposits and 41% of bank lending totals in California and are the largest AAs in the state. For purposes of this review, five AAs that are not MSAs have been combined under the California Non-

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

MSA. Within the state, Bank of America, N.A. operates 950 branch offices and 3,637 ATMs.

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Refer to the market profiles for the State of California in Appendix B for detailed demographics and other performance context information for AAs that received full-scope reviews.

#### **LENDING TEST**

Lending Test performance in California is rated Outstanding. Based on a full-scope review, performance in the Los Angeles-Long Beach and San Francisco MSAs is excellent. Performance in limited-scope AAs did not impact the Lending Test rating for California.

#### Conclusions for Areas Receiving Full-Scope Reviews

#### **Lending Activity**

Lending activity in the Los Angeles-Long Beach MSA is excellent. With the leading deposit market share, the bank has the fifth, first, and second market shares for home purchase, home improvement and home refinance loans within the MSA, respectively. In addition, the bank's small business lending market for deposit taking institutions is near to its deposit market rank.

Lending activity in the San Francisco MSA is excellent. With the leading deposit market share, the bank has the second, first, and second market shares for home purchase, home improvement and home refinance loans within the MSA, respectively. In addition, the bank has the third ranked market share for small business lending for deposit taking institutions.

#### Distribution of Loans by Income Level of the Geography

#### **Home Mortgage Loans**

Home purchase loan geographic distribution within the Los Angeles-Long Beach MSA is excellent. The portion of loans made in LMI geographies exceeds the percent of owner occupied units in like geographies. In addition, the market share of home purchase loans in LMI geographies exceeds the bank's overall market share within the MSA.

Home improvement loan geographic distribution within the Los Angeles-Long Beach MSA is good. The portion of loans made in low-income geographies is near to the percent of

owner occupied units in like geographies. However, the portion of loans originated in moderate-income geographies is below the percent of owner occupied units in like geographies. In addition, the market share of home improvement loans in LMI geographies is below the bank's overall market share within the MSA.

Home refinance loan geographic distribution within the Los Angeles-Long Beach MSA is excellent. The portion of loans originated in LMI geographies exceeds the percent of owner occupied units within like geographies. The market share of home refinance loans in LMI geographies exceeds the bank's overall market share within the MSA.

Home purchase loan geographic distribution in the San Francisco MSA is excellent. The portion of loans made in LMI geographies exceeds the percent of owner occupied units in like geographies. In addition, the market share of home purchase loans in LMI geographies exceeds the bank's overall market share within the MSA.

Home improvement loan geographic distribution in the San Francisco MSA is excellent. The portion of loans made in LMI geographies exceeds the percent of owner occupied units in like geographies. The market share of home improvement loans originated in low-income geographies is below and in moderate-income geographies is near to the bank's overall market share of these loans within the MSA.

Home refinance loan geographic distribution in the San Francisco MSA is excellent. The portion of loans originated in low-income geographies exceeds the percent of owner occupied units within like geographies. The amount of loans originated in moderate-income geographies is near to the percent of owner occupied units in like geographies. In addition, the market share of home refinance loans in LMI geographies is near to the bank's overall market share within the MSA.

#### **Small Loans to Businesses**

The geographic distribution of small loans to businesses in the Los Angeles-Long Beach MSA is excellent. The distribution of small loans to businesses in LMI geographies exceeds the percent of businesses in like geographies. The bank's market share of small loans to businesses in LMI geographies exceeds its overall market share of small business loans in the MSA.

The geographic distribution of small loans to businesses in the San Francisco MSA is excellent. The distribution of small loans to businesses in low-income geographies is near to the percent of businesses in like geographies. The distribution of small loans to

businesses in moderate-income geographies exceeds the percent of businesses in like geographies. The bank's market share of small loans to businesses in LMI geographies exceeds its overall market share of small business loans in the MSA.

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#### **Small Loans to Farms**

The volume of small farm lending in the Los Angeles-Long Beach and San Francisco MSAs was insignificant and was not used in the Lending Test evaluation.

#### **Multi-family Loans**

Multi-family loan geographic distribution in the Los Angeles-Long Beach MSA is good. Of the 28 multi-family loans originated in the MSA, eight loans were originated in low-income geographies and five loans were originated in moderate-income geographies. The volume of multi-family loans in the San Francisco MSA is insignificant.

#### Distribution of Loans by Income Level of the Borrower

#### **Home Mortgage Loans**

Home purchase loan borrower distribution in the Los Angeles-Long Beach MSA is good. The portion of loans originated to low-income borrowers is significantly below the percent of low-income families within the MSA. However, the portion of loans made to moderate-income borrowers exceeds the percent of moderate-income families within the MSA. The market share of home purchase loans to LMI borrowers exceeds the bank's overall market share for this type of loan within the MSA.

Home improvement loan borrower distribution in the Los Angeles-Long Beach MSA is adequate. The amount of loans originated to LMI borrowers is significantly below the percent of LMI families within the MSA. In addition, the market share of loans to low-income borrowers is near to and to moderate-income borrowers is below the bank's overall market share of home improvement loans within the MSA.

Home refinance loan borrower distribution in the Los Angeles-Long Beach MSA is good. The portion of loans originated to low-income borrowers is significantly below the percent of low-income families within the MSA. However, the amount of loans originated to moderate-income borrowers is near to the percent of moderate-income families within the MSA. The market share of loans to LMI families exceeds the bank's overall market share of home refinance loans within the MSA.

MSA is very paor. The

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Home purchase loan borrower distribution in the San Francisco MSA is very poor. The portion of loans originated to LMI borrowers is significantly below the percent of LMI families within the MSA. The market share of home purchase loans to low-income borrowers is significantly below and to moderate-income borrowers is below the bank's overall market share for this type of loan within the MSA.

Home improvement loan borrower distribution in the San Francisco MSA is adequate. The amount of loans originated to low-income borrowers is significantly below the percent of low-income families within the MSA. In addition, the amount of loans originated to moderate-income borrowers is well below the percent of moderate-income borrowers within the MSA. The market share of loans to low-income families is below and to moderate-income families is near to the bank's overall market share of home improvement loans within the MSA.

Home refinance loan borrower distribution in the San Francisco MSA is adequate. The portion of loans originated to low-income borrowers is significantly below the percent of low-income families within the MSA. In addition, the amount of loans originated to moderate-income borrowers is well below the percent of moderate-income families within the MSA. The market share of loans to low-income families exceeds and to moderate-income families is near to the bank's overall market share of home refinance loans within the MSA.

#### **Small Loans to Businesses**

The borrower distribution of small loans to businesses in the Los Angeles-Long Beach MSA is excellent. The percentage of loans to small businesses is exceeds the percentage of small businesses in the MSA. The bank's market share of small loans to businesses exceeds its overall business loan market share. The bank also makes a significant majority of these loans in smaller amounts.

The borrower distribution of small loans to businesses in the San Francisco MSA is excellent. The percentage of loans to small businesses is near to the percentage of small businesses in the MSA. The bank's market share of small loans to businesses exceeds its overall business loan market share. The bank also makes a significant majority of these loans in smaller amounts.

#### **Community Development Lending**

Community development lending had a positive impact on lending performance in the Los Angeles-Long Beach MSA. During the evaluation period, the bank originated 67 community development loans totaling \$134.8 million. A large portion of these loans was for affordable housing and created more than 1,100 LMI housing units within the MSA. In addition, 45 jobs were created through economic development loans.

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Community development lending had a positive impact on lending performance in the San Francisco MSA. During the evaluation period, the bank originated 15 community development loans totaling \$42.8 million. A large portion of these loans was for affordable housing and created more than 300 LMI housing units within the MSA. In addition, 15 jobs were created through economic development loans.

#### **Product Innovation and Flexibility**

Bank of America, N.A.'s Lending Test performance in California is enhanced by the offering of bank-wide flexible loan products that help meet the credit needs of LMI home buyers and small businesses. Refer to the Charlotte-Gastonia-Rock Hill (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

#### Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the Bakersfield, Fresno, Modesto, Oakland, Riverside-San Bernardino, Sacramento, Santa Cruz-Watsonville, San Diego, San Jose, Stockton-Lodi, Visalia-Tulare-Porterville, Ventura, and Yuba City MSAs is excellent and is not inconsistent with the overall Outstanding performance in California. Performance in the Chico-Paradise, Merced, Orange County, Redding, Salinas, Santa Barbara-Santa Maria-Lompoc, San Luis Obispo-Atascadero-Paso Robles, Santa Rosa, Vallejo-Fairfield-Napa, and Yolo MSAs as well as the California Non-MSA is weaker than the overall Outstanding performance in the state. Performance is good in the Chico-Paradise, Merced, Orange County, Redding, Salinas, Santa Rosa, Vallejo-Fairfield-Napa, and Yolo MSAs. Performance is adequate in the Santa Barbara-Santa Maria-Lompoc and San Luis Obispo-Atascadero-Paso Robles MSAs and poor in the California Non-MSA. Weaker performance is due to a less favorable distribution of HMDA loans among borrowers of different income levels. Performance in limited-scope AAs did not impact the Lending Test rating in California.

#### **INVESTMENT TEST**

Investment Test performance in California is rated Outstanding. Based on a full-scope review, performance in the Los Angeles-Long Beach and San Francisco MSAs is excellent. Performance in limited-scope AAs did not impact the Investment Test rating for California.

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#### **Conclusions for Areas Receiving Full-Scope Reviews**

Investment Test performance in the Los Angeles-Long Beach MSA is excellent. Bank of America, N.A. made 199 investments in the MSA totaling \$141.1 million during 2000 and 2001. As of year-end 2001, prior period investments totaled \$122.8 million. The largest investments in the Los Angeles-Long Beach MSA totaled \$93.7 million and consisted of LIHTCs in 15 single-family and multi-family housing projects. Those projects provided more than 1,170 housing units to LMI households. Bank of America, N.A. also made an investment totaling \$31.6 million in an area QZAB. In addition, the bank invested \$11.4 million in four CDFIs and other organizations that provided funding to area small businesses. Other investments consisted primarily of contributions to local or regional organizations providing community development, housing, and financial services to LMI areas or individuals.

Investment Test performance in the San Francisco MSA is excellent. Bank of America, N.A. made 112 investments in the MSA totaling \$78.0 million during 2000 and 2001. As of year-end 2001, prior period investments totaled \$22.3 million. The largest investments in the San Francisco MSA totaled \$43.0 million and consisted of five LIHTCs and one equity investment in six single-family and multi-family housing projects. Those projects provided approximately 300 housing units to LMI households. Bank of America, N.A. also made an investment totaling \$29.7 million in four CDFIs and other organizations that provided funding to area small businesses and revitalization projects. Other investments consisted primarily of contributions to local or regional organizations providing community development, housing, and financial services to LMI areas or individuals.

#### Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investment Test performance in the Fresno, Merced, Riverside-San Bernardino, Salinas, San Diego, San Jose, Stockton-Lodi, Visalia-Tulare-Porterville, Yolo, and Yuba City MSAs is excellent and is not inconsistent with the overall Outstanding performance in California. Performance in the Bakersfield, Chico-Paradise, Modesto, Oakland, Orange County, Redding, Sacramento, San Luis Obispo-Atascadero-Paso Robles, Santa Barbara-Santa Maria-Lompoc, Santa Cruz-Watsonville, Santa Rosa, Vallejo-Fairfield-Napa, and Ventura MSAs as well as the California Non-MSA is weaker than the overall Outstanding performance in the state. Performance is good in the Bakersfield, Chico-Paradise, Modesto, Oakland, Orange County, Redding, Sacramento, San Luis Obispo-Atascadero-Paso Robles, Santa Cruz-Watsonville, Santa Rosa, and

Vallejo-Fairfield-Napa MSAs as well as the California Non-MSA. Performance is adequate in the Santa Barbara-Santa Maria-Lompoc and Ventura MSAs. Weaker performance is centered in a lower amount of qualified investments relative to the bank's operations in the AAs. The largest investments in the limited-scope AAs consisted of 33 LIHTCs and two equity investments in 35 single-family and multi-family housing projects. Those projects provided more than 3,200 housing units to LMI households. Bank of America, N.A. also made an investment in six CDFIs and other organizations that provided funding to area small businesses and revitalization projects. In addition, Bank of America, N.A. invested in one large QZAB. Other investments consisted primarily of contributions to local or regional organizations providing community development, housing, and financial services to LMI areas or individuals. Performance in limited-scope AAs did not impact the Investment Test rating for California.

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#### **SERVICE TEST**

Service Test performance in California is rated High Satisfactory. Based on a full-scope review, performance in the Los Angeles-Long Beach MSA is good and in the San Francisco MSA is excellent. Performance in limited-scope AAs did not impact the Service Test rating for California.

#### Conclusions for Areas Receiving Full-Scope Reviews

#### **Retail Banking Services**

Service delivery systems in the Los Angeles-Long Beach MSA are accessible to geographies and individuals of different income levels. In the MSA, 8% of the bank's branches are in low-income geographies, which is near to the population of 9% residing in these tracts. However, 18% of the bank's branches are in moderate-income geographies, which is below the population of 27% residing in these areas. Bank of America, N.A.'s use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. In the Los Angeles-Long Beach MSA 22% of the customers using alternative delivery systems are LMI, compared to 36% of the population that is LMI. Branch openings and closings in the Los Angeles-Long Beach MSA have generally not adversely affected the accessibility of the bank's delivery systems, particularly in LMI geographies. The bank closed three branches in middle-income geographies in the MSA. Hours and services are tailored to the convenience and needs of the people residing in the Los Angeles-Long Beach MSA. The bank offers extended hours throughout branches located in LMI tracts.

Service delivery systems in the San Francisco MSA are readily accessible to geographies and individuals of different income levels. In the MSA, 10% of branches are in low-income tracts compared to almost 7% of the population living in these areas. Twenty-one percent of branches located in moderate-income tracts approximates the population of 21% located in these tracts. Bank of America, N.A.'s use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. In the San Francisco MSA 26% of the customers using alternative delivery systems are LMI, compared to 28% of the population that is LMI. Branch openings and closings in the San Francisco MSA have not adversely affected the accessibility of the bank's delivery systems, particularly in LMI geographies. The bank closed no offices in the MSA. Hours and services are tailored to the convenience and needs of the people residing in the San Francisco MSA. The bank offers extended hours throughout branches located in LMI tracts in both MSAs.

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#### **Community Development Services**

Bank of America, N.A. provided an excellent level of community development services to the Los Angeles-Long Beach MSA. The bank served 57 organizations pursuing a variety of initiatives targeted at LMI areas and individuals. These services consistently addressed community development needs such as technical assistance for organizations providing community development, housing, and financial services to LMI areas or individuals.

Bank of America, N.A. provided an adequate level of community development services to the San Francisco MSA. The bank served 16 organizations pursuing affordable housing and community services initiatives targeted at LMI areas and individuals. These services consistently addressed community development needs such as technical assistance for organizations providing community development, housing, and financial services to LMI areas or individuals.

#### Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Service Test performance in the Oakland, Orange County, Redding, San Diego, Santa Rosa, Stockton-Lodi, Vallejo-Fairfield-Napa, Visalia-Tulare-Porterville, Yolo, and Yuba City MSAs is good and is not inconsistent with its overall High Satisfactory performance in California. Performance in the Bakersfield, Chico-Paradise, Fresno, Merced, Modesto, Riverside-San Bernardino, Sacramento, Salinas, Santa Barbara-Santa Maria-Lompoc, Santa Cruz-Watsonville, San Jose, and San Luis Obispo-Atascadero-Paso Robles MSAs, as well as the California Non-MSA, is excellent and stronger than the overall High Satisfactory performance in the state. The primary reason for this performance is more accessible retail delivery services to LMI areas.

Performance in the Ventura MSA is adequate and weaker than the overall High Satisfactory performance in the state. The primary reason for this performance is less accessible retail delivery services to LMI areas. Performance in limited-scope AAs did not impact the Service Test rating for California.

Refer to Tables 1-13 in the California section of Appendix D for the facts and data that support all Test conclusions.

# State of Florida Rating

Charter Number: 13044

CRA Rating for the State <sup>3</sup>: Satisfactory

The Lending Test is rated:

The Investment Test is rated:

High Satisfactory
High Satisfactory
Low Satisfactory

The major factors that support this rating:

- Lending levels that reflect excellent responsiveness by Bank of America, N.A. to the credit needs of its AAs within the state;
- Good distribution of Bank of America, N.A.'s loans among geographies and borrowers of different income levels throughout its AAs;
- Community development lending levels that positively impacted performance within the state;
- Investment volume that reflects a good level of responsiveness to the needs of the state; and
- Provision of services that shows adequate responsiveness to banking needs.

#### Description of Institution's Operations in the State of Florida

Bank of America, N.A. is the largest banking financial institution in the Florida rating area with 21% of the market share representing \$46.8 billion in deposits. The bank's primary competitors include the former First Union National Bank and Sun Trust Bank with deposit market shares of 14% and 10%, respectively. Of the bank's 31 rating areas, Florida ranks second and accounts for approximately 15% of total bank deposits. Bank of America, N.A. has 24 defined AAs in Florida, which include 48 of 67 counties in the state. The Tampa-St. Petersburg-Clearwater and Miami MSAs comprise 37% of bank deposits and 30% of bank lending totals in Florida and are the largest AAs in the state. For purposes of this review, 5 AAs that are not MSAs have been combined under the

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

Florida Non-MSA. Bank of America, N.A. operates 741 branch offices and 1,221 ATMs in Florida.

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Refer to the market profiles for the State of Florida in Appendix B for detailed demographics and other performance context information for AAs that received full-scope reviews.

#### **LENDING TEST**

Lending Test performance in Florida is rated High Satisfactory. Based on a full-scope review, performance in the Miami and the Tampa-St. Petersburg-Clearwater MSAs is excellent. However, weaker performance in limited-scope AAs negatively impacted the overall Lending Test performance due to a less favorable distribution of HMDA loans among borrowers of different income levels.

#### Conclusions for Areas Receiving Full-Scope Reviews

#### **Lending Activity**

Lending activity in the Miami MSA is excellent. With the leading deposit market share, the bank has the fifth, second, and first market shares for home purchase, home improvement and home refinance loans within the MSA, respectively. In addition, the bank's small business lending market rank is second for deposit taking institutions.

Lending activity in the Tampa-St. Petersburg-Clearwater MSA is excellent. With the leading deposit market share, the bank has the fifth, first and third market shares for home purchase, home improvement, and home refinance loans within the MSA, respectively. In addition, the bank's small business lending market rank is second for deposit taking institutions.

#### Distribution of Loans by Income Level of the Geography

#### **Home Mortgage Loans**

Home purchase loan geographic distribution within the Miami MSA is excellent. The portion of loans made in low-income geographies is equal to and in moderate-income geographies is near to the percent of owner occupied units in like geographies. In addition, the market share of home purchase loans in low-income geographies is below and in moderate-income geographies exceeds the bank's overall market share within the MSA.

Home improvement loan geographic distribution within the Miami MSA is good. The portion of loans made in low-income geographies is below the percent of owner occupied units in like geographies. However, the portion of loans originated in moderate-income

geographies exceeds the percent of owner occupied units in like geographies. In addition, the market share of home improvement loans in LMI geographies is below the bank's overall market share within the MSA.

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Home refinance loan geographic distribution within the Miami MSA is excellent. The portion of loans originated in LMI geographies is near to the percent of owner occupied units within like geographies. The market share of home refinance loans in LMI geographies exceeds the bank's overall market share within the MSA.

Home purchase loan geographic distribution in the Tampa-St. Petersburg-Clearwater MSA is adequate. The portion of loans made in LMI geographies is below the percent of owner occupied units in like geographies. In addition, the market share of home purchase loans in low-income geographies is below and in moderate-income geographies exceeds the bank's overall market share within the MSA.

Home improvement loan geographic distribution in the Tampa-St. Petersburg-Clearwater MSA is poor. The portion of loans made in low-income geographies is below the percent of owner occupied units in like geographies. The portion of loans originated in moderate-income geographies is well below the percent of owner occupied units in like geographies. The market share of home improvement loans originated in low-income geographies is significantly below and in moderate-income geographies is below the bank's overall market share of these loans within the MSA.

Home refinance loan geographic distribution in the Tampa-St. Petersburg-Clearwater MSA is good. The portion of loans originated in low-income geographies is near to the percent of owner occupied units within like geographies. The amount of loans originated in moderate-income geographies is below the percent of owner occupied units in like geographies. In addition, the market share of home refinance loans in low-income geographies is below and in moderate-income geographies exceeds the bank's overall market share within the MSA.

#### **Small Loans to Businesses**

The geographic distribution of small loans to businesses in the Miami MSA is excellent. The distribution of small loans to businesses in low-income geographies is near to the percent of businesses in like geographies. The distribution of small loans to businesses in moderate-income geographies exceeds the percent of businesses in like geographies. The bank's market share of small loans to businesses in LMI geographies exceeds its overall market share of small loans to businesses in the MSA.

The geographic distribution of small loans to businesses in the Tampa-St. Petersburg-Clearwater MSA is excellent. The distribution of small loans to businesses in low-income geographies is near to the percent of businesses in like geographies. The distribution of small loans to businesses in moderate-income geographies is near to the percent of

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businesses in like geographies. The bank's market share of small loans to businesses in LMI geographies exceeds its overall market share of small business loans in the MSA.

#### **Small Loans to Farms**

The volume of small farm lending in the Miami and Tampa-St. Petersburg-Clearwater MSAs was insignificant and was not used in the Lending Test evaluation.

#### **Multi-family Loans**

Multi-family loan geographic distribution in the Tampa-St. Petersburg-Clearwater MSA is excellent. Of the 11 multi-family loans originated in the MSA, one loan was originated in a low-income geography and six loans were originated in moderate-income geographies. The volume of multi-family loans in the Miami MSA is insignificant and was not used in the Lending Test evaluation.

#### Distribution of Loans by Income Level of the Borrower

#### **Home Mortgage Loans**

Home purchase loan borrower distribution in the Miami MSA is good. The portion of loans originated to low-income borrowers is significantly below the percent of low-income families within the MSA. However, the portion of loans made to moderate-income borrowers exceeds the percent of moderate-income families within the MSA. The market share of home purchase loans to LMI borrowers exceeds the bank's overall market share for this type of loan within the MSA.

Home improvement loan borrower distribution in the Miami MSA is poor. The amount of loans originated to LMI borrowers is well below the percent of LMI families within the MSA. In addition, the market share of loans to LMI borrowers is well below the bank's overall market share of home improvement loans within the MSA.

Home refinance loan borrower distribution in the Miami MSA is adequate. The portion of loans originated to low-income borrowers is significantly below the percent of low-income families within the MSA. However, the amount of loans originated to moderate-income borrowers is near to the percent of moderate-income families within the MSA. The market share of loans to low-income borrowers is near to and to moderate-income borrowers is below the bank's overall market share of home refinance loans within the MSA.

Home purchase loan borrower distribution in the Tampa-St. Petersburg-Clearwater MSA is adequate. The portion of loans originated to low-income borrowers is significantly below the percent of low-income families within the MSA. However, the portion of loans originated to moderate-income borrowers exceeds the percent of moderate-income

families within the MSA. The market share of home purchase loans to low-income borrowers is below and to moderate-income borrowers exceeds the bank's overall market share for this type of loan within the MSA.

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Home improvement loan borrower distribution in the Tampa-St. Petersburg-Clearwater MSA is adequate. The amount of loans originated to low-income borrowers is well below the percent of low-income families within the MSA. In addition, the amount of loans originated to moderate-income borrowers is below the percent of moderate-income families within the MSA. The market share of loans to LMI borrowers is below the bank's overall market share of home improvement loans within the MSA.

Home refinance loan borrower distribution in the Tampa-St. Petersburg-Clearwater MSA is good. The portion of loans originated to low-income borrowers is well below the percent of low-income families within the MSA. However, the amount of loans originated to moderate-income borrowers is near the percent of moderate-income families within the MSA. The market share of loans to LMI borrowers is near to the bank's overall market share of home refinance loans within the MSA.

#### **Small Loans to Businesses**

The borrower distribution of small loans to businesses in the Miami MSA is excellent. The percentage of loans to small businesses exceeds the percentage of small businesses in the MSA. The bank's market share of small loans to businesses exceeds its overall business loan market share. The bank also makes a significant majority of these loans in smaller amounts.

The borrower distribution of small loans to businesses in the Tampa-St. Petersburg-Clearwater MSA is excellent. The percentage of loans to small businesses exceeds the percentage of small businesses in the MSA. The bank's market share of small loans to businesses exceeds its overall business loan market share. The bank also makes a significant majority of these loans in smaller amounts.

#### **Community Development Lending**

Community development lending had a positive impact on lending performance in the Miami MSA. During the evaluation period, the bank originated five community development loans totaling \$23.4 million. Almost all of these loans were for affordable housing and created more than 500 LMI housing units within the MSA.

Community development lending had a positive impact on lending performance in the Tampa-St. Petersburg-Clearwater MSA. During the evaluation period, the bank originated eight community development loans totaling \$13.9 million. A large portion of these loans was for affordable housing and created more than 330 LMI housing units within the MSA.

#### **Product Innovation and Flexibility**

Bank of America, N.A.'s Lending Test performance in Florida is enhanced by the offering of bank-wide flexible loan products that help meet the credit needs of LMI home buyers and small businesses. Refer to the Charlotte-Gastonia-Rock Hill (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

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#### Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the Daytona Beach, Orlando, Sarasota-Bradenton, and Tallahassee MSAs is good and is not inconsistent with its overall High Satisfactory performance in the state. Performance in the Fort Lauderdale, Jacksonville, Melbourne-Titusville-Palm Bay, Naples, and West Palm Beach-Boca Raton MSAs is excellent and stronger than the overall High Satisfactory performance in Florida. Stronger performance is due to a more favorable distribution of small business loans among businesses of different revenue levels and higher levels of community development lending. Performance in the Fort Myers-Cape Coral, Fort Pierce-Port St. Lucie, Fort Walton Beach, Gainesville, Lakeland-Winter Haven, Ocala, Pensacola, and Punta Gorda MSAs as well as the Florida Non-MSA is adequate and weaker than the overall High Satisfactory performance in Florida. Weaker performance is due to a less favorable distribution of HMDA loans among borrowers of different income levels. Performance in limited-scope AAs negatively impacted the Lending Test rating for Florida.

#### **INVESTMENT TEST**

Investment Test performance in Florida is rated High Satisfactory. Based on a full-scope review, performance in the Miami MSA is good and in the Tampa-St. Petersburg-Clearwater MSA is excellent. However, weaker performance in limited-scope AAs negatively impacted the overall Investment Test performance due to a lower amount of qualified investments relative to the bank's operations in those AAs.

#### Conclusions for Areas Receiving Full-Scope Reviews

Investment Test performance in the Miami MSA is good. Bank of America, N.A. made 47 investments in the MSA totaling \$14.7 million during 2000 and 2001. As of year-end 2001, prior period investments totaled \$22.9 million. The largest investments in the Miami MSA totaled \$12.6 million and consisted of LIHTCs in four single-family and multifamily housing projects. Those projects provided more than 650 housing units to LMI households. Bank of America, N.A. also made an investment totaling \$1.5 million in three CDFIs. Other investments consisted primarily of contributions to local or regional organizations providing community development, housing, and financial services to LMI areas or individuals.

Investment Test performance in the Tampa-St. Petersburg-Clearwater MSA is excellent. Bank of America, N.A. made 57 investments in the MSA totaling \$27.1 million during 2000 and 2001. As of year-end 2001, prior period investments totaled \$8.7 million. The largest investments in the Tampa-St. Petersburg-Clearwater MSA totaled \$17.0 million and consisted of four LIHTCs and two equity investments in six single-family and multifamily housing projects. Those projects provided more than 320 housing units to LMI households. Bank of America, N.A. also made an investment totaling \$9.6 million in an area QZAB. In addition, the bank invested \$150,000 in one CDFI. Other investments consisted primarily of contributions to local or regional organizations providing community development, housing, and financial services to LMI areas or individuals.

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#### Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investment Test performance in the Fort Lauderdale and West Palm Beach-Boca Raton MSAs as well as the Florida Non-MSA is good and is not inconsistent with its overall High Satisfactory performance in Florida. Performance in the Fort Myers-Cape Coral, Gainesville, Jacksonville, Naples, Orlando, Pensacola, and Sarasota-Bradenton MSAs is excellent and stronger than the bank's overall performance. Performance in the Daytona Beach, Fort Pierce-Port St. Lucie, Fort Walton Beach, Lakeland-Winter Haven, Melbourne-Titusville-Palm Bay, Ocala, Punta Gorda, and Tallahassee MSAs is weaker than its overall performance in Florida. Performance in the Ocala, Punta Gorda, and Tallahassee MSAs is adequate while performance in the Daytona Beach, Fort Pierce-Port St. Lucie, Fort Walton Beach, Lakeland-Winter Haven, and Melbourne-Titusville-Palm Bay MSAs is poor. Weaker performance is centered in a lower amount of qualified investments relative to the bank's operations in the AAs. The largest investments in the limited-scope AAs consisted of 12 LIHTCs and six equity investments in 18 single-family and multi-family housing projects. Those projects provided more than 3,850 housing units to LMI households. Bank of America, N.A. also made an investment in one CDFI and one organization that provided funding to area small businesses and revitalization projects. In addition, Bank of America, N.A. invested in one QZAB. Other investments consisted primarily of contributions to local or regional organizations providing community development, housing, and financial services to LMI areas or individuals. Performance in limited-scope AAs negatively impacted the Investment Test rating for Florida.

#### **SERVICE TEST**

Service Test performance in Florida is rated Low Satisfactory. Based on a full-scope review, performance in the Miami and Tampa-St. Petersburg-Clearwater MSAs is good. However, weaker performance in limited-scope AAs negatively impacted the Service Test rating due to less accessible retail delivery services to LMI areas.

#### Conclusions for Areas Receiving Full-Scope Reviews

#### **Retail Banking Services**

Service delivery systems in the Miami MSA are accessible to geographies and individuals of different income levels. In the MSA, over 9% of the bank's branches are in low-income geographies, which approximates the population percentage residing in these tracts. However, almost 12% of the bank's branches are in moderate-income geographies, which is below the 19% of the population residing in these areas. In the Miami MSA 18% of the customers using alternative delivery systems are LMI, compared to 25% of the population that is LMI. Branch openings and closings have generally not adversely affected the accessibility of the bank's delivery systems, particularly in LMI geographies. The bank closed two branches in low-income geographies and one branch in a moderate-income geography in the Miami MSA. Hours and services do not vary in a way that inconveniences the people living in the Miami MSA. The bank offers extended hours throughout a significant portion of its branches in the MSA, including those located in LMI tracts.

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Service delivery systems in the Tampa–St. Petersburg–Clearwater MSA are accessible to geographies and individuals of different income levels. Although Bank of America, N.A. has no branches in low-income tracts in the Tampa–St. Petersburg–Clearwater MSA, only 2% of the MSA population resides in these areas. The bank has over 18% of its branches in moderate-income tracts, which is near to the population of 23% living in these areas. In the Tampa–St. Petersburg–Clearwater MSA 15% of the customers using alternative delivery systems are LMI, compared to 28% of the population that is LMI. Branch openings and closings have generally not adversely affected the accessibility of the bank's delivery systems, particularly in LMI geographies. The bank closed three branches in moderate-income geographies in the MSA. Hours and services do not vary in a way that inconveniences the people living in the Tampa–St. Petersburg–Clearwater MSA. The bank offers extended hours throughout a significant portion of its branches in the MSA, including those located in LMI tracts.

#### **Community Development Services**

Bank of America, N.A. provided a good level of community development services to the Miami MSA. The bank served 12 organizations pursuing affordable housing, small business development, and community service initiatives targeted at LMI areas and individuals. These services consistently addressed community development needs such as technical assistance for organizations providing community development, housing, and financial services to LMI areas or individuals.

Bank of America, N.A. provided a good level of community development services to the Tampa-St. Petersburg-Clearwater MSA. The bank served 11 organizations pursuing affordable housing and community service initiatives and worked with local groups

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providing homebuyer education classes. These services consistently addressed community development needs such as technical assistance for organizations providing community development, housing, and financial services to LMI areas or individuals.

#### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, Service Test performance in the Fort Pierce-Port St. Lucie, Jacksonville, Tallahassee, and West Palm Beach-Boca Raton MSAs is adequate and is not inconsistent with its overall Low Satisfactory performance in Florida. Service Test performance in the Fort Myers-Cape Coral, Gainesville, Lakeland-Winter Haven, Melbourne-Titusville-Palm Bay, Orlando, Pensacola, and Punta Gorda MSAs is stronger than its Service Test performance in Florida. Performance in the Fort Myers-Cape Coral, Lakeland-Winter Haven, Melbourne-Titusville-Palm Bay, Pensacola, and Punta Gorda MSAs is excellent while performance in the Gainesville and Orlando MSAs is good. Performance in these MSAs is stronger due to more accessible retail delivery services to LMI areas. Service Test performance in the Daytona Beach, Fort Lauderdale, Fort Walton Beach, Naples, Ocala, and Sarasota-Bradenton MSAs as well as the Florida Non-MSA is weaker than its Service Test performance in Florida. Performance in the Daytona Beach, Fort Lauderdale, Naples, Sarasota-Bradenton MSAs, and the Florida Non-MSA is poor while performance in the Fort Walton Beach and Ocala MSAs is very poor. Performance in limited-scope AAs negatively impacted the Service Test rating for Florida due to less accessible retail delivery services to LMI areas.

Refer to Tables 1-13 in the Florida section of Appendix D for the facts and data that support all Test conclusions.

# **State of Texas Rating**

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CRA Rating for the State 4: Satisfactory

The Lending Test is rated:

High Satisfactory
Outstanding

The Service Test is rated: High Satisfactory

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness by Bank of America, N.A. to the credit needs of its AAs within the state;
- Adequate distribution of Bank of America, N.A.'s loans among geographies and good distribution among borrowers of different income levels throughout its AAs;
- Community development lending levels that positively impacted performance within the state;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state; and
- Provision of services that shows good responsiveness to banking needs.

#### Description of Institution's Operations in the State of Texas

Bank of America, N.A. is the second largest banking financial institution in the Texas rating area with 14% of the market share representing \$29.0 billion in deposits. Primary competitors include Chase Manhattan Bank and Bank One, N.A. with deposit market shares of 15% and 9%, respectively. Of the bank's 31 rating areas, Texas ranks fourth and accounts for 9% of total bank deposits. Bank of America, N.A. has 29 defined AAs in Texas. The Dallas and Houston MSAs comprise 58% of bank deposits and 54% of bank lending totals in Texas and are the largest AAs in the state. For purposes of this review, 5 AAs that are not MSAs have been combined under the Texas Non-MSA. Within the state, Bank of America, N.A. operates 465 branch offices and 809 ATMs.

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

Refer to the market profiles for the State of Texas in Appendix B for detailed demographics and other performance context information for AAs that received full-scope reviews.

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#### **LENDING TEST**

Lending Test performance in Texas is rated High Satisfactory. Based on a full-scope review, performance in the Dallas MSA is good and in the Houston MSA is excellent. However, weaker performance in limited-scope AAs negatively impacted the overall Lending Test performance due to a less favorable distribution of HMDA and small business loans among geographies of different income levels and HMDA loans among borrowers of different income levels.

#### Conclusions for Areas Receiving Full-Scope Reviews

#### **Lending Activity**

Lending activity in the Dallas MSA is excellent. With the leading deposit market share, the bank has the third, second, and third market shares for home purchase, home improvement, and home refinance loans within the MSA, respectively. In addition, the bank's small business lending market rank is fourth for deposit taking institutions.

Lending activity in the Houston MSA is excellent. With the second deposit market share, the bank has the third, first, and fourth market shares for home purchase, home improvement, and home refinance loans within the MSA, respectively. In addition, the bank had a market share for small business lending that was near to its deposit market share.

#### Distribution of Loans by Income Level of the Geography

#### **Home Mortgage Loans**

Home purchase loan geographic distribution within the Dallas MSA is adequate. The portion of loans made in LMI geographies is well below the percent of owner occupied units in like geographies. However, the market share of home purchase loans in LMI geographies exceeds the bank's overall market share within the Dallas MSA.

Home improvement loan geographic distribution within the Dallas MSA is adequate. The portion of loans made in low-income geographies is below the percent of owner occupied units in like geographies. The portion of loans originated in moderate-income geographies is significantly below the percent of owner occupied units in like geographies. In addition, the market share of home improvement loans in low-income geographies is near to and in

moderate-income geographies is below the bank's overall market share within the Dallas MSA.

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Home refinance loan geographic distribution within the Dallas MSA is adequate. The portion of loans originated in LMI geographies is well below the percent of owner occupied units within like geographies. The market share of home refinance loans in LMI geographies exceeds the bank's overall market share within the Dallas MSA.

Home purchase loan geographic distribution in the Houston MSA is good. The portion of loans made in low-income geographies is near to the percent of owner occupied units in like geographies. The portion of loans made in moderate-income geographies is below the percent of owner occupied units in like geographies. The market share of home purchase loans in LMI geographies exceeds the bank's overall market share within the Houston MSA.

Home improvement loan geographic distribution in the Houston MSA is poor. The portion of loans made in low-income geographies is significantly below the percent of owner occupied units in like geographies. The amount of loans originated in moderate-income geographies is well below the percent of owner occupied units in like geographies. The market share of home improvement loans originated in low-income geographies is significantly below and in moderate-income geographies is well below the bank's overall market share of these loans within the Houston MSA.

Home refinance loan geographic distribution in the Houston MSA is adequate. The portion of loans originated in low-income geographies is significantly below the percent of owner occupied units within like geographies. The amount of loans originated in moderate-income geographies is below the percent of owner occupied units in like geographies. The market share of home refinance loans in low-income geographies is below and in moderate-income geographies exceeds the bank's overall market share within the Houston MSA.

#### **Small Loans to Businesses**

The geographic distribution of small loans to businesses in the Dallas MSA is excellent. The distribution of small loans to businesses in low-income geographies is near to the percent of businesses in like geographies. The distribution of small loans to businesses in moderate-income geographies exceeds the percent of businesses in like geographies. The bank's market share of small loans to businesses in low-income geographies exceeds and in moderate-income geographies is near to its overall market share of small business loans in the MSA.

The geographic distribution of small loans to businesses in the Houston MSA is excellent. The distribution of small loans to businesses in low-income geographies is near to the percent of businesses in like geographies. The distribution of small loans to businesses in

moderate-income geographies is near to the percent of businesses in like geographies. The bank's market share of small loans to businesses in low-income geographies is near to and in moderate-income geographies exceeds its overall market share of small business loans in the MSA.

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#### **Small Loans to Farms**

The volume of small farm lending in the Dallas and Houston MSAs was insignificant and was not used in the Lending Test evaluation.

#### **Multi-family Loans**

Multi-family loan geographic distribution in the Dallas MSA is excellent. Of the seven multi-family loans originated in the MSA, four loans were originated in low-income geographies. Multi-family loan geographic distribution in the Houston MSA is adequate. Of the ten multi-family loans originated in the MSA, three loans were originated in moderate-income geographies.

#### Distribution of Loans by Income Level of the Borrower

#### **Home Mortgage Loans**

Home purchase loan borrower distribution in the Dallas MSA is good. The portion of loans originated to low-income borrowers is well below the percent of low-income families within the MSA. However, the portion of loans made to moderate-income borrowers exceeds the percent of moderate-income families within the MSA. The market share of home purchase loans to LMI borrowers exceeds the bank's overall market share for this type of loan within the Dallas MSA.

Home improvement loan borrower distribution in the Dallas MSA is poor. The amount of loans originated to low-income borrowers is significantly below the percent of low-income families within the MSA. The amount of loans originated to moderate-income borrowers is well below the percent of moderate-income families within the MSA. In addition, the market share of loans to LMI borrowers is well below the bank's overall market share of home improvement loans within the Dallas MSA.

Home refinance loan borrower distribution in the Dallas MSA is good. The portion of loans originated to low-income borrowers is significantly below the percent of low-income families within the MSA. However, the amount of loans originated to moderate-income borrowers is near to the percent of moderate-income families within the MSA. The market share of loans to LMI borrowers exceeds the bank's overall market share of home refinance loans within the Dallas MSA.

Home purchase loan borrower distribution in the Houston MSA is excellent. The portion of loans originated to low-income borrowers is near to the percent of low-income families

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within the MSA. The portion of loans originated to moderate-income borrowers exceeds the percent of moderate-income families within the MSA. The market share of home purchase loans to LMI borrowers exceeds the bank's overall market share for this type of loan within the Houston MSA.

Home improvement loan borrower distribution in the Houston MSA is poor. The amount of loans originated to low-income borrowers is significantly below the percent of low-income families within the MSA. In addition, the amount of loans originated to moderate-income borrowers is well below the percent of moderate-income families within the MSA. The market share of loans to low-income borrowers is significantly below and to moderate-income borrowers is well below the bank's overall market share of home improvement loans within the Houston MSA.

Home refinance loan borrower distribution in the Houston MSA is good. The portion of loans originated to low-income borrowers is significantly below the percent of low-income families within the MSA. However, the amount of loans originated to moderate-income borrowers exceeds the percent of moderate-income families within the MSA. The market share of loans to low-income borrowers is near to and to moderate-income borrowers exceeds the bank's overall market share of home refinance loans within the Houston MSA.

#### **Small Loans to Businesses**

The borrower distribution of small loans to businesses in the Dallas MSA is excellent. The percentage of loans to small businesses is near to the percentage of small businesses in the MSA. The bank's market share of small loans to businesses exceeds its overall business loan market share. The bank also makes a significant majority of these loans in smaller amounts.

The borrower distribution of small loans to businesses in the Houston MSA is good. The percentage of loans to small businesses is near to the percentage of small businesses in the MSA. The bank's market share of small loans to businesses exceeds its overall business loan market share. The bank also makes a high majority of these loans in smaller amounts.

#### Community Development Lending

Community development lending had a positive impact on lending performance in the Dallas MSA. During the evaluation period, the bank originated four community development loans totaling \$18.9 million. All of these loans were for affordable housing and created more than 520 LMI housing units within the MSA.

Community development lending had a significant positive impact on lending performance in the Houston MSA. During the evaluation period, the bank originated 18 community development loans totaling \$96.1 million. A large portion of these loans was for affordable housing and created more than 1,840 LMI housing units within the MSA.

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#### **Product Innovation and Flexibility**

Bank of America, N.A.'s Lending Test performance in Texas is enhanced by the offering of bank-wide flexible loan products that help meet the credit needs of LMI home buyers and small businesses. Refer to the Charlotte-Gastonia-Rock Hill (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

#### Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the Austin-San Marcos, McAllen-Edinburg-Mission, and San Antonio MSAs as well as the Texas Non-MSA is good and is not inconsistent with its overall High Satisfactory performance in the state. Performance in the El Paso, Fort Worth-Arlington, and Galveston-Texas City MSAs is excellent and stronger than overall performance in Texas due to a more favorable distribution of small business loans among geographies of different income levels. Performance in the Abilene, Amarillo, Beaumont-Port Arthur, Brownsville-Harlingen-San Benito, Bryan-College Station, Brazoria, Corpus Christi, Killeen-Temple, Lubbock, Odessa-Midland, San Angelo, Sherman-Denison, Tyler, Victoria, Waco, and Wichita Falls MSAs is weaker than overall performance in Texas. Performance in Amarillo, Beaumont-Port Arthur, Brazoria, Lubbock, Odessa-Midland, San Angelo, Sherman-Denison, Tyler, Victoria, Waco, and Wichita Falls MSAs is adequate while performance in the Abilene, Brownsville-Harlingen-San Benito, Bryan-College Station, Corpus Christi, and Killeen-Temple MSAs is poor. Weaker performance is due to a less favorable distribution of HMDA and small business loans among geographies of different income levels and HMDA loans among borrowers of different income levels. Performance in limited-scope AAs negatively impacted the Lending Test rating in Texas.

#### **INVESTMENT TEST**

Investment Test performance in Texas is rated Outstanding. Based on a full-scope review, performance in the Dallas and Houston MSAs is excellent. Performance in limited-scope AAs did not impact the Investment Test rating for Texas.

#### Conclusions for Areas Receiving Full-Scope Reviews

Investment Test performance in the Dallas MSA is excellent. Bank of America, N.A. made 103 investments in the MSA totaling \$55.6 million during 2000 and 2001. As of year-end 2001, prior period investments totaled \$19.6 million. The largest investments in

the Dallas MSA totaled \$38.1 million and consisted of seven LIHTCs and five equity investments in 12 single-family and multi-family housing projects. Those projects provided more than 1,700 housing units to LMI households. Bank of America, N.A. also made investments totaling \$14.5 million in three area QZABs. In addition, the bank invested \$583,000 in two CDFIs and one organization that provided funding to area small businesses. Other investments consisted primarily of contributions to local or regional organizations providing community development, housing, and financial services to LMI areas or individuals.

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Investment Test performance in the Houston MSA is excellent. Bank of America, N.A. made 63 investments in the MSA totaling \$43.3 million during 2000 and 2001. As of year-end 2001, prior period investments totaled \$6.9 million. The largest investments in the Houston MSA totaled \$17.8 million and consisted of four LIHTCs and one housing bond that assisted in the development of five single-family and multi-family housing projects. Those projects provided more than 540 housing units to LMI households. Bank of America, N.A. also made investments totaling \$24.0 million in two area QZABs. Other investments consisted primarily of contributions to local or regional organizations providing community development, housing, and financial services to LMI areas or individuals.

#### Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investment Test performance in the Austin-San Marcos, Brazoria, Fort Worth-Arlington, Galveston-Texas City, San Antonio, and Waco MSAs is excellent and is not inconsistent with its overall Outstanding performance in Texas. Performance in the Abilene, Amarillo, Beaumont-Port Arthur, Brownsville-Harlingen-San Benito, Bryan-College Station, Corpus Christi, El Paso, Killeen-Temple, Lubbock, McAllen-Edinburg-Mission, Odessa-Midland, San Angelo, Sherman-Denison, Tyler, Victoria, and Wichita Falls MSAs as well as the Texas Non-MSA is weaker than the bank's overall performance in Texas. Performance in the Beaumont-Port Arthur, El Paso, Lubbock, and Victoria MSAs is good while performance in the Abilene, Amarillo, Brownsville-Harlingen-San Benito, Bryan-College Station, Corpus Christi, McAllen-Edinburg-Mission, Odessa-Midland, Tyler, and Wichita Falls MSAs as well as the Texas Non-MSA is adequate. Performance in the Killeen-Temple, San Angelo, and Sherman-Denison MSAs is poor. Weaker performance is centered in a lower amount of qualified investments relative to the bank's operations in the AAs. The largest investments in the limited-scope AAs consisted of 14 LIHTCs, three equity investments, and one housing bond that assisted in the development of 17 single-family and multi-family housing projects. Those projects provided more than 2,300 housing units to LMI households. Bank of America, N.A. also made investments in three CDFIs and one QZAB. Other investments consisted primarily of contributions to local or regional organizations providing community development, housing, and financial services to LMI areas or individuals. Performance in limited-scope AAs did not impact the Investment Test rating for Texas.

#### **SERVICE TEST**

Service Test performance in Texas is rated High Satisfactory. Based on a full-scope review, performance in the Dallas and Houston MSAs is good and adequate, respectively. Performance in limited-scope AAs did not impact the Service Test rating in Texas.

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#### Conclusions for Areas Receiving Full-Scope Reviews

#### **Retail Banking Services**

Service delivery systems in the Dallas MSA are reasonably accessible to geographies and individuals of different income levels. In the MSA, 2% of the bank's branches are in low-income geographies, which is well below the population of 8% residing in these tracts. However, 21% of the bank's branches are in moderate-income geographies, which is near to the population of 25% residing in these areas. In the Dallas MSA 18% of the customers using alternative delivery systems are LMI, compared to 33% of the population that is LMI. Branch openings and closings have improved the accessibility of the bank's delivery systems, particularly in LMI geographies. The bank opened two branches in moderate-income geographies in the Dallas MSA. Hours and services are tailored to the convenience and needs of people living in the Dallas MSA. The bank offers extended hours throughout branches located in LMI tracts.

Service delivery systems in the Houston MSA are reasonably accessible to geographies and individuals of different income levels. In the MSA, 2% of branches are located in low-income tracts, which is well below the population of 8% residing in these tracts. Eighteen percent of the branches are located in moderate-income tracts, which is below the population of 28% living in these tracts. In the Houston MSA 19% of the customers using alternative delivery systems are LMI, compared to 36% of the population that is LMI. Branch openings and closings have generally not adversely affected the accessibility of the bank's delivery systems, particularly in LMI geographies. The bank closed one office in a moderate-income tract in the Houston MSA. Hours and services are tailored to the convenience and needs of the people living in the Houston MSA. The bank offers extended hours throughout branches located in LMI tracts.

#### **Community Development Services**

Bank of America, N.A. provided an excellent level of community development services to the Dallas MSA. The bank served 32 organizations pursuing a variety of initiatives targeted at LMI areas and individuals. These services consistently addressed community development needs such as technical assistance for organizations providing community development, housing, and financial services to LMI areas or individuals.

Bank of America, N.A. provided an excellent level of community development services to the Houston MSA. The bank served 19 organizations pursuing a variety of initiatives targeted at LMI areas and individuals. These services consistently addressed community development needs such as technical assistance for organizations providing community development, housing, and financial services to LMI areas or individuals.

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#### Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Service Test performance in the Abilene, Beaumont-Port Arthur, Brazoria, Brownsville-Harlingen-San Benito, Bryan-College Station, Fort Worth–Arlington, Killeen–Temple, Lubbock, McAllen–Edinburg–Mission, Odessa–Midland, Sherman–Denison, Tyler, Victoria, Waco, and Wichita Falls MSAs is good and is not inconsistent with its overall High Satisfactory performance in the state. Performance in the Amarillo, Galveston–Texas City, and San Antonio MSAs and in the Texas Non-MSA is excellent and stronger than overall performance in Texas due to a more accessible retail delivery services to LMI areas. Performance in the Austin–San Marcos, Corpus Christi, El Paso, and San Angelo MSAs is adequate and weaker than overall performance in Texas due to a less favorable record of branch openings and closings. Performance in limited-scope AAs did not impact the Service Test rating for Texas.

Refer to Tables 1-13 in the Texas section of Appendix D for the facts and data that support all Test conclusions.

### **OTHER RATING AREAS**

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- Augusta-Aiken (GA-SC) Multistate MSA
- Johnson City-Kingsport-Bristol (TN-VA) Multistate MSA
- Kansas City (MO-KS) Multistate MSA
- Las Vegas (NV-AZ) Multistate MSA
- Portland-Vancouver (OR-WA) Multistate MSA
- St Louis (MO-IL) Multistate MSA
- Washington (DC-MD-VA-WV) Multistate MSA
- State of Arizona
- State of Arkansas
- State of Georgia
- State of Idaho
- State of Illinois
- State of Iowa
- State of Kansas
- State of Maryland
- State of Missouri
- State of Nevada
- State of New Mexico
- State of New York
- State of North Carolina
- State of Oklahoma
- State of Oregon
- State of South Carolina
- State of Tennessee
- State of Utah
- State of Virginia
- State of Washington

# Augusta-Aiken (GA-SC) Multistate MSA Rating

Charter Number: 13044

CRA rating for the multistate MSA 5: Satisfactory

The Lending Test is rated:

The Investment Test is rated:

The Service Test is rated:

High Satisfactory

Outstanding

Low Satisfactory

The major factors that support this rating include:

- Lending levels that reflect good responsiveness by Bank of America, N.A. to the credit needs of the multistate MSA;
- Adequate distribution of Bank of America, N.A.'s loans among geographies and good distribution among borrowers of different income levels throughout the multistate MSA;
- Community development lending levels that positively impacted performance in the multistate MSA;
- Investment volume that reflects an excellent level of responsiveness to the needs of the multistate MSA; and
- Provision of services that shows adequate responsiveness to banking needs.

#### Description of Institution's Operations in Augusta-Aiken (GA-SC) multistate MSA

Bank of America, N.A. is the third largest banking financial institution in the Augusta-Aiken multistate MSA rating area. The bank holds a market share of 13% representing \$555.3 million in deposits. Primary competitors include Regions Bank and the former First Union National Bank with deposit market shares of approximately 18% and 16%, respectively. Of the bank's 31 rating areas, the Augusta-Aiken multistate MSA ranks twenty-sixth and accounts for less than 1% of total bank deposits. Within the multistate MSA, Bank of America, N.A. operates 13 branch offices and 18 ATMs.

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<sup>&</sup>lt;sup>5</sup> This rating reflects performance within the multistate MSA. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate MSA.

Performance under the Lending Test in the Augusta-Aiken multistate MSA is rated High Satisfactory. Lending performance in the multistate MSA is highlighted by excellent geographic and borrower distribution for small loans to businesses, good lending activity, adequate borrower distribution for home mortgage loans, and poor geographic distribution for home mortgage loans. Overall performance was positively impacted by the bank's community development lending in the multistate MSA. The offering of bank-wide flexible loan products also enhanced Lending Test performance in the multistate MSA. Refer to the Charlotte-Gastonia-Rock Hill (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

Charter Number: 13044

#### **INVESTMENT TEST**

Investment Test performance in the Augusta-Aiken multistate MSA is rated Outstanding. The bank made seven investments totaling \$4.5 million during 2000 and 2001. There were no prior period investments outstanding as of year-end 2001. Investments made during the evaluation period consisted of donations to charitable organizations meeting the community development purpose test. In addition, the bank invested in one LIHTC that allowed for the completion of a 72 unit affordable housing project for LMI households. Other investments consisted primarily of contributions to local or regional organizations providing community development, housing, and financial services to LMI areas or individuals.

#### SERVICE TEST

Service Test performance in the Augusta-Aiken multistate MSA is rated Low Satisfactory. Bank of America, N.A. has adequate branch accessibility in LMI areas. Bank of America, N.A.'s use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. In the Augusta-Aiken multistate MSA, 13% of the customers using alternative delivery systems are LMI, compared to 23% of the population that is LMI. The bank's hours and services do not vary in a way that inconveniences people living in the multistate MSA. Branch openings and closings have not adversely affected accessibility of the bank's delivery systems, particularly in LMI geographies. The bank provided an adequate level of community development services that occasionally addressed the community development needs of the multistate MSA.

Refer to Tables 1-13 in the multistate MSA section of Appendix D for the facts and data that support all Test conclusions.

# Johnson City-Kingsport-Bristol (TN-VA) Multistate MSA Rating

Charter Number: 13044

CRA rating for the multistate MSA 6: Satisfactory

The Lending Test is rated:

The Investment Test is rated:

The Service Test is rated:

High Satisfactory

Low Satisfactory

Low Satisfactory

The major factors that support this rating:

- Lending levels that reflect good responsiveness by Bank of America, N.A. to the credit needs of the multistate MSA;
- Adequate distribution of Bank of America, N.A.'s loans among geographies and borrowers of different income levels throughout the multistate MSA;
- Community development lending levels that had a significant positive impact on performance in the multistate MSA;
- Investment volume that reflects an adequate level of responsiveness to the needs of the multistate MSA; and
- Provision of services that shows adequate responsiveness to banking needs.

# Description of Institution's Operations in Johnson City-Kingsport-Bristol (TN-VA) multistate MSA

Bank of America, N.A. is the eighth largest banking financial institution in the Johnson City-Kingsport-Bristol multistate MSA rating area. The bank holds a market share of 5% representing \$251.8 million in deposits. Primary competitors include First Tennessee Bank, N.A. and AmSouth Bank, each with a deposit market share of approximately 14%. Of the bank's 31 rating areas, the Johnson City-Kingsport-Bristol multistate MSA ranks thirtieth and accounts for less than 1% of total bank deposits. The multistate MSA contains a single low-income census tract in which significantly less than 1% of the population resides. Within the multistate MSA, Bank of America, N.A. operates seven branch offices and eight ATMs.

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<sup>&</sup>lt;sup>6</sup> This rating reflects performance within the multistate MSA. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate MSA.

Performance under the Lending Test in the Johnson City-Kingsport-Bristol multistate MSA is rated High Satisfactory. Lending performance is highlighted by adequate geographic distribution of small loans to businesses, poor geographic and borrower distribution of home mortgage loans, good borrower distribution of small loans to businesses, and good lending activity. The bank's community development lending had a significant positive impact on performance in the multistate MSA. The offering of bank-wide flexible loan products also enhanced Lending Test performance in the multistate MSA. Refer to the Charlotte-Gastonia-Rock Hill (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

Charter Number: 13044

#### **INVESTMENT TEST**

Investment Test performance in the Johnson City-Kingsport-Bristol multistate MSA is rated Low Satisfactory. The bank made 25 investments in the multistate MSA totaling \$237,000 during 2000 and 2001. As of year-end 2001, prior period investments totaled \$250,000. The largest investments in the Johnson City-Kingsport-Bristol multistate MSA totaled \$100,000 and consisted of an investment in an area CDFI. Other investments consisted primarily of contributions to local or regional organizations providing community development, housing, and financial services to LMI areas or individuals.

#### **SERVICE TEST**

Service Test performance in the Johnson City-Kingsport-Bristol multistate MSA is rated Low Satisfactory. Bank of America, N.A. has adequate branch accessibility in moderate-income areas. In the Johnson City-Kingsport-Bristol multistate MSA, 18% of the customers using alternative delivery systems are LMI, compared to 22% of the population that is LMI. Hours and services do not vary in a way that inconveniences people living in the multistate MSA. Branch openings and closings have not adversely affected accessibility of the bank's delivery systems, particularly in LMI geographies. The bank provided an adequate level of community development services that occasionally addressed the community development needs of the multistate MSA.

Refer to Tables 1-13 in the multistate MSA section of Appendix D for the facts and data that support all Test conclusions.

# Kansas City (MO-KS) Multistate Metropolitan Area Rating

Charter Number: 13044

CRA rating for the multistate MSA 7: Outstanding

The Lending Test is rated:

Outstanding

Outstanding

Outstanding

Outstanding

Outstanding

Outstanding

The major factors that support this rating:

- Lending levels that reflect good responsiveness by Bank of America, N.A. to the credit needs of the multistate MSA;
- Adequate distribution of Bank of America, N.A.'s loans among geographies and good distribution among borrowers of different income levels throughout the multistate MSA;
- Community development lending levels that had a significant positive impact on performance in the multistate MSA;
- Investment volume that reflects an excellent level of responsiveness to the needs of the multistate MSA; and
- Provision of services that shows excellent responsiveness to banking needs.

#### Description of Institution's Operations in Kansas City (MO-KS) multistate MSA

Bank of America, N.A. is the second largest banking financial institution in the Kansas City multistate MSA rating area. The bank holds a market share of over 10% representing \$2.7 billion in deposits. Primary competitors include UMB Bank, N.A. and Commerce Bank, N.A. with deposit market shares of 12% and 10%, respectively. Of the bank's 31 rating areas, the Kansas City multistate MSA ranks seventeenth and accounts for approximately 1% of total bank deposits. Within the multistate MSA, Bank of America, N.A. operates 51 branch offices and 83 ATMs.

<sup>&</sup>lt;sup>7</sup> This rating reflects performance within the multistate MSA. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate MSA.

Lending Test performance in the Kansas City multistate MSA is Outstanding. Performance is highlighted by excellent geographic distribution for multi-family loans and for small loans to businesses, good lending activity, good borrower distribution for home mortgage loans, good borrower distribution for small loans to businesses and small loans to farms, and poor geographic distribution for home mortgage loans. The bank's community development lending had a significant positive impact on performance in the multistate MSA. The offering of bank-wide flexible loan products also enhanced Lending Test performance in the multistate MSA. Refer to the Charlotte-Gastonia-Rock Hill (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

Charter Number: 13044

#### **INVESTMENT TEST**

Investment Test performance in the Kansas City multistate MSA is rated Outstanding. Bank of America, N.A. made 36 investments in the multistate MSA totaling \$29.3 million during 2000 and 2001. As of year-end 2001, prior period investments totaled \$11.0 million. The largest investments in the Kansas City multistate MSA totaled \$28.5 million and consisted of eight LIHTCs and five equity investments in 12 single-family and multifamily housing projects. Those projects provided more than 1,625 housing units to LMI households. Bank of America, N.A. also made an investment totaling \$313,000 in an area CDFI. Other investments consisted primarily of contributions to local or regional organizations providing community development, housing, and financial services to LMI areas or individuals.

#### SERVICE TEST

Service Test performance in the Kansas City multistate MSA is rated Outstanding. Bank of America, N.A. has no branches in low-income tracts where only 4% of the multistate MSA population reside and excellent branch accessibility in moderate-income geographies. In the Kansas City multistate MSA, 15% of the customers using alternative delivery systems are LMI, compared to 22% of the population that is LMI. The bank's hours and services are tailored to the convenience and needs of the people living in the multistate MSA. Branch openings and closings have generally not adversely affected accessibility of the bank's delivery systems, particularly in LMI geographies. While no offices have been opened or closed in LMI areas, the bank closed three offices located in middle- and upper-income geographies during the evaluation period. The bank provided an excellent level of community development services that consistently addressed the community development needs of the multistate MSA.

Refer to Tables 1-13 in the multistate MSA section of Appendix D for the facts and data that support all Test conclusions.

# Las Vegas (NV-AZ) Multistate MSA Rating

Charter Number: 13044

CRA rating for the multistate MSA 8: Satisfactory

The Lending Test is rated:

High Satisfactory

The Investment Test is rated: Outstanding

The Service Test is rated:

High Satisfactory

The major factors that support this rating include:

- Lending levels that reflect adequate responsiveness by Bank of America, N.A. to the credit needs of the multistate MSA;
- Adequate distribution of Bank of America, N.A.'s loans among geographies and good distribution among borrowers of different income levels throughout the multistate MSA;
- Community development lending levels that positively impacted performance in the multistate MSA;
- Investment volume that reflects an excellent level of responsiveness to the needs of the multistate MSA; and
- Provision of services that shows good responsiveness to banking needs.

#### Description of Institution's Operations in Las Vegas (NV-AZ) multistate MSA

Bank of America, N.A. is the largest banking financial institution in the Las Vegas multistate MSA rating area. The bank holds a market share of 24% representing \$4.0 billion in deposits. Primary competitors include Wells Fargo Bank Nevada, N.A. and Nevada State Bank with deposit market shares of 21% and 9%, respectively. Of the bank's 31 rating areas, the Las Vegas multistate MSA ranks fifteenth and accounts for approximately 1% of total bank deposits. Within the multistate MSA, Bank of America, N.A. operates 49 branch offices and 152 ATMs.

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

Performance under the Lending Test in the Las Vegas multistate MSA is rated High Satisfactory. Lending performance in the multistate MSA is highlighted by excellent borrower distribution for small business loans, adequate lending activity, adequate geographic distribution for small loans to businesses and multi-family loans, adequate borrower distribution for home mortgage loans, and poor geographic distribution for home mortgage loans. Overall performance was positively impacted by the bank's community development lending in the multistate MSA. The offering of bank-wide flexible loan products also enhanced Lending Test performance in the multistate MSA. Refer to the Charlotte-Gastonia-Rock Hill (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

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#### **INVESTMENT TEST**

Investment Test performance in the Las Vegas multistate MSA is rated Outstanding. Bank of America, N.A. made 48 investments in the multistate MSA totaling \$17.6 million during 2000 and 2001. As of year-end 2001, prior period investments totaled \$114,000. The largest investments in the Las Vegas multistate MSA totaled \$16.8 million and consisted of two LIHTCs and an equity investment in three single-family and multi-family housing projects. Those projects provided more than 200 housing units to LMI households. Bank of America, N.A. also made an investment totaling \$277,000 in two area CDFIs. Other investments consisted primarily of contributions to local or regional organizations providing community development, housing, and financial services to LMI areas or individuals.

#### **SERVICE TEST**

Service Test performance in the Las Vegas multistate MSA is rated High Satisfactory. Bank of America, N.A. has good branch accessibility in LMI areas. The bank's hours and services are tailored to the convenience and needs of the people living in the multistate MSA. Branch openings and closings have not adversely affected accessibility of the bank's delivery systems, particularly in LMI geographies. The bank provided an excellent level of community development services that consistently addressed the community development needs of the multistate MSA.

Refer to Tables 1-13 in the multistate MSA section of Appendix D for the facts and data that support all Test conclusions.

# Portland-Vancouver (OR-WA) Multistate MSA Rating

Charter Number: 13044

CRA rating for the multistate MSA 9: Outstanding

The Lending Test is rated:

Outstanding

The Investment Test is rated:

Outstanding

Outstanding

Outstanding

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness by Bank of America, N.A. to the credit needs of the multistate MSA;
- Good distribution of Bank of America, N.A.'s loans among geographies and adequate distribution among borrowers of different income levels throughout the multistate MSA;
- Community development lending levels that had a significant positive impact on performance in the multistate MSA;
- Investment volume that reflects an excellent level of responsiveness to the needs of the multistate MSA; and
- Provision of services that shows excellent responsiveness to banking needs.

#### Description of Institution's Operations in Portland-Vancouver (OR-WA) multistate MSA

Bank of America, N.A. is the second largest banking financial institution in the Portland-Vancouver multistate MSA rating area. The bank holds a market share of 14.63% representing \$2.6 billion in deposits. Primary competitors include U.S. Bank, N.A. and Washington Mutual Bank with deposit market shares of approximately 29.22% and 14.60%, respectively. Of the bank's 31 rating areas, the Portland-Vancouver multistate MSA ranks eighteenth and accounts for slightly less than 1% of total bank deposits. Within the multistate MSA, Bank of America, N.A. operates 56 branch offices and 113 ATMs.

<sup>&</sup>lt;sup>9</sup> This rating reflects performance within the multistate MSA. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate MSA.

Performance under the Lending Test in the Portland-Vancouver multistate MSA is rated Outstanding. Lending performance in the multistate MSA is highlighted by excellent lending activity, good geographic and borrower distribution for small loans to businesses, good geographic distribution for home mortgage loans, adequate borrower distribution for home mortgage loans, adequate geographic distribution for small loans to farms, and poor borrower distribution of small loans to farms. The bank's community development lending had a significant positive impact on performance in the multistate MSA. The offering of bank-wide flexible loan products also enhanced Lending Test performance in the multistate MSA. Refer to the Charlotte-Gastonia-Rock Hill (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

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#### **INVESTMENT TEST**

Investment Test performance in the Portland-Vancouver multistate MSA is Outstanding. Bank of America, N.A. made 35 investments in the multistate MSA totaling \$11.6 million during 2000 and 2001. As of year-end 2001, prior period investments totaled \$9.8 million. The largest investments in the Portland-Vancouver multistate MSA totaled \$7.4 million and consisted of three LIHTCs in single-family and multi-family housing projects. Those projects provided nearly 200 housing units to LMI households. Bank of America, N.A. also made investments totaling \$872,000 in five area CDFIs as well as strategic funding to an area revitalization project totaling \$3.0 million. Other investments consisted primarily of contributions to local or regional organizations providing community development, housing, and financial services to LMI areas or individuals.

#### **SERVICE TEST**

Service Test performance in the Portland-Vancouver multistate MSA is rated Outstanding. Bank of America, N.A. has excellent branch accessibility in LMI areas. In the Portland-Vancouver multistate MSA, 13% of the customers using alternative delivery systems are LMI, compared to 19% of the population that is LMI. The bank's hours and services are tailored to the convenience and needs of the people living in the multistate MSA. Branch openings and closings have not adversely affected accessibility of the bank's delivery systems, particularly in LMI geographies. The bank provided an excellent level of community development services that consistently addressed the community development needs of the multistate MSA.

Refer to Tables 1-13 in the multistate MSA section of Appendix D for the facts and data that support all Test conclusions.

# St. Louis (MO-IL) Multistate MSA Rating

Charter Number: 13044

CRA rating for the multistate MSA 10: Outstanding

The Lending Test is rated:

Outstanding
Outstanding
Outstanding
Outstanding
Low Satisfactory

The major factors that support this rating include:

- Lending levels that reflect adequate responsiveness by Bank of America, N.A. to the credit needs of the multistate MSA;
- Good distribution of Bank of America, N.A.'s loans among geographies and good distribution among borrowers of different income levels throughout the multistate MSA;
- Community development lending levels that had a significant positive impact on performance in the multistate MSA;
- Investment volume that reflects an excellent level of responsiveness to the needs of the multistate MSA; and
- Provision of services that shows adequate responsiveness to banking needs.

#### Description of Institution's Operations in St. Louis (MO-IL) multistate MSA

Bank of America, N.A. is the second largest banking financial institution in the St. Louis multistate MSA rating area. The bank holds a market share of 14% representing \$5.0 billion in deposits. Primary competitors include Firstar Bank, N.A. and Commerce Bank, N.A. with deposit market shares of 20% and 8%, respectively. Of the bank's 31 rating areas, the St. Louis multistate MSA ranks eleventh and accounts for approximately 2% of total bank deposits. Within the multistate MSA, Bank of America, N.A. operates 81 branch offices and 168 ATMs.

<sup>10</sup>This rating reflects performance within the multistate MSA. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate MSA.

Performance under the Lending Test in the St. Louis multistate MSA is rated Outstanding. Lending performance in the multistate MSA is highlighted by good borrower distribution for both home mortgage loans and small loans to businesses, good geographic distribution for small loans to businesses and multi-family loans, adequate lending activity, and adequate geographic distribution for home mortgage loans. The bank's community development lending had a significant positive impact on performance in the multistate MSA. The offering of bank-wide flexible loan products also enhanced Lending Test performance in the multistate MSA. Refer to the Charlotte-Gastonia-Rock Hill (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

Charter Number: 13044

#### **INVESTMENT TEST**

Investment Test performance in the St. Louis multistate MSA is rated Outstanding. Bank of America, N.A. made 60 investments in the multistate MSA totaling \$45.3 million during 2000 and 2001. As of year-end 2001, prior period investments totaled \$28.8 million. The largest investments in the St. Louis multistate MSA totaled \$27.0 million and consisted of 12 LIHTCs and four equity investments in 12 single-family and multi-family housing projects. Those projects provided more than 300 housing units to LMI households. Bank of America, N.A. also made an investment totaling \$300,000 in an area CDFI as well as provided strategic equity to an area revitalization project totaling \$9.6 million. Other investments consisted primarily of contributions to local or regional organizations providing community development, housing, and financial services to LMI areas or individuals.

#### SERVICE TEST

Service Test performance in the St. Louis multistate MSA is rated Low Satisfactory. Bank of America, N.A. has adequate branch accessibility in LMI areas. In the St. Louis multistate MSA, 14% of the customers using alternative delivery systems are LMI, compared to 23% of the population that is LMI. The bank's hours and services are tailored to the convenience and needs of the people living in the multistate MSA. Branch openings and closings have not adversely affected accessibility of the bank's delivery systems, particularly in LMI geographies. The bank did not open or close any branches in LMI areas during the evaluation period. The bank provided a limited level of community development services that occasionally addressed the community development needs of the multistate MSA.

Refer to Tables 1-13 in the multistate MSA section of Appendix D for the facts and data that support all Test conclusions.

# Washington (DC-MD-VA-WV) Multistate MSA Rating

Charter Number: 13044

CRA rating for the multistate MSA 11: Outstanding

The Lending Test is rated:

Outstanding

Outstanding

Outstanding

Outstanding

Outstanding

Outstanding

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness by Bank of America, N.A. to the credit needs of the multistate MSA;
- Excellent distribution of Bank of America, N.A.'s loans among geographies and borrowers of different income levels throughout the multistate MSA;
- Community development lending levels that had a significant positive impact on performance in the multistate MSA;
- Investment volume that reflects an excellent level of responsiveness to the needs of the multistate MSA; and
- Provision of services that shows excellent responsiveness to banking needs.

#### Description of Institution's Operations in Washington (DC-MD-VA-WV) multistate MSA

Bank of America, N.A. is the second largest banking financial institution in the Washington multistate MSA rating area. The bank holds a market share of 12% representing \$9.8 billion in deposits. Primary competitors include SunTrust Bank and the former First Union National Bank with deposit market shares of 13% and 11%, respectively. Of the bank's 31 rating areas, the Washington multistate MSA ranks seventh and accounts for approximately 3% of total bank deposits. Within the multistate MSA, Bank of America, N.A. operates 164 branch offices and 298 ATMs.

<sup>11</sup>This rating reflects performance within the multistate MSA. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate MSA.

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Performance under the Lending Test in the Washington D.C. multistate MSA is rated Outstanding. Lending performance in the multistate MSA is highlighted by excellent lending activity, excellent geographic distribution for both home mortgage loans and small loans to businesses, excellent borrower distribution for home mortgage loans, and good borrower distribution for small loans to businesses. Overall performance was positively impacted by the bank's community development lending in the multistate MSA. The offering of bank-wide flexible loan products also enhanced Lending Test performance in the multistate MSA. Refer to the Charlotte-Gastonia-Rock Hill (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

Charter Number: 13044

#### **INVESTMENT TEST**

Investment Test performance in the Washington multistate MSA is rated Outstanding. Bank of America, N.A. made 122 investments in the multistate MSA totaling \$38.1 million during 2000 and 2001. As of year-end 2001, prior period investments totaled \$49.3 million. The largest investments in the Washington multistate MSA totaled \$20.1 million and consisted of five LIHTCs and three equity investments in seven single-family and multi-family housing projects. Those projects provided more than 1,100 housing units to LMI households. Bank of America, N.A. also made investments totaling \$9.9 million in two area QZABs. In addition, the bank invested \$1.2 million in five area CDFIs and one organization that provides funding and technical assistance to small businesses. Other investments consisted primarily of contributions to local or regional organizations providing community development, housing, and financial services to LMI areas or individuals.

#### **SERVICE TEST**

Service Test performance in the Washington multistate MSA is rated Outstanding. Bank of America, N.A. has excellent branch accessibility in LMI areas. In the Washington multistate MSA, 19% of the customers using alternative delivery systems are LMI, compared to 27% of the population that is LMI. The bank's hours and services are tailored to the convenience and needs of the people living in the multistate MSA. Branch openings and closings have not adversely affected accessibility of the bank's delivery systems, particularly in LMI geographies. The bank provided an excellent level of community development services that consistently addressed the community development needs of the multistate MSA.

Refer to Tables 1-13 in the multistate MSA section of Appendix D for the facts and data that support all Test conclusions.

# State of Arizona Rating

Charter Number: 13044

CRA Rating for the State <sup>12</sup>: Outstanding

The Lending Test is rated:

Outstanding

The Investment Test is rated:

High Satisfactory
High Satisfactory

The major factors that support this rating include:

- Lending levels that reflect good responsiveness by Bank of America, N.A. to the credit needs of its AAs within the state;
- Good distribution of Bank of America, N.A.'s loans among geographies and borrowers of different income levels throughout its AAs;
- Community development lending levels that had a significant positive impact on performance in the state;
- Investment volume that reflects a good level of responsiveness to the needs of the state; and
- Provision of services that shows good responsiveness to banking needs.

#### Description of Institution's Operations in the State of Arizona

Bank of America, N.A. is the second largest banking financial institution in the Arizona rating area with 21% of the market share representing \$9.4 billion in deposits. Primary competitors include Bank One Arizona, N.A. and Wells Fargo Bank Arizona, N.A. with deposit market shares of 28% and 20%, respectively. Of the bank's 31 rating areas, Arizona ranks eighth and accounts for 3% of total bank deposits. Bank of America, N.A. has five defined AAs in Arizona. The Phoenix-Mesa MSA comprises 75% of bank deposits and 76% of bank lending totals in Arizona and is the largest AA in the state. For purposes of this review, the bank's Rural Arizona AA is listed as Arizona Non-MSA. Within the state, Bank of America, N.A. operates 136 branch offices and 452 ATMs.

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

Performance under the Lending Test in Arizona is Outstanding. Based on a full-scope review, performance in the Phoenix-Mesa MSA is excellent. Lending performance in the Phoenix-Mesa MSA is highlighted by excellent geographic and borrower distributions of small loans to businesses, good geographic and borrower distributions of home mortgage loans, good lending activity, and good geographic distribution of multi-family loans. The bank's community development lending had a significant positive impact on overall performance in the multistate MSA. The offering of bank-wide flexible loan products also enhanced Lending Test performance in the state. Refer to the Charlotte-Gastonia-Rock Hill (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

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Based on limited-scope reviews, Lending Test performance in the Tucson and Yuma MSAs is excellent and is not inconsistent with its overall excellent performance in the state. Performance in the Flagstaff and Arizona Non-MSA is adequate and weaker than the overall Outstanding performance in Arizona. Weaker performance resulted from a less favorable distribution of small business loans among geographies of different income levels. Weaker performance in the limited-scope MSAs did not negatively impact overall Lending Test performance in Arizona.

#### **INVESTMENT TEST**

Investment Test performance in Arizona is rated High Satisfactory. Based on a full-scope review, performance is good in the Phoenix-Mesa MSA. Bank of America, N.A. funded 118 investments in the state during 2000 and 2001 totaling \$19.5 million. As of year-end 2001, prior period investments totaled \$6.1 million. The largest investments in the Phoenix-Mesa MSA totaled \$13.1 million and consisted of three LIHTCs and one equity investment in four single-family and multi-family housing projects. Those projects provided more than 250 housing units to LMI households. Bank of America, N.A. also made investments totaling \$990,000 in four CDFIs. Other investments consisted primarily of contributions to local or regional organizations providing community development, housing, and financial services to LMI areas or individuals.

Based on limited-scope reviews, Investment Test performance in the Tucson and Yuma MSAs is good and is not inconsistent with the bank's overall performance. Performance in the Flagstaff MSA is excellent and stronger than its overall High Satisfactory performance in Arizona. Stronger performance is centered in a high amount of qualified investments relative to the bank's operations in the MSA. Performance in the Arizona Non-MSA is adequate and weaker than the bank's overall performance. Weaker performance is centered in a moderate amount of qualified investments relative to the bank's operations in the AA. Investments consisted of one LIHTC and funds provided to

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one CDFI. Other investments were in the form of charitable contributions. Performance in limited-scope AAs did not negatively impact the Investment Test rating in Arizona.

#### **SERVICE TEST**

Service Test performance in Arizona is rated High Satisfactory. Based on a full-scope review, performance in the Phoenix-Mesa MSA is good. Bank of America, N.A. has good branch accessibility in LMI geographies. Bank of America, N.A.'s use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. In the Phoenix-Mesa MSA, 19% of the customers using alternative delivery systems are LMI, compared to 32% of the population that is LMI. Hours and services are tailored to the convenience and needs of the people living in the MSA. Branch openings and closings have not adversely affected accessibility of the bank's delivery systems, particularly in LMI geographies. The bank provided an excellent level of community development services. Bank of America, N.A.'s work with 54 organizations during the evaluation period consistently addressed the community development needs of the MSA.

Based on limited-scope reviews, Service Test performance in the Flagstaff and Yuma MSAs is good and is not inconsistent with its overall High Satisfactory performance in Arizona. Performance in the Tucson MSA is excellent and stronger than the overall performance in the state due to more accessible retail delivery services to LMI areas in the MSA. Performance in the Arizona Non-MSA is adequate and weaker than the overall performance in the state. Weaker performance resulted from less accessible retail delivery services to LMI areas in the MSA. Limited-scope performance did not negatively impact the Service Test rating for Arizona.

Refer to Tables 1-13 in the Arizona section of Appendix D for the facts and data that support all Test conclusions.

# State of Arkansas Rating

Charter Number: 13044

CRA Rating for the State <sup>13</sup>: Satisfactory

The Lending Test is rated:

The Investment Test is rated:

High Satisfactory
High Satisfactory
High Satisfactory

The major factors that support this rating include:

- Lending levels that reflect good responsiveness by Bank of America, N.A. to the credit needs of its AAs within the state;
- Good distribution of Bank of America, N.A.'s loans among geographies and adequate distribution among borrowers of different income levels throughout its AAs;
- Community development lending levels that positively impacted performance in the state;
- Investment volume that reflects a good level of responsiveness to the needs of the state; and
- Provision of services that shows good responsiveness to banking needs.

#### Description of Institution's Operations in the State of Arkansas

Bank of America, N.A. is the second largest banking financial institution in the Arkansas rating area with 12% of the market share representing \$2.0 billion in deposits. Primary competitors include Regions Bank and Firstar Bank, N.A. with deposit market shares of 16% and 5%, respectively. Of the bank's 31 rating areas, Arkansas ranks twentieth and accounts for slightly less than 1% of total bank deposits. Bank of America, N.A. has six defined AAs in Arkansas. The Little Rock-North Little Rock MSA comprises 59% of bank deposits and 43% of bank lending totals in the state and is the largest AA in the state. For purposes of this review, 2 AAs that are not MSAs have been combined under the Arkansas Non-MSA. Within the state, Bank of America, N.A. operates 56 branch offices and 55 ATMs.

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

Lending Test performance in Arkansas is rated High Satisfactory. Weaker performance in limited-scope AAs negatively impacted overall Lending Test performance in Arkansas due to a less favorable distribution of home mortgage and small business loans among geographies of different income levels.

Charter Number: 13044

Based on a full-scope review, performance in the Little Rock-North Little Rock MSA is excellent. Lending performance in the Little Rock-North Little Rock MSA is highlighted by excellent geographic distribution of small loans to businesses, good borrower distribution of small loans to businesses, adequate geographic and borrower distribution of home mortgage loans, and good lending activity. The bank's community development lending had a significant positive impact on overall performance in the MSA. The offering of bank-wide flexible loan products also enhanced Lending Test performance in the state. Refer to the Charlotte-Gastonia-Rock Hill (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

Based on limited-scope reviews, Lending Test performance in the Arkansas Non-MSA is good and is not inconsistent with the overall High Satisfactory performance in Arkansas. Performance in the Fayetteville-Springdale-Rogers MSA is excellent and stronger than the bank's overall High Satisfactory performance in Arkansas. Excellent performance resulted from stronger community development lending and a more favorable distribution of home mortgage and small business loans among geographies of different income levels. Performance in the Jonesboro MSA is adequate while it is poor in the Pine Bluff MSA. Performance in limited-scope AAs negatively impacted the Lending Test rating for Arkansas due to a less favorable distribution of home mortgage and small business loans among geographies of different income levels.

#### **INVESTMENT TEST**

Investment Test performance in Arkansas is rated High Satisfactory. Weaker performance in limited-scope AAs negatively impacted the overall Investment Test performance in Arkansas due to a lower amount of qualified investments relative to the bank's operations in those AAs.

Based on a full-scope review, performance is excellent in the Little Rock-North Little Rock MSA. Bank of America, N.A. funded 77 investments in the state during 2000 and 2001 totaling \$17.3 million. As of year-end 2001, prior period investments totaled \$1.4 million. The largest investments in the Little Rock-North Little Rock MSA totaled \$13.5 million and consisted of LIHTCs in two single-family and multi-family housing projects. Those projects provided 340 housing units to LMI households. The bank also invested in one QZAB. Other investments consisted primarily of contributions to local organizations

providing community development, housing, and financial services to LMI areas or individuals.

Based on limited-scope reviews, Investment Test performance in the Fayetteville-Springdale-Rogers, Jonesboro, and Pine Bluff MSAs and the Arkansas Non-MSA is weaker than its overall High Satisfactory performance in Arkansas. Performance is adequate in the Fayetteville-Springdale-Rogers, Jonesboro, and Pine Bluff MSAs while it is poor in the Arkansas Non-MSA. Weaker performance is centered in lower amounts of qualified investments relative to the bank's operations in the AAs. Investments are in the form of charitable contributions. Performance in limited-scope AAs negatively impacted the Investment Test rating for Arkansas.

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#### SERVICE TEST

Service Test performance in Arkansas is rated High Satisfactory. Based on a full-scope review, performance in the Little Rock-North Little Rock MSA is good. Bank of America, N.A. has no branches in low-income tracts where only 2% of the AA population reside and has excellent branch accessibility in moderate-income geographies. The bank's use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. In the Little Rock-North Little Rock MSA, 22% of the customers using alternative delivery systems are LMI, compared to 26% of the population that is LMI. Bank hours and services are tailored to the convenience and needs of the people living in the MSA. Branch openings and closings have generally not adversely affected accessibility of the bank's delivery systems, particularly in LMI geographies. The bank provided a limited number of community development services during the evaluation period. Bank of America, N.A.'s work with three organizations during the evaluation period occasionally addressed the community development needs of the MSA.

Based on limited-scope reviews, Service Test performance in the Jonesboro and Pine Bluff MSAs is good and is not inconsistent with its overall High Satisfactory performance in Arkansas. Performance in the Fayetteville-Springdale-Rogers MSA is excellent and stronger than overall performance in the state due to more accessible retail delivery services to LMI areas. Performance in the Arkansas Non-MSA is adequate and weaker than overall performance in the state due to less accessible retail delivery services to LMI areas and a less favorable record of branch openings and closings. Performance in limited-scope AAs did not impact the Service Test rating for Arkansas.

Refer to Tables 1-13 in the Arkansas section of Appendix D for the facts and data that support all Test conclusions.

# State of Georgia Rating

Charter Number: 13044

CRA Rating for the State <sup>14</sup>: Outstanding

The Lending Test is rated:

Outstanding

Outstanding

Outstanding

High Satisfactory

The major factors that support this rating include:

- Lending levels that reflect good responsiveness by Bank of America, N.A. to the credit needs of its AAs within the state;
- Good distribution of Bank of America, N.A.'s loans among geographies and borrowers of different income levels throughout its AAs;
- Community development lending levels that had a significant positive impact on performance in the state;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state; and
- Provision of services that shows good responsiveness to banking needs.

#### Description of Institution's Operations in the State of Georgia

Bank of America, N.A. is the largest banking financial institution in the Georgia rating area with 15% of the market share representing \$11.5 billion in deposits. Primary competitors include SunTrust Bank, the former Wachovia Bank, N.A., and the former First Union National Bank with deposit market shares of 14%, 12%, and 9%, respectively. Of the bank's 31 rating areas, Georgia ranks sixth and accounts for approximately 4% of total bank deposits. Bank of America, N.A. has 13 defined AAs in Georgia. The Atlanta MSA comprises 77% of bank deposits and 76% of bank lending totals in the state and is the largest AA in the state. For purposes of this review, 8 AAs that are not MSAs have been

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

combined under the Georgia Non-MSA. Within the state, Bank of America, N.A. operates 249 branch offices and 515 ATMs.

Charter Number: 13044

#### **LENDING TEST**

Performance under the Lending Test in Georgia is Outstanding. Based on a full-scope review, performance in the Atlanta MSA is Outstanding. Lending performance in the Atlanta MSA is highlighted by excellent geographic distribution of multi-family loans, good geographic and borrower distribution of home mortgage loans, good geographic and borrower distribution of small loans to businesses, and good lending activity. The bank's community development lending had a significant positive impact on performance in the MSA. The offering of bank-wide flexible loan products also enhanced Lending Test performance in the state. Refer to the Charlotte-Gastonia-Rock Hill (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

Based on limited-scope reviews, Lending Test performance in the Georgia Non-MSA is excellent and is not inconsistent with its overall Outstanding performance in Georgia. Performance in the Albany, Athens, Macon, and Savannah MSAs is weaker than the overall Outstanding performance in the state. Performance in the Albany and Macon MSAs is good while performance in the Athens and Savannah MSAs is adequate. Weaker performance resulted from a less favorable distribution of home mortgage loans among borrowers of different income levels. Performance in limited-scope AAs did not impact the Lending Test rating for Georgia.

#### **INVESTMENT TEST**

Investment Test performance in Georgia is rated Outstanding. Based on a full-scope review, performance is excellent in the Atlanta MSA. Bank of America, N.A. funded 92 investments in the state during 2000 and 2001 totaling \$35.0 million. As of year-end 2001, prior period investments totaled \$63.8 million. The largest investments in the Atlanta MSA totaled \$24.5 million and consisted of two LIHTCs and eight equity investments in ten single-family and multi-family housing projects. Those projects provided more than 1,020 housing units to LMI households. Bank of America, N.A. also made investments of \$4.6 million in three organizations that provided strategic funding to promote small business development. In addition, the bank invested \$339,000 in three CDFIs. Other investments consisted primarily of contributions to organizations providing community development, housing, and financial services to LMI areas or individuals.

Based on limited-scope reviews, Investment Test performance in the Savannah MSA is excellent and is not inconsistent with the overall Outstanding performance in Georgia. Performance is adequate and weaker in the Albany and Macon MSAs as well as the Georgia Non-MSA while it is poor in the Athens MSA. Weaker performance is centered in

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lower amounts of qualified investments relative to the bank's operations in the AAs. Investments made in limited-scope AAs consisted of one QZAB. Other investments were primarily in the form of charitable contributions. Performance in limited-scope AAs did not negatively impact the Investment Test rating for Georgia.

### **SERVICE TEST**

Service Test performance in Georgia is rated High Satisfactory. Based on a full-scope review, performance in the Atlanta MSA is good. Bank of America, N.A. has good branch accessibility in LMI geographies. Bank of America, N.A.'s use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. In the Atlanta MSA, 14% of the customers using alternative delivery systems are LMI, compared to 26% of the population that is LMI. The bank's hours and services are tailored to the convenience and needs of the people living in the MSA. Branch openings and closings have not adversely affected accessibility of the bank's delivery systems, particularly in LMI geographies. Although the bank closed six branches in LMI tracts, in each case another Bank of America, N.A. office was located less than one mile away from the closed branch. The bank provided an excellent level of community development services. Bank of America, N.A.'s work with 22 organizations during the evaluation period consistently addressed the community development needs of the MSA.

Based on limited-scope reviews, Service Test performance in the Albany MSA is good and is not inconsistent with its overall High Satisfactory performance in Georgia. Performance in the Georgia Non-MSA is excellent and stronger than overall performance in the state due to more accessible retail delivery services to LMI areas. Performance in the Athens, Macon, and Savannah MSAs is adequate and weaker than overall performance in the state due to the favorable impact of community development services in the Atlanta MSA. Performance in limited-scope AAs did not impact the Service Test rating for Georgia.

Refer to Tables 1-13 in the Georgia section of Appendix D for the facts and data that support all Test conclusions.

# State of Idaho Rating

Charter Number: 13044

CRA Rating for the State <sup>15</sup>: Outstanding

The Lending Test is rated:

The Investment Test is rated:

Outstanding
Outstanding
High Satisfactory

The major factors that support this rating include:

- Lending levels that reflect good responsiveness by Bank of America, N.A. to the credit needs of its AAs within the state;
- Adequate distribution of Bank of America, N.A.'s loans among geographies and borrowers of different income levels throughout its AAs;
- Community development lending levels that had a significant positive impact on performance in the state;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state; and
- Provision of services that shows good responsiveness to banking needs.

### Description of Institution's Operations in the State of Idaho

Bank of America, N.A. is the third largest banking financial institution in the Idaho rating area with slightly more than 5% of the market share representing \$450.8 million in deposits. Primary competitors include Wells Fargo Bank Northwest, N.A.; U.S. Bank, N.A.; and Keybank, N.A. with deposit market shares of 29%, 21%, and 5%, respectively. Of the bank's 31 rating areas, Idaho ranks twenty-eighth and accounts for less than 1% of total bank deposits. Bank of America, N.A. has five defined AAs in Idaho. The Boise City MSA comprises 29% of bank deposits and 32% of bank lending totals in Idaho and is the largest AA in the state. For purposes of this review, 3 AAs that are not MSAs have been combined under the Idaho Non-MSA. Within the state, Bank of America, N.A. operates 20 branch offices and 30 ATMs.

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

Performance under the Lending Test in Idaho is rated Outstanding. Based on a full-scope review, performance in the Boise City MSA is excellent. Lending performance is highlighted by excellent borrower distribution of small loans to businesses, good geographic distribution of home mortgage loans and small loans to businesses, adequate borrower distribution of home mortgage loans, and good lending activity. The bank's community development lending had a significant positive impact on performance in the MSA. The offering of bank-wide flexible loan products also enhanced Lending Test performance in the state. Refer to the Charlotte-Gastonia-Rock Hill (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

Charter Number: 13044

Based on limited-scope reviews, Lending Test performance in the Pocatello MSA and Idaho Non-MSA is good and is weaker than the overall Outstanding performance in Idaho. Weaker performance resulted from a less favorable distribution of home mortgage and small business loans among geographies and borrowers of different income levels. Performance in limited-scope AAs did not negatively impact the Lending Test rating for Idaho.

### **INVESTMENT TEST**

Investment Test performance in Idaho is rated Outstanding. Based on a full-scope review, performance is excellent in the Boise City MSA. Bank of America, N.A. funded 11 investments in the state during 2000 and 2001 totaling \$390,000. As of year-end 2001, the bank had no qualified prior period investments outstanding. The most significant investments in the Boise City MSA were made to two CDFIs and totaled \$327,000. Other investments consisted of contributions to local organizations providing community development, housing, and financial services to LMI areas or individuals.

Based on limited-scope reviews, Investment Test performance in the Pocatello MSA and Idaho Non-MSA is excellent and is not inconsistent with its overall Outstanding performance in Idaho. Investments consisted of one LIHTC and funds provided to two CDFIs. Other investments were primarily in the form of charitable contributions.

### **SERVICE TEST**

Service Test performance in Idaho is rated High Satisfactory. Stronger performance in limited-scope AAs positively impacted overall Service Test performance in Idaho due to more accessible retail delivery services to LMI areas.

Based on a full-scope review, performance in the Boise City MSA is adequate. Bank of America, N.A. has adequate branch accessibility in LMI geographies. Bank of America,

N.A.'s use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. In the Boise City MSA, 11% of the customers using alternative delivery systems are LMI, compared to 19% of the population that is LMI. The bank's hours and services do not vary in a way that inconveniences the MSA. Bank of America, N.A. did not open or close any branches in the MSA during the evaluation period. The bank provided a limited level of community development services. Bank of

Charter Number: 13044

Based on limited-scope reviews, Service Test performance in the Pocatello MSA is good and is not inconsistent with its overall High Satisfactory performance in Idaho. Performance in the Idaho Non-MSA is excellent and stronger than the overall High Satisfactory performance in Idaho due to more accessible retail delivery services to LMI areas. Performance in limited-scope AAs positively impacted the Service Test rating for Idaho.

America, N.A.'s work with three organizations during the evaluation period occasionally

addressed the community development needs of the MSA.

Refer to Tables 1-13 in the Idaho section of Appendix D for the facts and data that support all Test conclusions.

# State of Illinois Rating

Charter Number: 13044

**CRA Rating for the State** <sup>16</sup>: Outstanding

The Lending Test is rated:

Outstanding
Outstanding
Outstanding
High Satisfactory

The major factors that support this rating include:

- Lending levels that reflect adequate responsiveness by Bank of America, N.A. to the credit needs of its AAs within the state;
- Excellent distribution of Bank of America, N.A.'s loans among geographies and adequate distribution among borrowers of different income levels throughout its AAs;
- Community development lending levels that had a significant positive impact on performance in the state;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state; and
- Provision of services that shows good responsiveness to banking needs.

### Description of Institution's Operations in the State of Illinois

Bank of America, N.A. is the twelfth largest banking financial institution in the Illinois rating area with 2% of the market share representing \$3.0 billion in deposits. Primary competitors include Bank One, N.A. and LaSalle Bank, N.A. with deposit market shares of 14% and 13%, respectively. Of the bank's 31 rating areas, Illinois ranks sixteenth and accounts for approximately 1% of total bank deposits. Bank of America, N.A. has three defined AAs in Illinois. The Chicago MSA comprises 87% of bank deposits and 90% of bank lending totals in Illinois and is the largest AA in the state. For purposes of this review, 2 AAs that are not MSAs have been combined under the Illinois Non-MSA. Within the state, Bank of America, N.A. operates 14 branch offices and 18 ATMs.

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

Performance under the Lending Test in Illinois is rated Outstanding. Based on a full-scope review, performance in the Chicago MSA is excellent. Lending performance is highlighted by excellent geographic distribution of both home mortgage loans and small loans to businesses, excellent geographic distribution of multi-family loans, adequate borrower distribution for both home mortgage loans and small loans to businesses, and adequate lending activity. The bank's community development lending had a significant positive impact on performance in the MSA. The offering of bank-wide flexible loan products also enhanced Lending Test performance in the state. Refer to the Charlotte-Gastonia-Rock Hill (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

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Based on a limited-scope review, performance in the Illinois Non-MSA is good and weaker than the overall Outstanding performance in Illinois. Weaker performance is due to community development lending levels that provided less positive impact in the Illinois Non-MSA than in the Chicago MSA. Performance in the limited-scope AA did not negatively impact the Lending Test rating for Illinois.

### **INVESTMENT TEST**

Investment Test performance in Illinois is rated Outstanding. Based on a full-scope review, performance is excellent in the Chicago MSA. Bank of America, N.A. funded 192 investments in the state during 2000 and 2001 totaling \$14.2 million. As of year-end 2001, prior period investments totaled \$27.9 million. Investments made in the Chicago MSA consisted of 11 LIHTCs and two equity investments in 13 single-family and multifamily housing projects. Those projects provided more than 1,300 housing units to LMI households. Bank of America, N.A. also invested in two CDFIs. Other investments consisted primarily of contributions to local organizations providing community development, housing, and financial services to LMI areas or individuals.

Based on a limited-scope review, Investment Test performance in the Illinois Non-MSA is poor and weaker than its overall Outstanding performance in Illinois. Weaker performance is centered in a low amount of qualified investments relative to the bank's operations in the AA. Investments were in the form of charitable contributions. Performance in the limited-scope AA did not negatively impact the Investment Test rating for Illinois.

### **SERVICE TEST**

Service Test performance in Illinois is rated High Satisfactory. Based on a full-scope review, performance in the Chicago MSA is good. Although Bank of America, N.A. has no physical presence in LMI tracts, the bank has only one branch in the entire MSA. Bank

of America, N.A.'s use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. In the Chicago MSA, 18% of the customers using alternative delivery systems are LMI, compared to 23% of the population that is LMI. The bank's hours and services do not vary in a way that inconveniences the area surrounding the Bank of America, N.A. branch office. Bank of America, N.A. did not open or close any branches in the MSA during the evaluation period. The bank provided a relatively high level of community development services. Bank of America, N.A.'s work with 11 organizations during the evaluation period consistently addressed the community development needs of the MSA.

Charter Number: 13044

Based on a limited-scope review, performance in the Illinois Non-MSA is excellent and stronger than the overall High Satisfactory performance in Illinois. Stronger performance is due to more accessible retail delivery services to LMI areas. Performance in the limited-scope AA did not impact the Service Test rating for Illinois.

Refer to Tables 1-13 in the Illinois section of Appendix D for the facts and data that support all Test conclusions.

# State of Iowa Rating

Charter Number: 13044

CRA Rating for the State <sup>17</sup>: Satisfactory

The Lending Test is rated:

The Investment Test is rated:

The Service Test is rated:

High Satisfactory

Low Satisfactory

Outstanding

The major factors that support this rating include:

- Lending levels that reflect good responsiveness by Bank of America, N.A. to the credit needs of its AAs within the state;
- Adequate distribution of Bank of America, N.A.'s loans among geographies and good distribution among borrowers of different income levels throughout its AAs;
- Investment volume that reflects an adequate level of responsiveness to the needs of the state; and
- Provision of services that shows excellent responsiveness to banking needs.

### Description of Institution's Operations in the State of Iowa

Bank of America, N.A. is the sixth largest banking financial institution in the lowa rating area with 4% of the market share representing \$527.9 million in deposits. Primary competitors include Wells Fargo Bank Iowa, N.A. and Bankers Trust Company, N.A. with deposit market shares of 29% and 7%, respectively. Of the bank's 31 rating areas, Iowa ranks twenty-seventh and accounts for less than 1% of total bank deposits. Bank of America, N.A. has three defined AAs in Iowa. The Des Moines MSA comprises 54% of bank deposits and 64% of bank lending totals in Iowa and is the largest AA in the state. For purposes of this review, the bank's Northern Iowa AA is listed as the Iowa Non-MSA. Within the state, Bank of America, N.A. operates 16 branch offices and 16 ATMs.

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

Performance under the Lending Test in Iowa is rated High Satisfactory. Based on a full-scope review, performance in the Des Moines MSA is good. Lending performance is highlighted by good lending activity, good borrower distributions for home mortgage loans and small loans to businesses, good geographic distribution of small loans to businesses, and adequate geographic distribution of home mortgage loans. The bank did not originate any community development loans during the assessment period. The offering of bankwide flexible loan products enhanced Lending Test performance in the state. Refer to the Charlotte-Gastonia-Rock Hill (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

Charter Number: 13044

Based on limited-scope reviews, Lending Test performance in the Sioux City MSA and the lowa Non-MSA is adequate and weaker than the overall High Satisfactory performance in the state. Performance is weaker due to a less favorable distribution of home mortgage and small business loans among geographies of different income levels. Performance in limited-scope AAs did not negatively impact the Lending Test rating for lowa.

### **INVESTMENT TEST**

Investment Test performance in Iowa is rated Low Satisfactory. Based on a full-scope review, performance is adequate in the Des Moines MSA. Bank of America, N.A. funded 41 investments in the state during 2000 and 2001 totaling \$7.1 million. As of year-end 2001, prior period investments totaled \$1.6 million. Investments made in the Des Moines MSA consisted primarily of contributions to local organizations providing community development, housing, and financial services to LMI areas or individuals.

Based on limited-scope reviews, Investment Test performance in the Iowa Non-MSA is adequate and is not inconsistent with the bank's overall performance in Iowa. Performance in the Sioux City MSA is excellent and stronger than its overall Low Satisfactory performance in Iowa. Excellent performance is centered in a high amount of qualified investments relative to the bank's operations in the MSA. Investments consisted of one LIHTC and one QZAB, while other investments were in the form of charitable contributions. Performance in limited-scope AAs did not impact the Investment Test rating for Iowa.

### SERVICE TEST

Service Test performance in Iowa is rated Outstanding. Based on a full-scope review, performance in the Des Moines MSA is excellent. Bank of America, N.A. has excellent branch accessibility in LMI geographies. Bank of America, N.A.'s use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking

services. In the Des Moines MSA, 14% of the customers using alternative delivery systems are LMI, compared to 17% of the population that is LMI. Hours and services are tailored to the convenience and needs of the people living in the MSA. Branch openings and closings have not adversely affected accessibility of the bank's delivery systems, particularly in LMI geographies. The bank provided a good level of community development services. Bank of America, N.A.'s work with six organizations during the evaluation period consistently addressed the community development needs of the MSA.

Charter Number: 13044

Based on limited-scope reviews, Service Test performance in the Iowa Non-MSA is excellent and is not inconsistent with its overall Outstanding performance in the state. Performance is good and weaker in the Sioux City MSA than the overall performance in the state due to less accessible retail delivery services to LMI areas. Performance in limited-scope AAs did not negatively impact the Service Test rating for Iowa.

Refer to Tables 1-13 in the lowa section of Appendix D for the facts and data that support all Test conclusions.

# State of Kansas Rating

Charter Number: 13044

CRA Rating for the State <sup>18</sup>: Satisfactory

The Lending Test is rated:

The Investment Test is rated:

Low Satisfactory
Low Satisfactory
Outstanding

The major factors that support this rating include:

- Lending levels that reflect adequate responsiveness by Bank of America, N.A. to the credit needs of its AAs within the state;
- Adequate distribution of Bank of America, N.A.'s loans among geographies and good distribution among borrowers of different income levels throughout its AAs;
- Investment volume that reflects an adequate level of responsiveness to the needs of the state; and
- Provision of services that shows excellent responsiveness to banking needs.

### Description of Institution's Operations in the State of Kansas

Bank of America, N.A. is the second largest banking financial institution in the Kansas rating area with 11% of the market share representing \$1.8 billion in deposits. Primary competitors include Capitol Federal Savings Bank and Intrust Bank, N.A. with deposit market shares of 15% and 9%, respectively. Of the bank's 31 rating areas, Kansas ranks twenty-second and accounts for less than 1% of total bank deposits. Bank of America, N.A. has seven defined AAs in Kansas. The Wichita MSA comprises 48% of bank deposits and 49% of bank lending totals in Kansas and is the largest AA in the state. For purposes of this review, 4 AAs that are not MSAs have been combined under the Kansas Non-MSA. Within the state, Bank of America, N.A. operates 50 branch offices and 57 ATMs.

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

Lending Test performance in Kansas is rated Low Satisfactory. Based on a full-scope review, performance in the Wichita MSA is adequate. Lending performance in Wichita is highlighted by good borrower distribution for home mortgage loans, adequate geographic distributions for home mortgage loans and small loans to businesses, adequate borrower distribution for small loans to businesses, and adequate lending activity. As the bank had only nominal qualified community development lending activity during the assessment period, the impact on the overall performance under the Lending Test was minimal. The offering of bank-wide flexible loan products enhanced Lending Test performance in the state. Refer to the Charlotte-Gastonia-Rock Hill (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

Charter Number: 13044

Based on limited-scope reviews, Lending Test performance in the Lawrence MSA and Kansas Non-MSA is adequate and is not inconsistent with its overall Low Satisfactory performance in the state. Performance in the Topeka MSA is good and stronger than the overall Low Satisfactory performance in Kansas due to a more favorable distribution of small business loans among geographies and borrowers of different income levels. Performance in limited-scope AAs did not impact the Lending Test rating for Kansas.

### **INVESTMENT TEST**

Investment Test performance in Kansas is rated Low Satisfactory. Based on a full-scope review, performance is adequate in the Wichita MSA. Bank of America, N.A. funded 77 investments in the state during 2000 and 2001 totaling \$682,000. As of year-end 2001, prior period investments totaled \$1.8 million. The largest investment made in the Wichita MSA was to a local CDFI. Other investments consisted primarily of contributions to local organizations providing community development, housing, and financial services to LMI areas or individuals.

Based on limited-scope reviews, Investment Test performance in the Topeka MSA is good and stronger than its overall Low Satisfactory performance in Kansas. Stronger performance is centered in a higher amount of qualified investments relative to the bank's operations in the MSA. Performance in the Lawrence MSA and Kansas Non-MSA is poor and weaker than the bank's overall performance in Kansas due to a low amount of qualified investments relative to the bank's operations in the AAs. Investments were in the form of charitable contributions. Performance in limited-scope AAs did not impact the Investment Test rating for Kansas.

# **SERVICE TEST**

Service Test performance in Kansas is rated Outstanding. Based on a full-scope review, performance in the Wichita MSA is excellent. Bank of America, N.A. has excellent branch accessibility in LMI geographies. Bank of America, N.A.'s use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. In the Wichita MSA, 17% of the customers using alternative delivery systems are LMI, compared to 22% of the population that is LMI. Hours and services are tailored to the convenience and needs of the people living in the MSA. Branch openings and closings have not adversely affected accessibility of the bank's delivery systems, particularly in LMI geographies. The bank provided an adequate level of community development services. Bank of America, N.A.'s work with eight organizations during the evaluation period consistently addressed the community development needs of the MSA.

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Based on limited-scope reviews, Service Test performance in the Kansas Non-MSA is excellent and is not inconsistent with its overall Outstanding performance in the state. Performance in the Lawrence and Topeka MSAs is good and weaker than the overall Outstanding performance in Kansas due to less accessible retail delivery services to LMI areas. Performance in limited-scope AAs did not impact the Service Test rating for Kansas.

Refer to Tables 1-13 in the Kansas section of Appendix D for the facts and data that support all Test conclusions.

# **State of Maryland Rating**

Charter Number: 13044

CRA Rating for the State <sup>19</sup>: Outstanding

The Lending Test is rated:

Outstanding

Outstanding

Outstanding

High Satisfactory

The major factors that support this rating include:

- Lending levels that reflect good responsiveness by Bank of America, N.A. to the credit needs of its AAs within the state;
- Excellent distribution of Bank of America, N.A.'s loans among geographies and good distribution among borrowers of different income levels throughout its AAs;
- Community development lending levels that had a significant positive impact on performance in the state;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state; and
- Provision of services that shows good responsiveness to banking needs.

### Description of Institution's Operations in the State of Maryland

Bank of America, N.A. is the second largest banking financial institution in the Maryland rating area with 15% of the market share representing \$5.9 billion in deposits. Primary competitors include Allfirst Bank and Provident Bank of Maryland with deposit market shares of 18% and 8%, respectively. Of the bank's 31 rating areas, Maryland ranks tenth and accounts for approximately 2% of total bank deposits. Bank of America, N.A. has three defined AAs in Maryland. The Baltimore MSA comprises 94% of bank deposits and 90% of bank lending totals in Maryland and is the largest AA in the state. For purposes of this review, 2 AAs that are not MSAs have been combined under the Maryland Non-MSA. Within the state, Bank of America, N.A. operates 110 branch offices and 195 ATMs.

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

Performance under the Lending Test in Maryland is rated Outstanding. Based on a full-scope review, performance in the Baltimore MSA is excellent. Lending performance is highlighted by excellent geographic distribution of small loans to businesses, good geographic distribution of home mortgage loans, good borrower distributions for both home mortgage loans and small loans to businesses, good lending activity, and adequate geographic distribution of multi-family loans. The bank's community development lending had a significant positive impact on performance in the MSA. The offering of bank-wide flexible loan products also enhanced Lending Test performance in the state. Refer to the Charlotte-Gastonia-Rock Hill (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

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Based on a limited-scope review, performance in the Maryland Non-MSA is good and weaker than the overall Outstanding performance in Maryland. Weaker performance is due to a less favorable distribution of home mortgage and small business loans among geographies and borrowers of different income levels. Performance in the limited-scope AA did not negatively impact the Lending Test rating for Maryland.

### **INVESTMENT TEST**

Investment Test performance in Maryland is rated Outstanding. Based on a full-scope review, performance is excellent in the Baltimore MSA. Bank of America, N.A. funded 66 investments in the state during 2000 and 2001 totaling \$49.4 million. As of year-end 2001, prior period investments totaled \$75.2 million. The largest investments in the Baltimore MSA totaled \$29.0 million and consisted of three LIHTCs, one Historical Tax Credit, and two equity investments in five single-family and multi-family housing projects. Those projects provided more than 400 housing units to LMI households. Strategic funding was provided to promote small business development. Investments were also made in three CDFIs. Other investments consisted primarily of contributions to local organizations providing community development, housing, and financial services to LMI areas or individuals.

Based on a limited-scope review, Investment Test performance in the Maryland Non-MSA is excellent and is not inconsistent with its overall Outstanding performance in Maryland. Investments consisted of one CDFI and three QZAB, while other investments were primarily in the form of charitable contributions.

### SERVICE TEST

Service Test performance in Maryland is rated High Satisfactory. Based on a full-scope review, performance in the Baltimore MSA is good. Bank of America, N.A. has good

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branch accessibility in LMI geographies. The bank's hours and services are tailored to the convenience and needs of the people living in the MSA. Branch openings and closings have generally not adversely affected accessibility of the bank's delivery systems, particularly in LMI geographies. One branch closing in a moderate-income area was due to merger related reasons. The bank provided an excellent level of community development services. Bank of America, N.A.'s work with 18 organizations during the evaluation period consistently addressed the community development needs of the MSA.

Based on a limited-scope review, performance in the Maryland Non-MSA is excellent and stronger than the overall High Satisfactory performance in Maryland. Stronger performance is due to more accessible retail delivery services to LMI areas. Performance in the limited-scope AA did not impact the Service Test rating for Maryland.

Refer to Tables 1-13 in the Maryland section of Appendix D for the facts and data that support all Test conclusions.

# State of Missouri Rating

Charter Number: 13044

CRA Rating for the State <sup>20</sup>: Satisfactory

The Lending Test is rated:

The Investment Test is rated:

The Service Test is rated:

High Satisfactory

Low Satisfactory

Low Satisfactory

The major factors that support this rating include:

- Lending levels that reflect good responsiveness by Bank of America, N.A. to the credit needs of its AAs within the state;
- Good distribution of Bank of America, N.A.'s loans among geographies and adequate distribution among borrowers of different income levels throughout its AAs;
- Investment volume that reflects an adequate level of responsiveness to the needs of the state; and
- Provision of services that shows adequate responsiveness to banking needs.

### Description of Institution's Operations in the State of Missouri

Bank of America, N.A. is the second largest banking financial institution in the Missouri rating area with 10.5% of the market share representing \$1.5 billion in deposits. The bank's primary competitor, Firstar Bank, N.A., has a deposit market share also of 10.5% with a deposit lead of approximately \$9 million. Of the bank's 31 rating areas, Missouri ranks twenty-third and accounts for less than 1% of total bank deposits. Bank of America, N.A. has six defined AAs in Missouri. The Springfield MSA comprises 26% of bank deposits and 25% of bank lending totals in Missouri and is the largest AA in the state. For purposes of this review, 3 AAs that are not MSAs have been combined under the Missouri Non-MSA. Within the state, Bank of America, N.A. operates 48 branch offices and 41 ATMs.

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

Performance under the Lending Test in Missouri is rated High Satisfactory. Based on a full-scope review, performance in the Springfield MSA is good. Lending performance is highlighted by excellent geographic distribution of small loans to businesses, good geographic and borrower distribution of home mortgage loans, good lending activity, and adequate borrower distribution of small loans to businesses. The bank did not originate any community development loans during the assessment period. The offering of bankwide flexible loan products enhanced Lending Test performance in the state. Refer to the Charlotte-Gastonia-Rock Hill (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

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Based on limited-scope reviews, Lending Test performance in the Columbia MSA is excellent and stronger than its overall High Satisfactory performance in Missouri. Stronger performance resulted from higher levels of community development lending in the MSA. Performance in the Joplin MSA and Missouri Non-MSA is adequate and weaker than overall performance in the state due to a less favorable distribution of small business loans among geographies of different income levels. Performance in limited-scope AAs did not impact the Lending Test rating for Missouri.

### **INVESTMENT TEST**

Investment Test performance in Missouri is rated Low Satisfactory. Based on a full-scope review, performance is adequate in the Springfield MSA. Bank of America, N.A. funded 35 investments in the state during 2000 and 2001 totaling \$1.3 million. As of year-end 2001, prior period investments totaled \$566,000. Investments in the Springfield MSA consisted primarily of contributions to local organizations providing community development, housing, and financial services to LMI areas or individuals.

Based on limited-scope reviews, Investment Test performance in the Joplin MSA is excellent and stronger than its overall Low Satisfactory performance in Missouri. Stronger performance is centered in a high amount of qualified investments relative to the bank's operations in the MSA. Performance in the Columbia MSA and the Missouri Non-MSA is poor and weaker than the bank's overall performance. Weaker performance is centered in a low amount of qualified investments relative to the bank's operations in the AAs. Investments consisted of one LIHTC. Other investments were primarily in the form of charitable contributions. Performance in limited-scope AAs did not impact the Investment Test rating for Missouri.

### SERVICE TEST

Service Test performance in Missouri is rated Low Satisfactory. Weaker performance in limited-scope AAs negatively impacted overall Service Test performance in Missouri due to less accessible retail delivery services to LMI areas.

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Based on a full-scope review, performance in the Springfield MSA is good. Bank of America, N.A. has excellent branch accessibility in LMI geographies. Bank of America, N.A.'s use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. In the Springfield MSA, 17% of the customers using alternative delivery systems are LMI, compared to 24% of the population that is LMI. Hours and services are tailored to the convenience and needs of the people living in the MSA. Branch openings and closings have not adversely affected accessibility of the bank's delivery systems, particularly in LMI geographies. One branch was closed in a low-income area. The bank provided an adequate level of community development services. Bank of America, N.A.'s work with five organizations during the evaluation period occasionally addressed the community development needs of the MSA.

Based on limited-scope reviews, Service Test performance in the Columbia and Joplin MSAs is good and stronger than overall performance in the state due to more accessible retail delivery services to LMI areas. Performance in the Missouri Non-MSA is poor and weaker than its overall Low Satisfactory performance in Missouri. Performance in limited-scope AAs negatively impacted the Service Test rating for Missouri due to less accessible retail delivery services to LMI areas.

Refer to Tables 1-13 in the Missouri section of Appendix D for the facts and data that support all Test conclusions.

# State of Nevada Rating

Charter Number: 13044

CRA Rating for the State <sup>21</sup>: Satisfactory

The Lending Test is rated:

The Investment Test is rated:

The Service Test is rated:

High Satisfactory

Outstanding

Low Satisfactory

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness by Bank of America, N.A. to the credit needs of its AAs within the state;
- Poor distribution of Bank of America, N.A.'s loans among geographies and good distribution among borrowers of different income levels throughout its AAs;
- Community development lending levels that had a significant positive impact on performance in the state;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state; and
- Provision of services that shows adequate responsiveness to banking needs.

### Description of Institution's Operations in the State of Nevada

Bank of America, N.A. is the second largest banking financial institution in the Nevada rating area with 19% of the market share representing \$1.1 billion in deposits. Primary competitors include Wells Fargo Bank Nevada, N.A. and Colonial Bank with deposit market shares of 31% and 10%, respectively. Of the bank's 31 rating areas, Nevada ranks twenty-fourth and accounts for less than 1% of total bank deposits. Bank of America, N.A. has two defined AAs in Nevada. The Reno MSA comprises 70% of bank deposits and 65% of bank lending totals in Nevada and is the largest AA in the state. For purposes of this review, the bank's Rural Nevada AA is listed as the Nevada Non-MSA. Within the state, Bank of America, N.A. operates 28 branch offices and 81 ATMs.

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

Performance under the Lending Test in Nevada is rated High Satisfactory. Weaker performance in the Nevada Non-MSA negatively impacted overall Lending Test performance primarily due to weaker geographic distributions of home mortgage loans and small loans to businesses.

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Based on a full-scope review, performance in the Reno MSA is excellent. Lending performance in the Reno MSA is highlighted by an excellent level of lending activity, excellent geographic and borrower distribution of small loans to businesses, and adequate borrower distribution of home mortgage loans. The bank's positive performance was somewhat offset by poor geographic distribution of home mortgage loans. The bank's community development lending had a significant positive impact on performance in the MSA. The offering of bank-wide flexible loan products also enhanced Lending Test performance in the state. Refer to the Charlotte-Gastonia-Rock Hill (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

Based on limited-scope reviews, Lending Test performance in the Nevada Non-MSA is adequate and weaker than its overall High Satisfactory performance in the state. Weaker performance is due to a less favorable distribution of home mortgage and small business loans among geographies of different income levels. Performance in the limited-scope AA negatively impacted the bank's Lending Test rating for Nevada.

### **INVESTMENT TEST**

Investment Test performance in Nevada is rated Outstanding. Based on a full-scope review, performance is excellent in the Reno MSA. Bank of America, N.A. funded 23 investments in the state during 2000 and 2001 totaling \$3.0 million. As of year-end 2001, prior period investments totaled \$9.5 million. The largest investments in the Reno MSA totaled \$2.5 million and consisted of one LIHTC that provided 25 housing units to LMI households. An investment was also made in one CDFI. Other investments consisted primarily of contributions to local organizations providing community development, housing, and financial services to LMI areas or individuals.

Based on limited-scope reviews, Investment Test performance in the Nevada Non-MSA is adequate and weaker than its overall Outstanding performance in Nevada. Weaker performance is centered in a moderate amount of qualified investments relative to the bank's operations in the AA. Investments consisted of funding to one CDFI. Other investments were primarily in the form of charitable contributions. Weaker performance did not negatively impact the Investment Test rating for Nevada.

## **SERVICE TEST**

Service Test performance in Nevada is rated Low Satisfactory. Based on a full-scope review, performance in the Reno MSA is adequate. There are no low-income census tracts in the Reno MSA. Bank of America, N.A. has poor branch accessibility in moderate-income geographies. Bank of America, N.A.'s use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. In the Reno MSA, 21% of the customers using alternative delivery systems are LMI, compared to 29% of the population that is LMI. Hours and services are tailored to the convenience and needs of the people living in the MSA. Branch openings and closings have not adversely affected accessibility of the bank's delivery systems, particularly in LMI geographies. The bank provided a limited level of community development services. Bank of America, N.A.'s work with three organizations during the evaluation period occasionally addressed the community development needs of the MSA.

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Based on limited-scope reviews, Service Test performance in the Nevada Non-MSA is good and stronger than its overall Low Satisfactory performance in the state. Stronger performance is due to more accessible retail delivery services to LMI areas. Performance in the limited-scope AA did not impact the Service Test rating for Nevada.

Refer to Tables 1-13 in the Nevada section of Appendix D for the facts and data that support all Test conclusions.

# State of New Mexico Rating

Charter Number: 13044

CRA Rating for the New Mexico <sup>22</sup>: Satisfactory

The Lending Test is rated:

The Investment Test is rated:

High Satisfactory
High Satisfactory
High Satisfactory
High Satisfactory

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness by Bank of America, N.A. to the credit needs of its AAs within the state;
- Good distribution of Bank of America, N.A.'s loans among geographies and borrowers of different income levels throughout its AAs;
- Community development lending levels that had a significant positive impact on performance in the state;
- Investment volume that reflects a good level of responsiveness to the needs of the state; and
- Provision of services that shows good responsiveness to banking needs.

### Description of Institution's Operations in the State of New Mexico

Bank of America, N.A. is the second largest banking financial institution in the New Mexico rating area with 19% of the market share representing \$2.4 billion in deposits. Primary competitors include Wells Fargo Bank New Mexico, N.A. and Matrix Capital Bank with deposit market shares of 23% and 6%, respectively. Of the bank's 31 rating areas, New Mexico ranks nineteenth and accounts for slightly less than 1% of total bank deposits. Bank of America, N.A. has five defined AAs in New Mexico. The Albuquerque MSA comprises 65% of bank deposits and 65% of bank lending totals in New Mexico and is the largest AA in the state. For purposes of this review, 2 AAs that are not MSAs have been combined under the New Mexico Non-MSA. Within the state, Bank of America, N.A. operates 56 branch offices and 113 ATMs.

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

Lending Test performance in New Mexico is rated High Satisfactory. Weaker performance in limited-scope AAs negatively impacted overall Lending Test performance in New Mexico due to a less favorable distribution of small business loans among geographies of different income levels.

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Based on a full-scope review, performance in the Albuquerque MSA is excellent. Lending performance in Albuquerque is highlighted by excellent lending activity and geographic distribution of small loans to businesses, good borrower distribution of small loans to businesses, good borrower distribution of home mortgage loans, and adequate geographic distribution of home mortgage loans. The bank's community development lending had a significant positive impact on performance in the MSA. The offering of bank-wide flexible loan products also enhanced Lending Test performance in the state. Refer to the Charlotte-Gastonia-Rock Hill (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

Based on limited-scope reviews, Lending Test performance in the Las Cruces MSA is good and is not inconsistent with its overall High Satisfactory performance in the state. Performance in the Santa Fe MSA and New Mexico Non-MSA is adequate and weaker than the overall High Satisfactory performance in New Mexico. Performance in limited-scope AAs negatively impacted the Lending Test rating for New Mexico due to a less favorable distribution of small business loans among geographies of different income levels.

### **INVESTMENT TEST**

Investment Test performance in New Mexico is rated High Satisfactory. Based on a full-scope review, performance is good in the Albuquerque MSA. Bank of America, N.A. funded 59 investments in the state during 2000 and 2001 totaling \$6.7 million. As of year-end 2001, prior period investments totaled \$13.0 million. The largest investment in the Albuquerque MSA totaled \$294,000 and consisted of one LIHTC that provided 40 housing units to LMI households. Investments were also made in two CDFIs. Other investments consisted primarily of contributions to local organizations providing community development, housing, and financial services to LMI areas or individuals.

Based on limited-scope reviews, Investment Test performance in the Las Cruces and Santa Fe MSAs is excellent and stronger than its overall High Satisfactory performance in New Mexico. Stronger performance is centered in a high amount of qualified investments relative to the bank's operations in the MSAs. Performance in the New Mexico Non-MSA is adequate and weaker than the bank's overall performance. Weaker performance is centered in a moderate amount of qualified investments relative to the bank's operations in the AA. Investments consisted of three LIHTCs and funding for three CDFIs. Other

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investments were primarily in the form of charitable contributions. Performance in limited-scope AAs did not impact the Investment Test rating for New Mexico.

### **SERVICE TEST**

Service Test performance in New Mexico is rated High Satisfactory. Based on a full-scope review, performance in the Albuquerque MSA is good. Bank of America, N.A. has no branches in low-income tracts where only 3% of the AA population reside and good branch accessibility in moderate-income geographies. Bank of America, N.A.'s use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. In the Albuquerque MSA, 17% of the customers using alternative delivery systems are LMI, compared to 29% of the population that is LMI. The bank's hours and services do not vary in a way that inconveniences the people living in the MSA. Branch openings and closings have generally not adversely affected accessibility of the bank's delivery systems, particularly in LMI geographies. The bank provided an excellent level of community development services. Bank of America, N.A.'s work with 15 organizations during the evaluation period occasionally addressed the community development needs of the MSA.

Based on limited-scope reviews, Service Test performance in the Las Cruces and Santa Fe MSAs is good and is not inconsistent with its overall High Satisfactory performance in New Mexico. Performance in the New Mexico Non-MSA is adequate and weaker than overall performance in the state due to less accessible retail delivery services to LMI areas as well as a less favorable record of opening and closing branches in the AA. Performance in limited-scope AAs did not negatively impact the Service Test rating for New Mexico.

Refer to Tables 1-13 in the New Mexico section of Appendix D for the facts and data that support all Test conclusions.

# State of New York Rating

Charter Number: 13044

CRA Rating for the State <sup>23</sup>: Satisfactory

The Lending Test is rated:

High Satisfactory
Outstanding

The Service Test is rated: High Satisfactory

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness by Bank of America, N.A. to the credit needs of its AAs within the state;
- Adequate distribution of Bank of America, N.A.'s loans among geographies and borrowers of different income levels throughout its AAs;
- Community development lending levels that had a significant positive impact on performance in the state;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state; and
- Provision of services that shows good responsiveness to banking needs.

### Description of Institution's Operations in the State of New York

Bank of America, N.A. has a relatively small presence in the New York rating area with less than 1% of the market share representing \$391.1 million in deposits. Chase Manhattan Bank and Citibank, N.A. hold primary market shares with 26% and 20%, respectively. Of the bank's 31 rating areas, New York ranks twenty-ninth and accounts for less than 1% of total bank deposits. Bank of America, N.A. has one defined AA in New York, New York MSA, which comprises 100% of bank deposits and 66% of bank lending totals in the state. Because there is only one defined AA in the state, no limited-scope reviews were performed. Within the state, Bank of America, N.A. operates one branch office and no ATMs.

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

Performance under the Lending Test in New York is rated High Satisfactory. Based on a full-scope review, performance in the New York MSA is good. Lending performance is highlighted by an excellent level of lending activity, excellent geographic distribution of multi-family loans, good geographic distribution of home mortgage loans, and adequate geographic and borrower distribution of small loans to businesses. Performance was somewhat offset by poor borrower distribution of home mortgage loans. The bank's community development lending had a significant positive impact on performance in the MSA. The offering of bank-wide flexible loan products also enhanced Lending Test performance in the state. Refer to the Charlotte-Gastonia-Rock Hill (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

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### **INVESTMENT TEST**

Investment Test performance in New York is rated Outstanding. Based on a full-scope review, performance is excellent in the New York MSA. Bank of America, N.A. funded 22 investments in the state during 2000 and 2001 totaling \$11.3 million. As of year-end 2001, prior period investments totaled \$7.0 million. The largest investments in the MSA totaled \$10.1 million and consisted of an investment in a state mortgage agency as well as LIHTCs in 11 single-family and multi-family housing projects. Those LIHTC projects provided more than 570 housing units to LMI households. In addition, strategic funding was provided to promote small business development. Investments were also made in one CDFI. Other investments consisted primarily of contributions to local organizations providing community development, housing, and financial services to LMI areas or individuals.

### SERVICE TEST

Service Test performance in New York is rated High Satisfactory. Based on a full-scope review, performance in the New York MSA is good. Bank of America, N.A.'s only branch in the MSA is located in a low-income tract. Bank of America, N.A.'s use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. In the New York MSA, 17% of the customers using alternative delivery systems are LMI, compared to 14% of the population that is LMI. The branch's hours and services do not vary in a way that inconveniences the people living in the area surrounding the Bank of America, N.A. branch office. Bank of America, N.A. did not

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open or close any branches in the MSA during the evaluation period. The bank provided a limited level of community development services. Bank of America, N.A.'s work with three organizations during the evaluation period consistently addressed the community development needs of the MSA.

Refer to Tables 1-13 in the New York section of Appendix D for the facts and data that support all Test conclusions.

# State of North Carolina Rating

Charter Number: 13044

CRA Rating for the State <sup>24</sup>: Satisfactory

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Outstanding

The Service Test is rated:

High Satisfactory

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness by Bank of America, N.A. to the credit needs of its AAs within the state;
- Good distribution of Bank of America, N.A.'s loans among geographies and adequate distribution among borrowers of different income levels throughout its AAs;
- Community development lending levels that positively impacted performance in the state;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state; and
- Provision of services that shows good responsiveness to banking needs.

### Description of Institution's Operations in the State of North Carolina

Bank of America, N.A. is the fifth largest banking financial institution in the North Carolina rating area with 8% of the market share representing \$4.8 billion in deposits. Primary competitors include Branch Banking and Trust Company, the former Wachovia Bank, N.A., and the former First Union National Bank with deposit market shares of 21%, 18%, and 9%, respectively. Of the bank's 31 rating areas, North Carolina ranks twelfth and accounts for approximately 2% of total bank deposits. Bank of America, N.A. has 16 defined AAs in North Carolina. The Greensboro--Winston-Salem--High Point MSA comprises 25% of bank deposits and 25% of bank lending totals in North Carolina and is the largest AA in the state. For purposes of this review, 7 AAs that are not MSAs have

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

been combined under the North Carolina Non-MSA. Within the state, Bank of America, N.A. operates 137 branch offices and 193 ATMs.

Charter Number: 13044

### **LENDING TEST**

Lending Test performance in North Carolina is rated High Satisfactory. Weaker performance in limited-scope AAs negatively impacted overall Lending Test performance in North Carolina due to a less favorable distribution of small business and home mortgage loans among geographies and borrowers of different income levels.

Based on a full-scope review, performance in the Greensboro--Winston-Salem--High Point MSA is excellent. Lending performance in the Greensboro--Winston-Salem--High Point MSA is highlighted by excellent lending activity, excellent geographic distribution of small loans to businesses, good geographic and borrower distribution of home mortgage loans, and good borrower distribution of small loans to businesses. Community development lending had a significant positive impact on the bank's overall performance in the MSA. The offering of bank-wide flexible loan products also enhanced Lending Test performance in the state. Refer to the Charlotte-Gastonia-Rock Hill (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

Based on limited-scope reviews, Lending Test performance in the Greenville, Hickory-Morganton-Lenoir, Jacksonville, and Wilmington MSAs as well as North Carolina Non-MSA is good and is not inconsistent with its overall High Satisfactory performance in the state. Performance in the Asheville MSA is excellent and stronger than the overall High Satisfactory performance in North Carolina. Stronger performance is due to a more favorable distribution of home mortgage and small business loans among geographies of different income levels. Performance in the Fayetteville, Goldsboro, and Raleigh-Durham-Chapel Hill MSAs is adequate and weaker than the overall High Satisfactory performance in North Carolina. Performance in limited-scope AAs negatively impacted the Lending Test rating for North Carolina due to a less favorable distribution of small business and home mortgage loans, respectively, among geographies and borrowers of different income levels.

### **INVESTMENT TEST**

Investment Test performance in North Carolina is rated Outstanding. Based on a full-scope review, performance is excellent in the Greensboro--Winston-Salem--High Point MSA. Bank of America, N.A. funded 74 investments in the state during 2000 and 2001 totaling \$22.6 million. As of year-end 2001, prior period investments totaled \$26.0 million. The largest investments made in the Greensboro--Winston-Salem--High Point MSA totaled \$4.4 million and consisted of two LIHTCs that provided more than 85 housing units to LMI households. Bank of America, N.A. also made investments in two

organizations that provided strategic funding to promote small business development. Other investments consisted primarily of contributions to local or regional organizations providing community development, housing, and financial services to LMI areas or individuals.

Charter Number: 13044

Based on limited-scope reviews, Investment Test performance in the Asheville, Greenville, and Raleigh-Durham-Chapel Hill MSAs as well as the North Carolina Non-MSA is excellent and is not inconsistent with its overall Outstanding performance in North Carolina. Performance is adequate and weaker in the Fayetteville, Hickory-Morganton-Lenoir, and Wilmington MSAs while it is poor in the Goldsboro and Jacksonville MSAs. Weaker performance is centered in lower amounts of qualified investments relative to the bank's operations in the MSAs. Investments made in limited-scope AAs consisted of four LIHTCs, two CDFIs, and investments in organizations that provide funding to small businesses. Other investments were primarily in the form of charitable contributions. Performance in limited-scope AAs did not negatively impact the Investment Test rating for North Carolina.

### SERVICE TEST

Service Test performance in North Carolina is rated High Satisfactory. Weaker performance in limited-scope AAs negatively impacted overall Service Test performance in North Carolina due to less accessible retail delivery services to LMI areas.

Based on a full-scope review, performance in the Greensboro--Winston-Salem--High Point MSA is excellent. Bank of America, N.A. has excellent branch accessibility in LMI geographies. Bank of America, N.A.'s use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. In the Greensboro--Winston-Salem--High Point MSA, 10% of the customers using alternative delivery systems are LMI, compared to 18% of the population that is LMI. Hours and services do not vary in a way that inconveniences the MSA. Branch openings and closings have not adversely affected accessibility of the bank's delivery systems, particularly in LMI geographies. The bank provided an excellent level of community development services. Bank of America, N.A.'s work with 15 organizations during the evaluation period consistently addressed the community development needs of the MSA.

Based on limited-scope reviews, Service Test performance in the Fayetteville, Goldsboro, Hickory-Morganton-Lenoir, and Raleigh-Durham-Chapel Hill MSAs as well as the North Carolina Non-MSA is good and is not inconsistent with its overall High Satisfactory performance in the state. Performance in the Asheville and Wilmington MSAs is excellent and stronger than overall performance in the state. Performance is stronger due to more accessible retail delivery services to LMI areas. Performance in the Greenville and Jacksonville MSAs is adequate and very poor, respectively, and is weaker than overall performance in the state. Performance in limited-scope AAs negatively impacted the

Charter Number: 13044

Service Test rating for North Carolina due to less accessible retail delivery services to LMI areas.

Refer to Tables 1-13 in the North Carolina section of Appendix D for the facts and data that support all Test conclusions.

# State of Oklahoma Rating

Charter Number: 13044

CRA Rating for the State <sup>25</sup>: Satisfactory

The Lending Test is rated:

The Investment Test is rated:

High Satisfactory
High Satisfactory
High Satisfactory
High Satisfactory

The major factors that support this rating include:

- Lending levels that reflect adequate responsiveness by Bank of America, N.A. to the credit needs of its AAs within the state;
- Good distribution of Bank of America, N.A.'s loans among geographies and adequate distribution among borrowers of different income levels throughout its AAs;
- Investment volume that reflects a good level of responsiveness to the needs of the state; and
- Provision of services that shows good responsiveness to banking needs.

### Description of Institution's Operations in the State of Oklahoma

Bank of America, N.A. is the second largest banking financial institution in the Oklahoma rating area with slightly more than 8% of the market share representing \$1.9 billion in deposits. Primary competitors include Bank of Oklahoma, N.A. and Bank One, Oklahoma, N.A. with deposit market shares of 18% and 8%, respectively. Of the bank's 31 rating areas, Oklahoma ranks twenty-first and accounts for less than 1% of total bank deposits. Bank of America, N.A. has five defined AAs in Oklahoma. The Oklahoma City MSA comprises 45% of bank deposits and 47% of bank lending totals in Oklahoma and is the largest AA in the state. For purposes of this review, 2 AAs that are not MSAs have been combined under the Oklahoma Non-MSA. Within the state, Bank of America, N.A. operates 48 branch offices and 39 ATMs.

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

Performance under the Lending Test in Oklahoma is rated High Satisfactory. Based on a full-scope review, performance in the Oklahoma City MSA is good. Lending performance is highlighted by excellent geographic and borrower distribution of small loans to businesses, good geographic distribution of home mortgage loans, adequate lending activity, and adequate borrower distribution of home mortgage loans. The bank did not originate any community development loans during the assessment period. The offering of bank-wide flexible loan products enhanced Lending Test performance in the state. Refer to the Charlotte-Gastonia-Rock Hill (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

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Based on limited-scope reviews, Lending Test performance in the Tulsa MSA is good and is not inconsistent with its overall High Satisfactory performance in Oklahoma. Performance in the Enid MSA and Oklahoma Non-MSA is adequate and weaker than the overall High Satisfactory performance in the state. Weaker performance resulted from a less favorable distribution of small business loans among geographies of different income levels. Performance in limited-scope AAs did not negatively impact the Lending Test rating for Oklahoma.

### **INVESTMENT TEST**

Investment Test performance in Oklahoma is rated High Satisfactory. Stronger performance in limited-scope AAs positively impacted the overall Investment Test performance in Oklahoma due to a high amount of qualified investments relative to the bank's operations in those AAs.

Based on a full-scope review, performance is adequate in the Oklahoma City MSA. Bank of America, N.A. funded 39 investments in the state during 2000 and 2001 totaling \$6.2 million. As of year-end 2001, prior period investments totaled \$646,000. The largest investment in the Oklahoma City MSA totaled \$250,000 and was made to one CDFI. Other investments consisted primarily of contributions to local organizations providing community development, housing, and financial services to LMI areas or individuals.

Based on limited-scope reviews, Investment Test performance in the Enid and Tulsa MSAs and the Oklahoma Non-MSA is excellent and stronger than its bank's overall High Satisfactory performance in Oklahoma. Stronger performance is centered in a high amount of qualified investments relative to the bank's operations in the AAs. Investments consisted of two LIHTCs, while other investments were primarily in the form of charitable contributions. Stronger performance in limited-scope AAs positively impacted the overall Investment Test performance in Oklahoma.

## **SERVICE TEST**

Service Test performance in Oklahoma is rated High Satisfactory. Based on a full-scope review, performance in the Oklahoma City MSA is good. Bank of America, N.A. has good branch accessibility in LMI geographies. Bank of America, N.A.'s use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. In the Oklahoma City MSA, 21% of the customers using alternative delivery systems are LMI, compared to 29% of the population that is LMI. The bank's hours and services are tailored to the convenience and needs of the people living in the MSA. Branch openings and closings have generally not adversely affected accessibility of the bank's delivery systems, particularly in LMI geographies. The bank provided a relatively high level of community development services. Bank of America, N.A.'s work with 13 organizations during the evaluation period occasionally addressed the community development needs of the MSA.

Charter Number: 13044

Based on limited-scope reviews, Service Test performance in the Oklahoma Non-MSA is good and is not inconsistent with its overall High Satisfactory performance in the state. Performance in the Enid and Tulsa MSAs is excellent and stronger than overall performance in the state due to more accessible retail delivery services to LMI areas as well as a more favorable record of opening and closing branches in the AA. Performance in limited-scope AAs did not impact the Service Test rating for Oklahoma.

Refer to Tables 1-13 in the Oklahoma section of Appendix D for the facts and data that support all Test conclusions.

# **State of Oregon Rating**

Charter Number: 13044

CRA Rating for the State <sup>26</sup>: Satisfactory

The Lending Test is rated:

The Investment Test is rated:

The Service Test is rated:

Low Satisfactory

Outstanding

Low Satisfactory

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness by Bank of America, N.A. to the credit needs of its AAs within the state;
- Adequate distribution of Bank of America, N.A.'s loans among geographies and borrowers of different income levels throughout its AAs;
- Community development lending levels that had a positive impact on performance in the state;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state; and
- Provision of services that shows adequate responsiveness to banking needs.

# Description of Institution's Operations in the State of Oregon

Bank of America, N.A. is the fourth largest banking financial institution in the Oregon rating area with 7% of the market share representing \$1 billion in deposits. Primary competitors include U.S. Bank, N.A.; Wells Fargo Bank Northwest, N.A.; and Washington Mutual Bank with deposit market shares of 18%, 11.9%, and 11.6%, respectively. Of the bank's 31 rating areas, Oregon ranks twenty-fifth and accounts for less than 1% of total bank deposits. Bank of America, N.A. has five defined AAs in Oregon. The Salem MSA comprises 12% of bank deposits and 18% of bank lending totals in Oregon and is the largest AA in the state. For purposes of this review, 2 AAs that are not MSAs have

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

been combined under the Oregon Non-MSA. Within the state, Bank of America, N.A. operates 36 branch offices and 72 ATMs.

Charter Number: 13044

#### **LENDING TEST**

Lending Test performance in Oregon is rated Low Satisfactory. Weaker performance in limited-scope AAs negatively impacted overall Lending Test performance in Oregon due to community development lending levels that provided less positive impact than in the Salem MSA.

Based on a full-scope review, performance in the Salem MSA is good. Lending performance in Salem is highlighted by excellent lending activity, good borrower distribution of small loans to businesses, and adequate geographic distribution of home mortgage loans. The aforementioned performance was offset by poor geographic distribution of small loans to businesses, poor borrower distribution of home mortgage loans and small loans to farms, and very poor geographic distribution of small farm loans. The bank's community development lending had a significant positive impact on performance in the MSA. The offering of bank-wide flexible loan products also enhanced Lending Test performance in the state. Refer to the Charlotte-Gastonia-Rock Hill (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

Based on limited-scope reviews, Lending Test performance in the Corvallis and Eugene-Springfield MSAs is stronger than the overall Low Satisfactory performance in Oregon. Performance is good in the Corvallis and Eugene-Springfield MSAs due to a more favorable distribution of small business loans among geographies and borrowers of different income levels. Performance in the Medford MSA and Oregon Non-MSA is adequate and is not inconsistent with its overall Low Satisfactory performance in the state. Performance in limited-scope AAs negatively impacted the Lending Test rating for Oregon due to community development lending levels that provided a less positive impact than in the full-scope rating area.

#### **INVESTMENT TEST**

Investment Test performance in Oregon is rated Outstanding. Based on a full-scope review, performance is excellent in the Salem MSA. Bank of America, N.A. funded 36 investments in the state during 2000 and 2001 totaling \$14.4 million. As of year-end 2001, prior period investments totaled \$15.1 million. The largest investments in the Salem MSA totaled \$3.8 million and consisted of a LIHTC in one affordable housing project providing 34 units to LMI households. The bank also invested in one CDFI. Other investments consisted primarily of contributions to local organizations providing housing services to LMI areas or individuals.

Based on limited-scope reviews, Investment Test performance in the Eugene-Springfield MSA and the Oregon Non-MSA is excellent and is not inconsistent with the overall Outstanding performance in Oregon. Performance in the Corvallis and Medford MSAs is good and weaker than the bank's overall performance. Weaker performance is centered in a moderate amount of qualified investments relative to the bank's operations in the AAs. Investments made in limited-scope AAs consisted of two LIHTCs and funds provided to four CDFIs. Other investments were primarily in the form of charitable contributions. Performance in limited-scope AAs did not negatively impact the Investment Test rating for Oregon.

Charter Number: 13044

#### **SERVICE TEST**

Service Test performance in Oregon is rated Low Satisfactory. Weaker performance in limited-scope AAs negatively impacted the overall Service Test performance in Oregon due to less accessible retail delivery services to LMI areas.

Based on a full-scope review, performance in the Salem MSA is good. Bank of America, N.A. serves this MSA with four branches, one of which is located in a moderate-income tract. Bank of America, N.A.'s use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. In the Salem MSA, 5% of the customers using alternative delivery systems are LMI, compared to 10% of the population that is LMI. The bank's hours and services are tailored to the convenience and needs of the people living in the MSA. Branch openings and closings have generally not adversely affected accessibility of the bank's delivery systems, particularly in LMI geographies. The bank provided a limited level of community development services. Bank of America, N.A.'s work with three organizations during the evaluation period consistently addressed the community development needs of the MSA.

Based on limited-scope reviews, Service Test performance in the Corvallis, Eugene–Springfield, and Medford MSAs is good and is stronger than its overall Low Satisfactory performance in the state. Performance in the Oregon Non-MSA is poor and weaker than overall performance in the state. Weaker performance is due to less accessible retail delivery services to LMI areas. Performance in limited-scope AAs negatively impacted the Service Test rating for Oregon.

Refer to Tables 1-13 in the Oregon section of Appendix D for the facts and data that support all Test conclusions.

## State of South Carolina Rating

Charter Number: 13044

CRA Rating for the State <sup>27</sup>: Satisfactory

The Lending Test is rated:

Low Satisfactory

Outstanding

The Service Test is rated:

High Satisfactory

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness by Bank of America, N.A. to the credit needs of its AAs within the state;
- Adequate distribution of Bank of America, N.A.'s loans among geographies and borrowers of different income levels throughout its AAs;
- Community development lending levels that positively impacted performance in the state;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state; and
- Provision of services that shows good responsiveness to banking needs.

#### Description of Institution's Operations in the State of South Carolina

Bank of America, N.A. is the second largest banking financial institution in the South Carolina rating area with 13% of the market share representing \$4.1 billion in deposits. Primary competitors include the former Wachovia Bank, N.A. and Branch Banking and Trust Company of South Carolina with deposit market shares of 16% and 12%, respectively. Of the bank's 31 rating areas, South Carolina ranks fourteenth and accounts for approximately 1% of total bank deposits. Bank of America, N.A. has 11 defined AAs in South Carolina. The Greenville-Spartanburg-Anderson MSA comprises 31% of bank deposits and 31% of bank lending totals in South Carolina and is the largest AA in the state. For purposes of this review, 5 AAs that are not MSAs have been

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

combined under the South Carolina Non-MSA. Within the state, Bank of America, N.A. operates 120 branch offices and 171 ATMs.

Charter Number: 13044

#### **LENDING TEST**

Performance under the Lending Test in South Carolina is rated Low Satisfactory. Based on a full-scope review, performance in the Greenville-Spartanburg-Anderson MSA is good. Lending performance in the Greenville-Spartanburg-Anderson MSA is highlighted by excellent lending activity, good geographic and borrower distributions of small loans to businesses, and adequate geographic and borrower distributions for home mortgages. Overall performance was positively impacted by the bank's community development lending in the AA. The offering of bank-wide flexible loan products also enhanced Lending Test performance in the state. Refer to the Charlotte-Gastonia-Rock Hill (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

Based on limited scope reviews, Lending Test performance in the Charleston-North Charleston, Columbia, and Sumter MSAs is adequate and is not inconsistent with the overall Low Satisfactory performance in South Carolina. Performance in the Florence and Myrtle Beach MSAs along with the South Carolina Non-MSA is poor and weaker than the overall Low Satisfactory performance in the state. Weaker performance resulted from a less favorable distribution of home mortgage loans among borrowers of different income levels. Performance in the limited-scope AAs negatively impacted the overall Lending Test rating for South Carolina.

#### **INVESTMENT TEST**

Investment Test performance in South Carolina is rated Outstanding. Based on a full-scope review, performance is excellent in the Greenville-Spartanburg-Anderson MSA. Bank of America, N.A. funded 63 investments in the state during 2000 and 2001 totaling \$30.2 million. As of year-end 2001, prior period investments totaled \$9.7 million. The largest investments in the Greenville-Spartanburg-Anderson MSA totaled \$5.4 million and consisted of LIHTCs in two multi-family housing projects. Those LIHTC projects provided more than 85 housing units to LMI households. The bank also invested in two QZABs. Other investments consisted primarily of contributions to local organizations providing community development, housing, and financial services to LMI areas or individuals.

Based on limited-scope reviews, Investment Test performance in the Charleston-North Charleston, Florence, and Sumter MSAs as well as the South Carolina Non-MSA is excellent and is not inconsistent with its overall Outstanding performance in South Carolina. Performance is adequate and weaker in the Columbia MSA while it is poor in the Myrtle Beach MSA. Weaker performance is centered in a lower amount of qualified investments relative to the bank's operations in the MSAs. Investments made in limited-

scope AAs consisted of three LIHTCs and one QZAB. Other investments were primarily in the form of charitable contributions. Performance in limited-scope AAs did not negatively impact the Investment Test rating for South Carolina.

Charter Number: 13044

#### SERVICE TEST

Service Test performance in South Carolina is rated High Satisfactory. Weaker performance in limited-scope AAs negatively impacted overall Service Test performance in South Carolina due to less accessible retail delivery services to LMI areas.

Based on a full-scope review, performance in the Greenville-Spartanburg-Anderson MSA is excellent. Bank of America, N.A. has excellent branch accessibility in LMI geographies. The bank's hours and services do not vary in a way that inconveniences the people living in the MSA. Branch openings and closings have not adversely affected accessibility of the bank's delivery systems, particularly in LMI geographies. The bank closed one office in a low-income tract where the receiving branch was located less than one mile away. The bank provided an excellent level of community development services. Bank of America, N.A.'s work with 23 organizations during the evaluation period occasionally addressed the community development needs of the MSA.

Based on limited-scope reviews, Service Test performance in the Florence and Sumter MSAs as well as the South Carolina Non-MSA is good and is not inconsistent with its overall High Satisfactory performance in the state. Performance in the Charleston-North Charleston and Columbia MSAs is excellent and stronger than overall performance in South Carolina. Stronger performance is due to more accessible retail delivery services to LMI areas. Performance in the Myrtle Beach MSA is very poor and weaker than overall performance in South Carolina. Performance in limited-scope AAs negatively impacted the Service Test performance for South Carolina due to less accessible retail delivery services to LMI areas.

Refer to Tables 1-13 in the South Carolina section of Appendix D for the facts and data that support all Test conclusions.

## State of Tennessee Rating

Charter Number: 13044

CRA Rating for the State <sup>28</sup>: Satisfactory

The Lending Test is rated:

The Investment Test is rated:

The Service Test is rated:

High Satisfactory

Outstanding

Low Satisfactory

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness by Bank of America, N.A. to the credit needs of its AAs within the state;
- Good distribution of Bank of America, N.A.'s loans among geographies and adequate distribution among borrowers of different income levels throughout its AAs;
- Community development lending levels that had a significant positive impact on performance in the state;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state; and
- Provision of services that shows adequate responsiveness to banking needs.

#### Description of Institution's Operations in the State of Tennessee

Bank of America, N.A. is the fourth largest banking financial institution in the Tennessee rating area with 10% of the market share representing \$4.3 billion in deposits. Primary competitors include First Tennessee Bank, N.A., AmSouth Bank, and SunTrust Bank with deposit market shares of 21%, 13%, and 11%, respectively. Of the bank's 31 rating areas, Tennessee ranks thirteenth and accounts for approximately 1% of total bank deposits. Bank of America, N.A. has eight defined AAs in Tennessee. The Nashville MSA comprises 61% of bank deposits and 54% of bank lending totals in Tennessee and is the largest AA in the state. For purposes of this review, 3 AAs that are not MSAs

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

have been combined under the Tennessee Non-MSA. Within the state, Bank of America, N.A. operates 92 branch offices and 140 ATMs.

Charter Number: 13044

#### **LENDING TEST**

Lending Test performance in Tennessee is rated High Satisfactory. Weaker performance in limited-scope AAs negatively impacted overall Lending Test performance in Tennessee due to a less favorable distribution of home mortgage loans among geographies of different income levels.

Based on a full-scope review, performance in the Nashville MSA is excellent. Lending performance in Nashville is highlighted by excellent lending activity, excellent geographic distribution of small loans to businesses and farms, adequate geographic and borrower distribution of home mortgage loans, and adequate borrower distribution of small loans to businesses. Performance was offset by poor borrower distribution of small loans to farms. The bank's community development lending had a significant positive impact on performance in the MSA. The offering of bank-wide flexible loan products also enhanced Lending Test performance in the state. Refer to the Charlotte-Gastonia-Rock Hill (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

Based on limited-scope reviews, Lending Test performance in the Memphis MSA is excellent and stronger than its overall High Satisfactory performance in the state. Stronger performance resulted from a more favorable distribution of home mortgage loans among borrowers of different income levels as well as higher levels of community development lending. Performance in the Chattanooga, Clarksville-Hopkinsville, and Knoxville MSAs as well as Tennessee Non-MSA is weaker than the overall High Satisfactory performance in Tennessee. Performance is adequate in the Chattanooga, Clarksville-Hopkinsville, and Knoxville MSAs and poor in the Tennessee Non-MSA. Performance in limited-scope AAs negatively impacted the Lending Test rating in Tennessee due to a less favorable distribution of home mortgage loans among geographies of different income levels.

#### INVESTMENT TEST

Investment Test performance in Tennessee is rated Outstanding. Based on a full-scope review, performance is excellent in the Nashville MSA. Bank of America, N.A. funded 113 investments in the state during 2000 and 2001 totaling \$52.4 million. As of year-end 2001, prior period investments totaled \$19.0 million. The largest investments in the Nashville MSA totaled \$9.5 million and consisted of one LIHTC and four equity investments in five single-family and multi-family housing projects. Those projects provided nearly 400 housing units to LMI households. Investments were also made in two CDFIs. Other investments consisted primarily of contributions to local organizations

providing community development, housing, and financial services to LMI areas or individuals.

Based on limited-scope reviews, Investment Test performance in the Chattanooga, Knoxville, and Memphis MSAs is excellent and is not inconsistent with its overall Outstanding performance in Tennessee. Performance is poor and weaker in the Clarksville-Hopkinsville MSA and the Tennessee Non-MSA. Weaker performance is centered in a low amount of qualified investments relative to the bank's operations in the AAs. Investments made in limited-scope AAs consisted of four significant housing related investments as well as funding to three CDFIs. Other investments were primarily in the form of charitable contributions. Performance in limited-scope AAs did not negatively impact the Investment Test rating for Tennessee.

Charter Number: 13044

#### SERVICE TEST

Service Test performance in Tennessee is rated Low Satisfactory. Weaker performance in limited-scope AAs negatively impacted the overall Service Test performance in Tennessee due to less accessible retail delivery services to LMI areas.

Based on a full-scope review, performance in the Nashville MSA is good. Bank of America, N.A. has excellent branch accessibility in LMI geographies. The bank's hours and services do not vary in a way that inconveniences the MSA. Branch openings and closings have generally not adversely affected accessibility of the bank's delivery systems, particularly in LMI geographies. The bank provided a limited level of community development services. Bank of America, N.A.'s work with five organizations during the evaluation period consistently addressed the community development needs of the MSA.

Based on limited-scope reviews, Service Test performance in the Chattanooga, Clarksville-Hopkinsville, and Knoxville MSAs is excellent and stronger than its overall Low Satisfactory performance in Tennessee. Stronger performance is due to more accessible retail delivery services to LMI areas and to a more favorable record of branch openings and closings. Performance in the Memphis MSA and Tennessee Non-MSA is poor and weaker than overall performance in the state. Performance in limited-scope AAs negatively impacted the Service Test rating for Tennessee due to less accessible retail delivery services to LMI areas.

Refer to Tables 1-13 in the Tennessee section of Appendix D for the facts and data that support all Test conclusions.

## State of Utah Rating

Charter Number: 13044

CRA Rating for the State <sup>29</sup>: Satisfactory

The Lending Test is rated:

High Satisfactory
Outstanding

High Satisfactory
Outstanding

The Service Test is rated:

High Satisfactory

The major factors that support this rating include:

- Lending levels that reflect adequate responsiveness by Bank of America, N.A. to the credit needs of its AAs within the state;
- Adequate distribution of Bank of America, N.A.'s loans among geographies and poor distribution among borrowers of different income levels throughout its AAs;
- Community development lending levels that had a significant positive impact on performance in the state;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state; and
- Provision of services that shows good responsiveness to banking needs.

#### Description of Institution's Operations in the State of Utah

Bank of America, N.A. has a relatively small presence in the Utah rating area with less than 1% of the market share representing \$4.8 million in deposits. Merrill Lynch Bank USA and American Express Centurion Bank hold primary market shares with 73% and 5%, respectively. Of the bank's 31 rating areas, Utah ranks thirty-first and accounts for significantly less than 1% of total bank deposits. Bank of America, N.A. has one defined AA in Utah, Salt Lake City-Ogden MSA, which comprises 100% of bank deposits and lending totals in the state. Because there is only one defined AA in the state, no limited-scope reviews were performed. Within the state, Bank of America, N.A. operates one branch office and no ATMs.

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

#### **LENDING TEST**

Performance under the Lending Test in Utah is rated High Satisfactory. Based on a full-scope review, performance in the Salt Lake City-Ogden MSA is good. Lending performance is highlighted by good geographic distribution of small loans to businesses, adequate lending activity, and adequate geographic distribution of home mortgage loans. Performance was offset by poor borrower distribution of home mortgage and small loans to businesses. The bank's community development lending had a significant positive impact on performance in the MSA. The offering of bank-wide flexible loan products also enhanced Lending Test performance in the state. Refer to the Charlotte-Gastonia-Rock Hill (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

Charter Number: 13044

#### **INVESTMENT TEST**

Investment Test performance in Utah is rated Outstanding. Based on a full-scope review, performance is excellent in the Salt Lake City-Ogden MSA. Bank of America, N.A. funded three investments in the state during 2000 and 2001 totaling \$275,000. As of year-end 2001, the bank had no prior period investments outstanding. Bank of America, N.A. made one investment to a CDFI located in the Salt Lake City-Ogden MSA. Other investments consisted of contributions to a local housing organization to support infrastructure needs.

#### **SERVICE TEST**

Service Test performance in Utah is rated High Satisfactory. Based on a full-scope review, performance in the Salt Lake City-Ogden MSA is good. Although Bank of America, N.A. has no physical presence in LMI tracts, the bank has only one branch in the entire AA. Bank of America, N.A.'s use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. In the Salt Lake City-Ogden MSA, 23% of the customers using alternative delivery systems are LMI, compared to 20% of the population that is LMI. The bank's hours and services are tailored to the convenience and needs of the people living in the area surrounding the Bank of America, N.A. branch office. Bank of America, N.A. did not open or close any branches in the MSA during the evaluation period. The bank provided an excellent level of community development services. Bank of America, N.A.'s work with four organizations during the evaluation period occasionally addressed the community development needs of the MSA.

Refer to Tables 1-13 in the Utah section of Appendix D for the facts and data that support all Test conclusions.

## State of Virginia Rating

Charter Number: 13044

CRA Rating for the State <sup>30</sup>: Satisfactory

The Lending Test is rated:

The Investment Test is rated:

High Satisfactory
High Satisfactory
High Satisfactory
High Satisfactory

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness by Bank of America, N.A. to the credit needs of its AAs within the state;
- Good distribution of Bank of America, N.A.'s loans among geographies and adequate distribution among borrowers of different income levels throughout its AAs;
- Community development lending levels that positively impacted performance in the state;
- Investment volume that reflects a good level of responsiveness to the needs of the state; and
- Provision of services that shows good responsiveness to banking needs.

#### Description of Institution's Operations in the State of Virginia

Bank of America, N.A. is the second largest banking financial institution in the Virginia rating area with 12.56% of the market share representing \$6.2 billion in deposits. Primary competitors include SunTrust Bank and the former Wachovia Bank, N.A. with deposit market shares of 13.92% and 12.53%, respectively. Of the bank's 31 rating areas, Virginia ranks ninth and accounts for approximately 2% of total bank deposits. Bank of America, N.A. has 11 defined AAs in Virginia. The Richmond-Petersburg MSA comprises 36% of bank deposits and 32% of bank lending totals in Virginia and is the largest AA in the state. For purposes of this review, 5 AAs that are not MSAs have been combined under the Virginia Non-MSA. Within the state, Bank of America, N.A. operates 124 branch offices and 184 ATMs.

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

#### **LENDING TEST**

Performance under the Lending Test in Virginia is rated High Satisfactory. Based on a full-scope review, performance in the Richmond-Petersburg MSA is good. Lending performance is highlighted by excellent lending activity, good geographic and borrower distribution of small loans to businesses, and adequate geographic and borrower distribution of home mortgage loans. Overall performance was positively impacted by the bank's community development lending in the MSA. The offering of bank-wide flexible loan products also enhanced Lending Test performance in the state. Refer to the Charlotte-Gastonia-Rock Hill (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

Charter Number: 13044

Based on limited-scope reviews, Lending Test performance in the Lynchburg MSA is good and is not inconsistent with its overall High Satisfactory performance in the state. Performance in the Norfolk-Virginia Beach-Newport News MSA is excellent and stronger than overall performance in the state due to higher levels of community development lending. Performance in the Charlottesville, Danville, and Roanoke MSAs as well as the Virginia Non-MSA is adequate and weaker than overall performance in the state. This weaker performance was due to a less favorable distribution of home mortgage loans among borrowers of different income levels. Performance in limited-scope AAs did not impact Lending Test performance for Virginia.

#### **INVESTMENT TEST**

Investment Test performance in Virginia is rated High Satisfactory. Weaker performance in limited-scope AAs negatively impacted the overall Investment Test rating in Virginia due to a lower amount of qualified investments relative to the bank's operations in those AAs.

Based on a full-scope review, performance is excellent in the Richmond-Petersburg MSA. Bank of America, N.A. funded 142 investments in the state during 2000 and 2001 totaling \$20.4 million. As of year-end 2001, prior period investments totaled \$16.8 million. The largest investments in the Richmond-Petersburg MSA totaled \$15.8 million and consisted of six LIHTCs in single-family and multi-family housing projects. Those projects provided more than 450 housing units to LMI households. The bank also invested in one QZAB and three CDFIs. Other investments consisted primarily of contributions to local or regional organizations providing community development, housing, and financial services to LMI areas or individuals.

Based on limited-scope reviews, Investment Test performance in the Lynchburg and Norfolk-Virginia Beach-Newport News MSAs is good and is not inconsistent with the overall High Satisfactory performance in Virginia. Performance in the Charlottesville, Danville, and Roanoke MSAs as well as the Virginia Non-MSA is weaker than its overall

High Satisfactory performance in Virginia. Weak performance is adequate in the Charlottesville and Roanoke MSAs and the Virginia Non-MSA, while it is poor in the Danville MSA. Weaker performance is centered in a lower amount of qualified investments relative to the bank's operations in the AAs. Investments consisted of two LIHTCs, two QZABs, and funds provided to two CDFIs. Other investments were primarily in the form of charitable contributions. Performance in limited-scope AAs negatively impacted the Investment Test rating in Virginia.

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#### **SERVICE TEST**

Service Test performance in Virginia is rated High Satisfactory. Based on a full-scope review, performance in the Richmond-Petersburg MSA is good. Bank of America, N.A. has good branch accessibility in LMI geographies. Bank of America, N.A.'s use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. In the Richmond-Petersburg MSA, 14% of the customers using alternative delivery systems are LMI, compared to 28% of the population that is LMI. The bank's hours and services do not vary in a way that inconveniences the people living in the MSA. Branch openings and closings have not adversely affected accessibility of the bank's delivery systems, particularly in LMI geographies. The bank provided a relatively high level of community development services. Bank of America, N.A.'s work with 12 organizations during the evaluation period consistently addressed the community development needs of the MSA.

Based on limited-scope reviews, Service Test performance in the Danville MSA is good and is not inconsistent with its overall High Satisfactory performance in Virginia. Performance in the Charlottesville, Norfolk–Virginia Beach–Newport News, and Roanoke MSAs and the Virginia Non-MSA is excellent and stronger than overall performance in the state. Stronger performance is due to more accessible retail delivery services to LMI areas. Performance in the Lynchburg MSA is adequate and weaker than overall performance in the state. Weaker performance is due to less accessible retail delivery services to LMI areas. Performance in limited-scope AAs did not impact the Service Test rating for Virginia.

Refer to Tables 1-13 in the Virginia section of Appendix D for the facts and data that support all Test conclusions.

## State of Washington Rating

Charter Number: 13044

CRA Rating for the State <sup>31</sup>: Outstanding

The Lending Test is rated:

Outstanding

The Investment Test is rated: High Satisfactory

The Service Test is rated:

Outstanding

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness by Bank of America, N.A. to the credit needs of its AAs within the state;
- Good distribution of Bank of America, N.A.'s loans among geographies and good distribution among borrowers of different income levels throughout its AAs;
- Community development lending levels that positively impacted performance in the state;
- Investment volume that reflects a good level of responsiveness to the needs of the state; and
- Provision of services that shows excellent responsiveness to banking needs.

#### Description of Institution's Operations in the State of Washington

Bank of America, N.A. is the largest banking financial institution in the Washington rating area with 21% of the market share representing \$13.4 billion in deposits. Primary competitors include Washington Mutual Bank and U.S. Bank, N.A. with deposit market shares of 16% and 11%, respectively. Of the bank's 31 rating areas, Washington ranks fifth and accounts for approximately 4% of total bank deposits. Bank of America, N.A. has ten defined AAs in Washington. The Seattle-Bellevue-Everett MSA comprises 75% of bank deposits and 65% of bank lending totals in Washington and is the largest AA in the state. For purposes of this review, 2 AAs that are not MSAs have been combined under

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

the Washington Non-MSA. Within the state, Bank of America, N.A. operates 225 branch offices and 440 ATMs.

Charter Number: 13044

#### **LENDING TEST**

Performance under the Lending Test in Washington is rated Outstanding. Based on a full-scope review, performance in the Seattle-Belleview-Everett MSA is excellent. Lending performance is highlighted by excellent lending activity, excellent geographic distribution of home mortgage and small loans to businesses, good borrower distribution of home mortgage and small loans to businesses, good geographic distribution of small loans to farms, adequate borrower distribution of small loans to farms, and adequate geographic distribution of multi-family loans. Overall performance was positively impacted by the bank's community development lending in the MSA. The offering of bank-wide flexible loan products also enhanced Lending Test performance in the state. Refer to the Charlotte-Gastonia-Rock Hill (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

Based on limited-scope reviews, Lending Test performance in the Bellingham and Yakima MSAs is excellent and is not inconsistent with its overall Outstanding performance in the state. Performance in the Bremerton, Olympia, Richland-Kennewick-Pasco, Spokane, and Tacoma MSAs as well as the Washington Non-MSA is weaker than overall performance in the state. Performance in the Olympia, Richland-Kennewick-Pasco, Spokane, and Tacoma MSAs as well as the Washington Non-MSA is good while performance in the Bremerton MSA is adequate. Weaker performance resulted from a less favorable distribution of home mortgage loans to geographies and borrowers of different income levels. Performance in limited-scope AAs did not negatively impact the Lending Test rating for Washington.

#### **INVESTMENT TEST**

Investment Test performance in Washington is rated High Satisfactory. Based on a full-scope review, Investment Test performance is good in the Seattle-Bellevue-Everett MSA. Bank of America, N.A. funded 142 investments in the state during 2000 and 2001 totaling \$28.0 million. As of year-end 2001, prior period investments totaled \$45.2 million. The largest investments in the Seattle-Bellevue-Everett MSA totaled \$15.4 million and consisted of seven LIHTCs, which provided more than 225 housing units to LMI households. The bank also invested in one QZAB and three CDFIs as well as provided strategic funding to promote small business development. Other investments consisted primarily of contributions to local or regional organizations providing community development, housing, and financial services to LMI areas or individuals.

Based on limited-scope reviews, Investment Test performance in the Bremerton, Olympia, and Yakima MSAs is good and is not inconsistent with the overall High Satisfactory performance in Washington. Performance in the Bellingham and Tacoma MSAs as well as the Washington Non-MSA is excellent and stronger than the overall state performance rating. Stronger performance is centered in a high level of qualified investments relative to the bank's operations in the AAs. Performance in the Richland-Kennewick-Pasco and Spokane MSAs is adequate and weaker than the overall state rating. Weaker performance is centered in a moderate level of qualified investments relative to the bank's operations in the MSAs. Investments made in limited-scope AAs consisted of four LIHTCs, two QZABs, and three CDFIs. Other investments were primarily in the form of charitable contributions. Performance in limited-scope AAs did not impact the Investment Test rating for Washington.

Charter Number: 13044

#### **SERVICE TEST**

Service Test performance in Washington is rated Outstanding. Based on a full-scope review, performance in the Seattle-Bellevue-Everett MSA is excellent. Bank of America, N.A. has excellent branch accessibility in LMI geographies. Bank of America, N.A.'s use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. In the Seattle-Bellevue-Everett MSA, 16% of the customers using alternative delivery systems are LMI, compared to 18% of the population that is LMI. Hours and services are tailored to the convenience and needs of the people living in the MSA. Branch openings and closings have not adversely affected accessibility of the bank's delivery systems, particularly in LMI geographies. The bank provided an excellent level of community development services. Bank of America, N.A.'s work with 34 organizations during the evaluation period consistently addressed the community development needs of the MSA.

Based on limited-scope reviews, Service Test performance in the Richland-Kennewick-Pasco, Spokane, Tacoma, and Yakima MSAs as well as the Washington Non-MSA is excellent and is not inconsistent with its overall Outstanding performance in the state. Performance in the Bellingham, Bremerton, and Olympia MSAs is weaker than overall performance in Washington due to less accessible retail delivery services to LMI areas. Performance in the Bellingham, Bremerton, and Olympia MSAs is good. Performance in limited-scope AAs did not negatively impact the Service Test rating for Washington.

Refer to Tables 1-13 in the Washington section of Appendix D for the facts and data that support all Test conclusions.

## **Appendix**

## **Appendix A: Scope of Examination**

Charter Number: 13044

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: Investment Te Service Test:	January 1, 2000 to December 31, 2001 est: January 1, 2000 to December 31, 2001 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 Assessn	nent Area	s and Type of	f 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) Charlotte-Gastonia-Rock Hill (NC-SC) Johnson City-Kingsport-Bristol (TN-VA) Kansas City (MO-KS) Las Vegas (NV-AZ) Portland-Vancouver (OR-WA) St Louis (MO-IL) Washington (DC-MD-VA-WV)	#0600 #1520 #3660 #3760 #4120 #6440 #7040 #8840	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 Tucson MSA Yuma MSA Arizona Non-MSA	#2620 #8520 #9360	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 Jonesboro MSA Pine Bluff MSA Arkansas Non-MSA	#2580 #3700 #6240	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	"4400	F 11 0			
Los Angeles-Long Beach MSA San Francisco MSA	#4480 #7360	Full-Scope Full-Scope			
Bakersfield MSA Chico-Paradise MSA Fresno MSA Merced MSA Modesto MSA Oakland MSA Orange County MSA Redding MSA Riverside-San Bernardino MSA Sacramento MSA Salinas MSA Santa Barbara-Santa Maria-Lompoc MSA Santa Cruz-Watsonville MSA San Diego MSA San Jose MSA San Luis Obispo-Atascadero- Paso Robles MSA Santa Rosa MSA Stockton-Lodi MSA Vallejo-Fairfield-Napa MSA Visalia-Tulare-Porterville MSA Ventura MSA Yolo MSA Yuba City MSA California Non-MSA	#0680 #1620 #2840 #4940 #5170 #5775 #6690 #6780 #6920 #7120 #7485 #7320 #7400 #7485 #7320 #7400 #8120 #8720 #8780 #8735 #9270 #9340	Limited-Scope	Alpine, Amador, Calveras, 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 Assessr	ment Are	as and Type o	of Examination
Assessment Area (Some AA's include portions of coun	ties)	Type of Exam	Other Information (Reflects counties within aggregated AA's)
Florida			33 3
Tampa-St. Petersburg-Clearwater MSA Miami MSA	#8280 #5000	Full-Scope Full-Scope	
Daytona Beach MSA Fort Lauderdale MSA Fort Myers-Cape Coral MSA Fort Pierce-Port St. Lucie MSA Fort Walton Beach MSA Gainesville MSA Jacksonville MSA Lakeland-Winter Haven MSA Melbourne-Titusville-Palm Bay MSA Naples MSA Ocala MSA Orlando MSA Pensacola MSA Punta Gorda MSA Sarasota-Bradenton MSA Tallahassee MSA West Palm Beach-Boca Raton MSA Florida Non-MSA	#2020 #2680 #2700 #2710 #2750 #2900 #3600 #3980 #4900 #5345 #5790 #6580 #6580 #7510 #8240 #8960	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 Athens MSA Macon MSA Savannah MSA Georgia Non-MSA	#0120 #0500 #4680 #7520	Limited-Scope Limited-Scope Limited-Scope Limited-Scope 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 Idaho Non-MSA	#6340	Limited-Scope Limited-Scope	Blaine, Bonner, Bonneville, Gooding, Kootenai, Lemhi, Nez Perce, Payette, Shoshone, and Twin Falls

Assessment Area (Some AA's include portions of	of counties)	Type of Exam	Other Information (Reflects counties within aggregated AA's)
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 Iowa Non-MSA	#7720	Limited-Scope Limited-Scope	Woodbury (IA) Cerro Gordo, Clay, Emmet, Kossuth, and Webster
Kansas Wichita MSA	#9040	Full-Scope	
Lawrence MSA Topeka MSA Kansas Non-MSA	#4150 #8440	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 Joplin MSA Missouri Non-MSA	#1740 #3710	Limited-Scope Limited-Scope Limited-Scope	Audrain, Barry, Bates, Cape Girardeau, Cooper, Dade, Dunklin, Howell, Laclede, Lawerence, 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

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)		
New Mexico Albuquerque MSA	#0200	Full-Scope			
Las Cruces MSA Santa Fe MSA New Mexico Non-MSA	#4100 #7490	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 GreensboroWinston-Salem High Point MSA	#3120	Full-Scope			
Asheville MSA Fayetteville MSA Goldsboro MSA Greenville MSA Hickory-Morganton-Lenoir MSA Jacksonville MSA Raleigh-Durham-Chapel Hill MSA Wilmington MSA North Carolina Non-MSA	#0480 #2560 #2980 #3150 #3290 #3605 #6640 #9200	Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope	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 Tulsa MSA Oklahoma Non-MSA	#2340 #8560	Limited-Scope Limited-Scope Limited-Scope	Cherokee, Kay, and Muskogee		

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)		
Oregon Salem MSA	#7080	Full-Scope			
Eugene-Springfield MSA Corvallis MSA Medford MSA Oregon Non-MSA	#2400 #1890 #4890	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 Columbia MSA Florence MSA Myrtle Beach MSA Sumter MSA South Carolina Non-MSA	#1440 #1760 #2655 #5330 #8140	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 Clarksville-Hopkinsville (TN-KY) MSA Knoxville MSA Memphis (TN-MS-AR) MSA Tennessee Non-MSA	#1560 #1660 #3840 #4920	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		

Assessment Area (Some AA's include portions of counties)		Type of Exam	Other Information (Reflects counties within aggregated AA's)
exas			
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, Titu Uvalde, and Walker
tah			
Salt Lake City-Ogden MSA	#7160	Full-Scope	

List of Assess	sment Area	as and Type o	f Examination
Assessment Area (Some AA's include portions of co	(Some AA's include portions of counties)		Other Information (Reflects counties within aggregated AA's)
Virginia Richmond-Petersburg MSA	#6760	Full-Scope	
Charlottesville MSA	#1540	Limited-Scope	
Norfolk-Virginia Beach- Newport News MSA	#5720	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
Danville MSA Lynchburg MSA Roanoke MSA Virginia Non-MSA	#1950 #4640 #6800	Limited-Scope Limited-Scope Limited-Scope Limited-Scope	Augusta, Brunswick, Buckingham, Buena Vista City, Carroll, Franklin City, Halifax, Harrisonburg City, Henry, Lexington City, Louisa, Martinsville City, Mecklenburg, Montgomery, Northampton, Norton City, Orange, Page, Pulaski, Prince Edward, Radford City, Rockbridge, Rockingham, Shenandoah, South Boston City, Staunton City, Waynesboro City, Wise, and Wythe
Washington Seattle-Bellevue-Everett MSA	#7600	Full-Scope	
Bellingham MSA Bremerton MSA Olympia MSA Richland-Kennewick-Pasco MSA Spokane MSA Tacoma MSA Yakima MSA Washington Non-MSA	#0860 #1150 #5910 #6740 #7840 #8200 #9260	Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope 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

## **Appendix B: Bank Profiles**

Charter Number: 13044

#### Charlotte-Gastonia-Rock Hill Multistate MSA

DEMOGRAPHIC INFORMATION FOR MULTISTATE MSA	R FULL-SCOPE AREA:	CHARLOT	TE-GASTON	IIA-ROCK I	HILL (NC-S	SC)
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) = \$30 HUD 2001 Adjusted Median Family Households Below the Poverty Level Median Housing Value = \$76,988 Unemployment Rate = 2.21%	Income = $$64,100$					

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.

Charter Number: 13044

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

Charter Number: 13044

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) = \$3 HUD 2001 Adjusted Median Family Households Below the Poverty Lev Median Housing Value = \$246,15 Unemployment Rate = 3.77%	/ Income = \$55,100 el = 11.87%					

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:

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- 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

Charter Number: 13044

Demographic Characteristics	#	Low %	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) = \$4 HUD 2001 Adjusted Median Family Households Below the Poverty Leve Median Housing Value = \$333,45 Unemployment Rate = 2.85%	Income = \$86,100 el = 7.70%					

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.

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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

Charter Number: 13044

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) = \$3 HUD 2001 Adjusted Median Family Households Below the Poverty Leve Median Housing Value = \$78,602 Unemployment Rate = 2.46%	Income = $$50,500$					

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.

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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

Charter Number: 13044

Demographic Characteristics	#	Low %	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 HUD 2001 Adjusted Median Family Households Below the Poverty Leve Median Housing Value = \$100,570 Unemployment Rate = 3.87%	Income = \$48,200 I = 17.6%					

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.

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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

Charter Number: 13044

DEMOGRAPHIC INFORMATION FO	R FULL-SCOPE AREA:	DALLAS I	VISA			
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) = \$300000000000000000000000000000000000	Income = $$66,500$					

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 moderateincome geographies is older and in need of maintenance.

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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

Charter Number: 13044

Demographic Characteristics	#	Low %	Moderate	Middle	Upper	NA %
		of #	% of #	% of #	% of #	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) = \$3 HUD 2001 Adjusted Median Family Households Below the Poverty Leve Median Housing Value = \$74,444 Unemployment Rate = 3.52%	Income = $$59,600$					

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.

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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**

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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				
Composite I	Patina	The composite rating results from the sum of the numerical values o the component test ratings for the Lending, Investment, and Service Tests.					
Outstanding Recor Community Cre	d of Meeting	20 or mo	re points				
Satisfactory Recor Community Cre	_	11-19 points					
Needs to Improve Red Community Cre	•	5-10 points					
Substantial Noncompl Meeting Community		0-4 p	oints				

## **Appendix D: Tables of Performance Data**

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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	
• lowa	
• Kansas	
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;

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- 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.

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- **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		MU	ILTISTATE MET	ROPOLITAN	I AREA		Evaluation	n Period: J <i>A</i>	ANUARY 1, 200	O TO DECEN	MBER 31, 2001	l
MSA/Assessment Area:	% of Rated Area Loans	Home	Mortgage		all Loans usinesses	_	all Loans Farms		y Development ans**	Total Rep	oorted Loans	% of Rated Area
·	(#) in MSA/AA*	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	Deposits in MSA/AA***
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

<sup>(\*)</sup> Rated area refers to either the state or multistate MSA rating area.

<sup>(\*\*)</sup> The evaluation period for Community Development Loans is January 1, 2000 to December 31, 2001

<sup>(\*\*\*)</sup> 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 Distrit	oution: HC	ME PURC	HASE	MULTI	STATE METF	ROPOLITAN A	REA	Evaluation P	eriod: JANU	ARY 1, 2000	TO DECEN	ИBER 31,	2001		
		Total Home Purchase Loans		Low-Income Geographies		e-Income aphies		-Income raphies	Upper-l Geogr	Income aphies	Mai	rket Share	(%) by Ge	ography *	* *
MSA/Assessment Area:	#	% 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:															
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

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: US & PR.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribu	ution: HO	IME IMPRO\	/EMENT	MULT	ISTATE MET	ROPOLITAN /	AREA	Evaluation	Period: JAN	UARY 1, 200	O TO DECE	MBER 31	1, 2001		
	Total Home Improvement Loans		Low-Income Geographies		Moderate Geogra			-Income raphies	Upper- Geogr	Income aphies	Mai	rket Share	(%) by Ge	ography **	<del>*</del>
MSA/Assessment Area:	#	% 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:															
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

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: US & PR.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution					ULTISTATE N			Evaluat	ion Period: 、	JANUARY 1,	2000 TO D	ECEMBE	R 31, 200	)1	
MSA/Assessment Area:	Mortgage	Home Refinance ans	Low-Income Geographies		Moderate Geogra			-Income raphies	Upper-l Geogra		Ма	rket Share	(%) by Geo	ography **	<del>6</del> *
WIDAJASSESSIIIEIIL ATEA.	#	% 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:															
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

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: US & PR.

Table 5. Geographic Distribution of Small Loans to Businesses

Geographic Distribution	SMALL	LOANS TO	BUSINESSES	N	ULTISTATE M	ETROPOLIT	AN AREA	Evalua	tion Period: J	ANUARY 1,	2000 TO [	DECEMBE	R 31, 20	01	
		mall Loans sinesses	Low-Inc Geograp		Moderate-Income Geographies		Middle-l Geogra		Upper-In Geograp		Mai	rket Share	(%) by Ge	ography **	<del>*</del> *
MSA/Assessment Area:	#	% 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

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Business Data US&PR.

Table 6. Geographic Distribution of Small Loans to Farms

Geographic Distribut					TISTATE MET	ROPOLITAN	AREA	Evaluation	Period: JAN	UARY 1, 20	OO TO DEC	EMBER 3	1, 2001		
MSA/Assessment Area:		mall Loans Farms	Low-Income Geographies		Moderate- Geograp		Middle-l Geogra		Upper-In Geograp		Mai	rket Share	(%) by Ge	ography **	<del>*</del>
WOAJASSESSIIIEIIL AIEG.	#	% 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
					·										

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Table 7. Borrower Distribution of Home Purchase Loans

Borrower Distrib	ution: HO	ME PURCH	IASE	MULTIS	TATE METRO	POLITAN AR	EA	Evaluation Pe	riod: JANUA	RY 1, 2000	TO DECEM	BER 31, 2	2001		
MSA/Assessment Area:		Home se Loans	Low-Income Borrowers		Moderato Borro			-Income owers	Upper- Borro	Income wers	Market	Share (%)	by Borrov	ver Income	****
wish/Assessment Area.	#	% 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:															
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
		-													

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> 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.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: US & PR.

Table 8. Borrower Distribution of Home Improvement Loans

Borrower Distribut	ion: HON	ME IMPROVI	EMENT	MULTI	STATE METF	ROPOLITAN A	REA	Evaluation l	Period: JANI	JARY 1, 2000	O TO DECE	MBER 31	, 2001		
MSA/Assessment Area:		Il Home ment Loans	Low-Income Borrowers		Moderato Borro			-Income owers	Upper- Borro	Income wers	Market	Share (%)	by Borrov	ver Income	****
wisa/assessment area.	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Overall	Overall Low Mod		Mid	Upp
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

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> 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.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: US & PR.

Table 9. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution:			REFINANCE		ULTISTATE N	IETROPOLIT <i>i</i>	N AREA	Evaluat	ion Period: J	ANUARY 1, 2	2000 TO D	ECEMBER	R 31, 200	1	
MSA/Assessment Area:	Mor	l Home tgage ice Loans	Low-li Borro		Moderat Borro	e-Income owers		e-Income owers	Upper- Borro		Market	Share (%)	by Borrov	ver 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:															
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

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> 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.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: US & PR.

Table 10. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMA	LL LOANS TO BUS	INESSES I	MULTISTATE METI	ROPOLITAN AREA	Evaluation Per	iod: JANUARY 1, 2	2000 TO DECEMI	BER 31, 2001	
MCA/Accessment Avec	Total Sma to Busir			th Revenues of on or less		ans by Original Amoun ardless of Business Siz		Market S	hare****
MSA/Assessment Area:	#	% 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
								ı	

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2002).

<sup>(\*\*\*)</sup> 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: SMALI	LOANS TO FARMS	S MULTIS	TATE METROPO	LITAN AREA	Evaluation Per	iod: JANUARY 1, 2	2000 TO DECEMBER	31, 2001	
	Total Sma to Fa		Farms with R \$1 million			oans by Original Amou Regardless of Farm Siz		Market Sh	are****
MSA/Assessment Areas:	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	AII	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

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2002).

<sup>(\*\*\*)</sup> 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.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Table 12. Qualified Investments

QUALIFIED INV	ESTMENTS	MULTISTATE	METROPOLITAN	AREA Evaluation P	eriod: JANU	ARY 1, 2000 TO	DECEMBER 31, 200	1	
	Prior Perio	d Investments*	Current Pe	riod Investments		Total Investme	ents	Unfunded	Commitments**
MSA/Assessment Areas:	#	\$ (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

<sup>(\*) &</sup>quot;Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.

<sup>(\*\*) &</sup>quot;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 DELIV			CH OPENINGS/					TROPOLITA		Evalua	tion Perio	d: JANL	JARY 1,	2000 TO	DECEMB	ER 31, 2	001
	Deposits			Branches	1				Branc	h Openings	/Closings				Popul	ation	
MSA/Assessment Area:	% of Rated Area	# of BANK	% of Rated Area			Branches l Geographie		# of Branch	# of Branch	Net Cha	nge in Loca (+ o		anches	% (	-	ulation wit ography	hin
	Deposits in MSA/AA	Branches	ranches in MSA/AA Low Mod Mid Upp				Upp	Closings	Openings	Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Augusta-Aiken (GA-SC)	100.00	13						1	0	0	0	· 1	0	6.39	16.73	50.07	26.80
Charlotte-Gastonia-Rock Hill (NC-SC)	100.00	71	71 100.00 7.04 15.49 39.44 38.0				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 VOLU	JME	_	State: /	ARIZONA		Eval	uation Period:	JANUARY 1	, 2000 TO DECI	EMBER 31,	2001	
MSA/Assessment Area:	% of Rated Area Loans	Home	e Mortgage		all Loans usinesses		all Loans Farms		y Development ans**	Total Rep	orted Loans	% of Rated Area
,	(#) in MSA/AA*	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	Deposits in MSA/AA***
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

<sup>(\*)</sup> Loan Data as of December 31, 2001. Rated area refers to either the state or multistate MSA rating area.

<sup>(\*\*)</sup> The evaluation period for Community Development Loans is January 1, 2000 to December 31, 2001

<sup>(\*\*\*)</sup> 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

G	eographic Dist	ribution: H	OME PURCHA	<b>ISE</b>	State: Al	RIZONA	Evaluati	on Period: JA	NUARY 1, 20	OO TO DECE	MBER 31,	2001			
	Total I Purchasi		Low-Ir Geogra			e-Income aphies		-Income raphies	Upper-l Geogra		Mai	rket Share	(%) by Ge	ography *	* *
MSA/Assessment Area:	#	% 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
															<u> </u>

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Western Region 1.

Table 3. Geographic Distribution of Home Improvement Loans

Geog	raphic Distrib	ution: HON	E IMPROVEN	IENT	State: A	RIZONA	Evalua	tion Period: J	ANUARY 1, 2	2000 TO DEC	EMBER 31	, 2001			
		Home ent Loans	Low-Ir Geogra		Moderate Geogra			-Income raphies	Upper-l Geogr	Income aphies	Ma	rket Share	(%) by Ge	ography *†	+ *
MSA/Assessment Area:	#	% 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

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Western Region 1.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geograph	ic Distributio	n: HOME N	IORTGAGE RE	FINANCE	State	: ARIZONA	Ev	aluation Period	: JANUARY	1, 2000 TO I	DECEMBER	R 31, 200	1		
MSA/Assessment Area:	Mortgage	Home Refinance ans	Low-Ir Geogra		Moderati Geogra			-Income raphies	Upper-l Geogra		Mai	rket Share	(%) by Ge	ography *†	<del>*</del> *
WISA/ASSESSMENT ATEA.	#	% 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
(*) II															

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Western Region 1.

Table 5. Geographic Distribution of Small Loans to Businesses

Geographic			OANS TO BUS		State:	ARIZONA	Eva	luation Period	d: JANUARY 1	1, 2000 TO	DECEMBE	R 31, 200	11		
	Total Sm to Busi	iall Loans	Low-Inc Geograp		Moderate- Geogra		Middle-I Geogra		Upper-In Geograp		Ma	rket Share	(%) by Ge	ography **	+ <b>*</b>
MSA/Assessment Area:	#	% of Total*	% 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

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Business Data US&PR.

Table 6. Geographic Distribution of Small Loans to Farms

Geogra			L LOANS TO F		State: A	RIZONA	Evalua	tion Period:	JANUARY 1, 2	000 TO DE	CEMBER 3	1, 2001			
MSA/Assessment Area:		nall Loans arms	Low-Inc Geograp		Moderate- Geograp		Middle-I Geogra		Upper-In Geograp		Ma	rket Share	(%) by Ge	ography *†	÷ *
WOA/ASSESSMENT AIEG.	#	% 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

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Table 7. Borrower Distribution of Home Purchase Loans

Во	orrower Distri	bution: HOI	ME PURCHAS	E	State: ARI	ZONA	Evaluatio	n Period: JAN	IUARY 1, 200	OO TO DECEN	1BER 31, 2	001			
MSA/Assessment Area:		Home se Loans	Low-Ir Borro		Moderato Borro			-Income owers	Upper- Borro	Income owers	Market	Share (%)	by Borrov	ver Income	ļ****
WIDA/ASSESSITER ATES.	#	% 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
/*\															

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> 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.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Western Region 1.

Table 8. Borrower Distribution of Home Improvement Loans

Borro	wer Distribu	tion: HOM	IMPROVEME	ENT	State: A	State: ARIZONA Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2001										
MSA/Assessment Area:		Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		-Income owers	Upper-Income Borrowers		Market	Market Share (%) by Borrower Income***				
WOA/ASSESSITER ATEC.	# % of % of % BANK Total* Families** Loans***		% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp			
ull-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	

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available 0.00% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Western Region 1.

Table 9. Borrower Distribution of Home Mortgage Refinance Loans

Borrower	Distribution:	HOME MO	RTGAGE REF	INANCE	State	: ARIZONA	Ev	aluation Period	: JANUARY	1, 2000 TO	DECEMBER	R 31, 200	1		
MSA/Assessment Area:		Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		-Income owers	Upper-Income Borrowers		Market Share (%) by Borrower Income**				
MOA/ASSESSITERIT ATER.	#	% 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

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> 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.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Western Region 1.

Table 10. Borrower Distribution of Small Loans to Businesses

Borrower Distribution	on: SMALL LOAN	NS TO BUSINESS	ES State: A	.RIZONA Evalu	ation Period: JAN	IUARY 1, 2000 TO [	DECEMBER 31, 20	001	
	Total Sm to Busi			ith Revenues of on or less		ans by Original Amoun ardless of Business Si		Market Sl	hare****
MSA/Assessment Area:	# % of Total*		% of Businesses**	% BANK Loans***	\$100,000 or Less	>\$100,000 >\$250,000 to to \$250,000 \$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
/*\ Cmall loops to businesses eviginated and purchase									

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2002).

<sup>(\*\*\*)</sup> 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	n: SMALL LOANS	TO FARMS	State: ARIZO	NA Eval	uation Period: JAN	UARY 1, 2000 TO [	DECEMBER 31, 2001			
	Total Sma to Fa		Farms with F \$1 million			oans by Original Amou Regardless of Farm Siz		Market Share****		
MSA/Assessment Areas:	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	AII	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	
					_					
				_						

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2002).

<sup>(\*\*\*)</sup> 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.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Table 12. Qualified Investments

	QUALIFIED INVEST	TMENTS Sta	te: ARIZONA	Evaluation Period: J	ANUARY 1, 2	000 TO DECEME	BER 31, 2001		
	Prior Perio	od Investments*	Current Pe	riod Investments		Total Investme	Unfunded	Commitments**	
MSA/Assessment Areas:	#	# \$ (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
WP: P: II									

<sup>(\*) &</sup>quot;Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.

<sup>(\*\*) &</sup>quot;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							•	ite: ARIZON		ation Peri	od: JAN	UARY 1,	2000 TO	DECEMB	ER 31, 2	001		
	Deposits	Branches							Branch Openings/Closings						Population			
MSA/Assessment Area:	Rated Area RANI	# of BANK	% of Rated Area			Branches I Geographie		# of Branch	(+ or -)			ranches	%	% of the Population within Each Geography				
	Deposits in MSA/AA	Branches	Branches in MSA/AA	Low	Mod	Mid	Upp	Closings	Openings	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 VO	LUME		State:	ARKANSAS		Ev	aluation Period	: JANUARY	′ 1, 2000 TO DE	CEMBER 3	1, 2001	
MSA/Assessment Area:	% of Rated Area Loans	Home	: Mortgage	Small Loans to Businesses		-	III Loans Farms		y Development ans**	Total Rep	oorted Loans	% of Rated Area
	(#) in MSA/AA*	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	Deposits in MSA/AA***
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

<sup>(\*)</sup> Loan Data as of December 31, 2001. Rated area refers to either the state or multistate MSA rating area.

<sup>(\*\*)</sup> The evaluation period for Community Development Loans is January 1, 2000 to December 31, 2001.

<sup>(\*\*\*)</sup> 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

Geo	graphic Distri	ibution: HO	ME PURCHAS	SE	State: AR	KANSAS	Evaluat	tion Period: J	ANUARY 1, 2	000 TO DECI	EMBER 31,	, 2001			
Total Home Purchase Loans			Low-Ir Geogra			e-Income aphies	Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
MSA/Assessment Area:	# % of Owner % BANK Total* Units** % Owner Cocc 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
			_				_		_						

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southwest Region.

Table 3. Geographic Distribution of Home Improvement Loans

Geograp	ohic Distribu	tion: HOME	IMPROVEME	ENT	State: AF	RKANSAS	Evalu	ation Period:	JANUARY 1,	2000 TO DE	CEMBER 3	1, 2001			
		Home ent Loans	Low-Ir Geogra		Moderate Geogra	e-Income aphies		-Income raphies	Upper- Geogr	Income aphies	Ma	rket Share	(%) by Ge	ography **	<del>*</del>
MSA/Assessment Area:	#	% 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	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

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southwest Region.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic	Distribution	: HOME MO	ORTGAGE REI	INANCE	State:	ARKANSAS	E	valuation Perio	d: JANUAR	Y 1, 2000 TO	DECEMBE	R 31, 20	01		
MSA/Assessment Area:	Total Mortgage Loa	Refinance	Low-Ir Geogra		Moderati Geogra			-Income raphies	Upper-l Geogra		Mai	rket Share	(%) by Ge	ography **	<del>*</del> *
WSA/ASSESSITERE ATEA.	#	% 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

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southwest Region.

Table 5. Geographic Distribution of Small Loans to Businesses

Geographic I			IANS TO BUSI			ARKANSAS	S Ev	aluation Perio	od: JANUARY	1, 2000 TC	) DECEMBI	ER 31, 20	01		
	Total Sm to Busi		Low-Ind Geograp		Moderate- Geogra		Middle-I Geogra		Upper-In Geograp		Ma	rket Share	(%) by Ge	ography *†	+ <b>*</b>
MSA/Assessment Area:	#	% of Total*	% 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

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Business Data US&PR.

Table 6. Geographic Distribution of Small Loans to Farms

Geograph			LOANS TO FA	RMS	State: AF	RKANSAS	Evalua	ation Period:	JANUARY 1,	2000 TO DI	ECEMBER	31, 2001			
MSA/Assessment Area:	Total Sm to Fa		Low-Inc Geograp		Moderate- Geogra		Middle-l Geogra		Upper-In Geograp		Ma	rket Share	(%) by Ge	ography *†	· *
MOA/ASSESSITERIT ALEG.	#	% 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

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Table 7. Borrower Distribution of Home Purchase Loans

Borr	ower Distrib	ution: HOM	IE PURCHASE		State: ARK	ANSAS	Evaluati	on Period: JA	NUARY 1, 20	100 TO DECE	MBER 31,	2001			
MSA/Assessment Area:	Total Purchas	Home se Loans	Low-Ir Borro		Moderat Borro			-Income owers	Upper- Borro	Income owers	Market	Share (%)	by Borrov	ver Income	****
WOA/ASSESSITERE ATEG.	#	% 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

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> 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.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southwest Region.

Table 8. Borrower Distribution of Home Improvement Loans

Borrow	ver Distributi	ion: HOME	IMPROVEMEI	NT	State: AR	KANSAS	Evalua	ation Period:	JANUARY 1,	2000 TO DEC	EMBER 3	1, 2001			
MSA/Assessment Area:		Home nent Loans	Low-Ir Borro	ncome wers	Moderato Borro			-Income owers	Upper-l Borro	Income owers	Market	Share (%)	by Borrov	ver Income	****
WOA/ASSESSIBERT ATEG.	#	% 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
		<u> </u>													
															ı

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available 0.00% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southwest Region.

Table 9. Borrower Distribution of Home Mortgage Refinance Loans

Borrower D	listribution:	HOME MOF	RTGAGE REFII	NANCE	State:	ARKANSAS	E E	valuation Perio	d: JANUAR	Y 1, 2000 TO	DECEMBE	ER 31, 20	01		
MSA/Assessment Area:		e Mortgage ce Loans	Low-Ir Borro		Moderat Borro			-Income owers	Upper-l Borro		Market	t Share (%)	by Borrov	ver Income	***
WIOA/ASSESSITERIT AIEG.	#	% of Total*	% 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

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> 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.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southwest Region.

Table 10. Borrower Distribution of Small Loans to Businesses

Borrower Distribution	n: SMALL LOANS	S TO BUSINESSE	S State: AF	RKANSAS Eval	luation Period: JA	NUARY 1, 2000 TO	DECEMBER 31, 2	2001	
	Total Sm to Busi			ith Revenues of on or less		ans by Original Amoun ardless of Business Siz		Market Sh	1are****
MSA/Assessment Area:	#	% 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

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2002).

<sup>(\*\*\*)</sup> 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 T	O FARMS	State: ARKAN	ISAS Ev	aluation Period: JA	NUARY 1, 2000 TO	DECEMBER 31, 200	1	
	Total Sma to Far		Farms with F \$1 million			oans by Original Amou Regardless of Farm Siz		Market Sh	are****
MSA/Assessment Areas:	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	AII	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

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2002)

<sup>(\*\*\*)</sup> 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.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Table 12. Qualified Investments

	QUALIFIED INVEST	MENTS State	e: ARKANSAS	Evaluation Period:	JANUARY 1,	2000 TO DECEM	BER 31, 2001		
	Prior Perio	d Investments*	Current Pe	riod Investments		Total Investme	ents	Unfunded	Commitments**
MSA/Assessment Areas:	#	\$ (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

<sup>(\*) &</sup>quot;Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.

<sup>(\*\*) &</sup>quot;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 B								e: ARKANS		uation Pe	riod: JAI	NUARY 1	, 2000 T	O DECEM	BER 31, 2	2001	
	Deposits			Branches	3				Branch	Openings/	Closings				Popul	ation	
MSA/Assessment Area:	% of Rated Area	# of BANK	% of Rated Area		ocation of ncome of (		-	# of Branch	# of Branch	Net Cha	nge in Loc (+ (		ranches	%	of the Popi Each Ge		hin
	Deposits in MSA/AA	Branches	Branches in MSA/AA	Low	Mod	Mid	Upp	Closings	Openings	Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:			37.50 0.00 23.81 28.57 47.62														
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

Table 1. Lending Volume

LENDING VOLUM	IE .		State: CA	ALIFORNIA		Ev	aluation Period:	JANUARY	1, 2000 TO DE	CEMBER 31	, 2001	
MSA/Assessment Area:	% of Rated Area Loans	Home	e Mortgage		all Loans usinesses		all Loans Farms		y Development ans**	Total Rep	orted Loans	% of Rated Area
	(#) in MSA/AA*	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	Deposits in MSA/AA***
Full-Scope Review:												
Los Angeles-Long Beach	23.59	56,254	8,938,498	18,349	1,192,466	15	2,561	67	134,773	74,685	10,268,298	31.60
San Francisco	8.37	22,381	5,797,232	4,109	294,281	6	671	15	42,781	26,511	6,134,965	17.84
Limited-Scope Review:												
Bakersfield	1.07	2,736	202,222	605	38,064	50	5,199	1	3,658	3,392	249,143	0.85
Chico-Paradise	0.51	1,415	126,801	191	9,194	11	1,369	3	8,728	1,620	146,092	0.38
Fresno	1.69	3,794	308,566	1,286	100,987	256	35,835	3	8,781	5,339	454,169	1.55
Merced	0.40	1,117	109,667	132	8,878	27	3,624	2	2,640	1,278	124,809	0.23
Modesto	1.01	2,783	292,301	380	30,843	27	3,994	2	1,574	3,192	328,712	0.57
Oakland	11.01	31,241	6,017,667	3,583	258,782	10	1,430	26	59,577	34,860	6,337,456	11.22
Orange County	9.53	24,237	4,468,587	5,899	406,843	6	176	22	50,485	30,164	4,926,091	7.16
Redding	0.35	934	85,484	158	10,406	8	138	1	14,133	1,101	110,161	0.27
Riverside-San Bernardino	7.12	18,830	2,185,848	3,630	239,050	50	10,098	26	83,462	22,536	2,518,458	4.42
Sacramento	5.40	15,298	2,088,161	1,756	144,989	6	546	20	44,866	17,080	2,278,562	3.02
Salinas	1.45	4,197	781,465	369	29,897	23	2,693	2	234	4,591	814,289	0.63
San Diego	7.26	19,755	3,448,615	3,198	251,115	18	2,082	27	107,890	22,998	3,809,702	5.37
San Jose	7.42	20,783	5,344,750	2,706	184,348	5	110	11	37,233	23,505	5,566,441	6.47
San Luis Obispo-Atascadero-Paso Robles	0.48	1,271	182,825	241	15,145	18	1,055	0	0	1,530	199,025	0.50
Santa Barbara-Santa Maria-Lompoc	0.84	2,265	454,174	399	24,742	3	411	0	0	2,667	479,327	0.68
Santa Cruz-Watsonville	1.13	3,245	696,796	320	24,869	10	1,375	2	30,248	3,577	753,288	0.43
Santa Rosa	1.88	5,515	974,841	425	27,214	13	701	2	8,417	5,955	1,011,173	0.81
Stockton-Lodi	1.38	3,898	443,084	423	39,869	28	3,453	5	1,016	4,354	487,422	0.67

<sup>(\*)</sup> Loan data as of December 31, 2001. Rated area refers to either the state or multistate MSA rating area.

<sup>(\*\*)</sup> The evaluation period for Community Development Loans is January 1, 2000 to December 31, 2001

<sup>(\*\*\*)</sup> Deposit data as of June 30, 2001. Rated area refers to either the state or multistate MSA rating area.

Bank of America, N.A., Charlotte, NC Charter Number: 13044

Table 1. Lending Volume

LENDING VOLU	ME		State: CA	ALIFORNIA		Ev	valuation Period:	JANUARY	1, 2000 TO DE	CEMBER 31	, 2001	
MSA/Assessment Area:	% of Rated Area Loans	Home	e Mortgage		all Loans usinesses		all Loans Farms		y Development ans**	Total Rep	oorted Loans	% of Rated Area
	(#) in MSA/AA*	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	Deposits in MSA/AA***
Limited-Scope Review:												
Vallejo-Fairfield-Napa	1.98	5,791	914,475	458	30,460	11	484	10	26,908	6,270	972,327	0.89
Ventura	2.05	5,368	840,915	1,111	55,225	18	1,126	3	4,789	6,500	902,055	1.59
Visalia-Tulare-Porterville	0.52	1,273	78,615	284	14,916	87	18,307	2	4,642	1,646	116,480	0.51
Yolo	0.35	935	132,788	152	20,218	6	1,370	2	5,922	1,095	160,298	0.34
Yuba City	0.27	725	57,209	115	12,804	9	458	2	2,558	851	73,029	0.20
California Non-MSA	2.93	8,069	930,688	1,099	73,096	107	18,947	4	6,651	9,279	1,029,382	1.81
		_										

<sup>(\*)</sup> Loan data as of December 31, 2001. Rated area refers to either the state or multistate MSA rating area.

<sup>(\*\*)</sup> The evaluation period for Community Development Loans is January 1, 2000 to December 31, 2001

<sup>(\*\*\*)</sup> 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					ate: CALIFOR	NIA	Evaluation	Period: JA	NUARY 1, 20	OO TO DEC	EMBER 31	, 2001			
		Home se Loans	Low-In Geogra		Moderate- Geograp		Middle-l Geogra		Upper-lı Geogra		Mai	rket Share	(%) by Geo	graphy **	<del>*</del> *
MSA/Assessment Area:	#	% of Total*	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full-Scope Review:															
Los Angeles-Long Beach	16,503	20.49	2.34	4.20	14.25	17.64	34.73	29.95	48.68	48.21	4.52	7.57	6.14	3.86	4.33
San Francisco	6,492	8.06	1.20	3.17	11.96	16.33	46.73	44.32	40.11	36.18	10.67	16.03	12.91	10.24	9.97
Limited-Scope Review:															
Bakersfield	782	0.97	1.34	0.51	23.59	24.04	33.22	24.94	41.85	50.51	1.80	0.48	2.44	1.36	1.87
Chico-Paradise	417	0.52	NA	NA	14.88	12.47	66.68	54.20	18.44	33.33	4.34	NA	3.37	4.02	5.44
Fresno	736	0.91	1.68	1.49	17.28	16.44	47.67	37.36	33.37	44.70	1.97	1.60	1.98	2.08	1.89
Merced	390	0.48	0.04	0.00	11.82	7.69	70.40	73.08	17.73	19.23	3.50	0.00	4.02	3.88	2.03
Modesto	917	1.14	0.27	0.33	14.34	20.61	57.80	52.56	27.58	26.50	3.36	5.41	5.76	2.89	3.14
Oakland	10,451	12.98	3.78	6.81	13.15	15.07	46.62	40.64	36.44	37.13	7.33	11.82	7.97	6.23	8.12
Orange County	7,457	9.26	0.77	1.13	17.19	11.88	45.08	37.41	36.96	49.23	4.22	3.03	3.43	3.84	4.88
Redding	226	0.28	NA	NA	9.27	7.08	75.62	65.49	15.11	27.43	1.87	NA	1.05	1.97	2.03
Riverside-San Bernardino	6,291	7.81	0.76	0.40	17.24	12.54	50.68	42.14	31.33	44.89	2.53	1.60	2.68	2.26	2.81
Sacramento	4,720	5.86	2.43	1.44	12.52	11.02	53.21	46.17	31.84	41.38	3.71	3.05	3.82	3.47	4.04
Salinas	1,355	1.68	0.19	0.30	12.31	19.78	45.24	47.53	42.25	32.40	8.93	12.50	10.96	7.76	9.87
San Diego	6,301	7.82	1.88	2.33	13.42	12.60	49.05	35.82	35.64	49.25	3.64	3.98	3.29	2.99	4.50
San Jose	6,402	7.95	1.43	1.91	13.79	15.82	57.16	58.25	27.62	23.99	7.20	6.62	5.92	7.15	8.83
San Luis Obispo-Atascadero-Paso Robles	370	0.46	NA	NA	7.06	4.86	81.99	81.08	10.95	14.05	2.04	NA	1.40	1.91	3.53
Santa Barbara-Santa Maria-Lompoc	598	0.74	0.00	0.00	16.32	20.40	40.63	29.43	43.05	50.17	2.77	0.00	2.52	1.61	4.71
Santa Cruz-Watsonville	1,002	1.24	NA	NA	12.70	16.17	55.56	55.49	31.74	28.34	6.81	NA	6.21	6.69	7.44
Santa Rosa	1,574	1.95	NA	NA	7.03	9.59	73.42	67.73	19.55	22.68	6.71	NA	5.23	6.85	7.15
Stockton-Lodi	1,348	1.67	1.09	1.71	20.50	26.71	47.63	30.64	30.78	40.95	3.76	9.92	6.30	2.83	3.68

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Western Region 2.

Table 2. Geographic Distribution of Home Purchase Loans

Geograph	c Distributio	n: HOME P	URCHASE	St	ate: CALIFOR	NIA	Evaluation I	Period: JAN	IUARY 1, 200	OO TO DECE	MBER 31,	2001			
		l Home se Loans	Low-In Geogra		Moderate- Geogra		Middle-lı Geogra		Upper-lı Geogra		Mar	ket Share	(%) by Ged	graphy *	**
MSA/Assessment Area:	#	% of Occ BANI Total* Units**			% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Limited-Scope Review:															
Vallejo-Fairfield-Napa	1,577	1.96	0.53	0.13	9.54	12.94	62.12	59.92	27.81	26.70	5.59	0.00	6.56	5.55	5.22
Ventura	1,547	1.92	0.85	0.65	20.59	20.36	48.04	41.05	30.51	37.94	2.74	0.33	2.63	2.69	3.09
Visalia-Tulare-Porterville	156	0.19	NA	NA	20.01	17.95	48.44	44.87	31.56	37.18	0.78	NA	0.52	0.79	0.87
Yolo	346	0.43	0.06	0.29	23.63	10.40	38.67	27.17	37.64	62.14	3.48	0.00	2.29	2.18	6.36
Yuba City	203	0.25	NA	NA	20.39	19.70	50.98	48.77	28.64	31.53	2.85	NA	2.44	3.23	2.62
California Non-MSA	2,374	2.95	0.38	0.08	16.68	8.55	62.50	57.16	20.44	34.20	4.91	20.00	4.12	5.09	4.88

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Western Region 2.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Dist			•		ate: CALIFOI	RNIA	Evaluatio	n Period:	JANUARY 1	, 2000 TO	DECEMBE	R 31, 2001			
		Home nent Loans	Low-Ir Geogra		Moderate Geogra		Middle-Ir Geograp		Upper-l Geogra		Ma	arket Share	(%) by Geo	graphy **	*
MSA/Assessment Area:	#	% 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:															
Los Angeles-Long Beach	10,258	20.38	2.34	2.19	14.25	11.87	34.73	27.44	48.68	58.49	38.00	31.13	34.13	33.03	42.40
San Francisco	6,084	12.09	1.20	1.68	11.96	15.02	46.73	46.65	40.11	36.62	69.35	61.11	70.45	67.55	71.58
Limited-Scope Review:															
Bakersfield	336	0.67	1.34	2.08	23.59	40.18	33.22	25.00	41.85	32.74	17.00	22.22	20.58	18.31	14.10
Chico-Paradise	246	0.49	NA	NA	14.88	8.94	66.68	63.01	18.44	28.05	34.50	NA	23.68	35.51	35.90
Fresno	607	1.21	1.68	1.15	17.28	14.33	47.67	42.01	33.37	42.50	25.10	36.36	29.86	28.54	21.28
Merced	137	0.27	0.04	0.00	11.82	15.33	70.40	68.61	17.73	16.06	21.45	0.00	41.67	20.63	18.29
Modesto	409	0.81	0.27	0.24	14.34	12.96	57.80	47.92	27.58	38.88	25.35	100.00	36.26	23.67	24.93
Oakland	6,821	13.55	3.78	4.53	13.15	13.05	46.62	39.76	36.44	42.43	48.46	53.87	48.48	42.15	55.58
Orange County	4,627	9.19	0.77	0.65	17.19	10.46	45.08	41.11	36.96	47.70	45.36	43.24	38.26	44.10	48.57
Redding	159	0.32	NA	NA	9.27	5.66	75.62	73.58	15.11	20.75	29.93	NA	21.05	31.37	27.87
Riverside-San Bernardino	2,724	5.41	0.76	0.51	17.24	11.49	50.68	40.64	31.33	47.28	20.85	28.57	23.93	20.14	20.86
Sacramento	2,167	4.30	2.43	1.38	12.52	9.88	53.21	45.96	31.84	42.78	26.10	20.34	31.51	23.63	28.15
Salinas	772	1.53	0.19	0.26	12.31	12.82	45.24	42.88	42.25	44.04	57.62	50.00	54.26	52.73	65.23
San Diego	2,979	5.92	1.88	2.01	13.42	9.20	49.05	41.32	35.64	47.47	28.74	23.33	23.24	25.43	34.56
San Jose	4,801	9.54	1.43	2.06	13.79	14.33	57.16	57.57	27.62	26.04	59.18	56.82	53.41	56.80	69.48
San Luis Obispo-Atascadero-Paso Robles	313	0.62	NA	NA	7.06	9.58	81.99	80.51	10.95	9.90	46.61	NA	51.72	44.62	63.33
Santa Barbara-Santa Maria-Lompoc	439	0.87	0.00	0.00	16.32	16.86	40.63	34.40	43.05	48.75	41.76	0.00	39.39	36.06	49.36
Santa Cruz-Watsonville	716	1.42	NA	NA	12.70	9.78	55.56	52.93	31.74	37.29	56.76	NA	47.30	58.18	57.76
Santa Rosa	932	1.85	NA	NA	7.03	5.90	73.42	75.54	19.55	18.56	39.67	NA	32.65	42.45	32.56
Stockton-Lodi	517	1.03	1.09	1.55	20.50	18.76	47.63	35.40	30.78	44.29	21.39	71.43	27.78	19.97	20.10

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Western Region 2.

Table 3. Geographic Distribution of Home Improvement Loans

	HUIVIE IIVIPI	ROVEMENT	Sta	ate: CALIFOI	RNIA	Evaluatio	n Period:	JANUARY 1	1, 2000 TO	DECEMBER	R 31, 2001			
		_								Ma	rket Share	(%) by Geo	graphy **	*
#	% 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
1,114	2.21	0.53	0.18	9.54	11.31	62.12	53.23	27.81	35.28	35.99	100.00	38.99	34.22	38.42
1,151	2.29	0.85	1.13	20.59	17.72	48.04	41.70	30.51	39.44	30.30	21.43	26.30	26.87	37.89
218	0.43	NA	NA	20.01	28.90	48.44	49.08	31.56	22.02	14.74	NA	22.79	15.12	9.62
143	0.28	0.06	0.00	23.63	20.28	38.67	28.67	37.64	51.05	25.52	0.00	16.95	22.56	31.72
114	0.23	NA	NA	20.39	14.04	50.98	42.98	28.64	42.98	29.63	NA	24.32	30.58	30.36
1,555	3.09	0.38	0.00	16.68	6.11	62.50	59.04	20.44	34.86	44.88	0.00	30.99	47.09	44.91
	# 1,114 1,151 218 143 114	# Total*  1,114 2.21 1,151 2.29 218 0.43 143 0.28 114 0.23	# % of Total*	#   % of Total*   % Owner Occ Units**   % BANK Loans   % Dwner Occ Units**   % BANK Loans   %	Recognation   Recognation		Improvement Loans   Geographies   Geograph	Improvement Loans   Geographies   Geographies   Geographies   Geographies	Improvement Loans   Geographies   Geographies   Geographies   Geographies   Geographies	Improvement Loans   Geographies   Geographies   Geographies   Geographies	Improvement Loans   Geographies   Geographies   Geographies   Geographies   Geographies   Geographies	Market Share   Mark	Market Share (%) by Geo   Market Share (%)	Market Share (%) by Geography **   Market Share (

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Western Region 2.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Dist	ribution: I	HOME MOF	RTGAGE REF	INANCE	State:	CALIFORNIA	. E	valuation Per	iod: JANUA	RY 1, 2000 T	O DECEME	BER 31, 20	001		
MSA/Assessment Area:	Total Mort Refinand	gage		Income raphies	Moderate Geogra		Middle- Geogr		Upper- Geogr		Ma	arket Share	(%) by Ge	ography **	*
WOR/ASSESSMENT ATEA.	#	% 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:															
Los Angeles-Long Beach	29,465	22.13	2.34	2.82	14.25	14.54	34.73	31.73	48.68	50.90	6.99	10.75	9.01	6.93	6.45
San Francisco	9,803	7.36	1.20	1.63	11.96	11.19	46.73	46.21	40.11	40.97	8.83	9.19	8.31	8.84	8.96
Limited-Scope Review:		_									_				_
Bakersfield	1,617	1.21	1.34	1.67	23.59	37.66	33.22	24.00	41.85	36.67	8.30	18.07	20.77	8.57	5.23
Chico-Paradise	752	0.56	NA	NA	14.88	11.97	66.68	54.65	18.44	33.38	8.24	NA	10.70	7.61	8.56
Fresno	2,448	1.84	1.68	1.43	17.28	16.46	47.67	37.79	33.37	44.28	8.22	12.20	13.41	8.93	6.67
Merced	588	0.44	0.04	0.00	11.82	10.03	70.40	70.07	17.73	19.90	6.60	0.00	8.33	6.71	5.76
Modesto	1,457	1.09	0.27	0.48	14.34	13.38	57.80	52.92	27.58	33.22	5.35	16.67	7.77	5.06	5.10
Oakland	13,966	10.49	3.78	3.27	13.15	11.33	46.62	42.51	36.44	42.62	6.26	6.61	5.89	5.71	7.00
Orange County	12,150	9.12	0.77	1.01	17.19	11.75	45.08	40.08	36.96	47.09	5.72	7.27	5.89	5.28	6.08
Redding	549	0.41	NA	NA	9.27	7.83	75.62	65.39	15.11	26.78	6.76	NA	7.71	6.50	7.25
Riverside-San Bernardino	9,814	7.37	0.76	0.63	17.24	12.59	50.68	43.65	31.33	43.10	5.14	11.57	7.35	5.18	4.68
Sacramento	8,408	6.31	2.43	1.38	12.52	7.43	53.21	45.56	31.84	45.62	6.09	7.04	5.92	5.82	6.38
Salinas	2,070	1.55	0.19	0.19	12.31	17.34	45.24	45.75	42.25	36.71	8.79	7.55	12.41	7.75	8.92
San Diego	10,467	7.86	1.88	1.98	13.42	9.96	49.05	41.40	35.64	46.66	5.06	5.52	4.72	4.51	5.75
San Jose	9,576	7.19	1.43	1.81	13.79	12.78	57.16	57.23	27.62	28.19	6.80	7.69	6.31	6.61	7.43
San Luis Obispo-Atascadero-Paso Robles	588	0.44	NA	NA	7.06	7.31	81.99	80.44	10.95	12.24	2.76	NA	3.29	2.66	3.29
Santa Barbara-Santa Maria-Lompoc	1,228	0.92	0.00	0.41	16.32	16.69	40.63	38.68	43.05	44.22	4.96	21.05	5.32	4.71	5.04
Santa Cruz-Watsonville	1,525	1.15	NA	NA	12.70	13.51	55.56	55.34	31.74	31.15	7.60	NA	7.82	7.81	7.18
Santa Rosa	3,009	2.26	NA	NA	7.03	6.78	73.42	70.19	19.55	23.03	6.82	NA	5.98	6.69	7.64
Stockton-Lodi	2,033	1.53	1.09	1.48	20.50	22.09	47.63	36.25	30.78	40.19	5.23	17.42	9.00	4.40	4.86

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Western Region 2.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Dis	tribution: I	HOME MOF	RTGAGE REF	INANCE	State:	CALIFORNIA	A E	Evaluation Per	iod: JANUAI	RY 1, 2000 T	O DECEME	BER 31, 20	001		
MSA/Assessment Area:	Mort	Home gage ce Loans	_	ncome raphies		e-Income aphies		-Income aphies	Upper-l Geogra		Ma	arket Share	(%) by Geo	ography **	·*
WIDA/ASSESSIIIEIIL AIEG.	#	Units**			% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Limited-Scope Review:															
Vallejo-Fairfield-Napa	3,098	2.33	0.53	0.13	9.54	8.78	62.12	53.55	27.81	37.54	6.49	7.41	7.20	5.81	7.61
Ventura	2,670	2.00	0.85	1.09	20.59	20.22	48.04	41.65	30.51	37.04	4.26	4.45	4.76	4.00	4.33
Visalia-Tulare-Porterville	899	0.68	NA	NA	20.01	22.47	48.44	49.83	31.56	27.70	8.31	NA	12.78	8.79	6.07
Yolo	445	0.33	0.06	0.45	23.63	11.91	38.67	32.81	37.64	54.83	4.31	14.29	4.30	3.73	4.77
Yuba City	408	0.31	NA	NA	20.39	17.40	50.98	52.94	28.64	29.66	9.26	NA	13.78	10.90	6.47
California Non-MSA	4,139	3.11	0.38	0.00	16.68	7.32	62.50	58.95	20.44	33.73	8.27	0.00	7.29	8.95	7.54
·															

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Western Region 2.

Table 5. Geographic Distribution of Small Loans to Businesses

Geographic Dis						CALIFORNIA	. Ev	aluation Perio	d: JANUARY	1, 2000 TO	DECEMBE	R 31, 20	01		
		nall Loans sinesses	Low-Ind Geograp		Moderate Geogra		Middle-l Geogra		Upper-In Geograp		Mai	ket Share	(%) by Geo	ography **	*
MSA/Assessment Area:	#	% of Total*	% of Businesses **	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full-Scope Review:															
Los Angeles-Long Beach	18,349	35.71	8.60	11.59	17.31	20.44	31.99	32.04	41.83	35.93	1.91	3.51	2.41	1.82	1.61
San Francisco	4,109	8.00	13.90	13.04	17.85	21.39	37.42	36.84	30.69	28.73	1.74	2.25	1.70	1.76	1.74
Limited-Scope Review:															
Bakersfield	605	1.18	8.41	9.26	23.07	30.25	27.45	24.46	41.07	36.03	1.41	2.69	2.11	1.29	1.17
Chico-Paradise	191	0.37	NA	NA	22.97	20.94	56.03	57.07	20.99	21.99	1.10	NA	1.25	1.19	1.08
Fresno	1,286	2.50	4.37	3.34	22.40	24.49	42.46	42.30	30.55	29.86	2.24	1.62	3.04	2.51	1.83
Merced	132	0.26	0.00	0.00	24.67	27.27	61.91	59.09	13.43	13.64	1.24	0.00	2.66	0.96	1.19
Modesto	380	0.74	1.08	0.00	22.31	22.89	56.60	54.21	19.88	22.89	1.10	0.00	1.87	1.01	1.11
Oakland	3,583	6.97	10.40	9.86	15.43	14.83	42.97	41.52	30.74	33.79	1.43	1.54	1.44	1.39	1.56
Orange County	5,899	11.48	3.65	4.73	24.87	28.69	37.42	39.11	28.64	27.47	1.56	1.84	1.95	1.51	1.33
Redding	158	0.31	NA	NA	18.01	17.72	69.88	69.62	12.11	12.66	0.94	NA	1.13	1.07	0.59
Riverside-San Bernardino	3,630	7.07	1.93	1.85	22.04	21.58	47.44	44.16	28.55	32.41	1.36	1.71	1.63	1.42	1.35
Sacramento	1,756	3.42	4.92	4.10	19.95	20.67	46.42	45.79	28.71	29.44	1.18	1.69	1.61	1.18	1.08
Salinas	369	0.72	7.26	4.07	19.03	23.04	39.83	38.75	33.88	34.15	1.09	0.92	2.13	1.04	1.09
San Diego	3,198	6.22	3.66	3.57	22.69	23.00	42.95	42.78	30.52	30.65	1.02	1.19	1.26	1.06	0.92
San Jose	2,706	5.27	6.10	6.90	22.46	25.05	50.02	53.58	21.17	14.47	1.29	2.18	1.49	1.35	0.87
San Luis Obispo-Atascadero-Paso Robles	241	0.47	NA	NA	11.34	11.62	76.53	78.01	12.13	10.37	0.69	NA	1.15	0.72	0.57
Santa Barbara-Santa Maria-Lompoc	399	0.78	0.42	0.25	42.39	52.13	29.04	22.31	28.16	25.31	0.74	3.13	1.19	0.69	0.39
Santa Cruz-Watsonville	320	0.62	NA	NA	20.71	15.00	54.77	59.06	24.49	25.94	1.12	NA	0.79	1.40	1.07
Santa Rosa	425	0.83	NA	NA	15.12	16.24	69.70	65.41	15.18	18.35	0.71	NA	0.79	0.74	0.77
Stockton-Lodi	423	0.82	6.35	7.57	21.45	21.04	42.50	38.77	29.69	32.62	1.26	2.67	1.36	1.23	1.32

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Business Data US&PR.

Table 5. Geographic Distribution of Small Loans to Businesses

Geographic D	Distribution:	SMALL LO	ANS TO BUSII	NESSES	State:	CALIFORNI	A E	valuation Peri	od: JANUARY	′ 1, 2000 T(	D DECEMB	ER 31, 20	001		
	Total Sm to Busi	all Loans nesses	Low-Ind Geogra		Moderate Geogra		Middle-l Geogra		Upper-In Geogra		Ma	rket Share	(%) by Ge	ography **	<del>*</del> *
MSA/Assessment Area:	#	% of Total*	% of Businesses **	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Limited-Scope Review:															
Vallejo-Fairfield-Napa	458	0.89	2.98	3.93	15.31	18.12	61.33	61.35	20.38	16.59	0.95	2.40	1.69	1.04	0.42
Ventura	1,111	2.16	3.78	3.42	27.57	27.09	44.88	45.72	23.78	23.76	1.25	1.15	1.57	1.21	1.30
Visalia-Tulare-Porterville	284	0.55	NA	NA	18.38	21.13	48.69	51.41	32.90	27.46	1.19	NA	1.03	1.58	0.97
Yolo	152	0.30	0.34	0.00	34.13	45.39	43.03	32.24	22.50	22.37	1.22	0.00	1.55	1.17	1.20
Yuba City	115	0.22	NA	NA	25.39	12.17	52.19	66.96	22.42	20.87	1.09	NA	0.96	1.79	0.29
California Non-MSA	1,099	2.14	0.13	0.00	20.51	18.11	61.70	60.69	17.66	21.20	1.20	0.00	1.19	1.33	1.54

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Business Data US&PR.

Table 6. Geographic Distribution of Small Loans to Farms

Geographic D	istribution:	SMALL LO	DANS TO FAF	RMS	State: CA	LIFORNIA	Evalu	ation Period:	JANUARY 1	I, 2000 TO	DECEMBER	R 31, 200	1		
MSA/Assessment Area:		nall Loans Farms	Low-In Geogra		Moderate Geogra		Middle- Geogra		Upper-l Geogra		Ma	arket Share	e (%) by Geo	graphy **	*
WON/ASSESSIBILITATES.	#	% 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:															
Los Angeles-Long Beach	15	1.81	2.92	0.00	11.97	0.00	36.36	46.67	48.66	53.33	2.73	0.00	0.00	3.70	3.17
San Francisco	6	0.72	3.29	33.33	18.28	16.67	43.06	16.67	35.17	33.33	3.45	33.33	7.69	0.00	0.00
Limited-Scope Review:															
Bakersfield	50	6.04	1.59	0.00	33.73	38.00	28.23	20.00	36.44	42.00	8.15	0.00	7.14	8.70	10.61
Chico-Paradise	11	1.33	NA	NA	9.72	9.09	53.96	54.55	36.32	36.36	3.85	NA	100.00	0.00	7.69
Fresno	256	30.92	0.67	0.39	18.27	16.41	60.39	65.63	20.55	17.58	19.45	0.00	14.17	21.07	23.81
Merced	27	3.26	0.09	0.00	9.30	11.11	83.30	88.89	7.31	0.00	3.44	0.00	8.33	3.27	0.00
Modesto	27	3.26	0.34	0.00	9.01	18.52	58.79	37.04	31.86	44.44	3.83	0.00	5.00	1.99	7.29
Oakland	10	1.21	5.37	10.00	12.66	0.00	45.49	30.00	36.32	60.00	4.55	0.00	0.00	5.56	5.00
Orange County	6	0.72	2.68	0.00	23.01	0.00	42.45	33.33	30.41	66.67	0.00	0.00	0.00	0.00	0.00
Redding	8	0.97	NA	NA	9.67	0.00	76.95	50.00	13.38	50.00	0.00	NA	0.00	0.00	0.00
Riverside-San Bernardino	50	6.04	2.49	6.00	20.96	26.00	42.99	26.00	33.53	42.00	11.29	0.00	10.00	6.56	15.79
Sacramento	6	0.72	2.20	0.00	12.77	33.33	58.39	50.00	26.64	16.67	1.00	0.00	0.00	1.39	0.00
Salinas	23	2.78	7.76	13.04	19.46	4.35	46.68	52.17	26.10	30.43	15.09	40.00	0.00	8.82	33.33
San Diego	18	2.17	1.42	0.00	17.77	11.11	47.13	50.00	33.69	38.89	2.44	0.00	6.25	1.82	2.13
San Jose	5	0.60	4.70	0.00	22.72	40.00	53.25	20.00	19.34	40.00	0.00	0.00	0.00	0.00	0.00
San Luis Obispo-Atascadero-Paso Robles	18	2.17	NA	NA	8.38	0.00	83.12	94.44	8.51	5.56	4.12	NA	0.00	4.71	0.00
Santa Barbara-Santa Maria-Lompoc	3	0.36	0.00	0.00	27.58	0.00	29.72	0.00	42.70	100.00	1.53	0.00	0.00	0.00	4.26
Santa Cruz-Watsonville	10	1.21	NA	NA	19.35	50.00	58.70	40.00	21.63	10.00	14.81	NA	50.00	10.00	0.00
Santa Rosa	13	1.57	NA	NA	6.07	0.00	80.66	46.15	13.27	53.85	2.94	NA	0.00	1.30	9.09
Stockton-Lodi	28	3.38	0.62	0.00	9.86	7.14	60.70	35.71	28.82	57.14	3.44	0.00	3.70	1.75	6.72

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Table 6. Geographic Distribution of Small Loans to Farms

Geographic D	)istribution:	SMALL LO	DANS TO FAR	RMS	State: CA	LIFORNIA	Evalu	ıation Period:	JANUARY 1	I, 2000 TO	DECEMBER	R 31, 200	1		
MSA/Assessment Area:		nall Loans arms	Low-In Geogra		Moderat Geogr	e-Income aphies		Income aphies	Upper-l Geogra		Ma	arket Shar	e (%) by Geo	graphy **	*
WOAJASSSSIIGHT ATES.	# % of % of % BANK  # Total* Farms** Loans			% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Limited-Scope Review:															
Vallejo-Fairfield-Napa	11	1.33	1.53	0.00	5.49	9.09	63.04	45.45	29.95	45.45	1.69	0.00	0.00	1.47	2.94
Ventura	18	2.17	1.84	0.00	33.97	55.56	47.68	38.89	16.51	5.56	10.71	0.00	22.22	6.25	0.00
Visalia-Tulare-Porterville	87	10.51	NA	NA	24.07	24.14	62.14	60.92	13.79	14.94	12.58	NA	15.38	13.11	10.26
Yolo	6	0.72	0.56	0.00	19.21	33.33	64.41	66.67	15.82	0.00	1.43	0.00	2.44	1.33	0.00
Yuba City	9	1.09	NA	NA	18.22	22.22	53.14	22.22	28.64	55.56	2.74	NA	0.00	1.16	6.82
California Non-MSA	107	12.92	0.45	0.00	14.05	11.21	68.19	63.55	17.30	25.23	6.85	0.00	4.55	6.39	10.32

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Bank of America, N.A., Charlotte, NC Charter Number: 13044

Table 7. Borrower Distribution of Home Purchase Loans

Borrower D	istribution:	HOME PURCI	HASE	State:	CALIFORN	IA	Evaluation F	Period: JANI	JARY 1, 200	OO TO DECE	MBER 31,	2001			
		Home se Loans		Income owers		te-Income owers		-Income owers	Upper- Borro		Market	Share (%)	by Borrov	ver Income	***
MSA/Assessment Area:	#	% 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:															
Los Angeles-Long Beach	16,503	20.49	22.82	2.21	16.85	20.46	19.70	20.56	40.63	56.77	5.23	6.28	9.27	4.32	4.78
San Francisco	6,492	8.06	19.83	0.45	18.18	3.52	22.65	15.53	39.34	80.50	12.78	5.00	9.47	15.43	12.59
Limited-Scope Review:															
Bakersfield	782	0.97	22.38	7.71	17.15	13.74	20.18	23.00	40.29	55.54	2.06	2.38	1.35	1.77	2.58
Chico-Paradise	417	0.52	19.92	1.47	18.62	10.78	22.18	19.12	39.28	68.63	4.95	2.46	4.73	3.26	5.81
Fresno	736	0.91	23.02	5.29	16.93	20.69	19.78	20.85	40.27	53.17	2.20	2.12	1.96	2.32	2.22
Merced	390	0.48	20.72	0.90	18.73	4.79	20.00	23.65	40.54	70.66	4.09	1.59	2.36	3.46	4.59
Modesto	917	1.14	20.97	3.48	17.19	16.47	21.42	27.61	40.42	52.44	4.08	5.69	5.44	4.11	3.75
Oakland	10,451	12.98	20.34	1.44	17.35	12.28	23.48	23.38	38.83	62.90	8.52	5.23	8.13	8.49	8.71
Orange County	7,457	9.26	18.65	2.56	19.00	15.27	23.57	21.12	38.77	61.05	4.57	2.99	3.89	3.73	5.35
Redding	226	0.28	21.65	2.44	17.74	7.32	20.87	18.05	39.73	72.20	2.13	1.71	0.50	0.92	3.12
Riverside-San Bernardino	6,291	7.81	20.75	3.38	17.17	13.72	22.57	18.20	39.51	64.70	2.68	2.22	2.23	1.69	3.41
Sacramento	4,720	5.86	20.17	3.26	18.02	15.98	23.02	20.06	38.79	60.70	4.13	2.84	3.88	3.15	4.86
Salinas	1,355	1.68	18.65	0.41	18.28	6.12	23.94	19.10	39.13	74.37	10.48	1.75	9.57	10.31	10.71
San Diego	6,301	7.82	19.87	1.57	18.72	10.77	22.32	16.16	39.09	71.51	3.95	2.88	3.51	2.92	4.42
San Jose	6,402	7.95	18.71	0.55	18.69	6.41	23.99	25.36	38.61	67.67	8.99	3.42	6.25	9.12	9.42
San Luis Obispo-Atascadero-Paso Robles	370	0.46	17.65	1.31	18.91	7.54	24.68	10.49	38.76	80.66	1.94	2.41	0.66	0.77	2.43
Santa Barbara-Santa Maria-Lompoc	598	0.74	19.52	2.04	18.10	8.70	22.62	12.78	39.77	76.48	3.08	0.72	1.64	1.69	4.11
Santa Cruz-Watsonville	1,002	1.24	19.49	0.26	18.01	4.49	22.66	14.89	39.84	80.36	7.26	0.00	2.76	7.25	8.03
Santa Rosa	1,574	1.95	17.10	0.97	19.09	5.52	25.39	17.61	38.42	75.90	7.58	2.63	5.15	6.40	8.51
Stockton-Lodi	1,348	1.67	21.84	5.28	17.32	18.07	21.40	23.27	39.44	53.38	4.25	10.66	7.86	4.49	3.46

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 11.77% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Western Region 2.

Table 7. Borrower Distribution of Home Purchase Loans

Borrowe	r Distribution:	HOME PURC	HASE	State:	CALIFORN	IA	Evaluation I	Period: JAN	UARY 1, 20	OO TO DECE	MBER 31,	2001			
		Home se Loans	_	Income owers		te-Income owers		e-Income owers		Income owers	Market	Share (%)	by Borrov	ver Income	)****
MSA/Assessment Area:	#	% of Total*	% of Families	% BANK Loans ***	% of Families **	% BANK Loans ***	% of Families	% BANK Loans ***	% of Families **	% BANK Loans ***	Overall	Low	Mod	Mid	Upp
Limited-Scope Review:	•														
Vallejo-Fairfield-Napa	1,577	1.96	17.94	1.30	17.89	7.00	25.91	18.98	38.27	72.73	6.24	5.73	4.58	4.87	6.99
Ventura	1,547	1.92	18.41	3.30	18.90	16.09	25.19	24.88	37.50	55.73	2.99	2.43	2.96	2.58	3.29
Visalia-Tulare-Porterville	156	0.19	21.64	7.28	18.12	15.89	19.54	23.18	40.70	53.64	0.87	0.74	0.50	0.63	1.14
Yolo	346	0.43	21.22	2.54	18.13	7.25	20.86	17.39	39.79	72.83	3.66	1.75	1.38	2.01	5.34
Yuba City	203	0.25	20.32	3.72	18.62	18.62	20.11	28.72	40.94	48.94	3.16	2.82	4.36	3.96	2.56
California Non-MSA	2,374	2.95	20.83	1.27	18.27	4.51	21.10	12.91	39.80	81.31	5.39	2.95	2.66	3.44	6.36

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 11.77% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Western Region 2.

Table 8. Borrower Distribution of Home Improvement Loans

Borrower Dist	ribution: HO	OME IMPROVE	MENT	State:	CALIFORN	IIA	Evaluatio	n Period: JA	NUARY 1, 2	000 TO DE	CEMBER 3	1, 2001			
		al Home ment Loans	_	ncome owers	Moderat Borro	e-Income owers		e-Income owers	Upper-l Borro		Market	Share (%)	by Borrov	ver Income	***
MSA/Assessment Area:	#	% of Total*	% of Families **	% BANK Loans ***	Overall	Low	Mod	Mid	Upp						
Full-Scope Review:															
Los Angeles-Long Beach	10,258	20.38	22.82	5.55	16.85	8.86	19.70	18.08	40.63	67.51	41.01	44.46	35.29	36.10	43.39
San Francisco	6,084	12.09	19.83	4.24	18.18	10.95	22.65	21.98	39.34	62.83	71.34	58.48	67.87	70.16	73.60
Limited-Scope Review:															
Bakersfield	336	0.67	22.38	8.96	17.15	14.63	20.18	21.79	40.29	54.63	19.93	17.33	19.81	19.35	20.63
Chico-Paradise	246	0.49	19.92	5.69	18.62	10.16	22.18	15.04	39.28	69.11	36.80	38.89	35.00	27.63	39.83
Fresno	607	1.21	23.02	7.08	16.93	12.52	19.78	17.79	40.27	62.60	28.61	38.78	34.78	26.84	27.42
Merced	137	0.27	20.72	3.65	18.73	13.87	20.00	22.63	40.54	59.85	23.51	42.86	36.00	21.74	21.88
Modesto	409	0.81	20.97	4.40	17.19	10.27	21.42	23.23	40.42	62.10	28.78	17.07	28.57	35.98	27.32
Oakland	6,821	13.55	20.34	3.99	17.35	12.69	23.48	23.11	38.83	60.21	51.08	41.48	43.26	48.82	55.21
Orange County	4,627	9.19	18.65	5.41	19.00	12.72	23.57	21.26	38.77	60.62	48.69	49.49	45.16	44.61	51.14
Redding	159	0.32	21.65	5.03	17.74	10.69	20.87	19.50	39.73	64.78	31.37	50.00	25.93	25.00	32.61
Riverside-San Bernardino	2,724	5.41	20.75	6.32	17.17	11.42	22.57	18.51	39.51	63.75	24.16	35.96	27.92	20.20	24.13
Sacramento	2,167	4.30	20.17	6.05	18.02	13.47	23.02	20.72	38.79	59.76	29.16	36.79	26.59	25.68	30.71
Salinas	772	1.53	18.65	3.76	18.28	7.64	23.94	19.04	39.13	69.56	60.46	66.67	46.27	58.14	63.00
San Diego	2,979	5.92	19.87	5.07	18.72	11.02	22.32	19.31	39.09	64.60	30.84	38.89	31.07	27.21	31.56
San Jose	4,801	9.54	18.71	5.71	18.69	15.48	23.99	26.42	38.61	52.40	61.65	49.23	58.10	57.42	66.25
San Luis Obispo-Atascadero-Paso Robles	313	0.62	17.65	3.83	18.91	12.46	24.68	20.77	38.76	62.94	50.28	50.00	48.65	44.74	52.42
Santa Barbara-Santa Maria-Lompoc	439	0.87	19.52	5.24	18.10	10.25	22.62	21.18	39.77	63.33	44.82	41.67	37.68	37.41	50.00
Santa Cruz-Watsonville	716	1.42	19.49	4.05	18.01	11.03	22.66	19.97	39.84	64.94	58.66	75.00	55.41	52.03	60.54
Santa Rosa	932	1.85	17.10	3.76	19.09	12.45	25.39	20.82	38.42	62.98	42.46	53.33	46.97	35.27	44.08
Stockton-Lodi	517	1.03	21.84	6.38	17.32	10.44	21.40	17.79	39.44	65.38	24.75	48.78	25.96	25.58	23.22

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 0.03% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Western Region 2.

Table 8. Borrower Distribution of Home Improvement Loans

Borrower Di	stribution: HO	OME IMPROVE	MENT	State:	CALIFOR	NIA	Evaluatio	n Period: JA	NUARY 1, 2	000 TO DE	CEMBER 3	1, 2001			
		al Home ment Loans	_	Income owers		e-Income owers		e-Income owers		ncome wers	Market	Share (%)	by Borrov	ver Income	****
MSA/Assessment Area:	#	% of Total*	% of Families **	% BANK Loans ***	Overall	Low	Mod	Mid	Upp						
Limited-Scope Review:															
Vallejo-Fairfield-Napa	1,114	2.21	17.94	3.05	17.89	9.25	25.91	18.22	38.27	69.48	38.35	47.62	35.23	29.17	41.86
Ventura	1,151	2.29	18.41	7.30	18.90	16.17	25.19	25.91	37.50	50.61	32.10	29.35	28.62	30.56	34.53
Visalia-Tulare-Porterville	218	0.43	21.64	7.80	18.12	12.84	19.54	16.97	40.70	62.39	17.32	34.62	18.75	14.40	16.88
Yolo	143	0.28	21.22	11.19	18.13	11.89	20.86	21.68	39.79	55.24	27.83	38.10	23.81	23.29	29.48
Yuba City	114	0.23	20.32	5.26	18.62	5.26	20.11	22.81	40.94	66.67	32.92	41.67	11.76	39.02	32.95
California Non-MSA	1,555	3.09	20.83	3.09	18.27	6.30	21.10	14.79	39.80	75.82	48.83	48.00	41.46	45.09	50.40
				_											

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 0.03% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Western Region 2.

Table 9. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribu	ıtion: HOMI	E MORTGAGE	REFINANCE	,	State: CAL	IFORNIA	Evalu	ation Period:	JANUARY	1, 2000 TC	) DECEMBI	ER 31, 20	01		
		ne Mortgage nce Loans		ncome owers		te-Income owers		-Income owers	Upper- Borro		Market	Share (%)	by Borrov	ver Income	***
MSA/Assessment Area:	#	% of Total*	% of Families **	% BANK Loans ***	Overall	Low	Mod	Mid	Upp						
Full-Scope Review:															
Los Angeles-Long Beach	29,465	22.13	22.82	5.72	16.85	13.74	19.70	20.77	40.63	59.77	8.39	16.63	11.10	7.99	7.73
San Francisco	9,803	7.36	19.83	3.79	18.18	11.35	22.65	22.37	39.34	62.48	9.61	11.06	9.96	9.68	9.44
Limited-Scope Review:															
Bakersfield	1,617	1.21	22.38	6.12	17.15	15.15	20.18	21.28	40.29	57.45	11.18	16.80	16.72	11.51	9.91
Chico-Paradise	752	0.56	19.92	2.97	18.62	8.38	22.18	19.19	39.28	69.46	9.50	9.86	7.78	8.57	10.02
Fresno	2,448	1.84	23.02	4.34	16.93	12.20	19.78	18.50	40.27	64.95	10.48	15.90	14.00	10.57	9.78
Merced	588	0.44	20.72	3.33	18.73	12.08	20.00	21.72	40.54	62.87	8.14	12.66	11.89	8.46	7.51
Modesto	1,457	1.09	20.97	4.65	17.19	12.96	21.42	22.33	40.42	60.06	6.44	10.35	7.27	5.60	6.47
Oakland	13,966	10.49	20.34	3.97	17.35	13.13	23.48	23.16	38.83	59.75	6.90	7.30	5.99	6.15	7.47
Orange County	12,150	9.12	18.65	5.63	19.00	14.52	23.57	23.03	38.77	56.83	6.47	8.71	5.95	5.51	6.96
Redding	549	0.41	21.65	2.22	17.74	8.70	20.87	17.04	39.73	72.04	8.16	7.75	6.25	6.45	8.97
Riverside-San Bernardino	9,814	7.37	20.75	5.16	17.17	14.95	22.57	20.58	39.51	59.31	6.76	10.55	8.65	5.87	6.54
Sacramento	8,408	6.31	20.17	4.10	18.02	12.39	23.02	22.54	38.79	60.97	7.01	7.09	5.98	6.03	7.74
Salinas	2,070	1.55	18.65	2.15	18.28	11.89	23.94	21.63	39.13	64.33	9.88	11.15	12.61	10.10	9.39
San Diego	10,467	7.86	19.87	4.11	18.72	11.88	22.32	19.94	39.09	64.07	5.65	7.88	5.82	4.65	5.91
San Jose	9,576	7.19	18.71	4.69	18.69	12.80	23.99	25.42	38.61	57.09	7.55	8.68	7.10	7.29	7.70
San Luis Obispo-Atascadero-Paso Robles	588	0.44	17.65	3.10	18.91	10.22	24.68	17.34	38.76	69.34	2.90	5.04	3.13	1.94	3.18
Santa Barbara-Santa Maria-Lompoc	1,228	0.92	19.52	5.31	18.10	15.92	22.62	21.22	39.77	57.55	5.21	8.82	7.01	5.34	4.62
Santa Cruz-Watsonville	1,525	1.15	19.49	2.43	18.01	10.66	22.66	21.39	39.84	65.52	7.38	6.08	7.13	6.84	7.67
Santa Rosa	3,009	2.26	17.10	2.33	19.09	9.72	25.39	24.27	38.42	63.68	7.36	4.99	5.61	6.71	8.22
Stockton-Lodi	2,033	1.53	21.84	4.16	17.32	13.83	21.40	22.16	39.44	59.85	6.16	12.09	9.70	6.35	5.48

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 5.75% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Western Region 2.

Table 9. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distrib	ution: HOMI	E MORTGAGE	REFINANCE		State: CAL	IFORNIA	Evalı	uation Period:	JANUARY	1, 2000 TC	) DECEMBI	ER 31, 20	01		
		ne Mortgage nce Loans	_	Income owers		te-Income owers		e-Income owers		ncome wers	Market	Share (%)	by Borrov	ver Income	***
MSA/Assessment Area:	#	% of Total*	% of Families **	% BANK Loans ***	Overall	Low	Mod	Mid	Upp						
Limited-Scope Review:															
Vallejo-Fairfield-Napa	3,098	2.33	17.94	2.44	17.89	8.46	25.91	19.32	38.27	69.78	7.38	9.08	5.84	5.80	8.24
Ventura	2,670	2.00	18.41	8.16	18.90	18.33	25.19	24.76	37.50	48.75	4.72	8.48	5.07	3.96	4.73
Visalia-Tulare-Porterville	899	0.68	21.64	4.82	18.12	15.92	19.54	25.90	40.70	53.36	10.85	15.46	15.14	13.20	9.04
Yolo	445	0.33	21.22	6.85	18.13	11.98	20.86	20.05	39.79	61.12	4.85	9.66	4.25	3.86	5.18
Yuba City	408	0.31	20.32	3.50	18.62	11.75	20.11	19.50	40.94	65.25	10.95	13.89	13.82	10.40	10.64
California Non-MSA	4,139	3.11	20.83	2.26	18.27	6.49	21.10	16.17	39.80	75.08	9.48	9.52	9.20	8.46	9.73

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 5.75% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Western Region 2.

Table 10. Borrower Distribution of Small Loans to Businesses

Borrower Distr	ribution: SMALL	LOANS TO BUSI	NESSES State:	CALIFORNIA	Evaluation Period	: JANUARY 1, 2000	TO DECEMBER 31,	2001	
MSA/Assessment Area:	Total Sm to Busi		Businesses wit \$1 millio			Loans by Original Amou Regardless of Business S		Marke	t Share****
	#	% of Total*	% of Businesses**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Revenues \$1 million or less
Full-Scope Review:									
Los Angeles-Long Beach	18,349	35.71	65.69	68.16	91.02	3.54	5.44	1.91	2.62
San Francisco	4,109	8.00	67.19	65.69	88.90	4.38	6.72	1.74	2.32
Limited-Scope Review:									
Bakersfield	605	1.18	75.18	66.94	88.43	7.11	4.46	1.41	1.84
Chico-Paradise	191	0.37	77.22	82.20	94.24	2.09	3.66	1.10	1.94
Fresno	1,286	2.50	73.49	60.11	84.76	7.78	7.47	2.24	2.57
Merced	132	0.26	75.17	66.67	89.39	3.79	6.82	1.24	2.00
Modesto	380	0.74	74.00	68.16	88.68	2.63	8.68	1.10	1.39
Oakland	3,583	6.97	69.39	65.03	88.36	5.33	6.31	1.43	1.85
Orange County	5,899	11.48	65.44	65.54	90.22	3.83	5.95	1.56	2.07
Redding	158	0.31	75.60	71.52	88.61	5.70	5.70	0.94	1.23
Riverside-San Bernardino	3,630	7.07	72.55	69.56	90.06	3.83	6.12	1.36	2.01
Sacramento	1,756	3.42	71.83	62.53	85.25	5.35	9.40	1.18	1.59
Salinas	369	0.72	73.87	67.21	87.26	4.61	8.13	1.09	1.45
San Diego	3,198	6.22	68.53	67.20	87.37	4.97	7.66	1.02	1.42
San Jose	2,706	5.27	65.97	60.42	90.39	3.99	5.62	1.29	1.71
San Luis Obispo-Atascadero-Paso Robles	241	0.47	74.67	71.78	91.70	2.49	5.81	0.69	1.08
Santa Barbara-Santa Maria-Lompoc	399	0.78	68.15	71.93	91.48	3.01	5.51	0.74	1.05
Santa Cruz-Watsonville	320	0.62	70.47	69.69	85.63	5.00	9.38	1.12	1.88
Santa Rosa	425	0.83	73.13	68.24	90.59	3.53	5.88	0.71	1.14
Stockton-Lodi	423	0.82	74.54	61.94	82.51	7.80	9.69	1.26	1.51

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2002).

<sup>(\*\*\*)</sup> 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 8.24% of small loans to businesses originated/purchased by the bank. (\*\*\*\*) Based on 2001 Peer Small Business Data US&PR.

Table 10. Borrower Distribution of Small Loans to Businesses

Borrower Dis	stribution: SMALL	LOANS TO BUSI	NESSES State	: CALIFORNIA	Evaluation Period	I: JANUARY 1, 2000	TO DECEMBER 31,	2001	
MSA/Assessment Area:	Total Sm to Busi			th Revenues of n or less		Loans by Original Amou Regardless of Business S		Marke	et Share****
	#	% of Total*	% of Businesses**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Revenues \$1 million or less
Limited-Scope Review:									
Vallejo-Fairfield-Napa	458	0.89	73.31	68.78	90.39	4.15	5.46	0.95	1.28
Ventura	1,111	2.16	71.65	70.12	95.05	1.80	3.15	1.25	1.77
Visalia-Tulare-Porterville	284	0.55	74.08	69.72	90.85	3.87	5.28	1.19	1.59
Yolo	152	0.30	72.28	49.34	73.68	9.87	16.45	1.22	0.97
Yuba City	115	0.22	73.97	62.61	80.87	8.70	10.43	1.09	1.67
California Non-MSA	1,099	2.14	77.20	71.79	88.63	5.10	6.28	1.20	1.51
		_	·						

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2002).

<sup>(\*\*\*)</sup> 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 8.24% 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 Dis	stribution: SMAL	L LOANS TO FA	ARMS Stat	e: CALIFORNI <i>A</i>	Evaluation	Period: JANUARY 1	, 2000 TO DECEMBE	ER 31, 2001	
MSA/Assessment Areas:	Total Sma to Fa		Farms with Ro \$1 million			Loans by Original Amoun Regardless of Farm Size		Marke	t Share****
WISA/ASSESSITERIT ATERS.	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	AII	Revenues \$1 million or less
Full-Scope Review:									
Los Angeles-Long Beach	15	1.81	88.77	73.33	53.33	26.67	20.00	2.73	2.56
San Francisco	6	0.72	87.25	16.67	66.67	16.67	16.67	3.45	0.00
Limited-Scope Review:									
Bakersfield	50	6.04	74.80	68.00	70.00	18.00	12.00	8.15	5.08
Chico-Paradise	11	1.33	86.45	54.55	63.64	18.18	18.18	3.85	1.75
Fresno	256	30.92	81.50	67.97	57.42	22.66	19.92	19.45	19.24
Merced	27	3.26	80.42	55.56	55.56	25.93	18.52	3.44	1.29
Modesto	27	3.26	84.71	59.26	59.26	14.81	25.93	3.83	1.72
Oakland	10	1.21	87.49	90.00	70.00	0.00	30.00	4.55	5.88
Orange County	6	0.72	86.30	33.33	100.00	0.00	0.00	0.00	0.00
Redding	8	0.97	84.39	75.00	100.00	0.00	0.00	0.00	0.00
Riverside-San Bernardino	50	6.04	84.06	46.00	46.00	16.00	38.00	11.29	8.47
Sacramento	6	0.72	89.19	100.00	83.33	0.00	16.67	1.00	1.59
Salinas	23	2.78	69.97	47.83	73.91	13.04	13.04	15.09	11.11
San Diego	18	2.17	86.70	50.00	66.67	22.22	11.11	2.44	1.54
San Jose	5	0.60	87.68	80.00	100.00	0.00	0.00	0.00	0.00
San Luis Obispo-Atascadero-Paso Robles	18	2.17	86.21	88.89	88.89	0.00	11.11	4.12	4.55
Santa Barbara-Santa Maria-Lompoc	3	0.36	81.00	33.33	66.67	0.00	33.33	1.53	0.00
Santa Cruz-Watsonville	10	1.21	82.11	40.00	60.00	20.00	20.00	14.81	0.00
Santa Rosa	13	1.57	86.28	61.54	76.92	23.08	0.00	2.94	1.92
Stockton-Lodi	28	3.38	82.35	39.29	82.14	3.57	14.29	3.44	2.17

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2002).

<sup>(\*\*\*)</sup> 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 10.02% of small loans to farms originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Table 11. Borrower Distribution of Small Loans to Farms

Borrower D	istribution: SMAI	L LOANS TO FA	ARMS Stat	e: CALIFORNI <i>A</i>	Evaluation	Period: JANUARY 1	, 2000 TO DECEMBE	ER 31, 2001	
MCA/A	Total Sm to Fa		Farms with R \$1 million			Loans by Original Amou Regardless of Farm Siz		Marke	et Share****
MSA/Assessment Areas:	#	% of Total*	% of Farms**	% BANK Loans***	>\$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Revenues \$1 million or less	
Limited-Scope Review:									
Vallejo-Fairfield-Napa	11	1.33	85.52	72.73	90.91	9.09	0.00	1.69	0.83
Ventura	18	2.17	80.77	66.67	88.89	5.56	5.56	10.71	6.90
Visalia-Tulare-Porterville	87	10.51	77.57	55.17	45.98	16.09	37.93	12.58	6.94
Yolo	6	0.72	78.72	50.00	50.00	0.00	50.00	1.43	0.57
Yuba City	9	1.09	82.85	55.56	88.89	11.11	0.00	2.74	0.91
California Non-MSA	107	12.92	83.93	58.88	56.07	10.28	33.64	6.85	4.58

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2002).

<sup>(\*\*\*)</sup> 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 10.02% of small loans to farms originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Table 12. Qualified Investments

	QUALIFIED INVESTM	ENTS State:	CALIFORNIA	Evaluation Period:	JANUARY 1,	2000 TO DECEMI	BER 31, 2001		
	Prior Perio	od Investments*	Current Pe	riod Investments		Total Investme	ents	Unfunded	Commitments**
MSA/Assessment Areas:	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Los Angeles-Long Beach	89	122,777	199	141,052	288	263,829	35.96	2	4,948
San Francisco	34	22,251	112	77,981	146	100,232	13.79	3	10,035
Limited-Scope Review:									
Bakersfield	6	6,422	10	118	16	6,540	0.89	0	0
Chico-Paradise	1	929	6	661	7	1,590	0.22	0	0
Fresno	6	18,524	12	5,171	18	23,695	3.23	0	0
Merced	0	0	7	10,098	7	10,098	1.38	0	0
Modesto	1	1,987	8	296	9	2,283	0.31	0	0
Oakland	36	35,878	58	20,018	94	55,896	7.62	1	276
Orange County	4	2,668	31	20,274	35	22,942	3.13	0	0
Redding	2	1,001	6	115	8	1,116	0.15	0	0
Riverside-San Bernardino	8	18,069	30	43,117	38	61,186	8.34	0	0
Sacramento	6	25,699	36	1,688	42	27,387	3.73	0	0
Salinas	3	2,127	19	16,962	22	19,089	2.60	0	0
San Diego	19	13,019	32	29,592	51	42,611	5.81	2	931
San Jose	15	7,378	23	37,782	38	45,160	6.16	0	0
San Luis Obispo-Atascadero-Paso Robles	1	500	8	1,228	9	1,728	0.24	0	0
Santa Barbara-Santa Maria-Lompoc	3	1,044	8	132	11	1,176	0.16	0	0
Santa Cruz-Watsonville	4	6,885	8	338	12	7,223	0.98	0	0
Santa Rosa	6	3,046	12	2,288	18	5,334	0.73	0	0
Stockton-Lodi	3	3,441	8	2,441	11	5,882	0.80	1	155

<sup>(\*) &</sup>quot;Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.

<sup>(\*\*) &</sup>quot;Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

Table 12. Qualified Investments

QUALI	IED INVESTM	IENTS State:	CALIFORNIA	Evaluation Period:	JANUARY 1,	2000 TO DECEM	BER 31, 2001		
	Prior Perio	od Investments*	Current Pe	riod Investments		Total Investm	ents	Unfunded	I Commitments**
MSA/Assessment Areas:	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Limited-Scope Review:									
Vallejo-Fairfield-Napa	3	3,406	10	480	13	3,886	0.53	0	0
Ventura	4	1,907	14	1,270	18	3,177	0.43	0	0
Visalia-Tulare-Porterville	2	2,195	8	5,980	10	8,175	1.11	0	0
Yolo	2	350	6	6,623	8	6,973	0.95	0	0
Yuba City	0	0	4	858	4	858	0.12	0	0
California Non-MSA	3	149	26	4,433	29	4,582	0.62	0	0

<sup>(\*) &</sup>quot;Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.

<sup>(\*\*) &</sup>quot;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 BRANCE		-	•				e: CALII		Evaluation	n Period:	JANUA	RY 1, 2	000 TO	DECEMB	ER 31, 20	001	
	Deposits		!	Branches					Branch	Openings/	Closings				Popu	lation	
MSA/Assessment Area:	% of Rated Area	# of BANK	% of Rated Area			f Branches Geograph		# of Branch	# of Branch		Change ir Branches	Location (+ or -)	n of	%	of the Pop Each Ge	ulation wit ography	hin
	Deposits in MSA/AA	Branches	Branches in MSA/AA	Low	Mod	Mid	Upp	Closings	Openings	Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Los Angeles-Long Beach	31.60	249	26.21	7.63	18.07	31.33	42.97	4	1	0	0	- 3	0	9.02	26.69	33.93	30.17
San Francisco	17.84	77	8.11	10.39	20.78	38.96	29.87	0	0	0	0	0	0	6.52	20.53	44.94	27.91
Limited-Scope Review:																	
Bakersfield	0.85	15	1.58	13.33	33.33	26.67	26.67	1	0	0	0	0	- 1	3.46	31.76	32.34	31.41
Chico-Paradise	0.38	6	0.63	NA	33.33	50.00	16.67	0	0	NA	0	0	0	NA	20.01	60.51	19.48
Fresno	1.55	24	2.53	4.17	29.17	45.83	20.83	0	0	0	0	0	0	4.84	26.69	45.19	23.14
Merced	0.23	5	0.53	0.00	20.00	80.00	0.00	0	0	0	0	0	0	0.06	18.06	69.42	12.46
Modesto	0.57	9	0.95	0.00	44.44	33.33	22.22	0	0	0	0	0	0	0.80	19.56	57.51	22.08
Oakland	11.22	78	8.21	6.41	17.95	51.28	24.36	1	0	0	0	0	- 1	8.58	20.10	43.13	27.70
Orange County	7.16	86	9.05	2.33	18.60	47.67	31.40	0	0	0	0	0	0	3.61	26.73	42.01	27.64
Redding	0.27	3	0.32	NA	33.33	66.67	0.00	0	0	NA	0	0	0	NA	12.71	73.35	13.94
Riverside-San Bernardino	4.42	77	8.11	1.30	23.38	49.35	25.97	0	2	0	0	0	2	2.01	21.93	48.82	26.74
Sacramento	3.02	47	4.95	4.26	19.15	48.94	27.66	1	0	0	0	0	- 1	5.14	17.45	51.69	25.72
Salinas	0.63	11	1.16	0.00	36.36	45.45	18.18	0	0	0	0	0	0	0.77	28.89	46.87	23.47
San Diego	5.37	73	7.68	4.11	26.03	43.84	26.03	2	1	0	- 1	- 1	1	6.24	23.15	43.98	25.26
San Jose	6.47	58	6.11	5.17	20.69	55.17	18.97	0	1	0	1	0	0	3.91	21.23	54.69	20.18
San Luis Obispo-Atascadero-Paso Robles	0.50	8	0.84	NA	12.50	75.00	12.50	0	0	NA	0	0	0	NA	9.53	80.98	9.46
Santa Barbara-Santa Maria-Lompoc	0.68	8	0.84	0.00	50.00	12.50	37.50	1	0	0	0	- 1	0	1.54	33.12	34.45	30.89
Santa Cruz-Watsonville	0.43	8	0.84	NA	37.50	37.50	25.00	0	0	NA	0	0	0	NA	23.14	53.12	23.74
Santa Rosa	0.81	11	1.16	NA	9.09	81.82	9.09	0	0	NA	0	0	0	NA	10.21	73.44	16.35
Stockton-Lodi	0.67	11	1.16	18.18	9.09	45.45	27.27	1	0	0	0	- 1	0	2.84	27.49	44.03	25.64

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

DISTRIBUTION OF BRANC	CH DELIVERY SY	STEM AND I	BRANCH OPEN	IINGS/CL	OSINGS	Stat	te: CALII	FORNIA	Evaluation	n Period:	JANUA	ARY 1, 20	000 TO	DECEMBI	ER 31, 20	01	
	Deposits			Branches	1				Branch	Openings/	Closings				Popul	ation	
MSA/Assessment Area:	% of Rated Area	# of BANK	% of Rated Area			Branches b Geographies	,	# of Branch	# of Branch		Change ir Branches	Location (+ or -)	n of	% (	of the Pop Each Ge	ulation wit ography	hin
	Deposits in MSA/AA	Branches	Branchos !				Upp	Closings	Openings	Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Limited-Scope Review:																	
Vallejo-Fairfield-Napa	0.89	14	1.47	14.29	7.14	71.43	7.14	1	0	0	0	- 1	0	0.33	15.40	59.73	24.46
Ventura	1.59	23	2.42	0.00	21.74	60.87	17.39	0	0	0	0	0	0	2.58	29.32	45.01	23.10
Visalia-Tulare-Porterville	0.51	8	0.84	NA	25.00	50.00	25.00	0	0	NA	0	0	0	NA	27.66	47.35	24.72
Yolo	0.34	4	0.42	0.00	25.00	50.00	25.00	0	0	0	0	0	0	3.68	27.44	34.91	33.97
Yuba City	0.20	2	0.21	NA	0.00	100.00	0.00	0	0	NA	0	0	0	NA	30.44	48.57	20.99
California Non-MSA	1.81	35	3.68	0.00	28.57	62.86	8.57	3	0	0	0	- 2	- 1	0.34	21.30	59.57	18.77

Table 1. Lending Volume

LENDING VO	LUME		State:	FLORIDA		Evalı	uation Period:	JANUARY 1	, 2000 TO DECE	MBER 31, 2	2001	
MSA/Assessment Area:	% of Rated Area Loans	Home	e Mortgage		all Loans usinesses		III Loans Farms		/ Development ans**	Total Rep	orted Loans	% of Rated Area
	(#) in MSA/AA*	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	Deposits in MSA/AA***
Full-Scope Review:												
Miami	11.34	12,180	1,328,956	3,301	211,183	6	499	5	23,421	15,492	1,564,059	17.57
Tampa-St. Petersburg-Clearwater	18.60	21,814	2,023,839	3,575	248,737	17	2,339	8	13,914	25,414	2,288,829	18.76
Limited-Scope Review:												
Daytona Beach	3.75	4,492	376,845	622	38,811	15	1,487	1	944	5,130	418,087	2.98
Fort Lauderdale	13.91	15,551	1,642,669	3,441	231,241	14	1,518	2	7,283	19,008	1,882,711	13.27
Fort Myers-Cape Coral	3.87	4,517	510,428	777	67,342	1	34	0	0	5,295	577,804	3.73
Fort Pierce-Port St. Lucie	2.39	2,991	294,123	272	14,904	3	123	0	0	3,266	309,150	1.16
Fort Walton Beach	0.51	612	68,658	82	8,319	1	35	0	0	695	77,012	0.29
Gainesville	1.01	1,154	120,889	216	10,469	2	110	1	400	1,373	131,868	0.81
Jacksonville	6.66	7,624	872,281	1,452	131,214	5	525	16	19,588	9,097	1,023,608	6.05
Lakeland-Winter Haven	2.57	3,035	229,724	466	47,854	7	613	3	797	3,511	278,988	1.94
Melbourne-Titusville-Palm Bay	2.65	3,172	281,110	444	29,062	1	204	1	4,222	3,618	314,601	2.24
Naples	2.67	3,264	561,112	379	42,071	0	0	2	4,250	3,645	607,433	2.34
Ocala	1.32	1,618	103,856	186	10,169	5	656	0	0	1,809	114,681	1.15
Orlando	8.93	10,144	997,505	2,033	139,424	20	2,985	7	8,158	12,204	1,148,072	8.18
Pensacola	1.07	1,224	103,947	232	15,802	4	654	0	0	1,460	120,403	0.74
Punta Gorda	1.31	1,633	132,235	157	9,360	2	118	0	0	1,792	141,713	1.06
Sarasota-Bradenton	5.05	6,077	706,358	824	67,740	5	62	1	1,450	6,907	775,610	4.98
Tallahassee	0.87	1,012	118,081	175	15,925	2	7	0	0	1,189	134,013	1.32
West Palm Beach-Boca Raton	7.32	8,291	1,012,186	1,702	135,028	8	147	1	3,965	10,002	1,151,326	7.92
Florida Non-MSA	4.20	5,010	490,558	653	46,732	80	7,028	0	0	5,743	544,318	3.49

<sup>(\*)</sup> Loan data as of December 31, 2001. Rated area refers to either the state or multistate MSA rating area.

<sup>(\*\*)</sup> The evaluation period for Community Development Loans is January 1, 2000 to December 31, 2001

<sup>(\*\*\*)</sup> 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			OME PURCH		State: Fl	ORIDA	Evaluation	on Period: JA	NUARY 1, 20	00 TO DECE	MBER 31, 2	2001			
	Total F Purchase		Low-Ir Geogra		Moderat Geogr			-Income raphies	Upper-l Geogr		Mai	rket Share	(%) by Ge	ography **	**
MSA/Assessment Area:	#	% 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:															
Miami	5,033	9.67	3.26	3.00	12.86	12.00	40.83	33.00	43.05	52.00	4.45	3.62	5.08	4.35	4.44
Tampa-St. Petersburg-Clearwater	9,328	17.92	0.89	0.53	21.65	16.70	47.78	46.64	29.69	36.13	6.07	4.67	6.69	6.29	5.59
Limited-Scope Review:															
Daytona Beach	1,976	3.80	1.35	0.25	11.32	4.81	76.07	73.38	11.27	21.56	5.02	5.45	4.33	4.58	7.95
Fort Lauderdale	7,386	14.19	1.11	0.65	14.39	9.21	58.85	59.33	25.64	30.82	5.93	3.13	6.10	5.95	5.95
Fort Myers-Cape Coral	2,326	4.47	0.53	0.09	13.44	8.60	74.89	75.75	11.14	15.56	5.63	4.00	6.02	5.30	7.55
Fort Pierce-Port St. Lucie	1,546	2.97	1.88	0.58	11.32	4.08	63.95	67.27	22.85	28.07	6.70	6.12	5.41	6.46	7.81
Fort Walton Beach	277	0.53	NA	NA	15.47	7.94	66.61	67.15	17.92	24.91	2.56	NA	1.38	2.44	3.85
Gainesville	574	1.10	3.44	1.05	21.55	15.85	46.88	41.99	28.13	41.11	5.70	4.29	5.59	5.88	5.62
Jacksonville	3,585	6.89	3.01	1.03	14.29	7.36	55.07	50.13	27.63	41.48	5.70	5.85	5.48	5.48	6.06
Lakeland-Winter Haven	1,333	2.56	0.41	0.23	13.70	9.38	69.09	66.32	16.79	24.08	5.90	0.00	7.95	5.23	7.61
Melbourne-Titusville-Palm Bay	1,558	2.99	0.49	0.00	18.78	19.51	60.27	56.35	20.45	22.98	4.93	0.00	7.54	4.21	4.87
Naples	1,889	3.63	1.18	0.21	7.73	8.10	57.92	48.33	33.17	43.36	7.23	11.43	10.88	6.12	8.59
Ocala	556	1.07	0.67	0.18	8.01	2.34	77.91	83.81	13.41	13.67	4.29	0.00	3.23	4.24	4.95
Orlando	4,105	7.89	0.87	0.41	17.56	16.52	55.92	57.37	25.65	25.65	3.07	1.75	5.06	2.74	3.09
Pensacola	424	0.81	3.05	0.71	10.54	5.90	63.69	68.87	22.72	24.53	1.95	0.93	2.45	1.80	2.32
Punta Gorda	776	1.49	NA	NA	6.84	6.06	85.11	84.66	8.05	9.28	6.94	NA	6.78	7.09	5.58
Sarasota-Bradenton	2,844	5.46	0.40	0.04	13.77	7.59	63.01	65.72	22.82	26.65	6.43	0.00	5.42	6.61	6.42
Tallahassee	388	0.75	3.29	2.32	25.89	16.49	37.15	37.37	33.67	43.81	2.66	4.10	3.04	2.88	2.32
West Palm Beach-Boca Raton	4,030	7.74	0.94	0.79	20.87	14.49	46.30	48.36	31.90	36.30	4.56	7.04	5.48	4.38	4.45
Florida Non-MSA	2,120	4.07	NA	NA	8.76	4.15	68.81	66.70	22.43	29.15	6.54	NA	9.61	7.95	4.51

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southeast Region 1.

Table 3. Geographic Distribution of Home Improvement Loans

Geogr	aphic Distrib	ution: HOM	IE IMPROVEN	MENT	State: F	LORIDA	Evalua	tion Period: J	ANUARY 1, 2	000 TO DEC	EMBER 31	, 2001			
	Total Improvem		Low-Ir Geogra		Moderate Geogra			-Income raphies	Upper- Geogr		Mai	rket Share	(%) by Ge	ography *	* *
MSA/Assessment Area:	#	% 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:															
Miami	1,271	12.78	3.26	2.00	12.86	13.00	40.83	38.00	43.05	48.00	23.44	10.34	21.78	22.78	25.32
Tampa-St. Petersburg-Clearwater	1,779	17.89	0.89	0.56	21.65	13.83	47.78	45.59	29.69	40.02	15.50	6.00	11.33	14.93	18.06
Limited-Scope Review:															
Daytona Beach	309	3.11	1.35	0.97	11.32	7.44	76.07	78.64	11.27	12.94	16.95	18.18	12.50	16.97	19.76
Fort Lauderdale	1,400	14.08	1.11	0.36	14.39	6.36	58.85	56.00	25.64	37.29	27.63	19.05	16.31	26.41	32.99
Fort Myers-Cape Coral	349	3.51	0.53	0.29	13.44	9.17	74.89	74.21	11.14	16.33	18.71	25.00	16.82	16.77	34.31
Fort Pierce-Port St. Lucie	217	2.18	1.88	0.00	11.32	2.76	63.95	66.82	22.85	30.41	13.76	0.00	3.61	12.66	22.77
Fort Walton Beach	63	0.63	NA	NA	15.47	7.94	66.61	49.21	17.92	42.86	8.65	NA	6.49	4.92	24.00
Gainesville	55	0.55	3.44	3.64	21.55	10.91	46.88	43.64	28.13	41.82	10.85	15.38	5.88	11.11	11.84
Jacksonville	631	6.35	3.01	2.38	14.29	10.14	55.07	49.29	27.63	38.19	13.78	19.15	12.68	12.25	16.04
Lakeland-Winter Haven	243	2.44	0.41	0.00	13.70	11.52	69.09	62.96	16.79	25.51	8.65	0.00	7.14	7.10	15.48
Melbourne-Titusville-Palm Bay	247	2.48	0.49	0.00	18.78	14.98	60.27	55.87	20.45	29.15	15.77	0.00	13.53	13.44	23.85
Naples	130	1.31	1.18	0.77	7.73	2.31	57.92	62.31	33.17	34.62	14.86	33.33	10.00	12.15	22.02
Ocala	147	1.48	0.67	0.00	8.01	4.08	77.91	74.83	13.41	21.09	15.67	0.00	14.29	13.72	27.85
Orlando	882	8.87	0.87	0.45	17.56	9.64	55.92	54.99	25.65	34.92	15.61	0.00	11.11	14.20	20.60
Pensacola	132	1.33	3.05	1.52	10.54	9.09	63.69	67.42	22.72	21.21	7.80	12.50	10.47	7.04	8.87
Punta Gorda	89	0.90	NA	NA	6.84	4.49	85.11	83.15	8.05	12.36	12.32	NA	0.00	11.98	27.03
Sarasota-Bradenton	530	5.33	0.40	0.38	13.77	9.43	63.01	63.02	22.82	27.17	25.77	33.33	20.36	25.21	29.44
Tallahassee	69	0.69	3.29	1.45	25.89	21.74	37.15	39.13	33.67	37.68	6.28	0.00	5.88	6.50	6.81
West Palm Beach-Boca Raton	919	9.24	0.94	1.52	20.87	12.51	46.30	41.46	31.90	44.40	23.37	16.67	18.63	20.92	27.83
Florida Non-MSA	482	4.85	NA	NA	8.76	6.85	68.81	63.69	22.43	29.46	22.19	NA	20.00	20.34	27.58

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southeast Region 1

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geograph	ic Distributio	n: HOME N	ORTGAGE R	EFINANCE	State	: FLORIDA	Eva	aluation Period	: JANUARY	1, 2000 TO [	ECEMBER	31, 200	1		
MSA/Assessment Area:	Total Mortgage Loa		Low-Ir Geogra		Moderate Geogra			-Income raphies	Upper- Geogr		Mai	rket Share	(%) by Ge	ography *	* *
WISA/ASSESSIMENT ATEA.	#	% 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:															
Miami	5,873	11.00	3.26	3.00	12.86	12.00	40.83	38.00	43.05	46.00	9.36	10.60	10.22	10.29	8.56
Tampa-St. Petersburg-Clearwater	10,696	20.04	0.89	0.65	21.65	17.18	47.78	46.58	29.69	35.58	10.59	7.79	11.79	10.91	9.89
Limited-Scope Review:															
Daytona Beach	2,207	4.14	1.35	0.77	11.32	6.89	76.07	76.17	11.27	16.18	11.42	6.48	12.93	11.00	13.41
Fort Lauderdale	6,756	12.66	1.11	0.87	14.39	13.04	58.85	54.25	25.64	31.84	10.85	10.58	14.81	10.67	10.20
Fort Myers-Cape Coral	1,841	3.45	0.53	0.38	13.44	9.83	74.89	73.93	11.14	15.86	9.22	8.00	13.67	8.65	10.36
Fort Pierce-Port St. Lucie	1,228	2.30	1.88	0.65	11.32	6.35	63.95	69.06	22.85	23.94	9.92	5.19	13.78	9.72	9.92
Fort Walton Beach	272	0.51	NA	NA	15.47	9.56	66.61	58.46	17.92	31.99	4.16	NA	3.57	3.43	6.89
Gainesville	523	0.98	3.44	1.34	21.55	16.06	46.88	51.24	28.13	31.36	9.64	6.49	8.88	10.81	8.71
Jacksonville	3,408	6.39	3.01	1.91	14.29	9.24	55.07	49.85	27.63	39.00	7.75	7.78	6.88	7.48	8.27
Lakeland-Winter Haven	1,459	2.73	0.41	0.21	13.70	11.51	69.09	67.31	16.79	20.97	9.90	5.00	13.24	9.61	9.78
Melbourne-Titusville-Palm Bay	1,363	2.55	0.49	0.29	18.78	12.03	60.27	62.95	20.45	24.65	7.45	4.35	7.08	7.38	7.80
Naples	1,243	2.33	1.18	0.48	7.73	4.51	57.92	58.09	33.17	36.93	9.18	14.29	15.18	8.81	9.29
Ocala	915	1.71	0.67	0.22	8.01	2.19	77.91	85.68	13.41	11.91	10.69	7.69	5.29	11.40	8.64
Orlando	5,156	9.66	0.87	0.45	17.56	11.75	55.92	58.73	25.65	29.03	7.67	3.49	8.39	7.64	7.55
Pensacola	668	1.25	3.05	1.65	10.54	7.19	63.69	60.18	22.72	30.99	4.54	5.83	4.17	4.00	5.98
Punta Gorda	768	1.44	NA	NA	6.84	5.34	85.11	86.20	8.05	8.46	11.96	NA	12.02	11.89	12.62
Sarasota-Bradenton	2,703	5.06	0.40	0.18	13.77	8.14	63.01	64.19	22.82	27.49	10.93	9.62	10.78	11.18	10.44
Tallahassee	550	1.03	3.29	1.82	25.89	20.18	37.15	41.09	33.67	36.91	5.69	6.00	6.47	7.23	4.34
West Palm Beach-Boca Raton	3,333	6.25	0.94	0.96	20.87	11.61	46.30	48.15	31.90	39.24	7.44	14.94	7.79	7.51	7.20
Florida Non-MSA	2,408	4.51	NA	NA	8.76	5.11	68.81	69.02	22.43	25.87	11.05	NA	12.34	13.94	7.28

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southeast Region 1

Table 5. Geographic Distribution of Small Loans to Businesses

Geographic	: Distribution	n: SMALL L	OANS TO BUS	SINESSES	State	FLORIDA	Eva	luation Period	I: JANUARY 1	, 2000 TO	DECEMBER	R 31, 200	1		
	Total Sm to Busi	iall Loans inesses	Low-Ind Geograp		Moderate Geogra		Middle-l Geogra		Upper-In Geograp		Mai	rket Share	(%) by Ged	graphy **	÷*
MSA/Assessment Area:	#	% of Total*	% of Businesses **	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full-Scope Review:															
Miami	3,301	15.73	8.82	8.00	17.32	19.00	31.73	30.00	42.14	43.00	1.26	1.90	1.59	1.34	1.06
Tampa-St. Petersburg-Clearwater	3,575	17.03	1.16	1.15	22.26	20.76	43.05	42.39	33.40	35.70	1.42	2.00	1.49	1.49	1.45
Limited-Scope Review:															
Daytona Beach	622	2.96	3.66	3.86	15.92	12.06	68.56	69.61	11.87	14.47	1.25	2.45	1.23	1.29	1.23
Fort Lauderdale	3,441	16.39	4.52	5.29	14.92	13.86	50.37	50.10	30.19	30.75	1.51	1.95	1.64	1.56	1.45
Fort Myers-Cape Coral	777	3.70	0.50	0.26	9.42	9.78	76.27	71.56	13.81	18.40	1.65	0.00	1.70	1.64	2.09
Fort Pierce-Port St. Lucie	272	1.30	3.34	1.84	16.25	15.81	58.18	64.34	22.22	18.01	0.59	0.86	0.58	0.63	0.60
Fort Walton Beach	82	0.39	NA	NA	15.62	17.07	72.23	62.20	12.15	20.73	0.49	NA	0.64	0.49	0.43
Gainesville	216	1.03	6.14	2.31	31.03	25.46	36.37	51.85	26.45	20.37	1.24	0.42	1.47	1.63	0.92
Jacksonville	1,452	6.92	4.53	3.31	18.45	20.80	48.38	49.72	28.64	26.17	1.60	1.69	1.74	1.73	1.50
Lakeland-Winter Haven	466	2.22	1.56	0.43	19.27	26.82	61.94	57.73	17.23	15.02	1.44	0.60	2.99	1.36	1.11
Melbourne-Titusville-Palm Bay	444	2.12	1.05	1.58	29.05	27.54	51.16	53.50	18.54	17.38	0.83	2.44	1.01	0.77	0.83
Naples	379	1.81	1.43	0.53	3.92	4.49	57.32	60.69	37.33	34.30	1.21	0.00	2.58	1.23	1.22
Ocala	186	0.89	0.73	0.54	6.32	6.45	78.02	77.96	14.86	15.05	0.75	0.00	0.74	0.80	0.86
Orlando	2,033	9.69	2.93	1.87	16.14	18.30	55.32	49.78	25.58	30.05	1.10	1.37	1.20	1.06	1.29
Pensacola	232	1.11	7.22	8.44	11.76	11.56	58.79	51.11	19.76	28.89	0.67	0.81	0.67	0.63	0.81
Punta Gorda	157	0.75	NA	NA	5.86	2.55	89.39	91.08	4.74	6.37	1.18	NA	0.00	1.37	0.58
Sarasota-Bradenton	824	3.93	0.49	0.61	18.85	17.35	57.07	57.65	23.58	24.39	1.20	3.85	1.18	1.20	1.33
Tallahassee	175	0.83	5.60	4.57	21.07	23.43	38.32	40.57	34.41	31.43	0.68	1.29	0.76	0.98	0.34
West Palm Beach-Boca Raton	1,702	8.11	2.05	2.26	15.78	16.35	43.60	42.27	37.28	39.12	1.15	1.16	1.60	1.15	1.05
Florida Non-MSA	653	3.11	NA	NA	5.92	5.36	61.77	66.92	32.31	27.72	1.18	NA	1.23	1.55	0.80

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Business Data US&PR.

Table 6. Geographic Distribution of Small Loans to Farms

Geogra	phic Distribu	tion: SMAI	LL LOANS TO F	ARMS	State: F	LORIDA	Evaluat	tion Period: 、	JANUARY 1, 2	000 TO DE(	CEMBER 3	1, 2001			
MSA/Assessment Area:	Total Sm to Fa	all Loans arms	Low-Inc Geograp		Moderate- Geogra		Middle-I Geogra		Upper-In Geograp		Ma	rket Share	(%) by Ge	ography **	F *
MOA/ASSESSITERE ATEA.	#	% 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:															
Miami	6	3.03	3.51	0.00	11.79	0.00	36.29	0.00	48.41	0.00	5.56	50.00	0.00	0.00	5.71
Tampa-St. Petersburg-Clearwater	17	8.59	0.51	0.00	25.59	29.41	47.91	47.06	25.97	23.53	5.94	0.00	7.14	7.84	0.00
Limited-Scope Review:															
Daytona Beach	15	7.58	1.47	0.00	8.45	0.00	73.88	100.00	16.21	0.00	22.50	0.00	0.00	25.00	0.00
Fort Lauderdale	14	7.07	2.78	0.00	17.75	14.29	51.63	14.29	27.84	71.43	20.00	0.00	25.00	0.00	30.77
Fort Myers-Cape Coral	1	0.51	0.52	0.00	10.44	0.00	77.57	100.00	11.48	0.00	3.57	0.00	0.00	7.69	0.00
Fort Pierce-Port St. Lucie	3	1.52	2.23	0.00	11.05	0.00	70.52	100.00	16.20	0.00	2.78	0.00	0.00	3.13	0.00
Fort Walton Beach	1	0.51	NA	NA	22.22	0.00	69.07	100.00	8.71	0.00	0.00	NA	0.00	0.00	0.00
Gainesville	2	1.01	1.64	0.00	19.39	0.00	61.68	100.00	17.29	0.00	5.26	0.00	0.00	0.00	0.00
Jacksonville	5	2.53	1.52	0.00	17.67	0.00	54.01	60.00	26.80	40.00	8.11	0.00	0.00	5.88	18.18
Lakeland-Winter Haven	7	3.54	0.41	0.00	12.79	0.00	71.04	85.71	15.76	14.29	2.91	0.00	0.00	3.25	3.85
Melbourne-Titusville-Palm Bay	1	0.51	0.76	0.00	21.84	0.00	61.30	100.00	16.02	0.00	11.11	0.00	0.00	20.00	0.00
Naples	0	0.00	1.50	0.00	15.37	0.00	62.18	0.00	20.95	0.00	0.00	0.00	0.00	0.00	0.00
Ocala	5	2.53	0.00	0.00	5.79	0.00	86.04	40.00	8.17	60.00	1.05	0.00	0.00	1.25	0.00
Orlando	20	10.10	0.84	0.00	19.66	20.00	58.42	75.00	21.08	5.00	17.28	0.00	16.67	21.95	10.00
Pensacola	4	2.02	2.10	0.00	7.48	0.00	72.18	100.00	17.98	0.00	10.53	0.00	0.00	13.33	0.00
Punta Gorda	2	1.01	NA	NA	4.81	0.00	92.99	100.00	2.20	0.00	33.33	NA	0.00	50.00	0.00
Sarasota-Bradenton	5	2.53	0.28	0.00	9.28	0.00	66.88	100.00	23.56	0.00	1.64	0.00	0.00	2.13	0.00
Tallahassee	2	1.01	1.83	0.00	24.20	50.00	35.84	0.00	38.13	50.00	5.88	0.00	9.09	0.00	0.00
West Palm Beach-Boca Raton	8	4.04	2.86	0.00	14.40	12.50	52.17	50.00	30.13	37.50	0.00	0.00	0.00	0.00	0.00
Florida Non-MSA	80	40.40	NA	NA	6.11	5.00	74.14	92.50	19.74	2.50	9.94	NA	12.50	11.37	2.00

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Table 7. Borrower Distribution of Home Purchase Loans

Bor	rower Distri	bution: HO	ME PURCHAS	SE	State: FLO	RIDA	Evaluatio	n Period: JAN	UARY 1, 200	O TO DECEM	BER 31, 2	001			
MSA/Assessment Area:	Total Purchas		Low-lı Borro	ncome	Moderat Borro	e-Income owers		-Income owers	Upper- Borro	Income wers	Market	Share (%)	by Borrow	ver Income	***
WOA/ASSESSITERIT ATEG.	#	% 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:															
Miami	5,033	9.67	23.32	3.70	16.40	18.01	19.19	19.23	41.09	59.06	5.34	6.86	5.97	3.46	6.02
Tampa-St. Petersburg-Clearwater	9,328	17.92	18.05	6.68	19.51	22.15	23.38	20.99	39.06	50.18	6.85	5.73	6.94	5.58	7.65
Limited-Scope Review:															
Daytona Beach	1,976	3.80	17.16	6.05	20.24	18.22	24.21	21.57	38.40	54.16	5.68	6.00	4.84	4.38	6.78
Fort Lauderdale	7,386	14.19	19.63	12.89	18.27	27.99	22.51	19.44	39.59	39.68	7.04	10.30	8.31	5.34	6.79
Fort Myers-Cape Coral	2,326	4.47	16.34	5.76	20.25	17.43	24.98	18.22	38.44	58.60	6.45	5.89	5.96	5.25	7.19
Fort Pierce-Port St. Lucie	1,546	2.97	18.18	8.42	19.05	21.88	23.65	18.70	39.12	51.00	7.58	5.95	6.88	5.99	9.27
Fort Walton Beach	277	0.53	16.52	5.38	20.86	11.15	23.83	24.23	38.79	59.23	2.84	2.37	1.45	2.98	3.43
Gainesville	574	1.10	23.11	4.29	16.68	19.11	18.96	17.68	41.25	58.93	6.43	4.49	6.76	4.32	7.62
Jacksonville	3,585	6.89	19.41	8.87	18.38	22.15	23.56	20.98	38.65	48.00	6.79	6.35	6.53	5.27	8.10
Lakeland-Winter Haven	1,333	2.56	18.38	5.01	19.11	15.72	24.10	24.58	38.42	54.70	6.88	4.21	4.36	5.44	9.69
Melbourne-Titusville-Palm Bay	1,558	2.99	17.64	10.33	19.92	20.79	24.18	21.33	38.26	47.55	5.43	4.35	4.98	4.03	7.02
Naples	1,889	3.63	17.77	5.11	19.99	16.58	22.95	16.58	39.29	61.73	8.09	6.55	7.22	6.93	9.05
Ocala	556	1.07	17.92	7.49	19.27	21.54	23.99	23.03	38.82	47.94	4.67	4.59	4.07	3.68	5.57
Orlando	4,105	7.89	17.87	6.78	19.50	22.33	23.86	23.22	38.76	47.67	3.36	2.93	3.07	2.75	3.99
Pensacola	424	0.81	20.52	5.22	18.10	11.44	21.88	28.11	39.49	55.22	2.15	1.27	1.39	2.31	2.58
Punta Gorda	776	1.49	14.26	5.33	21.34	17.07	26.23	22.67	38.16	54.93	7.74	4.44	7.17	7.51	8.44
Sarasota-Bradenton	2,844	5.46	16.01	5.13	20.63	17.15	24.71	20.51	38.65	57.21	6.92	5.49	5.79	6.36	7.80
Tallahassee	388	0.75	21.95	6.38	16.66	17.82	21.63	22.61	39.77	53.19	3.14	1.91	2.43	2.73	4.14
West Palm Beach-Boca Raton	4,030	7.74	18.84	13.07	19.04	23.51	22.59	18.54	39.53	44.88	5.13	7.09	5.29	3.87	5.30
Florida Non-MSA	2,120	4.07	18.09	3.31	18.83	10.60	22.04	17.60	41.04	68.50	7.58	5.78	5.56	6.70	8.45

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 6.04% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southeast Region 1

Table 8. Borrower Distribution of Home Improvement Loans

Borro	wer Distribu	tion: HOMI	E IMPROVEM	ENT	State: F	LORIDA	Evaluat	ion Period: J	ANUARY 1, 2	000 TO DECE	MBER 31,	2001			
MSA/Assessment Area:	Total Improvem		Low-lı Borro		Moderate Borro			-Income owers	Upper-l Borro	ncome wers	Market	Share (%)	by Borrov	ver Income	****
MOA/A33633IIIEIT AIGE.	#	% 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:															
Miami	1,271	12.78	23.32	4.72	16.40	10.70	19.19	19.04	41.09	65.54	24.61	12.61	15.55	18.10	31.53
Tampa-St. Petersburg-Clearwater	1,779	17.89	18.05	9.12	19.51	15.54	23.38	21.17	39.06	54.17	15.93	13.64	12.91	12.97	18.86
Limited-Scope Review:															
Daytona Beach	309	3.11	17.16	8.09	20.24	16.18	24.21	23.30	38.40	52.43	17.49	13.27	11.65	16.27	21.40
Fort Lauderdale	1,400	14.08	19.63	5.65	18.27	12.58	22.51	21.73	39.59	60.04	28.65	19.72	21.34	24.29	34.14
Fort Myers-Cape Coral	349	3.51	16.34	6.02	20.25	12.32	24.98	27.22	38.44	54.44	19.41	7.91	8.79	21.67	28.11
Fort Pierce-Port St. Lucie	217	2.18	18.18	8.29	19.05	16.13	23.65	22.58	39.12	53.00	14.34	10.16	8.56	11.34	20.66
Fort Walton Beach	63	0.63	16.52	1.59	20.86	19.05	23.83	15.87	38.79	63.49	9.70	2.33	7.23	7.06	14.38
Gainesville	55	0.55	23.11	9.09	16.68	12.73	18.96	23.64	41.25	54.55	11.26	10.00	6.56	10.23	13.71
Jacksonville	631	6.35	19.41	9.35	18.38	15.37	23.56	22.19	38.65	53.09	14.33	9.39	10.33	12.06	18.27
Lakeland-Winter Haven	243	2.44	18.38	10.29	19.11	18.93	24.10	15.64	38.42	55.14	8.88	4.04	6.67	5.80	14.60
Melbourne-Titusville-Palm Bay	247	2.48	17.64	12.55	19.92	18.62	24.18	29.15	38.26	39.68	16.25	15.00	15.17	19.03	15.38
Naples	130	1.31	17.77	4.62	19.99	20.77	22.95	28.46	39.29	46.15	15.54	2.17	16.10	22.31	24.85
Ocala	147	1.48	17.92	7.48	19.27	9.52	23.99	23.81	38.82	59.18	16.06	7.69	8.85	18.60	19.62
Orlando	882	8.87	17.87	9.08	19.50	13.85	23.86	22.59	38.76	54.48	16.19	11.60	10.84	13.71	20.34
Pensacola	132	1.33	20.52	8.33	18.10	16.67	21.88	22.73	39.49	52.27	8.39	5.77	7.28	7.95	9.49
Punta Gorda	89	0.90	14.26	6.74	21.34	19.10	26.23	20.22	38.16	53.93	12.50	6.98	6.84	9.57	18.78
Sarasota-Bradenton	530	5.33	16.01	7.18	20.63	14.93	24.71	20.42	38.65	57.47	26.47	15.25	18.37	20.57	36.46
Tallahassee	69	0.69	21.95	15.94	16.66	7.25	21.63	21.74	39.77	55.07	6.36	3.91	0.00	6.17	12.50
West Palm Beach-Boca Raton	919	9.24	18.84	5.34	19.04	12.75	22.59	19.06	39.53	62.85	24.18	15.35	17.81	17.74	30.56
Florida Non-MSA	482	4.85	18.09	8.30	18.83	15.15	22.04	14.73	41.04	61.83	23.03	13.33	15.38	15.03	32.17

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 0.07% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southeast Region 1

Table 9. Borrower Distribution of Home Mortgage Refinance Loans

Borrower	Distribution:	HOME MO	ORTGAGE REF	INANCE	State	: FLORIDA	Eva	aluation Period	: JANUARY	1, 2000 TO I	DECEMBER	31, 200	1		
MSA/Assessment Area:	Total Homo			ncome	Moderat Borro			-Income owers		Income owers	Market	Share (%)	by Borrov	ver Income	,****
WOA/ASSESSITERE ATEC.	#	% 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:															
Miami	5,873	11.00	23.32	4.12	16.40	12.99	19.19	21.93	41.09	60.96	11.47	11.12	10.20	9.92	12.46
Tampa-St. Petersburg-Clearwater	10,696	20.04	18.05	9.06	19.51	19.07	23.38	21.81	39.06	50.05	12.83	13.13	12.12	11.29	13.82
Limited-Scope Review:															
Daytona Beach	2,207	4.14	17.16	8.16	20.24	17.40	24.21	23.27	38.40	51.17	14.34	13.48	12.65	12.45	16.26
Fort Lauderdale	6,756	12.66	19.63	8.33	18.27	18.06	22.51	23.81	39.59	49.80	13.18	16.29	12.36	11.57	13.97
Fort Myers-Cape Coral	1,841	3.45	16.34	5.37	20.25	15.18	24.98	22.22	38.44	57.24	11.15	9.86	8.83	10.29	12.38
Fort Pierce-Port St. Lucie	1,228	2.30	18.18	8.19	19.05	19.34	23.65	24.16	39.12	48.31	12.00	9.54	11.36	10.77	13.54
Fort Walton Beach	272	0.51	16.52	3.10	20.86	12.40	23.83	17.05	38.79	67.44	5.27	1.61	3.99	3.98	6.53
Gainesville	523	0.98	23.11	6.74	16.68	12.91	18.96	22.35	41.25	58.00	11.75	12.50	7.91	11.45	12.91
Jacksonville	3,408	6.39	19.41	7.78	18.38	15.17	23.56	22.26	38.65	54.78	9.77	6.51	6.67	8.29	12.46
Lakeland-Winter Haven	1,459	2.73	18.38	9.19	19.11	17.61	24.10	22.34	38.42	50.87	12.48	10.81	11.32	9.86	14.82
Melbourne-Titusville-Palm Bay	1,363	2.55	17.64	14.07	19.92	21.22	24.18	24.94	38.26	39.77	9.50	11.22	9.76	8.93	9.38
Naples	1,243	2.33	17.77	6.70	19.99	17.92	22.95	24.87	39.29	50.50	10.39	9.08	9.20	10.77	10.88
Ocala	915	1.71	17.92	11.06	19.27	19.91	23.99	27.43	38.82	41.59	12.89	17.65	13.68	12.98	11.83
Orlando	5,156	9.66	17.87	7.41	19.50	16.72	23.86	25.86	38.76	50.01	9.67	9.16	8.08	9.27	10.58
Pensacola	668	1.25	20.52	6.21	18.10	14.29	21.88	21.89	39.49	57.61	5.59	4.99	3.75	5.12	6.51
Punta Gorda	768	1.44	14.26	6.91	21.34	22.74	26.23	25.53	38.16	44.81	14.89	13.36	15.97	14.17	15.02
Sarasota-Bradenton	2,703	5.06	16.01	6.52	20.63	15.73	24.71	22.10	38.65	55.64	13.00	10.86	10.99	11.37	14.81
Tallahassee	550	1.03	21.95	6.51	16.66	11.71	21.63	23.42	39.77	58.36	6.97	4.99	3.78	5.98	8.87
West Palm Beach-Boca Raton	3,333	6.25	18.84	8.15	19.04	18.62	22.59	23.77	39.53	49.46	8.65	8.82	8.01	8.09	9.19
Florida Non-MSA	2,408	4.51	18.09	5.75	18.83	13.68	22.04	20.65	41.04	59.92	13.40	13.37	13.42	13.66	13.32

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 2.49% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southeast Region 1

Table 10. Borrower Distribution of Small Loans to Businesses

Borrower Dis	tribution: SMALL LO	ANS TO BUSINE	SSES State:	FLORIDA Eva	aluation Period: J	ANUARY 1, 2000 TO	DECEMBER 31, 200	)1	
MSA/Assessment Area:		nall Loans sinesses		ith Revenues of on or less		Loans by Original Amour egardless of Business S		Marke	t Share****
	#	% of Total*	% of Businesses**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	>\$250,000 to \$1,000,000	AII	Rev \$1 million or less
Full-Scope Review:									
Miami	3,301	15.73	54.92	67.86	88.67	5.63	5.70	1.26	1.65
Tampa-St. Petersburg-Clearwater	3,575	17.03	61.49	64.53	84.90	8.34	6.77	1.42	1.90
Limited-Scope Review:									
Daytona Beach	622	2.96	69.09	69.45	85.69	9.65	4.66	1.25	1.78
Fort Lauderdale	3,441	16.39	57.50	65.50	86.60	7.03	6.36	1.51	2.10
Fort Myers-Cape Coral	777	3.70	62.68	58.69	80.57	10.55	8.88	1.65	2.07
Fort Pierce-Port St. Lucie	272	1.30	63.69	64.71	86.40	9.56	4.04	0.59	0.82
Fort Walton Beach	82	0.39	68.24	67.07	71.95	17.07	10.98	0.49	0.59
Gainesville	216	1.03	66.92	70.37	88.43	7.41	4.17	1.24	1.96
Jacksonville	1,452	6.92	66.30	59.50	78.79	11.36	9.85	1.60	2.32
Lakeland-Winter Haven	466	2.22	68.80	52.58	76.18	11.16	12.66	1.44	1.66
Melbourne-Titusville-Palm Bay	444	2.12	67.57	64.41	83.56	10.81	5.63	0.83	1.21
Naples	379	1.81	60.97	54.62	77.04	9.76	13.19	1.21	1.07
Ocala	186	0.89	65.67	69.89	86.56	9.14	4.30	0.75	1.03
Orlando	2,033	9.69	63.93	62.67	86.03	7.38	6.59	1.10	1.51
Pensacola	232	1.11	70.20	66.38	83.19	9.91	6.90	0.67	0.79
Punta Gorda	157	0.75	66.51	62.42	85.99	8.28	5.73	1.18	1.39
Sarasota-Bradenton	824	3.93	63.22	60.80	83.01	9.10	7.89	1.20	1.75
Tallahassee	175	0.83	63.87	57.14	81.71	8.57	9.71	0.68	0.68
West Palm Beach-Boca Raton	1,702	8.11	60.43	65.04	84.20	7.81	7.99	1.15	1.50
Florida Non-MSA	653	3.11	66.83	68.61	83.31	10.41	6.28	1.18	1.61

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2002).

<sup>(\*\*\*)</sup> 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 12.43% 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 Dist	tribution: SMALL LOAI	NS TO FARMS	State: FLO	RIDA Ev	aluation Period: 、	JANUARY 1, 2000 TO	DECEMBER 31, 2001		
		aall Loans arms	Farms with R \$1 million			Loans by Original Amou Regardless of Farm Si		Market Sh	are****
MSA/Assessment Areas:	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	>\$250,000 to \$1,000,000	AII	Rev \$1 million or less
Full-Scope Review:									
Miami	6	3.03	90.71	33.33	66.67	33.33	0.00	5.56	0.00
Tampa-St. Petersburg-Clearwater	17	8.59	90.97	70.59	64.71	17.65	17.65	5.94	6.45
Limited-Scope Review:									
Daytona Beach	15	7.58	90.86	80.00	66.67	26.67	6.67	22.50	27.59
Fort Lauderdale	14	7.07	92.33	57.14	71.43	14.29	14.29	20.00	16.67
Fort Myers-Cape Coral	1	0.51	91.11	100.00	100.00	0.00	0.00	3.57	4.35
Fort Pierce-Port St. Lucie	3	1.52	89.72	66.67	100.00	0.00	0.00	2.78	6.25
Fort Walton Beach	1	0.51	93.99	100.00	100.00	0.00	0.00	0.00	0.00
Gainesville	2	1.01	92.99	50.00	100.00	0.00	0.00	5.26	0.00
Jacksonville	5	2.53	91.98	40.00	80.00	0.00	20.00	8.11	0.00
Lakeland-Winter Haven	7	3.54	88.61	71.43	57.14	42.86	0.00	2.91	2.94
Melbourne-Titusville-Palm Bay	1	0.51	95.62	0.00	0.00	100.00	0.00	11.11	0.00
Naples	0	0.00	89.39	0.00	0.00	0.00	0.00	0.00	0.00
Ocala	5	2.53	93.06	80.00	60.00	20.00	20.00	1.05	1.25
Orlando	20	10.10	90.68	55.00	45.00	35.00	20.00	17.28	13.64
Pensacola	4	2.02	95.28	50.00	50.00	25.00	25.00	10.53	0.00
Punta Gorda	2	1.01	94.79	0.00	100.00	0.00	0.00	33.33	0.00
Sarasota-Bradenton	5	2.53	89.03	40.00	100.00	0.00	0.00	1.64	0.00
Tallahassee	2	1.01	90.64	50.00	100.00	0.00	0.00	5.88	0.00
West Palm Beach-Boca Raton	8	4.04	89.65	75.00	100.00	0.00	0.00	0.00	0.00
Florida Non-MSA	80	40.40	89.54	30.00	67.50	22.50	10.00	9.94	5.00

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2002).

<sup>(\*\*\*)</sup> 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 32.32% of small loans to farms originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Table 12. Qualified Investments

	QUALIFIED INVEST	MENTS Stat	e: FLORIDA	Evaluation Period: JA	NUARY 1, 20	00 TO DECEMBE	ER 31, 2001		
	Prior Perio	od Investments*	Current Pe	riod Investments		Total Investme	ents	Unfunded	Commitments**
MSA/Assessment Areas:	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Miami	34	22,894	47	14,667	81	37,561	17.06	0	0
Tampa-St. Petersburg-Clearwater	9	8,724	57	27,129	66	35,853	16.29	1	790
Limited-Scope Review:									
Daytona Beach	1	32	29	52	30	84	0.04	0	0
Fort Lauderdale	3	515	35	14,955	38	15,470	7.03	1	465
Fort Myers-Cape Coral	1	36	8	8,054	9	8,090	3.67	0	0
Fort Pierce-Port St. Lucie	1	11	3	17	4	28	0.01	0	0
Fort Walton Beach	1	3	1	4	2	7	0.00	0	0
Gainesville	1	9	10	5,317	11	5,326	2.42	0	0
Jacksonville	7	3,455	47	22,337	54	25,792	11.72	0	0
Lakeland-Winter Haven	1	22	17	288	18	310	0.14	0	0
Melbourne-Titusville-Palm Bay	1	23	2	84	3	107	0.05	0	0
Naples	4	2,110	10	7,512	14	9,622	4.37	0	0
Ocala	2	2,772	8	135	10	2,907	1.32	0	0
Orlando	5	13,395	21	28,830	26	42,225	19.18	1	68
Pensacola	1	9	6	11,073	7	11,082	5.03	0	0
Punta Gorda	3	434	3	35	6	469	0.21	0	0
Sarasota-Bradenton	3	485	35	8,168	38	8,653	3.93	0	0
Tallahassee	2	216	8	397	10	613	0.28	0	0
West Palm Beach-Boca Raton	4	1,155	24	8,854	28	10,009	4.55	0	0
Florida Non-MSA	6	3,601	13	2,350	19	5,951	2.70	1	21

<sup>(\*) &</sup>quot;Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.

<sup>(\*\*) &</sup>quot;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							•	e: FLORID <i>i</i>		ation Peri	od: JAN	UARY 1,	2000 TO	DECEMB	ER 31, 20	001	
	Deposits			Branche	s				Brancl	h Openings	/Closings				Popu	ation	
MSA/Assessment Area:	% of Rated Area	# of BANK	% of Rated Area			Branches b Geographies	•	# of Branch	# of Branch	Net Cha	nge in Loc (+ :	cation of B or -)	ranches	% (	of the Pop Each Ge	ılation wit ography	hin
	Deposits in MSA/AA	Branches	Branches in MSA/AA	Low	Mod	Mid	Upp	Closings	Openings	Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Miami	17.575	76	10.25	9.21	11.84	30.26	48.68	14	4	- 2	- 1	0	- 7	9.18	19.43	39.47	31.91
Tampa-St. Petersburg-Clearwater	18.76	120	16.19	0.00	18.33	45.83	35.83	17	2	0	- 3	- 9	- 3	2.18	22.74	46.64	28.29
Limited-Scope Review:																	
Daytona Beach	2.98	30	4.05	0.00	3.33	83.33	13.33	2	0	0	0	. 1	- 1	3.15	13.04	72.89	10.92
Fort Lauderdale	13.27	87	11.74	1.15	4.60	50.57	43.68	11	3	0	- 1	- 5	- 2	3.25	18.55	54.95	23.17
Fort Myers-Cape Coral	3.73	35	4.72	2.86	11.43	77.14	8.57	3	3	0	0	0	0	1.29	15.17	73.72	9.82
Fort Pierce-Port St. Lucie	1.16	18	2.43	0.00	16.67	66.67	16.67	2	0	0	- 1	· 1	0	5.99	11.92	62.59	19.49
Fort Walton Beach	0.29	6	0.81	NA	0.00	66.67	33.33	0	0	NA	0	0	0	NA	21.03	63.07	15.90
Gainesville	0.81	8	1.08	12.50	25.00	25.00	37.50	5	0	0	- 1	- 3	- 1	11.09	29.12	36.30	23.48
Jacksonville	6.05	49	6.61	0.00	18.37	40.82	40.82	17	0	0	- 1	- 11	- 5	4.70	17.49	53.07	24.14
Lakeland-Winter Haven	1.94	16	2.16	6.25	25.00	50.00	18.75	1	0	0	0	- 1	0	0.75	16.85	67.94	14.46
Melbourne-Titusville-Palm Bay	2.24	18	2.43	0.00	22.22	44.44	33.33	2	0	0	0	- 2	0	1.07	22.08	59.38	17.45
Naples	2.34	18	2.43	0.00	5.56	50.00	44.44	2	2	0	0	0	0	5.23	10.56	59.09	25.11
Ocala	1.15	10	1.35	0.00	0.00	100.00	0.00	0	0	0	0	0	0	1.41	8.90	75.85	13.84
Orlando	8.18	72	9.72	5.56	15.28	51.39	27.78	13	4	0	- 3	- 4	- 2	2.16	18.00	56.70	22.38
Pensacola	0.74	11	1.48	0.00	18.18	63.64	18.18	0	0	0	0	0	0	4.08	12.26	62.68	20.74
Punta Gorda	1.06	6	0.81	NA	16.67	66.67	16.67	0	0	NA	0	0	0	NA	7.00	86.61	6.39
Sarasota-Bradenton	4.98	45	6.07	0.00	8.89	64.44	26.67	2	5	0	0	1	2	0.83	18.21	59.69	21.27
Tallahassee	1.32	7	0.94	14.29	14.29	28.57	42.86	3	0	0	0	- 2	- 1	7.09	30.43	34.08	26.68
West Palm Beach-Boca Raton	7.92	67	9.04	1.49	11.94	52.24	34.33	6	1	0	. 1	- 2	- 2	3.05	21.73	46.83	28.15
Florida Non-MSA	3.49	42	5.66	NA	4.76	59.52	35.71	4	0	NA	- 1	0	- 3	NA	9.50	69.22	21.25

Table 1. Lending Volume

LENDING V	OLUME		State: 0	SEORGIA		Eval	uation Period:	JANUARY 1	, 2000 TO DECI	EMBER 31, 2	2001	
MSA/Assessment Area:	% of Rated Area Loans	Home	e Mortgage		all Loans usinesses		all Loans Farms		y Development ans**	Total Rep	orted Loans	% of Rated Area
	(#) in MSA/AA*	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	Deposits in MSA/AA***
Full-Scope Review:												
Atlanta	76.55	24,933	3,481,406	4,465	435,625	20	1,701	213	81,870	29,631	4,000,602	77.5
Limited-Scope Review:												
Albany	1.46	468	34,583	95	8,809	1	50	0	0	564	43,442	1.0
Athens	1.50	470	75,860	109	15,733	1	4	0	0	580	91,597	2.1
Macon	2.63	848	63,557	167	15,543	5	285	0	0	1,020	79,385	4.4
Savannah	6.72	2,191	217,265	405	43,441	4	134	2	17	2,602	260,857	6.2
Georgia Non-MSA	11.14	3,772	340,862	519	47,620	21	1,529	1	5,201	4,313	395,212	8.7

<sup>(\*)</sup> Loan data as of December 31, 2001. Rated area refers to either the state or multistate MSA rating area.

<sup>(\*\*)</sup> The evaluation period for Community Development Loans is January 1, 2000 to December 31, 2001

<sup>(\*\*\*)</sup> 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

Table 2. Geographi	Geographic Dist				State: Gl	EORGIA	Evaluati	on Period: JA	NUARY 1, 20	100 TO DECE	MBER 31, 2	2001			
	Total I Purchas		Low-Ir Geogra			e-Income aphies		-Income raphies	Upper- Geogr		Mai	ket Share	(%) by Ge	ography *	* *
MSA/Assessment Area:	#	% 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:															
Atlanta	12,781	82.38	2.82	2.20	16.87	13.44	45.14	48.65	35.16	35.71	3.41	4.13	4.24	3.23	3.35
Limited-Scope Review:															
Albany	159	1.02	10.41	4.40	17.57	32.08	32.87	28.93	39.15	34.59	4.84	1.75	15.35	3.97	3.17
Athens	203	1.31	2.53	0.99	8.66	5.91	52.16	35.47	36.66	57.64	3.84	4.00	3.91	3.63	4.01
Macon	270	1.74	5.17	1.85	17.50	5.93	46.82	47.41	30.51	44.81	1.93	1.19	0.96	2.38	1.79
Savannah	876	5.65	3.19	2.28	14.82	5.59	47.34	42.12	34.64	50.00	6.74	9.73	7.12	6.70	6.63
Georgia Non-MSA	1,226	7.90	0.86	0.65	9.05	3.67	52.91	42.66	37.17	53.02	4.69	5.13	3.83	4.85	4.61
			_												

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southeast Region 1.

Table 3. Geographic Distribution of Home Improvement Loans

Geog	raphic Distrib				State: G		Evalua	tion Period: J	ANUARY 1, 2	2000 TO DEC	EMBER 31	, 2001			
		Home ent Loans	Low-Ir Geogra		Moderate Geogra			-Income raphies		Income aphies	Ma	rket Share	(%) by Ge	ography *†	F <b>*</b>
MSA/Assessment Area:	#	% 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:															
Atlanta	2,010	71.43	2.82	3.03	16.87	12.04	45.14	43.98	35.16	40.95	13.86	12.46	7.09	12.77	19.65
Limited-Scope Review:															
Albany	46	1.63	10.41	13.04	17.57	30.43	32.87	28.26	39.15	28.26	4.95	4.55	5.95	3.53	6.16
Athens	48	1.71	2.53	8.33	8.66	6.25	52.16	47.92	36.66	37.50	13.97	25.00	12.00	16.52	9.88
Macon	87	3.09	5.17	4.60	17.50	14.94	46.82	43.68	30.51	36.78	9.31	10.00	9.38	8.05	10.99
Savannah	245	8.71	3.19	2.86	14.82	11.84	47.34	55.10	34.64	30.20	32.12	13.89	14.71	43.84	31.44
Georgia Non-MSA	378	13.43	0.86	1.06	9.05	7.67	52.91	55.03	37.17	36.24	18.60	22.22	12.50	20.74	17.02

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southeast Region 1

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Table 4. Geographic L															
Geographi	c Distributio	n: HOME N	IORTGAGE RI	EFINANCE	State	e: GEORGIA	Ev	aluation Period	: JANUARY	1, 2000 TO I	DECEMBER	31, 200	1		
MSA/Assessment Area:	Mortgage	Home Refinance ans	Low-Ir Geogra		Moderati Geogr	e-Income aphies		-Income raphies	Upper-l Geogr		Ma	rket Share	(%) by Ge	ography * *	<del>: *</del>
MONJASSESSITERIT ATEU.	#	% 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:															
Atlanta	10,129	70.66	2.82	2.39	16.87	13.10	45.14	46.42	35.16	38.09	4.14	4.54	4.07	4.04	4.27
Limited-Scope Review:															
Albany	263	1.83	10.41	6.84	17.57	21.29	32.87	30.04	39.15	41.83	8.84	12.50	16.26	7.88	7.67
Athens	216	1.51	2.53	2.78	8.66	5.09	52.16	46.76	36.66	45.37	3.88	4.23	3.46	3.33	4.63
Macon	491	3.43	5.17	3.46	17.50	14.66	46.82	49.49	30.51	32.38	4.79	4.12	5.96	5.86	3.58
Savannah	1,069	7.46	3.19	1.22	14.82	8.61	47.34	56.03	34.64	34.14	10.72	2.62	9.09	13.82	8.59
Georgia Non-MSA	2,167	15.12	0.86	0.74	9.05	6.23	52.91	48.78	37.17	44.25	8.14	21.95	11.36	9.31	6.96
<u> </u>	1		1401/11												

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southeast Region 1

Table 5. Geographic Distribution of Small Loans to Businesses

Geographic	Distribution	n: SMALL L	OANS TO BUS	INESSES	State:	GEORGIA	Eva	luation Period	: JANUARY	1, 2000 TO	DECEMBER	R 31, 200	1		
	Total Sm to Busi		Low-Inc Geograp		Moderate Geogra		Middle-l Geogra		Upper-In Geogra		Mai	rket Share	(%) by Geo	ography **	· *
MSA/Assessment Area:	#	% of Total*	% of Businesses **	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full-Scope Review:															
Atlanta	4,465	77.52	3.47	4.55	14.51	11.71	43.76	43.65	38.25	40.09	1.35	1.96	1.22	1.33	1.55
Limited-Scope Review:															
Albany	95	1.65	14.25	12.63	17.16	22.11	40.19	45.26	28.40	20.00	0.88	0.82	1.40	0.95	0.73
Athens	109	1.89	12.97	14.68	8.43	10.09	38.50	41.28	40.10	33.94	1.23	1.81	1.29	1.21	1.24
Macon	167	2.90	11.43	11.38	15.39	13.77	40.94	44.31	32.23	30.54	0.89	1.47	0.89	0.96	0.75
Savannah	405	7.03	6.21	3.47	11.98	14.60	45.13	52.23	36.45	29.70	2.08	1.01	2.76	2.93	1.60
Georgia Non-MSA	519	9.01	2.55	3.08	10.72	13.29	48.60	50.10	38.13	33.53	0.88	4.42	1.32	0.94	0.70

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Business Data US&PR.

Table 6. Geographic Distribution of Small Loans to Farms

Geograp			L LOANS TO F		State: G	EORGIA	Evalua	tion Period:	JANUARY 1, 2	000 TO DE	CEMBER 3	1, 2001			
MSA/Assessment Area:	Total Sm to Fa		Low-Inc Geograp		Moderate- Geogra		Middle-l Geogra		Upper-In Geograp		Mai	rket Share	(%) by Ge	ography **	f <b>*</b>
MOA/ASSESSIBERT ATER.	#	% 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:															
Atlanta	20	38.46	1.33	0.00	15.05	35.00	51.93	45.00	31.69	20.00	1.58	0.00	2.09	1.45	0.00
Limited-Scope Review:															
Albany	1	1.92	3.90	0.00	12.99	0.00	40.26	100.00	42.86	0.00	0.00	0.00	0.00	0.00	0.00
Athens	1	1.92	4.58	0.00	3.87	0.00	55.63	100.00	35.92	0.00	0.00	0.00	0.00	0.00	0.00
Macon	5	9.62	5.08	0.00	26.27	40.00	40.40	40.00	28.26	20.00	4.55	0.00	4.35	4.55	5.56
Savannah	4	7.69	1.00	25.00	7.02	0.00	56.19	50.00	35.12	25.00	8.70	0.00	0.00	14.29	0.00
Georgia Non-MSA	21	40.38	0.30	0.00	8.70	19.05	60.18	71.43	30.83	9.52	1.19	0.00	0.54	1.56	0.92

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Table 7. Borrower Distribution of Home Purchase Loans

Born	rower Distril	bution: HOI	ME PURCHAS	BE .	State: GEO	IRGIA	Evaluatio	n Period: JAN	IUARY 1, 200	OO TO DECEN	IBER 31, 2	001			
MSA/Assessment Area:	Total Purchas		Low-li Borro		Moderato Borro			e-Income owers	Upper- Borro	Income owers	Market	Share (%)	by Borrov	ver Income	***
WSA/ASSESSITERE ATEG.	#	% 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:															
Atlanta	12,781	82.38	19.49	12.15	18.28	38.42	23.63	17.42	38.61	32.01	3.71	4.70	5.15	2.47	3.18
Limited-Scope Review:															
Albany	159	1.02	25.54	5.19	15.35	15.58	18.77	22.73	40.34	56.49	5.70	2.78	4.07	5.19	6.97
Athens	203	1.31	22.43	3.16	17.44	16.32	20.01	11.58	40.13	68.95	4.27	2.42	3.40	2.31	5.81
Macon	270	1.74	23.43	5.69	15.70	21.80	21.06	23.22	39.82	49.29	1.95	1.16	1.73	1.63	2.54
Savannah	876	5.65	22.09	3.68	16.51	16.30	21.59	22.79	39.81	57.23	7.37	3.72	6.80	6.36	8.66
Georgia Non-MSA	1,226	7.90	19.39	2.91	15.41	13.33	20.57	21.22	44.63	62.54	5.27	3.35	4.00	4.05	6.58

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 26.79% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southeast Region 1

Table 8. Borrower Distribution of Home Improvement Loans

Borr	ower Distribu	tion: HOME	IMPROVEM	ENT	State: G	EORGIA	Evaluat	tion Period: J	ANUARY 1, 2	000 TO DECE	MBER 31,	2001			
MSA/Assessment Area:	Total Improvem	Home ent Loans	Low-li Borro	ncome owers	Moderato Borro			-Income owers		Income owers	Market	Share (%)	by Borrov	ver Income	,****
WOA/ASSESSMENT ATEA.	#	% of Total*	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp						
Full-Scope Review:															
Atlanta	2,010	71.43	19.49	11.74	18.28	18.06	23.63	21.39	38.61	48.81	15.09	10.22	9.56	12.05	22.43
Limited-Scope Review:															
Albany	46	1.63	25.54	13.04	15.35	10.87	18.77	23.91	40.34	52.17	5.10	3.06	2.42	6.17	8.59
Athens	48	1.71	22.43	6.25	17.44	14.58	20.01	12.50	40.13	66.67	14.41	8.70	8.16	5.56	23.96
Macon	87	3.09	23.43	11.49	15.70	19.54	21.06	22.99	39.82	45.98	10.29	10.71	8.40	10.34	11.41
Savannah	245	8.71	22.09	11.43	16.51	16.33	21.59	19.18	39.81	53.06	37.11	34.62	24.62	27.64	45.99
Georgia Non-MSA	378	13.43	19.39	7.67	15.41	14.02	20.57	20.90	44.63	57.41	19.73	10.81	14.29	17.10	24.11
															<u> </u>
1															

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southeast Region 1

Table 9. Borrower Distribution of Home Mortgage Refinance Loans

Borrower			RTGAGE REF			: GEORGIA	Ev	aluation Period	I: JANUARY	1, 2000 TO I	DECEMBER	R 31, 200	1		
MSA/Assessment Area:	Total Home Refinance			ncome owers	Moderato Borro			-Income owers		Income owers	Market	Share (%)	by Borrov	ver Income	****
WOA/ASSESSIBERT ATEG.	#	% of Total*	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp						
Full-Scope Review:															
Atlanta	10,129	70.66	19.49	9.09	18.28	21.35	23.63	24.22	38.61	45.34	4.77	4.28	4.39	4.40	5.31
Limited-Scope Review:															
Albany	263	1.83	25.54	6.27	15.35	9.41	18.77	20.00	40.34	64.31	10.59	13.70	9.28	9.16	11.14
Athens	216	1.51	22.43	5.69	17.44	9.00	20.01	23.70	40.13	61.61	4.79	5.06	3.48	4.49	5.23
Macon	491	3.43	23.43	12.88	15.70	16.52	21.06	26.61	39.82	43.99	5.33	6.92	4.10	6.08	5.18
Savannah	1,069	7.46	22.09	4.70	16.51	13.72	21.59	23.70	39.81	57.87	13.28	7.45	10.93	12.96	14.65
Georgia Non-MSA	2,167	15.12	19.39	3.61	15.41	9.28	20.57	18.26	44.63	68.84	9.32	6.36	6.49	7.31	10.73
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<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 12.79% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southeast Region 1

Table 10. Borrower Distribution of Small Loans to Businesses

Borrower Dis	tribution: SMALL LO	ANS TO BUSINE	SSES State:	GEORGIA Eva	aluation Period: J	ANUARY 1, 2000 TO	DECEMBER 31, 200	)1	
MSA/Assessment Area:		nall Loans sinesses		th Revenues of on or less		Loans by Original Amour egardless of Business S		Marke	t Share****
	#	% of Total*	% of Businesses**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	>\$250,000 to \$1,000,000	AII	Rev \$1 million or less
Full-Scope Review:									
Atlanta	4,465	77.52	61.94	56.60	79.42	10.30	10.28	1.35	1.23
Limited-Scope Review:									
Albany	95	1.65	69.43	62.11	80.00	9.47	10.53	0.88	0.79
Athens	109	1.89	64.66	46.79	70.64	11.93	17.43	1.23	1.12
Macon	167	2.90	68.56	62.87	79.04	10.78	10.18	0.89	0.90
Savannah	405	7.03	67.42	56.54	75.80	11.60	12.59	2.08	2.16
Georgia Non-MSA	519	9.01	65.70	58.19	78.03	11.75	10.21	0.88	0.71
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			_	_	_				

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2002).

<sup>(\*\*\*)</sup> 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 17.24% of small loans to businesses originated and purchased by the hank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Small Business Data US&PR.

Table 11. Borrower Distribution of Small Loans to Farms

Borrower Distribut	tion: SMALL LOAN	S TO FARMS	State: GEO	RGIA Ev	aluation Period: 、	JANUARY 1, 2000 TO	DECEMBER 31, 2001		
	Total Sma to Fa		Farms with Ro \$1 million			Loans by Original Amou Regardless of Farm Siz		Market Sh	are****
MSA/Assessment Areas:	#	% 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:									
Atlanta	20	38.46	91.44	90.00	75.00	15.00	10.00	1.58	1.75
Limited-Scope Review:									
Albany	1	1.92	88.31	0.00	100.00	0.00	0.00	0.00	0.00
Athens	1	1.92	93.31	0.00	100.00	0.00	0.00	0.00	0.00
Macon	5	9.62	93.38	40.00	80.00	20.00	0.00	4.55	3.23
Savannah	4	7.69	91.97	75.00	100.00	0.00	0.00	8.70	5.26
Georgia Non-MSA	21	40.38	92.05	57.14	80.95	19.05	0.00	1.19	0.73
								_	

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2002).

<sup>(\*\*\*)</sup> 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 26.92% of small loans to farms originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Table 12. Qualified Investments

	QUALIFIED INVEST	MENTS Sta	te: GEORGIA	Evaluation Period: J	ANUARY 1, 2	000 TO DECEMB	ER 31, 2001		
	Prior Perio	d Investments*	Current Pe	riod Investments		Total Investme	ents	Unfunded 0	Commitments**
MSA/Assessment Areas:	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Atlanta	43	56,727	45	28,154	88	84,881	87.74	9	6,068
Limited-Scope Review:									
Albany	0	0	6	51	6	51	0.05	0	0
Athens	0	0	5	78	5	78	0.08	0	0
Macon	3	470	2	125	5	595	0.62	0	0
Savannah	7	602	8	4,244	15	4,846	5.01	0	0
Georgia Non-MSA	2	5,981	25	307	27	6,288	6.50	0	0

<sup>(\*) &</sup>quot;Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.

<sup>(\*\*) &</sup>quot;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								nte: GEORGI		ation Peri	od: JAN	UARY 1,	2000 TO	DECEMB	ER 31, 20	001	
	Deposits			Branches	ł				Branch	Openings/	Closings				Popul	ation	
MSA/Assessment Area:	% of Rated Area	# of BANK	% of Rated Area			Branches t Geographie		# of Branch	# of Branch	Net Cha	nge in Loc (+ (	ation of Boor -)	ranches	%	of the Pop Each Ge		hin
	Deposits in MSA/AA	Branches	Branches in MSA/AA	Low	Mod	Mid	Upp	Closings	Openings	Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Atlanta	77.50	184	73.90	3.80	11.96	44.02	40.22	25	3	- 1	- 5	- 8	- 8	6.15	20.29	44.51	29.05
Limited-Scope Review:																	
Albany	1.00	4	1.61	0.00	25.00	50.00	25.00	0	0	0	0	0	0	19.24	23.58	29.15	28.03
Athens	2.13	6	2.41	33.33	0.00	0.00	66.67	1	0	0	0	- 1	0	9.04	14.11	42.48	34.37
Macon	4.43	12	4.82	8.33	8.33	50.00	33.33	5	0	0	0	- 4	- 1	9.82	21.26	43.97	24.94
Savannah	6.21	14	5.62	0.00	14.29	42.86	42.86	1	0	0	- 1	0	0	7.22	19.04	46.16	27.54
Georgia Non-MSA	8.73	29	11.65	0.00	24.14	44.83	31.03	6	0	0	- 1	- 3	- 2	1.49	11.07	53.28	34.06
	1																
	_																

Table 1. Lending Volume

LENDING V	VOLUME		State:	IDAH0		Evalua	ation Period: J	ANUARY 1,	2000 TO DECEM	MBER 31, 20	001	
MSA/Assessment Area:	% of Rated Area Loans	Home	e Mortgage		III Loans Isinesses		all Loans Farms	Community Lo	/ Development ans**	Total Rep	orted Loans	% of Rated Area
	(#) in MSA/AA*	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	Deposits in MSA/AA***
Full-Scope Review:												
Boise City	32.21	951	100,229	202	18,968	11	2,200	2	3,109	1,166	124,506	29.06
Limited-Scope Review:												
Pocatello	4.25	141	11,368	13	176	0	0	0	0	154	11,544	2.94
Idaho Non-MSA	63.54	1,851	215,500	425	21,904	21	5,340	3	6,063	2,300	248,807	68.01
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			-		_				_		-	_

<sup>(\*)</sup> Loan data as of December 31, 2001. Rated area refers to either the state or multistate MSA rating area.

<sup>(\*\*)</sup> The evaluation period for Community Development Loans is January 1, 2000 to December 31, 2001

<sup>(\*\*\*)</sup> 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 Di	stribution:	HOME PURCH	IASE	State: I	DAHO	Evaluatio	n Period: JAN	IUARY 1, 200	O TO DECEM	BER 31, 2	001			
	Total Purchas		Low-lı Geogra		Moderat Geogr			-Income raphies	Upper- Geogr		Mai	ket Share	(%) by Ge	ography *	* *
MSA/Assessment Area:	#	% 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:															
Boise City	365	42.79	1.07	1.64	15.08	6.30	55.50	62.19	28.36	29.86	1.09	3.53	1.18	1.07	1.05
Limited-Scope Review:															
Pocatello	66	7.74	NA	NA	14.72	24.24	64.76	51.52	20.51	24.24	2.05	NA	2.95	1.52	2.99
Idaho Non-MSA	422	49.47	NA	NA	9.81	6.64	59.92	42.89	30.27	50.47	2.47	NA	2.17	1.90	3.42
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<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Western Region 1.

Table 3. Geographic Distribution of Home Improvement Loans

Geo	ographic Distri	bution: HO	ME IMPROVE	MENT	State:	IDAHO	Evaluati	on Period: JA	NUARY 1, 20	000 TO DECE	MBER 31,	2001			
		Home ent Loans	Low-lı Geogr	ncome aphies	Moderate Geogra			-Income raphies	Upper-l Geogr		Mai	rket Share	(%) by Ge	ography **	· *
MSA/Assessment Area:	#	% 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:															
Boise City	153	29.82	1.07	0.65	15.08	9.15	55.50	52.94	28.36	37.25	6.37	0.00	6.67	6.39	6.35
Limited-Scope Review:															
Pocatello	15	2.92	NA	NA	14.72	20.00	64.76	73.33	20.51	6.67	4.42	NA	13.64	3.67	2.00
Idaho Non-MSA	345	67.25	NA	NA	9.81	6.38	59.92	57.39	30.27	36.23	20.60	NA	18.87	21.22	19.92
					_		_	_		_					
												_		_	

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Western Region 1.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geogra	phic Distributi	ion: HOME	MORTGAGE	REFINANCE	Stat	e: IDAHO	Eval	uation Period:	JANUARY 1	, 2000 TO D	ECEMBER	31, 2001			
MSA/Assessment Area:	Mortgage	Home Refinance ans	Low-li Geogr		Moderat Geogr			-Income raphies	Upper- Geogr		Ma	rket Share	(%) by Ge	ography **	F <b>*</b>
MSA/ASSESSMENT Area:	#	% 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:															
Boise City	433	27.53	1.07	1.15	15.08	11.09	55.50	57.51	28.36	30.25	1.78	2.42	1.76	1.73	1.87
Limited-Scope Review:															
Pocatello	59	3.75	NA	NA	14.72	1.69	64.76	74.58	20.51	23.73	2.27	NA	0.41	2.91	1.71
Idaho Non-MSA	1,081	68.72	NA	NA	9.81	6.20	59.92	55.69	30.27	38.11	7.14	NA	7.07	6.75	7.79
<u> </u>															

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Western Region 1.

Table 5. Geographic Distribution of Small Loans to Businesses

Geograp	hic Distributio	on: SMALL	LOANS TO BU	SINESSES	State	e: IDAHO	Evalı	uation Period:	JANUARY 1,	2000 TO D	ECEMBER	31, 2001			
	Total Sm to Busi		Low-Ind Geograp		Moderate Geogra		Middle-I Geogra		Upper-In Geograp		Mai	ket Share	(%) by Ge	ography **	<b>**</b>
MSA/Assessment Area:	#	% of Total*	% of Businesses **	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full-Scope Review:															
Boise City	202	31.56	11.07	17.33	13.42	11.39	55.74	57.43	19.77	13.86	0.86	1.14	0.74	1.01	0.62
Limited-Scope Review:															
Pocatello	13	2.03	NA	NA	31.51	30.77	55.17	69.23	13.32	0.00	0.54	NA	0.36	0.97	0.00
Idaho Non-MSA	425	66.41	NA	NA	17.54	14.82	50.92	48.71	31.54	36.47	1.58	NA	1.60	1.41	2.31
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<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Business Data US&PR.

Table 6. Geographic Distribution of Small Loans to Farms

Geog	raphic Distrib	ution: SM <i>A</i>	ALL LOANS TO	FARMS	State:	IDAHO	Evaluati	on Period: J	ANUARY 1, 20	00 TO DEC	EMBER 31	2001			
MSA/Assessment Area:		nall Loans arms	Low-Inc Geograp		Moderate Geogra		Middle-I Geogra		Upper-In Geograp		Ma	rket Share	(%) by Ge	ography **	<b>*</b> *
MOA/ASSESSMENT AIGE.	#	% 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:															
Boise City	11	34.38	2.54	0.00	22.69	18.18	62.30	81.82	12.47	0.00	0.93	0.00	1.16	0.90	0.00
Limited-Scope Review:															
Pocatello	0	0.00	NA	NA	11.31	0.00	72.62	0.00	16.07	0.00	0.00	NA	0.00	0.00	0.00
Idaho Non-MSA	21	65.63	NA	NA	7.57	0.00	72.62	95.24	19.81	4.76	1.79	NA	0.00	2.34	0.00

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Table 7. Borrower Distribution of Home Purchase Loans

Во	orrower Dist	ribution: H	OME PURCHA	SE	State: ID.	AH0	Evaluation	Period: JANI	JARY 1, 2000	) TO DECEME	BER 31, 20	01			
MSA/Assessment Area:		Home se Loans	Low-lı Borro		Moderat Borro	e-Income owers		e-Income owers	Upper- Borro	Income owers	Market	Share (%)	by Borrov	ver Income	***
WISA/ASSESSITERIT ATEG.	#	% 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:															
Boise City	365	42.79	16.83	4.46	19.74	23.42	24.27	25.65	39.16	46.47	0.97	0.58	0.99	0.99	1.02
Limited-Scope Review:															
Pocatello	66	7.74	19.88	0.00	17.47	41.67	25.38	25.00	37.28	33.33	0.50	0.00	0.80	0.24	0.64
Idaho Non-MSA	422	49.47	17.49	4.47	18.54	9.50	23.14	23.74	40.83	62.29	2.56	2.72	1.44	1.92	3.28
		<b>.</b>													
	-														

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 25.09% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Western Region 1.

Table 8. Borrower Distribution of Home Improvement Loans

Boile G. Boile Wei Bi	rrower Distrib				State:	IDAHO	Evaluatio	on Period: JAI	NUARY 1, 20	OO TO DECEN	/IBER 31, 2	2001			
MSA/Assessment Area:		Home ent Loans		ncome owers	Moderat Borro			e-Income owers	Upper- Borro		Market	Share (%)	by Borrov	ver Income	***
MOA/ASSESSMENT ATEU.	#	% of Total*	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp						
Full-Scope Review:															
Boise City	153	29.82	16.83	4.58	19.74	14.38	24.27	29.41	39.16	51.63	6.58	5.08	7.51	5.44	7.09
Limited-Scope Review:															
Pocatello	15	2.92	19.88	6.67	17.47	20.00	25.38	20.00	37.28	53.33	4.52	6.25	3.33	1.96	6.25
Idaho Non-MSA	345	67.25	17.49	2.93	18.54	11.14	23.14	18.18	40.83	67.74	20.89	18.42	14.15	19.21	23.52
														<b></b>	

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 0.78% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Western Region 1.

Table 9. Borrower Distribution of Home Mortgage Refinance Loans

Distribution	n: HOME M	ORTGAGE RE	FINANCE	Stat	te: IDAHO	Eva	luation Period:	JANUARY 1	, 2000 TO D	ECEMBER	31, 2001			
										Market	Share (%)	by Borrov	ver Income	***
#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp
433	27.53	16.83	4.52	19.74	14.32	24.27	25.38	39.16	55.78	2.12	1.63	1.62	1.91	2.46
59	3.75	19.88	5.88	17.47	5.88	25.38	11.76	37.28	76.47	0.91	0.93	0.40	0.39	1.34
1,081	68.72	17.49	4.57	18.54	11.70	23.14	19.12	40.83	64.61	8.43	10.65	7.73	7.11	8.94
	Total Home Refinance # 433	Total Home Mortgage Refinance Loans  # % of Total*  433 27.53	Total Home Mortgage Refinance Loans Borro  # % of Total* Families**  433 27.53 16.83	Refinance Loans   Borrowers     #   % of   % of   % BANK     Total*   Families**   Loans***     433   27.53   16.83   4.52     59   3.75   19.88   5.88	Total Home Mortgage Refinance Loans   Borrowers   Borrowers   Borrowers	Total Home Mortgage Refinance Loans         Low-Income Borrowers         Moderate-Income Borrowers           #         % of Total*         % of Families**         % BANK Loans***         % of Families**         % BANK Loans***           433         27.53         16.83         4.52         19.74         14.32           59         3.75         19.88         5.88         17.47         5.88	Total Home Mortgage Refinance Loans         Low-Income Borrowers         Moderate-Income Borrowers         Middle Borrowers           #         % of Total*         % of Families**         % BANK Loans***         % of Families**         % BANK Loans***         % of Families**           433         27.53         16.83         4.52         19.74         14.32         24.27           59         3.75         19.88         5.88         17.47         5.88         25.38	Total Home Mortgage Refinance Loans   Borrowers   Borrowers   Borrowers   Borrowers   Borrowers	Total Home Mortgage Refinance Loans         Low-Income Borrowers         Moderate-Income Borrowers         Middle-Income Borrowers         Upper-Borrowers           #         % of Total*         % of Families**         % BANK Loans***         % of Families**         % of Families**         % BANK Loans***         % of Families**           433         27.53         16.83         4.52         19.74         14.32         24.27         25.38         39.16           59         3.75         19.88         5.88         17.47         5.88         25.38         11.76         37.28	Total Home Mortgage Refinance Loans         Low-Income Borrowers         Moderate-Income Borrowers         Middle-Income Borrowers         Upper-Income Borrowers           #         % of Total*         % of Families**         % BANK Loans***         % of Families**         % BANK Loans***         % of Families**         % BANK Loans***         % BANK Families**         Loans***         Families**         55.78           433         27.53         16.83         4.52         19.74         14.32         24.27         25.38         39.16         55.78           59         3.75         19.88         5.88         17.47         5.88         25.38         11.76         37.28         76.47	Total Home Mortgage Refinance Loans	Total Home Mortgage Refinance Loans         Low-Income Borrowers         Moderate-Income Borrowers         Middle-Income Borrowers         Upper-Income Borrowers         Market Share (%)           #         % of Total*         % of Families**         % BANK Loans***         % of Families**         % BANK Loans***         % of Families**         % BANK Loans***         Overall Low           433         27.53         16.83         4.52         19.74         14.32         24.27         25.38         39.16         55.78         2.12         1.63           59         3.75         19.88         5.88         17.47         5.88         25.38         11.76         37.28         76.47         0.91         0.93	Total Home Mortgage Refinance Loans         Low-Income Borrowers         Middle-Income Borrowers         Upper-Income Borrowers         Market Share (%) by Borrow Market Share (%) by Borrow Borrowers           #         % of Total*         % of Families**         % BANK Loans***         Overall         Low         Mod           433         27.53         16.83         4.52         19.74         14.32         24.27         25.38         39.16         55.78         2.12         1.63         1.62           59         3.75         19.88         5.88         17.47         5.88         25.38         11.76         37.28         76.47         0.91         0.93         0.40	Total Home Mortgage Refinance Loans

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 6.80% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Western Region 1.

Table 10. Borrower Distribution of Small Loans to Businesses

Borrower D	istribution: SMALL LOA	NS TO BUSINES	SES State: I	DAHO Evalua	tion Period: JANU	ARY 1, 2000 TO DE	CEMBER 31, 200	1	
MSA/Assessment Area:	Total Sma to Busir		Businesses wi \$1 millio	th Revenues of on or less		ns by Original Amoun ardless of Business Si		Market Sh	are****
MOA/Assessment Area:	#	% of Total*	% of Businesses**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	AII	Rev \$1 million or less
Full-Scope Review:									
Boise City	202	31.56	61.53	61.39	82.18	5.94	11.88	0.86	1.18
Limited-Scope Review:									
Pocatello	13	2.03	69.06	92.31	100.00	0.00	0.00	0.54	1.54
Idaho Non-MSA	425	66.41	64.93	76.94	90.35	4.00	5.65	1.58	2.4

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2002).

<sup>(\*\*\*)</sup> 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 11.72% 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 Dist	ribution: SMALL LOANS	TO FARMS	State: IDAH	IO Evalu	ation Period: JANU	JARY 1, 2000 TO DE	ECEMBER 31, 2001		
	Total Smal to Fari		Farms with R \$1 million			oans by Original Amou Regardless of Farm Siz		Market Sh	are****
MSA/Assessment Areas:	#	% 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:									
Boise City	11	34.38	90.68	9.09	36.36	36.36	27.27	0.93	0.22
Limited-Scope Review:									
Pocatello	0	0.00	93.45	0.00	0.00	0.00	0.00	0.00	0.00
Idaho Non-MSA	21	65.63	89.15	61.90	38.10	9.52	52.38	1.79	0.98
					-				
		İ							

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2002).

<sup>(\*\*\*)</sup> 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 11.72% of small loans to farms originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Bank of America, N.A., Charlotte, NC Charter Number: 13044

Table 12. Qualified Investments

	QUALIFIED INVES	STMENTS St	ate: IDAHO	Evaluation Period: JA	NUARY 1, 20	00 TO DECEMBE	R 31, 2001		
	Prior Perio	d Investments*	Current Pe	riod Investments		Total Investme	ents	Unfunded (	Commitments**
MSA/Assessment Areas:	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Boise City	0	0	11	390	11	390	14.13	0	
Limited-Scope Review:									
Pocatello	0	0	6	415	6	415	15.04	0	
Idaho Non-MSA	0	0	11	1,955	11	1,955	70.83	0	

<sup>(\*) &</sup>quot;Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.

<sup>(\*\*) &</sup>quot;Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

Charter Number: 13044

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

DISTRIBUTION O	F BRANCH DEL	IVERY SYS1	EM AND BRAI	NCH OPEI	NINGS/CLO	SINGS	Sta	ate: IDAHO	Evalua	tion Perio	d: JANU	IARY 1, 2	000 TO [	DECEMBE	R 31, 20	01	
	Deposits			Branche	S				Branc	h Openings	/Closings				Popu	lation	
MSA/Assessment Area:	% of Rated Area	# of BANK	% of Rated Area		ocation of E Income of G			# of Branch	# of Branch	Net Cha	inge in Loc (+	ation of B or -)	ranches	%		ulation wit	hin
	Deposits in MSA/AA	Branches	Branches in MSA/AA	Low	Mod	Mid	Upp	Closings	Openings	Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Boise City	29.06	5	25.00	40.00	0.00	60.00	0.00	0	0	0	0	0	0	2.23	17.49	53.76	26.43
Limited-Scope Review:																	
Pocatello	2.94	1	5.00	NA	100.00	0.00	0.00	0	0	NA	0	0	0	NA	16.42	64.33	19.25
Idaho Non-MSA	68.01	14	70.00	NA	21.43	50.00	28.57	1	0	NA	- 1	0	0	NA	10.72	59.18	30.10
					_												

Bank of America, N.A., Charlotte, NC Charter Number: 13044

Table 1. Lending Volume

LENDING V	OLUME		State:	ILLINOIS		Eval	uation Period:	JANUARY 1	, 2000 TO DECE	MBER 31, 2	2001	
MSA/Assessment Area:	% of Rated Area Loans	Home	e Mortgage		ıll Loans ısinesses		III Loans Farms		y Development ans**	Total Rep	oorted Loans	% of Rated Area
	(#) in MSA/AA*	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	Deposits in MSA/AA***
Full-Scope Review:												
Chicago	89.68	16,085	2,883,197	282	57,728	1	150	15	135,991	16,383	3,077,066	86.72
Limited-Scope Review:												
Illinois Non-MSA	10.32	1,380	71,966	232	21,288	273	15,941	0	0	1,885	109,195	13.28

<sup>(\*)</sup> Loan Data as of December 31, 2001. Rated area refers to either the state or multistate MSA rating area.

<sup>(\*\*)</sup> The evaluation period for Community Development Loans is January 1, 2000 to December 31, 2001

<sup>(\*\*\*)</sup> 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 Dis	tribution: H		ASE		LINOIS	Evaluatio	on Period: JA	NUARY 1, 20	OO TO DECEN	ИBER 31, 2	2001			
										Mai	ket Share	(%) by Ge	ography *	* *
#	% 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
8,649	95.59	2.85	4.00	12.48	12.07	48.78	42.72	35.88	41.01	1.62	1.91	2.04	1.53	1.58
399	4.41	0.51	1.50	14.71	21.55	74.40	64.91	10.37	12.03	8.43	10.53	14.56	7.98	5.39
+														
†														
†														
	Total Purchas	Total Home Purchase Loans  # % of Total*  8,649 95.59	Total Home Purchase Loans  # % Of Total*  8,649 95.59 2.85	Purchase Loans Geographies  # % of Total* Occ Units** % BANK Loans  8,649 95.59 2.85 4.00	Total Home Purchase Loans  # % of Total*	Total Home Purchase Loans Geographies Geographies Geographies  # % Of Total* Coc Units** BANK Loans Units**  8,649 95.59 2.85 4.00 12.48 12.07	Total Home Purchase Loans  #	Total Home Purchase Loans Geographies Geographies Geographies Geographies  # Nof Total* Units** SANK Loans U	Total Home Purchase Loans Geographies Geog	Total Home Purchase Loans	Total Home Purchase Loans Geographies Geog	Total Home Purchase Loans    Moderate-Income Geographies   Moderate-Income Geographies   Middle-Income Geographies   Market Share	Total Home Purchase Loans Geographies Geog	Total Home Purchase Loans  Low-Income Geographies  Moderate-Income Geograp

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Central Region

Table 3. Geographic Distribution of Home Improvement Loans

Geogr			ME IMPROVEN		State: I		Evalua	tion Period: J	ANUARY 1, 2	000 TO DECI	EMBER 31,	2001			
		Home ent Loans	Low-lı Geogr	ncome aphies	Moderate Geogra			-Income raphies	Upper-l Geogra		Mai	rket Share	(%) by Ge	ography **	÷*
MSA/Assessment Area:	#	% 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:															
Chicago	112	47.26	2.85	2.68	12.48	8.04	48.78	40.18	35.88	48.21	0.39	0.26	0.21	0.31	0.60
Limited-Scope Review:															
Illinois Non-MSA	125	52.74	0.51	0.80	14.71	22.40	74.40	70.40	10.37	6.40	15.64	11.11	19.59	15.67	9.84

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Central Region

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic L			ORTGAGE R			: ILLINOIS		luation Period	JANUARY	1, 2000 TO D	ECEMBER	31, 200°			
MSA/Assessment Area:		Home Refinance ans	Low-Ir Geogra		Moderate Geogra			-Income raphies	Upper-l Geogra		Mai	rket Share	(%) by Geo	ography **	÷ *
MISA/ASSESSITEITE ATEC.	#	% 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:															
Chicago	7,311	89.52	2.85	2.71	12.48	8.33	48.78	39.86	35.88	48.94	1.52	1.28	1.17	1.41	1.72
Limited-Scope Review:															
Illinois Non-MSA	856	10.48	0.51	0.23	14.71	17.76	74.40	72.55	10.37	9.46	12.21	4.35	23.21	11.50	8.77
			_		_		_	_	_	_					

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Central Region

Table 5. Geographic Distribution of Small Loans to Businesses

Geographic			OANS TO BUS			: ILLINOIS	Eval	luation Period	: JANUARY 1	, 2000 TO	DECEMBER	R 31, 200	1		
	Total Sm to Bus	nall Loans inesses	Low-Ind Geograp		Moderate- Geogra		Middle-I Geogra		Upper-In Geograp		Ma	rket Share	(%) by Ge	ography *†	<del>*</del> *
MSA/Assessment Area:	#	% of Total*	% of Businesses **	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full-Scope Review:															
Chicago	282	54.86	4.15	5.78	10.67	14.44	40.27	31.41	43.63	48.38	0.06	0.04	0.06	0.03	0.08
Limited-Scope Review:															
Illinois Non-MSA	232	45.14	6.88	15.95	12.31	14.66	70.28	62.50	10.53	6.90	1.58	3.99	1.69	1.59	0.51

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Business Data US&PR.

Table 6. Geographic Distribution of Small Loans to Farms

Geog			LL LOANS TO F		State: II	LLINOIS	Evaluat	tion Period: 、	JANUARY 1, 2	000 TO DEC	CEMBER 3	1, 2001			
MSA/Assessment Area:		nall Loans arms	Low-Inc Geograp		Moderate- Geograp		Middle-l Geogra		Upper-In Geogra		Ma	rket Share	(%) by Ge	ography *†	F *
WISA/ASSESSIIEIIL AIEd.	#	% 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:															
Chicago	1	0.36	0.78	0.00	4.43	0.00	58.17	0.00	36.47	100.00	0.08	0.00	0.00	0.00	0.56
Limited-Scope Review:															
Illinois Non-MSA	273	99.64	0.68	0.73	2.63	4.40	89.47	89.38	7.22	5.49	14.01	22.22	15.79	15.99	4.31
															<u> </u>
		1													
															i

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Table 7. Borrower Distribution of Home Purchase Loans

Во	rrower Distri	bution: HO	ME PURCHAS	SE	State: ILLI	NOIS	Evaluation	n Period: JAN	UARY 1, 200	O TO DECEM	BER 31, 20	001			
MSA/Assessment Area:		Home se Loans	Low-lı Borro		Moderato Borro			-Income owers		Income owers	Market	Share (%)	by Borrov	ver Income	***
WIDA/ASSESSITER ATEA.	#	% of Total*	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp						
Full-Scope Review:															
Chicago	8,649	95.59	19.85	8.88	17.39	29.12	24.00	20.00	38.76	41.99	1.02	0.83	0.98	0.78	1.31
Limited-Scope Review:															
Illinois Non-MSA	399	4.41	22.11	8.67	18.31	19.64	22.86	26.53	36.73	45.15	9.51	7.85	5.66	8.79	12.81
(*)															

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 49.64% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Central Region

Table 8. Borrower Distribution of Home Improvement Loans

Born	rower Distribu	ıtion: HOM	E IMPROVEM	ENT	State: II	LLINOIS	Evaluat	ion Period: J	ANUARY 1, 2	DOO TO DECE	MBER 31,	2001			
MSA/Assessment Area:		Home nent Loans		ncome	Moderat Borro	e-Income owers		-Income owers	Upper- Borro	Income wers	Market	Share (%)	by Borrov	ver Income	****
WOA/ASSESSMENT ATES.	#	% 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:															
Chicago	112	47.26	19.85	2.68	17.39	12.50	24.00	21.43	38.76	63.39	0.41	0.10	0.22	0.30	0.81
Limited-Scope Review:															
Illinois Non-MSA	125	52.74	22.11	8.80	18.31	16.00	22.86	25.60	36.73	49.60	16.26	7.14	11.48	15.38	22.65
1															

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available 0.00% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Central Region

Table 9. Borrower Distribution of Home Mortgage Refinance Loans

			ORTGAGE REF		State	e: ILLINOIS	Eva	aluation Period	: JANUARY	1, 2000 TO [	DECEMBER	31, 200	1		
MSA/Assessment Area:		e Mortgage ce Loans	Low-lı Borro		Moderat Borro			e-Income owers		Income owers	Market	Share (%)	by Borrov	ver Income	***
WIDA/ASSESSITION ATEA.	#	% 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:															
Chicago	7,311	89.52	19.85	4.29	17.39	16.21	24.00	25.39	38.76	54.10	1.28	0.69	0.93	1.11	1.68
Limited-Scope Review:															
Illinois Non-MSA	856	10.48	22.11	4.96	18.31	16.65	22.86	27.04	36.73	51.36	13.55	8.00	12.41	12.30	15.48

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 34.27% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Central Region

Table 10. Borrower Distribution of Small Loans to Businesses

Borrower Distributi	on: SMALL LOAI	NS TO BUSINESS	ES State: II	LLINOIS Evalua	ation Period: JAN	UARY 1, 2000 TO D	ECEMBER 31, 20	01	
MCA/A	Total Sm to Busi			th Revenues of on or less		ans by Original Amoun ardless of Business Siz		Market St	nare****
MSA/Assessment Area:	#	% 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:									
Chicago	282	54.86	75.24	43.26	66.67	7.09	26.24	0.06	0.04
Limited-Scope Review:									
Illinois Non-MSA	232	45.14	81.02	50.43	77.16	12.07	10.78	1.58	1.44

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2002).

<sup>(\*\*\*)</sup> Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 20.82% 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	n: SMALL LOANS	TO FARMS	State: ILLIN	OIS Eva	luation Period: JAN	NUARY 1, 2000 TO I	DECEMBER 31, 2001		
	Total Sma to Far		Farms with F \$1 million			oans by Original Amou. Regardless of Farm Siz		Market Sh	are****
MSA/Assessment Areas:	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	>\$250,000 to \$1,000,000	AII	Rev \$1 million or less
Full-Scope Review:									
Chicago	1	0.36	90.49	100.00	0.00	100.00	0.00	0.08	0.09
Limited-Scope Review:									
Illinois Non-MSA	273	99.64	98.25	89.01	83.15	15.38	1.47	14.01	12.83
				_	_				_

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2002).

<sup>(\*\*\*)</sup> 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 10.22% of small loans to farms originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Bank of America, N.A., Charlotte, NC Charter Number: 13044

Table 12. Qualified Investments

al	JALIFIED INVEST	MENTS Stat	e: ILLINOIS	Evaluation Period: JA	NUARY 1, 20	00 TO DECEMBE	ER 31, 2001		
	Prior Perio	d Investments*	Current Pe	riod Investments		Total Investme	ents	Unfunded	Commitments**
MSA/Assessment Areas:	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Chicago	113	27,680	186	14,166	299	41,846	99.52	0	0
Limited-Scope Review:									
Illinois Non-MSA	2	191	6	11	8	201	0.48	0	0

<sup>(\*) &</sup>quot;Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.

<sup>(\*\*) &</sup>quot;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							-	te: ILLINOIS		ation Peri	od: JAN	UARY 1,	2000 TO	DECEMB	ER 31, 20	001	
	Deposits			Branche	s				Branc	h Openings	/Closings				Popu	lation	
MSA/Assessment Area:	% of Rated Area	# of BANK	% of Rated Area			Branches Geographi		# of Branch	# of Branch	Net Cha		ation of B or -)	ranches	% (		ulation wit ography	hin
	Deposits in MSA/AA	Branches	Branches in MSA/AA	Low	Mod	Mid	Upp	Closings	Openings	Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Chicago	86.72	1	7.14	0.00	0.00	0.00	100.00	0	0	0	0	0	0	9.67	19.59	42.57	28.05
Limited-Scope Review:						•											
Illinois Non-MSA	13.28	13	92.86	15.38	15.38	53.86	15.38	2	0	0	0	. 2	0	1.22	15.28	73.08	10.41

Bank of America, N.A., Charlotte, NC Charter Number: 13044

Table 1. Lending Volume

LENDING VO	LUME		State: N	EW YORK		Eva	luation Period:	JANUARY	1, 2000 TO DEC	CEMBER 31,	2001	
MSA/Assessment Area:	% of Rated Area Loans	Home	e Mortgage		all Loans usinesses		all Loans Farms		y Development pans**	Total Rep	oorted Loans	% of Rated Area
,	(#) in MSA/AA*	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	Deposits in MSA/AA***
Full-Scope Review:												
New York	65.67	3,694	1,046,614	172	44,620	1	5	6	123,328	3,873	1,214,567	100.00
Limited-Scope Review:												

<sup>(\*)</sup> Loan data as of December 31, 2001. Rated area refers to either the state or multistate MSA rating area.

<sup>(\*\*)</sup> The evaluation period for Community Development Loans is January 1, 2000 to December 31, 2001

<sup>(\*\*\*)</sup> 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

Ge	ographic Distr	ibution: HC	ME PURCHA	SE	State: NE	W YORK	Evaluat	tion Period: J	ANUARY 1, 2	000 TO DECE	MBER 31,	2001			
	Total F Purchase			ncome aphies	Moderate Geogra	e-Income aphies		-Income raphies	Upper-l Geogr	Income aphies	Mai	rket Share	(%) by Ge	ography *	* *
MSA/Assessment Area:	#	% 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:															
New York	2,806	67.88	2.00	2.35	7.82	6.31	29.17	30.04	61.00	61.19	0.74	0.84	0.58	0.82	0.73
Limited-Scope Review:	<b>I</b> :		Γ								<b>I</b> :				•

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Northeast Region.

Table 3. Geographic Distribution of Home Improvement Loans

Geog	aphic Distribu	ution: HOM	E IMPROVEMI	ENT	State: NI	W YORK	Evalu	ation Period:	JANUARY 1,	2000 TO DE	CEMBER 3	31, 2001			
		Home nent Loans	Low-Ir Geogra		Moderate Geogra			-Income raphies	Upper-l Geogra		Ma	rket Share	(%) by Geo	graphy **	*
MSA/Assessment Area:	#	% 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:															
New York	15	68.18	2.00	0.00	7.82	0.00	29.17	6.67	61.00	93.33	0.07	0.00	0.00	0.00	0.12
Limited-Scope Review:															

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Northeast Region.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic	Distribution	: HOME M	ORTGAGE RE	FINANCE	State:	NEW YORK	E	valuation Perio	d: JANUAR\	/ 1, 2000 TO	DECEMBE	R 31, 20	01		
MSA/Assessment Area:	Mortgage	Home Refinance ans	_	ncome aphies	Moderat Geogr			e-Income raphies		Income aphies	Ma	rket Share	(%) by Ge	ography *	**
WISA/ASSESSITERE ALEG.	#	% 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:															
New York	849	56.49	2.00	2.59	7.82	6.71	29.17	27.92	61.00	62.66	0.65	0.73	0.51	0.71	0.65
Limited-Scope Review:															

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Northeast Region.

Table 5. Geographic Distribution of Small Loans to Businesses

Geographic	Distribution	: SMALL LO	DANS TO BUSI	NESSES	State:	NEW YORK	. Ev	aluation Perio	d: JANUARY	1, 2000 TO	DECEMBE	R 31, 20	01		
		nall Loans inesses	Low-Inc Geograp		Moderate- Geogra		Middle-I Geogra		Upper-In Geograp		Ma	rket Share	(%) by Ge	ography **	<del>*</del> *
MSA/Assessment Area:	#	% of Total*	% of Businesses **	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full-Scope Review:															
New York	172	83.09	6.74	4.12	15.98	11.18	23.14	9.41	51.86	75.29	0.03	0.01	0.02	0.00	0.05
Limited-Scope Review:															

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Business Data US&PR.

Table 6. Geographic Distribution of Small Loans to Farms

Geograp	hic Distribut	ion: SMALI	LOANS TO FA	ARMS	State: NE	W YORK	Evalua	ation Period:	JANUARY 1,	2000 TO DE	CEMBER 3	31, 2001			
MSA/Assessment Area:		nall Loans arms	Low-Inc Geograp		Moderate- Geograp		Middle-l Geogra		Upper-In Geograp		Mai	ket Share	(%) by Ge	ography **	F <b>*</b>
WSA/Assessment Area.	#	% 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:															
New York	1	100.00	2.11	0.00	5.04	0.00	17.65	100.00	74.75	0.00	0.00	0.00	0.00	0.00	0.00
Limited-Scope Review:															

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Table 7. Borrower Distribution of Home Purchase Loans

Borro	ower Distrib	ution: HOM	IE PURCHASI	E	State: NEW	YORK	Evaluatio	on Period: JA	NUARY 1, 20	OO TO DECE	MBER 31, 2	2001			
MSA/Assessment Area:		Home se Loans	_	ncome	Moderat Borro	e-Income wers		-Income owers		Income owers	Market	Share (%)	by Borrov	ver Income	****
wsa/assessment area.	#	% 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:															
New York	2,806	67.88	24.98	1.01	15.22	8.50	18.24	24.14	41.56	66.34	0.73	0.15	0.60	0.70	0.79
Limited-Scope Review:															
(*) Hama nurahasa laana suisinatad															

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 17.20% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Northeast Region.

Table 8. Borrower Distribution of Home Improvement Loans

Borrow	ver Distribut	ion: HOME	IMPROVEME	NT	State: NE	W YORK	Evalua	tion Period: J	ANUARY 1, 2	2000 TO DEC	EMBER 31	, 2001			
MSA/Assessment Area:		Home ent Loans		ncome	Moderate Borro	e-Income owers		-Income owers		Income wers	Market	Share (%)	by Borrov	ver Income	***
WOA/ASSESSINENT AIEd.	#	% 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:															
New York	15	68.18	24.98	0.00	15.22	14.29	18.24	0.00	41.56	85.71	0.08	0.00	0.00	0.00	0.15
Limited-Scope Review:	15 68.18 24.98 0.C														

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 4.55% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Northeast Region.

Table 9. Borrower Distribution of Home Mortgage Refinance Loans

Borrower D	istribution:	HOME MOI	RTGAGE REFI	NANCE	State:	NEW YORK	E	valuation Perio	d: JANUAR	/ 1, 2000 TO	DECEMBE	R 31, 200	01		
MSA/Assessment Area:		e Mortgage ce Loans		ncome owers	Moderat Borro	e-Income owers		-Income owers		Income owers	Market	Share (%)	by Borrov	ver Income	***
WOA/ASSESSMENT ATEA.	#	% 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:															
New York	849 56.49 24.98 0.				15.22	9.43	18.24	21.80	41.56	68.34	0.68	0.00	0.56	0.64	0.74
Limited-Scope Review:	849 56.49 24.98 0.4														

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 20.29% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Northeast Region.

Table 10. Borrower Distribution of Small Loans to Businesses

		S State: NE	W YORK Evalu	Jation Period. JAN	IUARY 1, 2000 TO	DECEMBER 31, 2	2001	
							Market Si	nare****
#	% 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
172	83.09	64.93	38.95	48.26	16.28	35.47	0.03	0.03
<u> </u>								
	to Busii	# Total*	to Businesses \$1 million  # % of % of % of Businesses**	to Businesses \$1 million or less  # % of % of % BANK Total* Businesses** Loans***	to Businesses \$1 million or less Regarder  # % of % of % BANK \$100,000 Total* Businesses** Loans*** or Less	to Businesses \$1 million or less Regardless of Business Size   # % of	to Businesses \$1 million or less Regardless of Business Size  #	to Businesses \$1 million or less Regardless of Business Size  #

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2002).

<sup>(\*\*\*)</sup> 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 31.40% 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 T	O FARMS	State: NEW YO	DRK Eva	luation Period: JAI	NUARY 1, 2000 TO	DECEMBER 31, 2001		
	Total Sma to Fa		Farms with F \$1 million			oans by Original Amou Regardless of Farm Si		Market Sha	are****
MSA/Assessment Areas:	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	AII	Rev \$1 million or less
Full-Scope Review:									
New York	1	100.00	90.56	0.00	100.00	0.00	0.00	0.00	0.00
Limited-Scope Review:									

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2002).

<sup>(\*\*\*)</sup> 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 100.00% of small loans to farms originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Table 12. Qualified Investments

QUAL	IFIED INVESTI	MENTS State	: NEW YORK	Evaluation Period: J	ANUARY 1, 2	000 TO DECEME	BER 31, 2001		
	Prior Perio	od Investments*	Current Pe	riod Investments		Total Investm	ents	Unfunded	I Commitments**
MSA/Assessment Areas:	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
New York	30	7,091	22	11,333	52	18,424	100.00	0	0
Limited-Scope Review:									
	7,001								
/*\ "Dries Deried Investments" means investments made in									

<sup>(\*) &</sup>quot;Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.

<sup>(\*\*) &</sup>quot;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 E			: NEW YOF		uation Pe	riod: JAI	NUARY 1	, 2000 TO	DECEM	BER 31, 2	:001						
	Deposits			Branches					Branc	h Openings	/Closings				Popul	ation	
MSA/Assessment Area:	% of Rated Area	# of BANK	% of Rated Area			Branches b eographies		# of Branch	# of Branch	Net Cha	ange in Loc (+ (		ranches	%	of the Popi Each Ge		hin
	Deposits in MSA/AA	Branches	Branches in MSA/AA	Low	Mod	Mid	Upp	Closings	Openings	Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:			1 100.00 100.00 0.00 0.00 0.00														
New York	100.00	1	100.00	100.00	0.00	0.00	0.00	0	0	0	0	0	0	14.32	20.00	29.69	35.62
Limited-Scope Review:												•		ī			

Table 1. Lending Volume

LENDING VOLUME			State: NORT	H CAROLIN	Α		<b>Evaluation Peri</b>	od: JANUA	RY 1, 2000 TO	DECEMBER	31, 2001	
MSA/Assessment Area:	% of Rated Area Loans	Home	Mortgage		ıll Loans ısinesses		all Loans Farms		/ Development ans**	Total Rep	oorted Loans	% of Rated Area
	(#) in MSA/AA*	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	Deposits in MSA/AA***
Full-Scope Review:												
GreensboroWinston-SalemHigh Point	25.92	7,249	790,857	719	102,984	7	556	4	5,840	7,979	900,237	24.76
Limited-Scope Review:												
Asheville	3.96	1,049	125,107	168	21,448	0	0	2	900	1,219	147,455	6.06
Fayetteville	3.40	872	65,839	175	24,074	1	12	0	0	1,048	89,925	4.39
Goldsboro	1.06	265	17,768	37	4,050	25	4,580	0	0	327	26,398	0.51
Greenville	3.43	915	94,301	109	22,524	29	3,966	2	3,441	1,055	124,232	2.26
Hickory-Morganton-Lenoir	4.25	1,194	120,087	110	20,684	1	6	2	900	1,307	141,677	2.63
Jacksonville	3.50	914	90,402	154	12,640	8	543	0	0	1,076	103,585	2.58
Raleigh-Durham-Chapel Hill	24.10	6,635	1,008,702	762	96,806	22	2,794	0	0	7,419	1,108,302	23.14
Wilmington	6.80	1,837	224,235	251	22,729	5	226	0	0	2,093	247,190	6.93
North Carolina Non-MSA	23.59	6,306	648,440	862	85,611	89	8,415	5	7,230	7,262	749,696	26.74

<sup>(\*)</sup> Loan data as of December 31, 2001. Rated area refers to either the state or multistate MSA rating area.

<sup>(\*\*)</sup> The evaluation period for Community Development Loans is January 1, 2000 to December 31, 2001

<sup>(\*\*\*)</sup> 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 C	Distribution:	HOME PURC	HASE	State:	NORTH CAR	OLINA	Evaluatio	on Period: J	ANUARY 1, 2	2000 TO DE	CEMBER 3	1, 2001			
		Home se Loans	Low-In Geogra		Moderate Geogra		Middle-l Geogra		Upper-l Geogra		Mar	ket Share	(%) by Geo	graphy *	**
MSA/Assessment Area:	#	% of Total*	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full-Scope Review:															
GreensboroWinston-SalemHigh Point	3,333	27.27	0.92	0.81	10.70	10.23	64.92	51.28	23.47	37.68	5.81	5.14	7.19	5.56	5.87
Limited-Scope Review:															
Asheville	414	3.39	0.41	0.72	9.33	10.63	72.21	61.35	18.03	27.29	3.88	2.56	3.88	3.73	4.55
Fayetteville	258	2.11	0.85	0.00	10.19	5.81	69.03	67.44	19.93	26.74	2.62	0.00	2.81	2.53	2.90
Goldsboro	116	0.95	0.10	0.00	5.77	2.59	77.10	82.76	17.03	14.66	4.04	0.00	0.00	4.27	3.67
Greenville	564	4.61	4.03	1.60	17.85	4.61	45.05	39.54	33.06	54.26	8.79	5.17	5.42	7.73	10.50
Hickory-Morganton-Lenoir	463	3.79	NA	NA	5.99	3.46	87.50	85.75	6.51	10.80	3.55	NA	2.78	3.51	4.39
Jacksonville	307	2.51	NA	NA	3.55	3.91	79.85	89.90	16.60	6.19	5.02	NA	8.79	5.25	2.61
Raleigh-Durham-Chapel Hill	3,869	31.66	1.22	0.57	21.90	8.25	46.45	52.18	30.42	38.90	4.23	2.66	3.67	3.85	5.22
Wilmington	689	5.64	2.75	2.03	21.14	25.25	50.48	50.80	25.63	21.92	4.44	5.41	8.23	3.88	3.76
North Carolina Non-MSA	2,209	18.07	0.32	0.00	7.28	5.61	68.62	54.96	23.77	39.43	5.71	0.00	5.13	5.63	5.94

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southeast Region 2.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Di	stribution:	HOME IM	PROVEMENT		State: NORT	H CAROLINA	Ev	valuation Perio	d: JANUARY	/ 1, 2000 TO	DECEMBE	R 31, 200	01		
	Total Improvem	Home ent Loans	Low-Ir Geogra		Moderate Geogra			-Income raphies	Upper-l Geogra		Mai	rket Share	(%) by Ge	ography *†	<b>6</b> *
MSA/Assessment Area:	#	% 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:															
GreensboroWinston-SalemHigh Point	340	21.44	0.92	0.88	10.70	9.71	64.92	55.59	23.47	33.82	9.43	0.00	8.24	7.58	16.23
Limited-Scope Review:															
Asheville	72	4.54	0.41	1.39	9.33	9.72	72.21	61.11	18.03	27.78	15.31	50.00	17.65	12.56	22.39
Fayetteville	84	5.30	0.85	1.19	10.19	15.48	69.03	52.38	19.93	30.95	9.44	25.00	10.42	8.04	12.70
Goldsboro	24	1.51	0.10	0.00	5.77	0.00	77.10	83.33	17.03	16.67	9.33	0.00	0.00	9.74	10.71
Greenville	50	3.15	4.03	2.00	17.85	8.00	45.05	46.00	33.06	44.00	16.50	10.00	10.34	17.28	18.60
Hickory-Morganton-Lenoir	98	6.18	NA	NA	5.99	6.12	87.50	85.71	6.51	8.16	8.33	NA	8.22	8.22	10.00
Jacksonville	61	3.85	NA	NA	3.55	4.92	79.85	83.61	16.60	11.48	7.77	NA	25.00	7.50	7.04
Raleigh-Durham-Chapel Hill	245	15.45	1.22	1.63	21.90	10.20	46.45	44.49	30.42	43.67	7.88	10.26	4.26	6.33	13.50
Wilmington	137	8.64	2.75	5.84	21.14	13.87	50.48	52.55	25.63	27.74	25.78	23.08	15.07	26.96	31.07
North Carolina Non-MSA	475	29.95	0.32	0.42	7.28	9.47	68.62	58.11	23.77	32.00	14.60	10.00	13.38	12.63	19.49

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southeast Region 2.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distrib	oution: HC	ME MORT	GAGE REFINA	ANCE	State: NO	ORTH CAROL	INA	Evaluation P	eriod: JANU	ARY 1, 2000	TO DECEM	MBER 31,	2001		
MSA/Assessment Area:		Home gage ce Loans	Low-Ir Geogra		Moderati Geogra			-Income raphies	Upper- Geogr		Ma	rket Share	(%) by Ge	ography **	<b>*</b> *
WON/ASSESSITER ATES.	#	% 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:															
GreensboroWinston-SalemHigh Point	3,574	26.64	0.92	0.62	10.70	9.21	64.92	54.62	23.47	35.56	6.98	4.90	6.91	6.26	8.44
Limited-Scope Review:															
Asheville	563	4.20	0.41	1.24	9.33	9.24	72.21	68.92	18.03	20.60	5.59	9.09	5.21	5.53	5.89
Fayetteville	530	3.95	0.85	0.94	10.19	10.19	69.03	69.06	19.93	19.81	5.86	3.33	8.05	6.11	4.67
Goldsboro	125	0.93	0.10	0.00	5.77	8.00	77.10	76.80	17.03	15.20	3.97	0.00	6.10	3.77	4.42
Greenville	301	2.24	4.03	1.66	17.85	10.30	45.05	42.19	33.06	45.85	8.78	7.69	7.48	8.59	9.34
Hickory-Morganton-Lenoir	633	4.72	NA	NA	5.99	8.21	87.50	84.52	6.51	7.27	4.15	NA	8.57	3.88	4.72
Jacksonville	546	4.07	NA	NA	3.55	7.33	79.85	81.14	16.60	11.54	13.43	NA	33.33	13.89	8.76
Raleigh-Durham-Chapel Hill	2,516	18.75	1.22	0.91	21.90	9.98	46.45	46.94	30.42	42.09	4.03	4.08	2.74	3.58	5.25
Wilmington	1,010	7.53	2.75	2.67	21.14	18.42	50.48	50.10	25.63	28.81	6.92	7.21	8.88	6.61	6.64
North Carolina Non-MSA	3,620	26.98	0.32	0.17	7.28	5.36	68.62	59.23	23.77	35.25	8.67	3.85	8.49	8.68	8.68
															<u> </u>

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southeast Region 2.

Table 5. Geographic Distribution of Small Loans to Businesses

Geographic Distrib	ution: SM	IALL LOAN	S TO BUSINES	SES	State: NO	RTH CAROL	.INA	Evaluation F	Period: JANU <i>A</i>	ARY 1, 2000	TO DECE	MBER 31,	2001		
	Total Sm to Busi		Low-Inc Geograp		Moderate- Geogra		Middle-l Geogra		Upper-In Geograp		Mai	rket Share	(%) by Geo	ography **	F *
MSA/Assessment Area:	#	% of Total*	% of Businesses **	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full-Scope Review:															
GreensboroWinston-SalemHigh Point	719	21.48	1.83	3.20	18.77	16.83	56.11	53.13	23.29	26.84	0.81	2.95	0.93	0.89	0.66
Limited-Scope Review:															
Asheville	168	5.02	0.88	1.19	25.88	32.14	58.03	44.64	15.21	22.02	1.16	5.71	1.67	0.92	1.39
Fayetteville	175	5.23	7.47	6.86	17.53	21.71	53.68	49.14	21.33	22.29	1.64	1.48	2.75	1.58	1.57
Goldsboro	37	1.11	5.00	0.00	15.37	10.81	56.88	83.78	22.75	5.41	0.68	0.00	0.77	0.85	0.41
Greenville	109	3.26	4.81	11.93	23.21	14.68	31.17	33.03	40.82	40.37	1.46	5.50	0.91	1.31	1.60
Hickory-Morganton-Lenoir	110	3.29	NA	NA	11.96	10.00	79.72	77.27	8.32	12.73	0.44	NA	0.74	0.41	0.57
Jacksonville	154	4.60	NA	NA	11.35	9.09	73.44	74.03	15.21	16.88	2.71	NA	2.46	3.01	2.42
Raleigh-Durham-Chapel Hill	762	22.77	2.57	3.85	18.96	9.30	47.70	53.52	29.86	33.33	0.82	2.11	0.57	0.81	0.97
Wilmington	251	7.50	7.88	4.38	19.89	25.50	47.22	37.05	24.99	33.07	0.87	0.63	1.05	0.83	1.02
North Carolina Non-MSA	862	25.75	0.60	0.70	10.32	8.58	64.06	65.66	25.01	25.06	1.18	1.96	1.22	1.27	1.19

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Business Data US&PR.

Table 6. Geographic Distribution of Small Loans to Farms

Geographic Dis	tribution:	SMALL LO	ANS TO FARM	IS	State: NORT	H CAROLINA	A Ev	aluation Perio	od: JANUARY	1, 2000 TO	DECEMBI	ER 31, 20	01		
MSA/Assessment Area:	Total Sm to Fa	nall Loans arms	Low-Ind Geograp		Moderate Geogra		Middle-I Geogra		Upper-In Geograp		Mai	ket Share	(%) by Geo	ography **	<del>*</del>
MOA/ASSUSSITUIT ATUL.	#	% 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:															
GreensboroWinston-SalemHigh Point	7	3.74	0.32	0.00	8.95	0.00	71.25	85.71	19.49	14.29	0.72	0.00	0.00	0.85	0.00
Limited-Scope Review:															
Asheville	0	0.00	0.30	0.00	10.03	0.00	73.25	0.00	16.41	0.00	0.00	0.00	0.00	0.00	0.00
Fayetteville	1	0.53	1.08	0.00	10.43	0.00	66.91	0.00	21.58	100.00	3.13	0.00	0.00	0.00	16.67
Goldsboro	25	13.37	0.25	0.00	3.54	0.00	84.34	100.00	11.87	0.00	7.86	0.00	0.00	8.82	0.00
Greenville	29	15.51	0.00	0.00	24.79	37.93	54.04	55.17	21.17	6.90	9.15	0.00	10.42	10.34	0.00
Hickory-Morganton-Lenoir	1	0.53	NA	NA	3.35	0.00	92.11	100.00	4.54	0.00	0.00	NA	0.00	0.00	0.00
Jacksonville	8	4.28	NA	NA	4.55	0.00	86.36	100.00	9.09	0.00	6.06	NA	0.00	6.15	0.00
Raleigh-Durham-Chapel Hill	22	11.76	0.36	0.00	31.80	77.27	49.75	13.64	18.04	9.09	2.96	0.00	4.55	0.00	0.00
Wilmington	5	2.67	1.97	0.00	24.57	20.00	51.11	20.00	22.36	60.00	6.25	0.00	7.14	0.00	33.33
North Carolina Non-MSA	89	47.59	0.05	0.00	7.15	6.74	74.97	89.89	17.83	3.37	3.60	0.00	2.82	3.98	0.88
															İ

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Table 7. Borrower Distribution of Home Purchase Loans

Borrower D	istribution:	HOME P	URCHASE	Sta	ite: NORTH	CAROLINA	Eval	uation Period:	JANUARY 1	, 2000 TO DE	CEMBER 3	31, 2001			
MSA/Assessment Area:	Total Purchas		Low-lo Borro		Moderat Borro			-Income owers		Income owers	Market	Share (%)	by Borrow	ver Income	***
WOA/ASSESSINGIT ATEG.	#	% 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:															
GreensboroWinston-SalemHigh Point	3,333	27.27	18.82	12.16	18.46	31.91	24.77	22.55	37.95	33.38	6.36	8.26	8.11	5.09	5.52
Limited-Scope Review:															
Asheville	414	3.39	18.40	4.12	17.76	13.24	24.89	21.47	38.95	61.18	4.10	1.12	2.32	3.74	5.93
Fayetteville	258	2.11	18.49	4.17	19.67	16.20	22.38	25.46	39.46	54.17	2.49	1.96	1.52	2.16	3.37
Goldsboro	116	0.95	19.64	14.02	17.64	39.25	23.59	18.69	39.13	28.04	4.16	8.39	7.07	2.63	2.62
Greenville	564	4.61	24.29	2.33	16.19	17.20	19.25	19.89	40.27	60.57	10.63	3.04	7.13	8.98	14.89
Hickory-Morganton-Lenoir	463	3.79	17.26	8.43	18.49	22.65	27.76	25.54	36.49	43.37	3.72	3.92	4.09	3.00	3.98
Jacksonville	307	2.51	14.87	1.34	20.68	3.68	26.40	13.04	38.05	81.94	5.41	3.60	1.20	1.78	9.83
Raleigh-Durham-Chapel Hill	3,869	31.66	19.53	8.98	18.07	27.01	24.63	23.15	37.77	40.87	4.38	3.91	5.03	3.69	4.62
Wilmington	689	5.64	21.41	4.09	17.47	13.86	21.75	16.38	39.37	65.67	5.01	3.50	4.23	3.83	5.84
North Carolina Non-MSA	2,209	18.07	18.79	3.17	17.15	12.40	22.35	20.16	41.71	64.28	6.37	4.74	4.72	5.47	7.48

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 14.29% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southeast Region 2.

Table 8. Borrower Distribution of Home Improvement Loans

Borrower Dis	stribution:	HOME IME	PROVEMENT	S	State: NORT	H CAROLINA	Ev	aluation Period	: JANUARY	1, 2000 TO I	DECEMBER	R 31, 200	1		
MSA/Assessment Area:	Total Improvem			ncome	Moderat Borro			-Income owers		Income owers	Market	Share (%)	by Borrov	ver Income	***
MON/ASSESSMENT ATEU.	#	% of Total*	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp						
Full-Scope Review:															
GreensboroWinston-SalemHigh Point	340	21.44	18.82	12.35	18.46	17.35	24.77	24.12	37.95	46.18	9.74	6.07	6.65	8.05	14.59
Limited-Scope Review:															
Asheville	72	4.54	18.40	8.33	17.76	9.72	24.89	18.06	38.95	63.89	15.71	12.90	5.41	9.09	26.15
Fayetteville	84	5.30	18.49	8.33	19.67	11.90	22.38	33.33	39.46	46.43	9.96	15.15	11.48	10.60	8.66
Goldsboro	24	1.51	19.64	4.17	17.64	16.67	23.59	33.33	39.13	45.83	9.63	6.25	7.32	11.67	10.00
Greenville	50	3.15	24.29	8.00	16.19	12.00	19.25	28.00	40.27	52.00	17.80	6.25	15.15	14.81	22.73
Hickory-Morganton-Lenoir	98	6.18	17.26	10.20	18.49	15.31	27.76	27.55	36.49	46.94	8.53	7.44	4.97	8.27	10.95
Jacksonville	61	3.85	14.87	13.11	20.68	16.39	26.40	9.84	38.05	60.66	8.03	44.44	13.95	0.00	8.40
Raleigh-Durham-Chapel Hill	245	15.45	19.53	8.16	18.07	12.65	24.63	22.86	37.77	56.33	8.23	4.71	3.42	6.56	14.21
Wilmington	137	8.64	21.41	5.11	17.47	8.76	21.75	27.01	39.37	59.12	26.54	14.81	10.61	23.89	34.83
North Carolina Non-MSA	475	29.95	18.79	10.55	17.15	14.98	22.35	17.93	41.71	56.54	15.08	11.11	9.19	9.91	20.97
1															

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 0.06% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southeast Region 2.

Table 9. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribut	tion: HON	1E MORTG	AGE REFINAN	ICE	State: N	ORTH CAROL	INA	Evaluation P	eriod: JANU	ARY 1, 2000	TO DECEN	/IBER 31,	2001		
MSA/Assessment Area:	Mort	Home gage ce Loans	Low-li Borro	ncome owers	Moderati Borro	e-Income owers		e-Income owers	Upper- Borro	Income wers	Market	Share (%)	by Borrov	ver 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:															
GreensboroWinston-SalemHigh Point	3,574	26.64	18.82	6.48	18.46	15.96	24.77	25.82	37.95	51.74	7.95	5.65	5.91	7.43	9.59
Limited-Scope Review:															
Asheville	563	4.20	18.40	3.67	17.76	15.64	24.89	24.13	38.95	56.56	6.20	3.39	5.10	5.79	7.21
Fayetteville	530	3.95	18.49	4.08	19.67	9.80	22.38	21.43	39.46	64.69	8.08	5.46	5.16	6.99	9.53
Goldsboro	125	0.93	19.64	5.00	17.64	14.17	23.59	24.17	39.13	56.67	5.12	1.06	2.37	4.76	6.71
Greenville	301	2.24	24.29	1.77	16.19	8.51	19.25	19.50	40.27	70.21	10.22	4.35	5.99	7.52	13.02
Hickory-Morganton-Lenoir	633	4.72	17.26	4.35	18.49	19.17	27.76	25.89	36.49	50.59	4.03	1.48	3.45	3.16	5.65
Jacksonville	546	4.07	14.87	2.05	20.68	6.90	26.40	15.67	38.05	75.37	18.44	16.13	10.48	10.87	22.34
Raleigh-Durham-Chapel Hill	2,516	18.75	19.53	5.49	18.07	13.57	24.63	23.14	37.77	57.81	4.48	2.43	3.07	3.74	5.92
Wilmington	1,010	7.53	21.41	3.94	17.47	13.53	21.75	21.51	39.37	61.02	8.27	5.80	7.22	7.53	9.05
North Carolina Non-MSA	3,620	26.98	18.79	3.15	17.15	11.87	22.35	21.05	41.71	63.92	10.28	6.01	7.67	9.27	11.65

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 10.22% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southeast Region 2.

Table 10. Borrower Distribution of Small Loans to Businesses

Borrower Distribution:	SMALL LOANS TO	BUSINESSES	State: NORTI	1 CAROLINA	Evaluation Period:	JANUARY 1, 2000	TO DECEMBER 3	1, 2001	
MSA/Assessment Area:	Total Sma to Busin		Businesses wi \$1 millio	th Revenues of n or less		ns by Original Amount ardless of Business Siz		Market Sh	are****
WSA/ASSESSITERIT ATEA.	#	% 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:									
GreensboroWinston-SalemHigh Point	719	21.48	77.48	52.43	70.24	12.66	17.11	0.81	0.76
Limited-Scope Review:									
Asheville	168	5.02	78.52	51.79	70.83	11.31	17.86	1.16	1.05
Fayetteville	175	5.23	80.37	70.86	72.00	10.86	17.14	1.64	1.89
Goldsboro	37	1.11	79.45	83.78	78.38	13.51	8.11	0.68	0.86
Greenville	109	3.26	73.65	51.38	57.80	14.68	27.52	1.46	0.98
Hickory-Morganton-Lenoir	110	3.29	78.37	46.36	63.64	14.55	21.82	0.44	0.24
Jacksonville	154	4.60	78.93	66.23	83.12	11.04	5.84	2.71	3.33
Raleigh-Durham-Chapel Hill	762	22.77	75.58	48.56	68.24	19.03	12.73	0.82	0.83
Wilmington	251	7.50	75.26	68.13	84.06	5.18	10.76	0.87	1.18
North Carolina Non-MSA	862	25.75	78.44	58.24	76.57	12.41	11.02	1.18	1.04

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2002).

<sup>(\*\*\*)</sup> Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 14.01% 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 F	ARMS S	tate: NORTH CA	ROLINA	<b>Evaluation Period:</b>	JANUARY 1, 2000	TO DECEMBER 31, 2	001	
	Total Smal to Far		Farms with R \$1 million			oans by Original Amour Regardless of Farm Size		Market Sh	are****
MSA/Assessment Areas:	#	% 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:									
GreensboroWinston-SalemHigh Point	7	3.74	93.52	57.14	71.43	14.29	14.29	0.72	0.83
Limited-Scope Review:									
Asheville	0	0.00	95.74	0.00	0.00	0.00	0.00	0.00	0.00
Fayetteville	1	0.53	91.37	0.00	100.00	0.00	0.00	3.13	0.00
Goldsboro	25	13.37	91.16	80.00	44.00	24.00	32.00	7.86	6.25
Greenville	29	15.51	89.97	93.10	48.28	37.93	13.79	9.15	9.77
Hickory-Morganton-Lenoir	1	0.53	94.67	0.00	100.00	0.00	0.00	0.00	0.00
Jacksonville	8	4.28	93.64	50.00	75.00	25.00	0.00	6.06	0.00
Raleigh-Durham-Chapel Hill	22	11.76	91.75	81.82	63.64	18.18	18.18	2.96	3.51
Wilmington	5	2.67	92.14	20.00	100.00	0.00	0.00	6.25	0.00
North Carolina Non-MSA	89	47.59	92.75	74.16	67.42	24.72	7.87	3.60	3.25
								### ### ### ### ### ### ### ### #### ####	

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2002).

<sup>(\*\*\*)</sup> 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 13.90% of small loans to farms originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Table 12. Qualified Investments

	QUALIFIEI	D INVESTMEN	ITS State:	NORTH CAROLINA	A Evaluation Perio	d: JANUARY	1, 2000 TO DEC	EMBER 31, 2001		
		Prior Perio	d Investments*	Current Per	riod Investments		Total Investme	ents	Unfunded	Commitments**
MSA/Assessment Areas:		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:										
GreensboroWinston-SalemHigh Point		4	3,460	11	4,669	15	8,129	16.71	0	0
Limited-Scope Review:										
Asheville		2	480	6	6,885	8	7,365	15.14	0	0
Fayetteville		4	654	3	45	7	699	1.44	0	0
Goldsboro		0	0	2	5	2	5	0.01	0	0
Greenville		2	435	2	3,872	4	4,307	8.85	0	0
Hickory-Morganton-Lenoir		0	0	4	47	4	47	0.10	0	0
Jacksonville		0	0	2	27	2	27	0.06	0	0
Raleigh-Durham-Chapel Hill		22	18,435	16	2,286	38	20,721	42.59	0	0
Wilmington		2	240	8	119	10	359	0.74	0	0
North Carolina Non-MSA		9	2,332	20	4,666	29	6,998	14.38	0	0

<sup>(\*) &</sup>quot;Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.

<sup>(\*\*) &</sup>quot;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 BRANC								TH CAROLII		aluation P	eriod: J <i>l</i>	ANUARY	1, 2000 1	O DECEN	1BER 31,	2001	
	Deposits			Branche	!S				Brand	ch Opening	s/Closings				Popul	lation	
MSA/Assessment Area:	% of Rated Area	# of BANK	% of Rated Area			Branches b Geographies		# of Branch	# of Branch	Net Cha	ange in Loc (+ :	ation of B or -)	ranches	% (	of the Pop Each Ge	ulation wit ography	hin
	Deposits in MSA/AA	Branches	Branches in MSA/AA	Low	Mod	Mid	Upp	Closings	Openings	Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
GreensboroWinston-SalemHigh Point	24.76	30	21.90	6.67	16.67	53.33	23.33	5	0	0	0	- 2	- 3	2.93	14.51	62.02	20.53
Limited-Scope Review:																	
Asheville	6.06	8	5.84	0.00	37.50	50.00	12.50	1	0	0	0	0	- 1	0.88	13.45	69.70	15.96
Fayetteville	4.39	7	5.11	14.29	14.29	71.43	0.00	0	0	0	0	0	0	1.90	26.09	56.93	15.08
Goldsboro	0.51	3	2.19	0.00	0.00	66.67	33.33	0	0	0	0	0	0	0.47	8.35	76.58	14.60
Greenville	2.26	5	3.65	0.00	20.00	20.00	60.00	0	0	0	0	0	0	7.94	20.18	39.80	32.09
Hickory-Morganton-Lenoir	2.63	4	2.92	NA	0.00	100.00	0.00	1	0	NA	0	- 1	0	NA	7.21	86.45	6.34
Jacksonville	2.58	5	3.65	NA	0.00	100.00	0.00	1	0	NA	0	- 1	0	NA	11.22	59.91	28.87
Raleigh-Durham-Chapel Hill	23.14	27	19.71	7.41	11.11	33.33	48.15	2	2	0	0	1	- 1	5.63	22.96	44.00	26.82
Wilmington	6.93	11	8.03	18.18	27.27	36.36	18.18	1	0	0	- 1	0	0	5.26	22.79	47.64	24.25
North Carolina Non-MSA	26.74	37	27.01	0.00	16.22	51.35	32.43	7	0	0	- 1	- 4	- 2	0.99	8.93	67.50	22.58

Table 1. Lending Volume

LENDING VO	LUME		State: Ol	KLAHOMA		Eva	aluation Period:	JANUARY	1, 2000 TO DE	CEMBER 31,	2001	
MSA/Assessment Area:	% of Rated Area Loans	Home	. Mortgage		ıll Loans ısinesses		all Loans Farms		y Development pans**	Total Rep	orted Loans	% of Rated Area
	(#) in MSA/AA*	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	Deposits in MSA/AA***
Full-Scope Review:												
Oklahoma City	46.86	3,964	352,720	450	65,869	5	860	0	0	4,419	419,449	44.75
Limited-Scope Review:												
Enid	2.42	156	10,685	64	11,763	8	473	0	0	228	22,921	1.03
Tulsa	39.69	3,286	306,616	457	57,514	0	0	0	0	3,743	364,130	44.06
Oklahoma Non-MSA	11.03	902	60,914	118	14,139	19	1,553	1	80	1,040	76,686	10.16

<sup>(\*)</sup> Loan Data as of December 31, 2001. Rated area refers to either the state or multistate MSA rating area.

<sup>(\*\*)</sup> The evaluation period for Community Development Loans is January 1, 2000 to December 31, 2001

<sup>(\*\*\*)</sup> 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

Geo			ME PURCHAS		State: OK	LAHOMA	Evalua	tion Period: J	ANUARY 1, 2	2000 TO DEC	EMBER 31	, 2001			
	Total I Purchase		Low-Ir Geogra			e-Income aphies		-Income raphies	Upper-l Geogra		Mai	ket Share	(%) by Ge	ography *	* *
MSA/Assessment Area:	#	% 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:															
Oklahoma City	1,970	55.68	2.35	1.37	21.40	18.58	46.55	30.56	29.70	49.39	3.68	4.72	4.57	3.01	3.94
Limited-Scope Review:															
Enid	63	1.78	NA	NA	23.96	19.05	53.12	34.92	22.92	46.03	2.91	NA	2.49	2.19	4.02
Tulsa	1,195	33.78	2.38	2.09	21.10	10.71	51.27	40.67	25.25	46.44	3.25	4.92	2.38	2.81	4.03
Oklahoma Non-MSA	310	8.76	0.20	0.00	17.22	8.06	54.16	36.45	28.42	55.48	8.02	0.00	4.71	5.74	12.79

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southwest Region.

Table 3. Geographic Distribution of Home Improvement Loans

Geograp	hic Distribu	tion: HOME	IMPROVEME	:NT	State: OK	LAHOMA	Evalu	nation Period:	JANUARY 1,	2000 TO DE	CEMBER 3	1, 2001			
		Home ent Loans	Low-Ir Geogra		Moderate Geogra			-Income raphies	Upper-l Geogra		Mai	ket Share	(%) by Ge	ography **	÷*
MSA/Assessment Area:	#	% 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:															
Oklahoma City	263	44.58	2.35	1.52	21.40	14.83	46.55	37.64	29.70	46.01	2.74	1.27	2.66	1.96	3.88
Limited-Scope Review:															
Enid	17	2.88	NA	NA	23.96	23.53	53.12	35.29	22.92	41.18	5.34	NA	5.88	3.47	8.96
Tulsa	243	41.19	2.38	2.06	21.10	15.23	51.27	42.39	25.25	40.33	4.73	6.12	4.53	3.86	6.05
Oklahoma Non-MSA	67	11.36	0.20	1.49	17.22	17.91	54.16	59.70	28.42	20.90	11.14	0.00	15.94	10.31	9.52

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southwest Region.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic	Distribution:	: HOME MO	ORTGAGE REF	INANCE	State:	OKLAHOMA	E	valuation Perio	d: JANUAR	Y 1, 2000 TO	DECEMBE	R 31, 20	01		
MSA/Assessment Area:	Mortgage	Home Refinance ans	Low-Ir Geogra		Moderate Geogra			-Income raphies		Income aphies	Mai	rket Share	(%) by Geo	ography **	F <b>*</b>
WISA/ASSESSIBERT ATEG.	#	% 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:															
Oklahoma City	1,730	41.40	2.35	1.79	21.40	13.93	46.55	33.58	29.70	50.64	4.87	6.55	4.58	3.94	5.71
Limited-Scope Review:															
Enid	76	1.82	NA	NA	23.96	18.42	53.12	46.05	22.92	35.53	5.82	NA	3.82	5.72	6.84
Tulsa	1,848	44.22	2.38	2.27	21.10	16.07	51.27	48.86	25.25	32.79	7.27	12.80	8.40	7.46	6.52
Oklahoma Non-MSA	525	12.56	0.20	0.00	17.22	5.33	54.16	57.71	28.42	36.95	18.37	0.00	6.79	17.98	23.50
/*\															

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southwest Region.

Table 5. Geographic Distribution of Small Loans to Businesses

Geographic I			IANS TO BUSII			OKLAHOMA	A Ev	aluation Perio	od: JANUARY	1, 2000 TO	) DECEMBI	R 31, 20	01		
	Total Sm to Busi		Low-Inc Geogra		Moderate- Geogra		Middle-l Geogra		Upper-In Geogra <sub>l</sub>		Mai	ket Share	(%) by Ge	ography **	f *
MSA/Assessment Area:	#	% 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:															
Oklahoma City	450	41.32	0.00	5.59	0.00	27.74	0.00	33.10	0.00	33.57	0.70	0.68	1.03	0.55	0.72
Limited-Scope Review:															
Enid	64	5.88	NA	NA	0.00	25.00	0.00	43.75	0.00	31.25	2.48	NA	3.45	1.71	3.73
Tulsa	457	41.97	0.00	3.06	100.00	27.13	0.00	39.61	0.00	30.20	0.87	1.32	1.34	0.81	0.75
Oklahoma Non-MSA	118	10.84	0.00	2.54	0.00	9.32	0.00	49.15	0.00	38.98	1.12	0.72	0.82	1.05	1.54

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Business Data US&PR.

Table 6. Geographic Distribution of Small Loans to Farms

Geograp			LOANS TO FA		State: OK	LAHOMA	Evalu	ation Period:	JANUARY 1,	2000 TO D	ECEMBER	31, 2001			
MCA/Assessment Areas		nall Loans arms	Low-Inc Geograp		Moderate- Geograp		Middle-l Geogra		Upper-In Geogra <sub>l</sub>		Ma	rket Share	(%) by Ge	ography **	€ <b>*</b>
MSA/Assessment Area:	#	% 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:															
Oklahoma City	5	15.63	0.00	0.00	0.00	40.00	0.00	0.00	0.00	60.00	0.34	0.00	0.38	0.00	1.71
Limited-Scope Review:															
Enid	8	25.00	NA	NA	0.00	0.00	0.00	100.00	0.00	0.00	2.81	NA	0.00	3.51	0.00
Tulsa	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Oklahoma Non-MSA	19	59.38	0.00	0.00	0.00	0.00	0.00	73.68	0.00	26.32	3.53	0.00	0.00	3.39	4.84
	ļ														
	ļ														

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Table 7. Borrower Distribution of Home Purchase Loans

Borro	wer Distrib	ution: HOM	E PURCHASE		State: OKLA	НОМА	Evaluati	on Period: JA	NUARY 1, 20	000 TO DECE	MBER 31,	2001			
MSA/Assessment Area:		Home se Loans	Low-Ir Borro		Moderato Borro			-Income owers		Income owers	Market	Share (%)	by Borrov	ver Income	****
wisa/assessment area.	#	% 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:															
Oklahoma City	1,970	55.68	20.07	6.58	17.74	25.94	22.78	21.11	39.41	46.37	3.97	2.96	4.60	2.99	4.45
Limited-Scope Review:		63 1.78 18.74 5.08													
Enid	63				18.75	15.25	24.37	25.42	38.14	54.24	3.09	0.00	2.07	3.14	4.07
Tulsa	1,195	33.78	20.32	4.92	17.70	21.03	22.17	18.01	39.80	56.04	3.27	1.70	3.08	2.21	4.18
Oklahoma Non-MSA	310	8.76	21.50	4.19	15.26	12.09	18.88	18.60	44.37	65.12	7.56	5.56	6.18	6.76	8.64
(*)															

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 17.18% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southwest Region.

Table 8. Borrower Distribution of Home Improvement Loans

Borrow	ver Distributi	on: HOME	IMPROVEMEN	NT	State: OK	LAHOMA	Evalu	ation Period:	JANUARY 1,	2000 TO DEC	CEMBER 3	1, 2001			
MSA/Assessment Area		Home ent Loans	Low-Ir Borro		Moderat Borro	e-Income wers		-Income owers		Income owers	Market	Share (%)	by Borrov	ver Income	****
MSA/Assessment Area:	#	% 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:															
Oklahoma City	263	44.58	20.07	6.08	17.74	10.65	22.78	18.63	39.41	64.64	2.86	1.70	0.94	1.72	4.69
Limited-Scope Review:															
Enid	17	2.88	18.74	0.00	18.75	0.00	24.37	23.53	38.14	76.47	5.91	0.00	0.00	2.74	11.88
Tulsa	243	41.19	20.32	8.68	17.70	13.64	22.17	21.07	39.80	56.61	4.96	4.15	3.88	3.87	6.01
Oklahoma Non-MSA	67	11.36	21.50	8.96	15.26	22.39	18.88	5.97	44.37	62.69	11.57	16.00	6.17	5.80	15.43

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available 0.17% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southwest Region.

Table 9. Borrower Distribution of Home Mortgage Refinance Loans

			TGAGE REFI		State:	OKLAHOMA	\ E	valuation Perio	d: JANUAR	Y 1, 2000 TO	DECEMBE	R 31, 20	01		
MCA/Assessment Arger		e Mortgage ce Loans	Low-Ir Borro	ncome	Moderate Borro			-Income owers		Income owers	Market	Share (%)	by Borrov	ver Income	***
MSA/Assessment Area:	#	% 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:															
Oklahoma City	1,730	41.40	20.07	2.82	17.74	12.73	22.78	20.69	39.41	63.77	5.58	2.02	3.79	4.77	6.86
Limited-Scope Review:		76 1.82 18.74 6.58													
Enid	76	1.82	18.74	6.58	18.75	11.84	24.37	18.42	38.14	63.16	6.69	0.00	6.96	5.12	8.15
Tulsa	1,848	44.22	20.32	5.33	17.70	14.15	22.17	22.97	39.80	57.55	7.92	7.14	6.93	7.48	8.47
Oklahoma Non-MSA	525	12.56	21.50	2.58	15.26	6.96	18.88	13.32	44.37	77.14	21.13	13.85	10.19	14.00	25.34
		i i i													

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 6.63% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southwest Region.

Table 10. Borrower Distribution of Small Loans to Businesses

Borrower Distribution	: SMALL LOANS	TO BUSINESSE	S State: OK	LAHOMA Eval	luation Period: JA	NUARY 1, 2000 TO	DECEMBER 31,	2001	
MCA/Accomment Avec	Total Sma to Busin			th Revenues of on or less		ans by Original Amoun ardless of Business Si		Market Sl	hare****
MSA/Assessment Area:	#	% 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:									
Oklahoma City	450	41.32	0.00	52.67	70.22	12.00	17.78	0.70	0.77
Limited-Scope Review:									
Enid	64	5.88	0.00	60.94	67.19	10.94	21.88	2.48	3.35
Tulsa	457	41.97	100.00	56.24	73.09	10.72	16.19	0.87	0.98
Oklahoma Non-MSA	118	10.84	0.00	61.86	72.88	9.32	17.80	1.12	1.45
			_	`					

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2002).

<sup>(\*\*\*)</sup> 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 12.88% 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 T	O FARMS	State: OKLAH	OMA Ev	valuation Period: JA	ANUARY 1, 2000 TO	DECEMBER 31, 200	)1	
	Total Sma to Far		Farms with F \$1 million			oans by Original Amou Regardless of Farm Siz		Market Sh	are****
MSA/Assessment Areas:	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	>\$250,000 to \$1,000,000	AII	Rev \$1 million or less
Full-Scope Review:									
Oklahoma City	5	15.63	0.00	80.00	40.00	40.00	20.00	0.34	0.36
Limited-Scope Review:									
Enid	8	25.00	0.00	100.00	87.50	12.50	0.00	2.81	3.13
Tulsa	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Oklahoma Non-MSA	19	59.38	0.00	94.74	84.21	10.53	5.26	3.53	3.82

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2002).

<sup>(\*\*\*)</sup> Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 6.25% of small loans to farms originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Table 12. Qualified Investments

QU	ALIFIED INVESTI	MENTS State	e: OKLAHOMA	Evaluation Period:	JANUARY 1,	2000 TO DECEM	IBER 31, 2001		
	Prior Perio	od Investments*	Current Pe	riod Investments		Total Investme	ents	Unfunded	Commitments**
MSA/Assessment Areas:	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Oklahoma City	1	609	12	676	13	1,285	18.70	0	0
Limited-Scope Review:									
Enid	0	0	5	53	5	53	0.77	0	0
Tulsa	1	37	14	2,863	15	2,900	42.20	0	0
Oklahoma Non-MSA	0	0	7	2,634	7	2,634	38.33	0	0

<sup>(\*) &</sup>quot;Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.

<sup>(\*\*) &</sup>quot;Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

Charter Number: 13044

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

DISTRIBUTION OF B							•	OKLAHON		uation Pe	riod: JA	NUARY 1	, 2000 T	O DECEM	BER 31, 2	2001	
	Deposits			Branche	s				Branch	n Openings	/Closings				Popul	ation	
MSA/Assessment Area:	% of Rated Area	# of BANK	% of Rated Area		ocation of E Income of G			# of Branch	# of Branch	Net Cha	inge in Loc (+ (	ation of Boor -)	ranches	%	of the Pop Each Ge		.hin
	Deposits in MSA/AA	Branches	Branches in MSA/AA	Low	Mod	Mid	Upp	Closings	Openings	Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:			20 41.67 10.00 10.00 30.00 50.00														
Oklahoma City	44.75	20	20 41.67 10.00 10.00 30.00 50.00					8	0	- 1	- 1	- 1	- 5	3.71	24.73	44.46	26.96
Limited-Scope Review:																	
Enid	1.03	1	1 2.08 NA 100.00 0.00 0.00					0	0	NA	0	0	0	NA	26.38	52.72	20.90
Tulsa	44.06	18	37.50					6	0	0	- 1	- 2	- 3	4.00	22.44	50.05	23.52
Oklahoma Non-MSA	10.16	9	18.75	22.22	22.22	44.44	11.11	1	0	0	0	0	- 1	0.41	18.75	54.18	26.66
																	<u> </u>

Table 1. Lending Volume

LENDING VO	DLUME		State:	OREGON		Eval	uation Period: 、	JANUARY 1,	2000 TO DECE	MBER 31, 2	2001	
MSA/Assessment Area:	% of Rated Area Loans	Home	e Mortgage		II Loans sinesses		all Loans Farms	Community Lo	/ Development ans**	Total Rep	orted Loans	% of Rated Area
	(#) in MSA/AA*	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	Deposits in MSA/AA***
Full-Scope Review:												
Salem	17.76	1,055	80,895	82	3,863	40	7,868	2	1,988	1,179	94,614	11.75
Limited-Scope Review:												
Corvallis	3.84	233	23,566	19	260	3	376	0	0	255	24,202	3.53
Eugene-Springfield	11.52	645	66,861	119	12,665	1	200	0	0	765	79,726	9.18
Medford	11.33	623	62,753	124	3,137	5	92	0	0	752	65,982	10.62
Oregon Non-MSA	55.54	3,236	259,071	428	18,370	21	2,383	2	660	3,687	280,484	64.91

<sup>(\*)</sup> Loan data as of December 31, 2001. Rated area refers to either the state or multistate MSA rating area.

<sup>(\*\*)</sup> The evaluation period for Community Development Loans is January 1, 2000 to December 31, 2001

<sup>(\*\*\*)</sup> 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 Dis	tribution: H	OME PURCH	ASE	State: 0	REGON	Evaluatio	on Period: JA	NUARY 1, 20	OO TO DECEN	MBER 31, 2	2001			
	Total I Purchas		Low-Ir Geogra			e-Income aphies		-Income raphies	Upper-l Geogra		Mai	rket Share	(%) by Ge	ography *†	<del>6 *</del>
MSA/Assessment Area:	#	% 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:															
Salem	265	20.05	NA	NA	7.01	6.04	71.15	64.15	21.84	29.81	1.76	NA	0.91	1.69	2.12
Limited-Scope Review:															
Corvallis	76	5.75	NA	NA	11.60	21.05	45.38	40.79	43.02	38.16	2.24	NA	2.81	2.07	2.21
Eugene-Springfield	188	14.22	0.61	0.53	13.67	10.11	66.21	45.74	19.51	43.62	1.01	0.00	1.15	0.70	1.90
Medford	165	12.48	0.38	0.00	10.10	7.27	68.70	67.88	20.81	24.85	1.34	0.00	1.31	1.26	1.67
Oregon Non-MSA	628	47.50	NA	NA	7.53	7.32	74.32	72.61	18.15	20.06	1.78	NA	2.26	1.86	1.43
	1														<b></b>
I															<u> </u>

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Western Region 1.

Table 3. Geographic Distribution of Home Improvement Loans

Geo	graphic Distrib	ution: HON	ME IMPROVEN	/IENT	State: 0	REGON	Evalua	tion Period: J	ANUARY 1, 2	2000 TO DEC	CEMBER 3	1, 2001			
		Home ent Loans	Low-Ir Geogra		Moderate Geogra			-Income raphies	Upper-I Geogra		Ma	rket Share (	(%) by Geo	graphy **	*
MSA/Assessment Area:	#	% 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:															
Salem	358	23.61	NA	NA	7.01	5.87	71.15	68.16	21.84	25.98	18.57	NA	13.51	20.94	14.64
Limited-Scope Review:															
Corvallis	45	2.97	NA	NA	11.60	17.78	45.38	40.00	43.02	42.22	18.63	NA	31.25	16.67	16.00
Eugene-Springfield	127	8.38	0.61	0.79	13.67	10.24	66.21	74.02	19.51	14.96	8.44	0.00	3.85	9.62	8.26
Medford	136	8.97	0.38	0.74	10.10	13.97	68.70	50.74	20.81	34.56	15.93	100.00	26.92	13.83	17.86
Oregon Non-MSA	850	56.07	NA	NA	7.53	5.76	74.32	68.59	18.15	25.65	23.12	NA	25.61	21.75	26.78
															<u> </u>

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Western Region 1.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geograph	ic Distributio	n: HOME N	ORTGAGE R	EFINANCE	State	: OREGON	Eva	aluation Period	JANUARY	1, 2000 TO E	ECEMBER	31, 2001	1		
MSA/Assessment Area:	Mortgage	Home Refinance ans	Low-Ir Geogra		Moderati Geogra			-Income raphies	Upper- Geogr		Mai	rket Share	(%) by Geo	ography **	<del>*</del> *
MSA/ASSESSMENT ATEA:	#	% 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:															
Salem	432	14.28	NA	NA	7.01	4.86	71.15	70.14	21.84	25.00	2.89	NA	2.25	2.99	2.78
Limited-Scope Review:															
Corvallis	112	3.70	NA	NA	11.60	14.29	45.38	38.39	43.02	47.32	3.76	NA	3.82	3.74	3.77
Eugene-Springfield	330	10.91	0.61	0.91	13.67	8.79	66.21	67.27	19.51	23.03	2.06	3.45	1.65	2.02	2.33
Medford	322	10.64	0.38	0.31	10.10	7.76	68.70	60.56	20.81	31.37	3.21	0.00	2.62	2.95	4.23
Oregon Non-MSA	1,830	60.48	NA	NA	7.53	5.85	74.32	71.42	18.15	22.73	5.67	NA	7.03	5.73	5.24

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Western Region 1.

Table 5. Geographic Distribution of Small Loans to Businesses

Geographi			OANS TO BUS		State:	OREGON	Eval	luation Period	: JANUARY 1	, 2000 TO I	DECEMBER	R 31, 200	1		
	Total Sm to Busi	iall Loans	Low-Inc Geograp		Moderate- Geograp		Middle-l Geogra		Upper-In Geograp		Mai	rket Share	(%) by Ged	graphy **	t *
MSA/Assessment Area:	#	% 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:															
Salem	82	10.57	NA	NA	0.00	17.07	0.00	71.95	0.00	10.98	0.22	NA	0.15	0.28	0.19
Limited-Scope Review:															
Corvallis	19	2.45	NA	NA	0.00	57.89	0.00	15.79	0.00	26.32	0.40	NA	0.91	0.18	0.29
Eugene-Springfield	119	15.34	0.00	7.56	0.00	23.53	0.00	55.46	0.00	13.45	0.48	1.27	0.63	0.40	0.59
Medford	124	15.98	0.00	19.35	0.00	6.45	0.00	53.23	0.00	20.97	0.51	1.01	0.23	0.50	0.79
Oregon Non-MSA	432	55.67	NA	NA	41.67	7.87	8.33	70.37	50.00	21.76	0.61	NA	0.81	0.61	0.84

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Business Data US&PR.

Table 6. Geographic Distribution of Small Loans to Farms

Geogra	aphic Distribu	ition: SMAI	LL LOANS TO F	ARMS	State: 0	OREGON	Evaluat	ion Period: 、	JANUARY 1, 2	000 TO DEC	EMBER 31	1, 2001			
MSA/Assessment Area:	Total Sm to Fa		Low-Inc Geograp		Moderate Geogra		Middle-I Geogra		Upper-In Geograp		Mai	rket Share	(%) by Geo	ography *	* <del>*</del>
MOAJASSESSIIIEIIT AIEE.	#	% 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:															
Salem	40	40.40	NA	NA	0.00	0.00	0.00	95.00	0.00	5.00	7.35	NA	0.00	8.01	2.94
Limited-Scope Review:															
Corvallis	3	3.03	NA	NA	0.00	0.00	0.00	100.00	0.00	0.00	7.41	NA	0.00	8.33	0.00
Eugene-Springfield	1	1.01	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	2.00	0.00	0.00	2.44	0.00
Medford	5	5.05	0.00	0.00	0.00	0.00	0.00	80.00	0.00	20.00	4.48	0.00	0.00	3.57	16.67
Oregon Non-MSA	50	50.51	NA	NA	0.00	6.00	0.00	84.00	100.00	10.00	2.44	NA	0.00	2.79	1.54
															<u> </u>
															<u> </u>
															<u> </u>

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Table 7. Borrower Distribution of Home Purchase Loans

Bor	rower Distri	bution: HO	ME PURCHAS	SE	State: ORI	EGON	Evaluation	n Period: JAN	UARY 1, 200	O TO DECEM	BER 31, 2	001			
MSA/Assessment Area:	Total Purchas			ncome owers	Moderat Borro	e-Income owers		-Income owers		Income owers	Market	Share (%)	by Borrov	ver Income	****
WOA/ASSESSITERE ATES.	#	% 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:															
Salem	265	20.05	17.83	0.98	19.49	17.16	24.43	25.49	38.25	56.37	1.81	0.00	1.42	1.55	2.28
Limited-Scope Review:															
Corvallis	76	5.75	12.97	1.85	14.14	9.26	20.15	35.19	52.74	53.70	2.11	1.82	0.41	3.01	2.21
Eugene-Springfield	188	14.22	19.15	1.08	18.55	10.75	24.03	17.20	38.27	70.97	0.76	0.44	0.46	0.30	1.20
Medford	165	12.48	19.73	2.31	18.12	9.23	23.82	14.62	38.33	73.85	1.51	1.40	0.76	0.95	1.95
Oregon Non-MSA	628	47.50	19.88	2.53	18.71	10.97	23.36	18.78	38.05	67.72	1.83	0.90	1.59	1.41	2.09
														<u> </u>	

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 27.76% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Western Region 1.

Table 8. Borrower Distribution of Home Improvement Loans

Borro	wer Distribu	ıtion: HOM	E IMPROVEM	ENT	State: C	REGON	Evaluat	ion Period: J <i>A</i>	NUARY 1, 20	OOO TO DECE	MBER 31,	2001			
MSA/Assessment Area:	Total Improvem		Low-li Borro	ncome owers	Moderat Borro	e-Income wers		-Income owers		Income owers	Market	Share (%)	by Borrov	ver Income	,****
MSA/Assessment Area.	#	% 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:															
Salem	358	23.61	17.83	3.91	19.49	12.29	24.43	26.26	38.25	57.54	18.96	21.95	16.52	17.49	20.00
Limited-Scope Review:															
Corvallis	45	2.97	12.97	6.67	14.14	22.22	20.15	37.78	52.74	33.33	19.19	25.00	16.67	25.00	16.33
Eugene-Springfield	127	8.38	19.15	8.66	18.55	10.24	24.03	20.47	38.27	60.63	8.81	16.67	8.06	9.52	7.84
Medford	136	8.97	19.73	5.15	18.12	8.82	23.82	15.44	38.33	70.59	16.48	23.08	11.36	9.59	19.37
Oregon Non-MSA	850	56.07	19.88	3.42	18.71	11.54	23.36	18.85	38.05	66.20	23.95	19.75	18.14	20.92	26.50
															<u> </u>

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 0.07% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Western Region 1.

Table 9. Borrower Distribution of Home Mortgage Refinance Loans

Borrower	Distribution:	НОМЕ МО	ORTGAGE REI	INANCE	State	e: OREGON	Eva	aluation Period	: JANUARY	1, 2000 TO I	DECEMBER	31, 200°	1		
MSA/Assessment Area:	Total Homo	e Mortgage ce Loans		ncome		e-Income owers		-Income owers		Income owers	Market	Share (%)	by Borrov	ver Income	***
WOA/ASSESSMENT AIEG.	#	% 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:															
Salem	432	14.28	17.83	3.09	19.49	13.40	24.43	23.71	38.25	59.79	3.10	2.10	2.66	2.83	3.41
Limited-Scope Review:															
Corvallis	112	3.70	12.97	5.10	14.14	14.29	20.15	25.51	52.74	55.10	4.17	4.21	3.65	3.93	4.45
Eugene-Springfield	330	10.91	19.15	3.03	18.55	16.02	24.03	23.81	38.27	57.14	1.89	1.43	2.47	1.53	1.96
Medford	322	10.64	19.73	4.36	18.12	12.75	23.82	23.15	38.33	59.73	3.73	5.53	3.67	3.55	3.72
Oregon Non-MSA	1,830	60.48	19.88	2.63	18.71	9.65	23.36	18.20	38.05	69.51	6.56	5.19	5.24	5.38	7.24
	-														
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<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 9.98% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Western Region 1.

Table 10. Borrower Distribution of Small Loans to Businesses

Borrower Distributi	on: SMALL LOAN	NS TO BUSINESS	ES State: O	REGON Evalu	ation Period: JAN	UARY 1, 2000 TO D	ECEMBER 31, 20	01	
MCA/Accessment Avenu	Total Sm to Busi			th Revenues of on or less		ans by Original Amoun ardless of Business Siz		Market Sh	nare***
MSA/Assessment Area:	#	% 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:									
Salem	82	10.57	0.00	65.85	89.02	6.10	4.88	0.22	0.44
Limited-Scope Review:									
Corvallis	19	2.45	0.00	84.21	100.00	0.00	0.00	0.40	1.09
Eugene-Springfield	119	15.34	0.00	56.30	78.15	5.88	15.97	0.48	0.49
Medford	124	15.98	0.00	76.61	96.77	1.61	1.61	0.51	1.07
Oregon Non-MSA	432	55.67	83.33	75.00	90.74	5.32	3.94	0.61	1.03
					1				

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2002).

<sup>(\*\*\*)</sup> Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 14.95% 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 Distributio	n: SMALL LOANS	TO FARMS	State: OREGO	ON Eval	uation Period: JAN	UARY 1, 2000 TO D	ECEMBER 31, 2001		
	Total Sma to Fa		Farms with F \$1 million			oans by Original Amou Regardless of Farm Siz		Market Sh	are****
MSA/Assessment Areas:	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	AII	Rev \$1 million or less
Full-Scope Review:									
Salem	40	40.40	0.00	40.00	35.00	40.00	25.00	7.35	4.01
Limited-Scope Review:									
Corvallis	3	3.03	0.00	66.67	33.33	66.67	0.00	7.41	4.55
Eugene-Springfield	1	1.01	0.00	0.00	0.00	100.00	0.00	2.00	0.00
Medford	5	5.05	0.00	80.00	100.00	0.00	0.00	4.48	3.64
Oregon Non-MSA	50	50.51	100.00	64.00	60.00	18.00	22.00	2.44	1.68

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2002).

<sup>(\*\*\*)</sup> 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 14.14% of small loans to farms originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Table 12. Qualified Investments

	QUALIFIED INVEST	MENTS Stat	e: OREGON	Evaluation Period: JA	NUARY 1, 20	000 TO DECEMBE	R 31, 2001		
	Prior Perio	d Investments*	Current Pe	riod Investments		Total Investme	ents	Unfunded	Commitments**
MSA/Assessment Areas:	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Salem	1	246	5	3,825	6	4,071	13.82	0	0
Limited-Scope Review:									
Corvallis	0	0	4	90	4	90	0.31	0	0
Eugene-Springfield	5	5,607	7	252	12	5,859	19.88	0	0
Medford	1	734	4	85	5	819	2.78	0	0
Oregon Non-MSA	9	8,492	16	10,134	25	18,626	63.21	0	0

<sup>(\*) &</sup>quot;Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.

<sup>(\*\*) &</sup>quot;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 DELI		EM AND BRAN				-	e: OREGON		ation Peri	od: JAN	UARY 1,	2000 TO	DECEMB	ER 31, 20	001	
	Deposits			Branche	S				Branc	h Openings	/Closings				Popul	ation	
MSA/Assessment Area:	% of Rated Area	# of BANK	% of Rated Area		ocation of E Income of G		•	# of Branch	# of Branch	Net Cha	ange in Loc (+ (	ation of B or -)	ranches	%	of the Pop Each Ge		hin
	Deposits in MSA/AA	Branches	Branches in MSA/AA	Low	Mod	Mid	Upp	Closings	Openings	Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:			4 11.11 NA 25.00 75.00 0.00														
Salem	11.75	4	4 11.11 NA 25.00 75.00 0.0						0	NA	- 1	0	0	NA	10.05	70.37	19.58
Limited-Scope Review:																	
Corvallis	3.53	1	1 2.78 NA 100.00 0.00 0.0						0	NA	0	0	0	NA	29.26	39.19	31.55
Eugene-Springfield	9.18	4	11.11	0.00	50.00	25.00	25.00	0	0	0	0	0	0	3.35	17.44	62.34	16.88
Medford	10.62	3	8.33	33.33	0.00	66.67	0.00	0	0	0	0	0	0	1.30	12.49	66.95	19.26
Oregon Non-MSA	64.91	24	66.67	NA	4.17	95.83	0.00	0	0	NA	0	0	0	NA	8.46	74.39	17.14

Table 1. Lending Volume

LENDING VOLUME			State: SOUT	H CAROLIN	Α		Evaluation Peri	od: JANUA	RY 1, 2000 TO	DECEMBER	31, 2001	
MSA/Assessment Area:	% of Rated Area Loans	Home	e Mortgage		all Loans usinesses		all Loans Farms		y Development ans**	Total Rep	orted Loans	% of Rated Area
	(#) in MSA/AA*	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	Deposits in MSA/AA***
Full-Scope Review:												
Greenville-Spartanburg-Anderson	31.15	7,472	807,889	1,020	121,664	16	1,090	3	4,065	8,511	934,708	31.6
Limited-Scope Review:												
Charleston-North Charleston	22.19	5,402	894,583	658	79,305	3	41	0	0	6,063	973,929	19.0
Columbia	17.77	4,184	506,824	660	91,762	10	363	0	0	4,854	598,949	20.2
Florence	1.20	253	32,459	73	15,936	1	2	0	0	327	48,397	1.9
Myrtle Beach	8.72	2,180	246,135	203	23,093	0	0	0	0	2,383	269,228	6.4
Sumter	1.46	293	24,197	100	11,019	7	1,169	0	0	400	36,385	1.6
South Carolina Non-MSA	17.51	4,051	582,053	706	86,124	27	1,674	1	38	4,785	669,889	19.0

<sup>(\*)</sup> Loan data as of December 31, 2001. Rated area refers to either the state or multistate MSA rating area.

<sup>(\*\*)</sup> The evaluation period for Community Development Loans is January 1, 2000 to December 31, 2001

<sup>(\*\*\*)</sup> 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

Geogra	phic Distribut	ion: HOME	PURCHASE	S	tate: SOUTH	I CAROLINA	Eva	luation Period:	JANUARY	1, 2000 TO D	ECEMBER	31, 2001			
	Total I Purchase		Low-Ir Geogra		Moderat Geogr			-Income aphies	Upper-l Geogra		Mai	ket Share	(%) by Ge	ography *†	* *
MSA/Assessment Area:	#	% 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:															
Greenville-Spartanburg-Anderson	3,217	28.24	0.82	0.65	13.32	8.11	63.63	52.07	22.22	39.17	7.29	5.19	7.35	7.07	7.64
Limited-Scope Review:															
Charleston-North Charleston	2,796	24.55	1.69	0.82	14.89	7.33	53.25	46.07	30.16	45.78	8.86	6.67	9.90	7.84	10.00
Columbia	2,277	19.99	1.57	0.83	19.05	13.09	47.32	40.58	32.05	45.50	7.68	4.65	10.34	6.84	8.05
Florence	118	1.04	4.40	0.85	21.32	7.63	44.14	23.73	30.13	67.80	2.24	0.00	1.50	2.04	2.60
Myrtle Beach	1,094	9.60	1.59	0.55	13.69	3.75	69.31	67.64	15.41	28.06	6.34	12.50	4.41	6.38	6.64
Sumter	87	0.76	NA	NA	26.00	13.79	44.07	28.74	29.93	57.47	2.86	NA	1.64	2.54	3.56
South Carolina Non-MSA	1,801	15.81	0.18	0.06	11.32	2.89	60.08	32.93	28.42	64.13	6.47	0.00	3.60	5.11	8.08

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southeast Region 2.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic	Distribution	: HOME IM	PROVEMENT		State: SOUT	H CAROLINA	Ev	aluation Perio	d: JANUARY	′ 1, 2000 TO	DECEMBE	R 31, 200	)1		
	Total Improvem		Low-Ir Geogra		Moderate Geogra			-Income raphies	Upper-l Geogra		Mai	rket Share	(%) by Ge	ography **	F *
MSA/Assessment Area:	#	% 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:															
Greenville-Spartanburg-Anderson	457	31.34	0.82	0.66	13.32	10.72	63.63	54.92	22.22	33.70	16.97	13.33	12.56	14.05	26.80
Limited-Scope Review:															
Charleston-North Charleston	300	20.58	1.69	1.33	14.89	8.33	53.25	47.33	30.16	43.00	13.84	5.88	5.91	11.60	22.44
Columbia	302	20.71	1.57	0.66	19.05	18.87	47.32	39.74	32.05	40.73	26.63	28.57	25.19	24.65	29.32
Florence	30	2.06	4.40	0.00	21.32	3.33	44.14	56.67	30.13	40.00	6.25	0.00	1.49	6.17	12.28
Myrtle Beach	77	5.28	1.59	0.00	13.69	5.19	69.31	72.73	15.41	22.08	17.11	0.00	4.08	17.33	35.00
Sumter	23	1.58	NA	NA	26.00	21.74	44.07	47.83	29.93	30.43	8.33	NA	11.11	6.10	10.00
South Carolina Non-MSA	269	18.45	0.18	0.00	11.32	9.67	60.08	45.72	28.42	44.61	17.33	0.00	15.53	13.06	26.78
<del> </del>															

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southeast Region 2.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Di	stribution: H	IOME MORT	GAGE REFINA	ANCE	State: St	OUTH CAROL	INA	Evaluation P	eriod: JANU	ARY 1, 2000	TO DECEM	MBER 31,	2001		
MSA/Assessment Area:	Total Mortgage Loa	Refinance	Low-Ir Geogra		Moderat Geogr	e-Income aphies		-Income raphies	Upper- Geogr		Ma	rket Share	(%) by Geo	ography **	<b>*</b> *
WISA/ASSESSMENT ATEA.	#	% 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:															
Greenville-Spartanburg-Anderson	3,794	34.57	0.82	0.34	13.32	8.30	63.63	56.98	22.22	34.37	9.70	5.73	9.14	9.38	10.43
Limited-Scope Review:															
Charleston-North Charleston	2,302	20.97	1.69	1.26	14.89	5.78	53.25	42.83	30.16	50.13	9.39	9.88	6.21	8.55	10.81
Columbia	1,603	14.61	1.57	0.94	19.05	14.91	47.32	41.67	32.05	42.48	7.29	2.56	8.68	6.46	7.95
Florence	103	0.94	4.40	4.85	21.32	6.80	44.14	38.83	30.13	49.51	2.57	4.26	1.16	2.64	2.87
Myrtle Beach	1,009	9.19	1.59	1.49	13.69	3.87	69.31	65.21	15.41	29.44	9.62	22.00	4.71	9.11	12.37
Sumter	183	1.67	NA	NA	26.00	19.67	44.07	48.09	29.93	32.24	7.03	NA	6.48	7.78	6.43
South Carolina Non-MSA	1,981	18.05	0.18	0.05	11.32	5.81	60.08	42.05	28.42	52.09	8.43	6.25	7.96	7.76	9.10
_															

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southeast Region 2.

Table 5. Geographic Distribution of Small Loans to Businesses

Geographic Dis	tribution: S	MALL LOAN	S TO BUSINES	SES	State: SO	UTH CAROL	INA	Evaluation P	eriod: JANUA	ARY 1, 2000	TO DECEM	MBER 31,	2001		
	Total Sm to Busi		Low-Inc Geograp		Moderate- Geogra		Middle-I Geogra		Upper-In Geograp		Mai	ket Share	(%) by Geo	ography **	<b>*</b>
MSA/Assessment Area:	#	% 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:															
Greenville-Spartanburg-Anderson	1,020	29.82	5.20	3.63	13.34	13.16	54.35	57.86	26.67	25.34	2.06	1.02	2.82	2.23	2.09
Limited-Scope Review:															
Charleston-North Charleston	658	19.24	3.91	4.19	16.69	14.60	45.71	44.41	33.34	36.80	2.27	3.63	2.81	2.07	2.56
Columbia	660	19.30	8.70	15.02	22.00	25.95	41.22	37.78	28.06	21.24	2.17	6.37	2.65	2.03	1.70
Florence	73	2.13	6.16	2.74	18.65	2.74	43.43	28.77	31.75	65.75	1.20	0.82	0.24	0.65	2.61
Myrtle Beach	203	5.94	0.91	0.99	13.99	7.39	62.02	59.11	23.08	32.51	0.98	0.00	0.82	0.94	1.45
Sumter	100	2.92	NA	NA	36.84	39.00	32.56	32.00	30.60	29.00	2.34	NA	3.46	2.38	1.74
South Carolina Non-MSA	706	20.64	1.62	0.71	10.41	7.93	50.69	40.23	37.27	51.13	2.40	2.15	3.08	2.27	2.84

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Business Data US&PR.

Table 6. Geographic Distribution of Small Loans to Farms

Geographic	Distribution:	SMALL LO	ANS TO FARM	IS	State: SOUT	H CAROLINA	A Ev	aluation Peri	od: JANUARY	1, 2000 TO	DECEMBI	ER 31, 20	101		
MSA/Assessment Area:		nall Loans arms	Low-Inc Geograp		Moderate- Geogra		Middle-I Geogra		Upper-In Geograp		Mai	ket Share	(%) by Ge	ography *†	<del>*</del> *
MON/ASSESSMENT ALGE.	#	% 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:															
Greenville-Spartanburg-Anderson	16	25.00	1.03	0.00	8.21	12.50	69.72	81.25	20.96	6.25	6.52	0.00	0.00	9.09	0.00
Limited-Scope Review:															
Charleston-North Charleston	3	4.69	1.05	0.00	18.54	0.00	50.97	100.00	29.45	0.00	0.00	0.00	0.00	0.00	0.00
Columbia	10	15.63	1.53	0.00	20.03	50.00	50.63	30.00	27.82	20.00	6.67	0.00	10.34	3.85	12.50
Florence	1	1.56	1.04	0.00	23.18	100.00	53.29	0.00	22.49	0.00	1.14	0.00	1.82	0.00	0.00
Myrtle Beach	0	0.00	0.20	0.00	30.43	0.00	63.24	0.00	6.13	0.00	0.00	0.00	0.00	0.00	0.00
Sumter	7	10.94	NA	NA	13.40	14.29	66.51	85.71	20.10	0.00	8.89	NA	0.00	11.43	0.00
South Carolina Non-MSA	27	42.19	0.46	0.00	9.73	18.52	63.91	62.96	25.90	18.52	8.40	0.00	5.56	7.79	13.04
(*) 0							1 11 4								

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Table 7. Borrower Distribution of Home Purchase Loans

Borrowe	er Distributio	n: HOME P	URCHASE	Sta	ite: SOUTH (	CAROLINA	Evalı	uation Period:	JANUARY 1	, 2000 TO DE	ECEMBER 3	31, 2001			
MSA/Assessment Area:	Total Purchas		Low-lo Borro		Moderat Borro	e-Income owers		-Income owers		Income owers	Market	Share (%)	by Borrov	ver Income	***
WOAJASSESSITER ATEG.	#	% 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:															
Greenville-Spartanburg-Anderson	3,217	28.24	19.47	9.87	17.94	28.21	23.78	18.61	38.81	43.31	8.02	8.67	8.85	5.44	9.13
Limited-Scope Review:															
Charleston-North Charleston	2,796	24.55	20.12	3.11	17.54	16.83	23.03	17.98	39.30	62.08	10.17	5.03	9.18	8.00	12.30
Columbia	2,277	19.99	19.49	8.39	17.75	26.63	24.36	19.37	38.41	45.62	9.14	7.77	9.79	6.61	10.95
Florence	118	1.04	23.57	6.73	16.21	17.31	19.21	14.42	41.00	61.54	2.60	1.28	1.93	1.53	4.19
Myrtle Beach	1,094	9.60	19.34	2.46	18.63	10.63	23.33	13.78	38.70	73.13	7.42	3.28	4.42	5.08	9.54
Sumter	87	0.76	21.38	2.78	17.88	9.72	21.13	19.44	39.60	68.06	3.29	2.00	1.17	3.20	4.65
South Carolina Non-MSA	1,801	15.81	20.07	2.03	15.84	10.16	20.26	16.72	43.83	71.08	7.14	3.79	5.25	6.13	8.53

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 13.48% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southeast Region 2.

Table 8. Borrower Distribution of Home Improvement Loans

Borrower	Distribution:	HOME IMI	PROVEMENT	(	State: SOUT	H CAROLINA	Ev	aluation Period	: JANUARY	1, 2000 TO I	DECEMBER	31, 200	1		
MSA/Assessment Area:		Home ent Loans	Low-li Borro	ncome	Moderat Borro	e-Income owers		-Income owers		Income owers	Market	Share (%)	by Borrov	ver Income	)****
MUA/ASSESSITER ALEG.	#	% 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:															
Greenville-Spartanburg-Anderson	457	31.34	19.47	12.94	17.94	14.47	23.78	22.59	38.81	50.00	17.30	9.64	9.26	14.13	28.50
Limited-Scope Review:															
Charleston-North Charleston	300	20.58	20.12	6.67	17.54	13.00	23.03	15.67	39.30	64.67	14.15	4.76	8.24	8.19	22.28
Columbia	302	20.71	19.49	7.28	17.75	15.23	24.36	23.51	38.41	53.97	27.47	10.71	21.77	24.08	35.33
Florence	30	2.06	23.57	10.00	16.21	10.00	19.21	20.00	41.00	60.00	6.47	5.13	2.08	4.08	12.31
Myrtle Beach	77	5.28	19.34	10.53	18.63	22.37	23.33	27.63	38.70	39.47	17.42	8.57	15.52	18.82	20.18
Sumter	23	1.58	21.38	4.35	17.88	13.04	21.13	34.78	39.60	47.83	8.64	0.00	3.33	13.51	9.88
South Carolina Non-MSA	269	18.45	20.07	5.95	15.84	12.27	20.26	16.36	43.83	65.43	18.11	4.50	10.27	14.08	26.36
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<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 0.14% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southeast Region 2.

Table 9. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Dist	ribution: HO	ME MORTG	AGE REFINAI	NCE	State: S	OUTH CAROL	INA	Evaluation P	eriod: JANU	ARY 1, 2000	TO DECEN	/IBER 31,	2001		
MSA/Assessment Area:	Total Homo Refinanc	e Mortgage ce Loans	_	ncome owers	Moderat Borro			e-Income owers		Income owers	Market	Share (%)	by Borrov	ver Income	)****
WOA/ASSESSMENT ALEA.	#	% 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:															
Greenville-Spartanburg-Anderson	3,794	34.57	19.47	5.91	17.94	16.49	23.78	22.85	38.81	54.75	10.69	6.00	8.06	8.96	14.00
Limited-Scope Review:															
Charleston-North Charleston	2,302	20.97	20.12	2.68	17.54	8.19	23.03	16.80	39.30	72.33	11.06	4.53	5.74	8.12	14.01
Columbia	1,603	14.61	19.49	3.44	17.75	14.03	24.36	22.30	38.41	60.24	8.78	2.96	5.43	7.18	12.30
Florence	103	0.94	23.57	3.03	16.21	13.13	19.21	26.26	41.00	57.58	3.12	1.55	1.83	3.00	3.94
Myrtle Beach	1,009	9.19	19.34	2.09	18.63	10.24	23.33	22.36	38.70	65.31	10.66	3.99	7.57	8.70	13.18
Sumter	183	1.67	21.38	2.27	17.88	11.36	21.13	19.32	39.60	67.05	9.17	2.90	5.04	6.76	12.40
South Carolina Non-MSA	1,981	18.05	20.07	1.78	15.84	8.57	20.26	17.63	43.83	72.02	9.63	3.04	6.57	7.78	11.34
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l.															<u> </u>

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 10.53% of originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southeast Region 2.

Table 10. Borrower Distribution of Small Loans to Businesses

Borrower Distribution:	SMALL LOANS TO	BUSINESSES	State: SOUTH	I CAROLINA	Evaluation Period:	JANUARY 1, 2000	TO DECEMBER 31	, 2001	
MSA/Assessment Area:	Total Smal to Busin		Businesses wit \$1 million			ns by Original Amount ardless of Business Siz		Market Sh	are****
WISA/ASSESSITIENT ATEA:	#	% of Total*	% of Businesses**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	AII	Rev \$1 million or less
Full-Scope Review:									
Greenville-Spartanburg-Anderson	1,020	29.82	81.12	54.41	73.43	13.63	12.94	2.06	2.02
Limited-Scope Review:									
Charleston-North Charleston	658	19.24	80.41	50.00	72.49	14.13	13.37	2.27	2.07
Columbia	660	19.30	81.16	48.48	68.94	14.24	16.82	2.17	2.04
Florence	73	2.13	82.39	31.51	46.58	28.77	24.66	1.20	0.50
Myrtle Beach	203	5.94	81.40	56.65	71.43	15.76	12.81	0.98	0.80
Sumter	100	2.92	82.01	48.00	68.00	18.00	14.00	2.34	1.69
South Carolina Non-MSA	706	20.64	81.63	52.69	70.82	14.87	14.31	2.40	2.00
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<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2002).

<sup>(\*\*\*)</sup> Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 14.27% 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	n: SMALL LOANS TO F	ARMS S	tate: SOUTH CA	ROLINA	Evaluation Period:	JANUARY 1, 2000	TO DECEMBER 31, 20	101	
	Total Smal to Fari		Farms with R \$1 million			oans by Original Amour Regardless of Farm Size		Market Sh	are****
MSA/Assessment Areas:	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	AII	Rev \$1 million or less
Full-Scope Review:									
Greenville-Spartanburg-Anderson	16	25.00	92.22	93.75	81.25	12.50	6.25	6.52	7.69
Limited-Scope Review:									
Charleston-North Charleston	3	4.69	91.33	33.33	100.00	0.00	0.00	0.00	0.00
Columbia	10	15.63	93.32	60.00	80.00	20.00	0.00	6.67	4.62
Florence	1	1.56	95.16	0.00	100.00	0.00	0.00	1.14	0.00
Myrtle Beach	0	0.00	95.06	0.00	0.00	0.00	0.00	0.00	0.00
Sumter	7	10.94	91.87	28.57	42.86	42.86	14.29	8.89	0.00
South Carolina Non-MSA	27	42.19	91.11	44.44	74.07	22.22	3.70	8.40	3.45

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2002).

<sup>(\*\*\*)</sup> 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 28.13% of small loans to farms originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Table 12. Qualified Investments

	QUALIFIED INVESTMEN	ITS State:	SOUTH CAROLINA	Evaluation Period	I: JANUARY	1, 2000 TO DEC	EMBER 31, 2001		
	Prior Perio	d Investments*	Current Peri	od Investments		Total Investme	ents	Unfunded (	Commitments**
MSA/Assessment Areas:	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Greenville-Spartanburg-Anderson	0	0	14	9,684	14	9,684	25.17	0	l
Limited-Scope Review:									
Charleston-North Charleston	5	5,999	4	7,515	9	13,514	33.40	0	ı
Columbia	2	2,077	14	730	16	2,807	6.94	0	
Florence	0	0	4	929	4	929	2.30	0	
Myrtle Beach	0	0	5	27	5	27	0.07	0	ı
Sumter	0	0	2	210	2	210	0.52	0	ı
South Carolina Non-MSA	1	1,644	20	11,151	21	12,795	31.62	0	(
			= = = = = = = = = = = = = = = = = = =						

<sup>(\*) &</sup>quot;Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.

<sup>(\*\*) &</sup>quot;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 BRAI							-	OUTH CAR		valuation	Period:	JANUAR	Y 1, 2000	O TO DEC	EMBER 3	1, 2001	
	Deposits			Branche	s				Branc	h Openings	/Closings				Popul	ation	
MSA/Assessment Area:	% of Rated Area	# of BANK	% of Rated Area			Branches Geographie		# of Branch	# of Branch	Net Cha	nge in Loc (+ (	ation of Boor -)	ranches	%	of the Pop Each Ge	ulation wit ography	hin
	Deposits in MSA/AA	Branches	Branches in MSA/AA	Low	Mod	Mid	Upp	Closings	Openings	Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Greenville-Spartanburg-Anderson	31.64	35	29.17	5.71	14.29	51.43	28.57	4	0	- 1	0	- 1	- 2	2.05	15.72	60.28	21.93
Limited-Scope Review:																	
Charleston-North Charleston	19.06	20	16.67	5.00	25.00	25.00	45.00	2	0	0	- 1	- 1	0	4.08	17.88	50.35	26.43
Columbia	20.27	27	22.50	11.11	22.22	37.04	29.63	2	0	0	- 1	- 1	0	5.66	22.65	45.28	26.25
Florence	1.94	3	2.50	0.00	0.00	66.67	33.33	0	0	0	0	0	0	7.90	23.17	42.75	26.19
Myrtle Beach	6.47	7	5.83	0.00	0.00	57.14	42.86	1	0	0	0	- 1	0	2.28	14.58	69.29	13.85
Sumter	1.63	2	1.67	NA	0.00	0.00	100.00	1	0	NA	0	- 1	0	NA	41.45	35.36	23.20
South Carolina Non-MSA	19.00	26	21.67	3.85	7.69	42.31	46.15	0	2	0	0	2	0	0.51	13.42	60.54	25.53

Table 1. Lending Volume

LENDING VOLU	JME		State: TE	NNESSEE		Eva	aluation Period:	JANUARY	1, 2000 TO DE	CEMBER 31,	, 2001	
MSA/Assessment Area:	% of Rated Area Loans	Home	e Mortgage		all Loans usinesses		all Loans Farms		y Development pans**	Total Rep	oorted Loans	% of Rated Area
·	(#) in MSA/AA*	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	Deposits in MSA/AA***
Full-Scope Review:												
Nashville	53.62	8,696	1,126,454	1,164	153,472	54	1,999	51	15,075	9,965	1,297,000	61.78
Limited-Scope Review:												
Chattanooga (TN-GA)	4.23	684	79,158	101	21,997	1	10	0	0	786	101,165	3.62
Clarksville-Hopkinsville (TN-KY)	4.12	683	73,523	80	6,667	2	171	0	0	765	80,361	3.49
Knoxville	5.09	852	98,356	95	9,280	0	0	0	0	947	107,636	4.93
Memphis (TN-MS-AR)	17.16	2,898	373,044	281	46,457	8	1,806	3	8,245	3,190	429,552	12.69
Tennessee Non-MSA	15.77	2,706	191,079	162	14,932	64	1,948	0	0	2,932	207,959	13.49

<sup>(\*)</sup> Loan data as of December 31, 2001. Rated area refers to either the state or multistate MSA rating area.

<sup>(\*\*)</sup> The evaluation period for Community Development Loans is January 1, 2000 to December 31, 2001

<sup>(\*\*\*)</sup> 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

Geo	ographic Distri	bution: HO	ME PURCHAS	SE	State: TEM	NESSEE	Evalua	tion Period: J	ANUARY 1, 2	2000 TO DEC	EMBER 31,	, 2001			
	Total I Purchasi		Low-Ir Geogra		Moderate Geogra			-Income raphies	Upper-l Geogra		Mar	ket Share	(%) by Ge	ography *	* *
MSA/Assessment Area:	#	% 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:															
Nashville	3,940	54.84	1.79	0.99	16.01	9.70	57.68	48.15	24.52	41.17	5.09	4.95	4.64	4.16	7.27
Limited-Scope Review:															
Chattanooga (TN-GA)	292	4.06	2.86	1.03	8.70	8.56	57.75	51.71	30.70	38.70	1.90	0.75	2.82	1.83	1.89
Clarksville-Hopkinsville (TN-KY)	309	4.30	1.28	0.32	6.42	3.24	61.90	48.22	30.40	48.22	4.81	0.00	6.25	4.94	4.65
Knoxville	368	5.12	1.58	1.36	13.21	8.42	48.82	38.04	36.39	52.17	1.69	0.50	1.44	1.62	1.84
Memphis (TN-MS-AR)	1,568	21.83	8.50	1.59	19.06	6.57	28.15	20.09	44.29	71.62	2.71	0.93	1.78	2.79	2.91
Tennessee Non-MSA	707	9.84	NA	NA	2.91	0.99	70.39	55.16	26.70	43.85	8.40	NA	5.77	8.10	8.88

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southeast Region 2.

Table 3. Geographic Distribution of Home Improvement Loans

State: TENNESSEE	8	Evalu	uation Period:	JANUARY 1,	2000 TO DE	CEMBER 3	31, 2001			
Moderate-Income Geographies			e-Income raphies		Income aphies	Ma	rket Share	(%) by Ge	ography *†	* *
% Owner Occ Units**  % BANK Loans		% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp
4 16.01 11.97		57.68	57.69	24.52	28.21	13.21	17.78	8.67	11.58	20.71
	_									
3 8.70 2.13	3	57.75	59.57	30.70	36.17	5.22	0.00	0.00	4.86	8.54
4 6.42 1.64		61.90	65.57	30.40	31.15	9.37	25.00	0.00	9.13	10.08
13.21 27.27	)	48.82	34.85	36.39	37.88	3.50	0.00	5.38	2.71	3.91
1 19.06 17.12		28.15	18.02	44.29	56.76	3.71	2.78	2.45	2.16	5.02
A 2.91 1.28	1	70.39	75.96	26.70	22.76	21.26	NA	9.52	23.01	17.99
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	-									
	+									
	-									
	-									

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southeast Region 2.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic	Distribution:	HOME MO	ORTGAGE REF	INANCE	State:	TENNESSEE	E	valuation Perio	d: JANUAR	Y 1, 2000 TO	) DECEMBE	ER 31, 20	01		
MSA/Assessment Area:	Mortgage	Home Refinance ans	Low-Ir Geogra		Moderate Geogra			-Income raphies	Upper-l Geogra		Ma	rket Share	(%) by Ge	ography *	* *
MOA/ASSESSMENT ATEA.	#	% 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:															
Nashville	4,050	50.49	1.79	0.99	16.01	12.42	57.68	52.12	24.52	34.47	7.00	4.82	6.57	6.17	8.94
Limited-Scope Review:															
Chattanooga (TN-GA)	343	4.28	2.86	1.17	8.70	7.00	57.75	47.23	30.70	44.61	2.69	1.23	2.64	2.25	3.36
Clarksville-Hopkinsville (TN-KY)	309	3.85	1.28	0.97	6.42	5.50	61.90	52.75	30.40	40.78	6.50	5.26	12.07	6.07	6.67
Knoxville	417	5.20	1.58	0.24	13.21	15.35	48.82	42.21	36.39	42.21	2.26	0.62	3.56	2.23	2.10
Memphis (TN-MS-AR)	1,216	15.16	8.50	4.85	19.06	10.86	28.15	16.12	44.29	68.17	3.87	3.22	3.42	3.32	4.13
Tennessee Non-MSA	1,687	21.03	NA	NA	2.91	2.07	70.39	73.62	26.70	24.30	18.26	NA	13.66	20.91	13.73

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southeast Region 2.

Table 5. Geographic Distribution of Small Loans to Businesses

Geographic I	Distribution:	SMALL LO	ANS TO BUSI	NESSES	State:	TENNESSE	E Ev	aluation Peri	od: JANUARY	1, 2000 TO	D DECEMBI	R 31, 20	01		
	Total Sm to Busi		Low-Inc Geograp		Moderate Geogra		Middle-I Geogra		Upper-In Geograp		Mai	ket Share	(%) by Geo	ography **	**
MSA/Assessment Area:	#	% 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:															
Nashville	1,164	61.82	4.23	4.94	21.58	29.23	48.40	39.38	25.37	26.45	1.55	2.23	2.53	1.23	1.49
Limited-Scope Review:															
Chattanooga (TN-GA)	101	5.36	11.58	24.75	14.10	15.84	53.17	37.62	21.15	21.78	0.46	1.07	0.66	0.34	0.47
Clarksville-Hopkinsville (TN-KY)	80	4.25	5.33	3.75	16.73	20.00	46.67	47.50	30.91	28.75	1.37	2.01	3.27	1.50	0.91
Knoxville	95	5.05	9.05	8.42	16.03	12.63	34.15	36.84	40.73	42.11	0.24	0.66	0.25	0.26	0.15
Memphis (TN-MS-AR)	281	14.92	9.85	14.59	12.14	16.37	23.74	19.93	53.85	49.11	0.55	1.03	0.81	0.56	0.45
Tennessee Non-MSA	162	8.60	NA	NA	3.48	1.23	64.53	75.93	31.98	22.84	1.18	NA	0.00	1.60	0.71

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Business Data US&PR.

Table 6. Geographic Distribution of Small Loans to Farms

Geograpi	hic Distributi	on: SMALL	LOANS TO FA	RMS	State: TE	NNESSEE	Evalu	ation Period:	JANUARY 1,	2000 TO D	ECEMBER :	31, 2001			
MSA/Assessment Area:	Total Sm to Fa		Low-Inc Geograp		Moderate Geogra		Middle-I Geogra		Upper-In Geograp		Mai	ket Share	(%) by Ge	ography *	* *
mon/Assessment Area.	#	% 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:															
Nashville	54	41.86	0.95	0.00	18.33	40.74	59.72	53.70	20.90	5.56	5.26	0.00	7.73	4.58	5.13
Limited-Scope Review:															
Chattanooga (TN-GA)	1	0.78	2.86	0.00	3.71	0.00	58.86	0.00	34.57	100.00	0.00	0.00	0.00	0.00	0.00
Clarksville-Hopkinsville (TN-KY)	2	1.55	3.49	0.00	4.65	0.00	55.23	50.00	35.47	50.00	1.87	0.00	0.00	1.56	3.23
Knoxville	0	0.00	3.79	0.00	9.32	0.00	46.45	0.00	40.44	0.00	0.00	0.00	0.00	0.00	0.00
Memphis (TN-MS-AR)	8	6.20	3.60	0.00	9.80	12.50	24.94	0.00	61.29	87.50	7.69	0.00	50.00	0.00	8.16
Tennessee Non-MSA	64	49.61	NA	NA	2.31	3.13	73.59	93.75	24.10	3.13	3.67	NA	6.67	4.30	0.00

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Table 7. Borrower Distribution of Home Purchase Loans

Borro	ower Distribu	ution: HOM	E PURCHASE		State: TENN	IESSEE	Evaluati	ion Period: JA	NUARY 1, 20	000 TO DECE	MBER 31,	2001			
MSA/Assessment Area:	Total Purchas	Home se Loans	Low-li Borro		Moderat Borro	e-Income owers		-Income owers		Income owers	Market	Share (%)	by Borrow	ver Income	)****
WDA/ASSESSITERE ATEG.	#	% 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:															
Nashville	3,940	54.84	19.92	8.93	17.60	23.33	24.09	19.76	38.38	47.97	5.24	3.51	4.44	3.78	8.07
Limited-Scope Review:															
Chattanooga (TN-GA)	292	4.06	19.50	4.85	16.54	26.43	21.29	16.74	42.67	51.98	2.02	1.50	1.98	1.72	2.37
Clarksville-Hopkinsville (TN-KY)	309	4.30	16.49	2.90	18.18	22.22	23.48	25.60	41.84	49.28	3.48	1.43	3.08	2.77	4.83
Knoxville	368	5.12	20.01	5.73	16.39	18.23	21.28	26.04	42.33	50.00	1.01	0.33	0.89	0.91	1.40
Memphis (TN-MS-AR)	1,568	21.83	23.16	14.60	15.53	28.26	19.38	18.22	41.93	38.92	2.58	2.64	3.21	1.99	2.52
Tennessee Non-MSA	707	9.84	18.01	4.19	15.92	15.30	21.33	25.76	44.75	54.75	8.67	3.14	6.23	7.52	12.08

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 26.68% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southeast Region 2.

Table 8. Borrower Distribution of Home Improvement Loans

Borrov	ver Distributi	on: HOME	IMPROVEME	NT	State: TE	NNESSEE	Evalua	ation Period: 、	JANUARY 1,	2000 TO DEC	EMBER 31	, 2001			
MSA/Assessment Area:	Total Improvem	Home ent Loans		ncome	Moderate Borro			-Income owers	Upper- Borro		Market	Share (%)	by Borrov	ver Income	***
MON/ASSESSMENT AIGU.	#	% 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:															
Nashville	702	54.04	19.92	10.26	17.60	18.38	24.09	28.63	38.38	42.74	13.62	6.14	9.88	12.57	21.57
Limited-Scope Review:															
Chattanooga (TN-GA)	47	3.62	19.50	2.13	16.54	17.02	21.29	31.91	42.67	48.94	5.41	0.00	1.84	5.34	10.99
Clarksville-Hopkinsville (TN-KY)	61	4.70	16.49	3.28	18.18	18.03	23.48	39.34	41.84	39.34	10.03	4.17	11.59	9.76	10.46
Knoxville	66	5.08	20.01	15.15	16.39	21.21	21.28	16.67	42.33	46.97	3.57	3.02	3.32	2.38	4.84
Memphis (TN-MS-AR)	111	8.55	23.16	13.51	15.53	20.72	19.38	20.72	41.93	45.05	3.97	1.52	2.79	3.74	6.11
Tennessee Non-MSA	312	24.02	18.01	7.69	15.92	13.46	21.33	17.95	44.75	60.90	21.98	9.46	12.75	16.27	33.22
															<b></b>
														·	i

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southeast Region 2.

Table 9. Borrower Distribution of Home Mortgage Refinance Loans

Borrower D			TGAGE REFII			TENNESSEE	E E	valuation Perio	d: JANUAR	Y 1, 2000 TO	DECEMBE	R 31, 20	01		
MSA/Assessment Area:	Total Homo	e Mortgage ce Loans	Low-lo Borro	ncome	Moderat Borro			-Income owers	Upper- Borro	Income owers	Market	Share (%)	by Borrov	ver Income	,****
WIDA/ASSESSITER ALEA.	#	% 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:															
Nashville	4,050	50.49	19.92	6.81	17.60	16.59	24.09	26.01	38.38	50.59	8.17	4.44	5.43	7.42	11.51
Limited-Scope Review:															
Chattanooga (TN-GA)	343	4.28	19.50	5.59	16.54	17.70	21.29	23.29	42.67	53.42	3.08	2.32	2.58	2.56	3.70
Clarksville-Hopkinsville (TN-KY)	309	3.85	16.49	4.21	18.18	12.26	23.48	21.84	41.84	61.69	8.66	5.71	5.76	6.87	10.85
Knoxville	417	5.20	20.01	9.36	16.39	18.39	21.28	21.74	42.33	50.50	1.95	1.54	1.91	1.53	2.31
Memphis (TN-MS-AR)	1,216	15.16	23.16	6.88	15.53	15.60	19.38	21.87	41.93	55.65	3.49	1.85	2.96	3.46	4.04
Tennessee Non-MSA	1,687	21.03	18.01	4.72	15.92	15.14	21.33	24.77	44.75	55.36	20.66	12.89	16.62	18.71	24.28
	1														
	1														
1														, ,	I

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 14.91% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southeast Region 2.

Table 10. Borrower Distribution of Small Loans to Businesses

Total Smal to Busine #  1,164	% of Total*	Businesses wit \$1 million % of Businesses**			ns by Original Amount rdless of Business Siz > \$100,000 to \$250,000	> \$250,000 to \$1,000,000	Market Sh	Rev \$1 million or less
1,164	Total* 61.82	Businesses**	Loans***	or Less	to \$250,000	to \$1,000,000	All	\$1 million
101		70.58	51.63	75 NO .				
101		70.58	51.63	75 NN				
	- as 1			73.00	10.74	14.26	1.55	1.17
	F 00							
	5.36	74.93	42.57	63.37	8.91	27.72	0.46	0.35
80	4.25	79.04	55.00	81.25	8.75	10.00	1.37	1.05
95	5.05	74.95	51.58	80.00	4.21	15.79	0.24	0.27
281	14.92	73.00	47.33	69.04	9.61	21.35	0.55	0.47
162	8.60	77.37	61.73	75.31	16.05	8.64	1.18	1.36
							* * * * * * * * * * * * * * * * * * *	
				# E			•	
	281	95 5.05 281 14.92 162 8.60	95 5.05 74.95 281 14.92 73.00 162 8.60 77.37	95     5.05     74.95     51.58       281     14.92     73.00     47.33       162     8.60     77.37     61.73	95     5.05     74.95     51.58     80.00       281     14.92     73.00     47.33     69.04	95     5.05     74.95     51.58     80.00     4.21       281     14.92     73.00     47.33     69.04     9.61	95     5.05     74.95     51.58     80.00     4.21     15.79       281     14.92     73.00     47.33     69.04     9.61     21.35	95         5.05         74.95         51.58         80.00         4.21         15.79         0.24           281         14.92         73.00         47.33         69.04         9.61         21.35         0.55

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2002).

<sup>(\*\*\*)</sup> 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 21.14% 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 T	O FARMS	State: TENNES	SSEE EV	valuation Period: JA	NUARY 1, 2000 TO	DECEMBER 31, 2001		
	Total Smal to Fari		Farms with R \$1 million			oans by Original Amour Regardless of Farm Size		Market Sha	are****
MSA/Assessment Areas:	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	AII	Rev \$1 million or less
Full-Scope Review:									
Nashville	54	41.86	93.70	33.33	92.59	7.41	0.00	5.26	2.00
Limited-Scope Review:									
Chattanooga (TN-GA)	1	0.78	93.43	0.00	100.00	0.00	0.00	0.00	0.00
Clarksville-Hopkinsville (TN-KY)	2	1.55	95.35	0.00	50.00	50.00	0.00	1.87	0.00
Knoxville	0	0.00	95.10	0.00	0.00	0.00	0.00	0.00	0.00
Memphis (TN-MS-AR)	8	6.20	90.07	50.00	25.00	50.00	25.00	7.69	3.57
Tennessee Non-MSA	64	49.61	97.05	17.19	89.06	9.38	1.56	3.67	1.28

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2002).

<sup>(\*\*\*)</sup> 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 70.54% of small loans to farms originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Table 12. Qualified Investments

	QUALIFIED INVEST	MENTS State	: TENNESSEE	Evaluation Period:	JANUARY 1,	2000 TO DECEM	IBER 31, 2001		
	Prior Perio	od Investments*	Current Pe	riod Investments		Total Investme	ents	Unfunded C	ommitments**
MSA/Assessment Areas:	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Nashville	10	4,847	65	10,748	75	15,595	21.84	5	1,528
Limited-Scope Review:									
Chattanooga (TN-GA)	2	1,100	5	611	7	1,711	2.40	0	0
Clarksville-Hopkinsville (TN-KY)	0	0	2	2	2	2	0.00	0	0
Knoxville	3	478	20	2,639	23	3,117	4.36	0	0
Memphis (TN-MS-AR)	7	12,597	9	38,324	16	50,921	71.30	1	1,521
Tennessee Non-MSA	0	0	12	73	12	73	0.10	0	0

<sup>(\*) &</sup>quot;Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.

<sup>(\*\*) &</sup>quot;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 E								e: TENNESS		uation Pe	riod: JA	NUARY 1	, 2000 T	O DECEM	BER 31,	2001	
	Deposits			Branches	1				Branch	Openings/	Closings				Popul	ation	
MSA/Assessment Area:	% of Rated Area	# of BANK	% of Rated Area			Branches t Geographie		# of Branch	# of Branch	Net Cha	nge in Loc (+ (		ranches	% (	of the Pop Each Ge		hin
	Deposits in MSA/AA	Branches	Branches in MSA/AA	Low	Mod	Mid	Upp	Closings	Openings	Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Nashville	61.78	42	45.65	2.38	21.43	52.38	23.81	5	0	- 1	- 1	0	- 3	4.85	18.93	55.68	20.54
Limited-Scope Review:																	
Chattanooga (TN-GA)	3.62	6	6.52	33.33	16.67	16.67	33.33	3	2	0	0	- 2	1	6.59	12.22	54.57	26.62
Clarksville-Hopkinsville (TN-KY)	3.49	6	6.52	0.00	50.00	33.33	16.67	1	1	0	0	0	0	3.03	8.97	65.59	22.40
Knoxville	4.93	5	5.43	20.00	20.00	40.00	20.00	1	0	0	0	0	- 1	6.59	15.92	45.23	32.14
Memphis (TN-MS-AR)	12.69	18	19.57	5.56	11.11	27.78	55.56	1	1	0	0	0	0	14.85	22.75	26.56	35.29
Tennessee Non-MSA	13.49	15	16.30	NA	0.00	60.00	40.00	4	0	NA	0	- 1	- 3	NA	3.41	69.67	26.92
	1																
	1																
	1																

Table 1. Lending Volume

LENDING VO	LUME		State:	IOWA		Evalua	ntion Period: JA	ANUARY 1, 2	2000 TO DECEN	/IBER 31, 20	01	
MSA/Assessment Area:	% of Rated Area Loans	Home	e Mortgage		ıll Loans ısinesses		III Loans Farms	Communit <sup>®</sup>	/ Development ans**	Total Rep	orted Loans	% of Rated Area
,	(#) in MSA/AA*	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	Deposits in MSA/AA***
Full-Scope Review:												
Des Moines	63.90	1,959	199,592	247	34,997	12	1,153	0	0	2,218	235,742	54.16
Limited-Scope Review:												
Sioux City (IA-NE)	1.96	62	4,652	4	52	2	450	0	0	68	5,154	2.04
Iowa Non-MSA	34.14	820	51,133	145	16,142	220	16,956	0	0	1,185	84,231	43.81

<sup>(\*)</sup> Loan Data as of December 31, 2001. Rated area refers to either the state or multistate MSA rating area.

<sup>(\*\*)</sup> The evaluation period for Community Development Loans is January 1, 2000 to December 31, 2001

<sup>(\*\*\*)</sup> 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 D	istribution:	HOME PURC	HASE	State:	IOWA	Evaluation	Period: JAN	UARY 1, 200	O TO DECEM	BER 31, 20	001			
	Total Purchas		Low-lı Geogra	ncome aphies		e-Income aphies		-Income raphies	Upper-l Geogra		Mai	ket Share	(%) by Ge	ography *	* *
MSA/Assessment Area:	#	% 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:															
Des Moines	689	78.30	1.56	1.60	11.53	7.26	64.40	60.23	22.51	30.91	3.44	4.08	3.78	3.39	3.46
Limited-Scope Review:															
Sioux City (IA-NE)	12	1.36	1.77	0.00	14.68	8.33	52.12	33.33	31.42	58.33	0.38	0.00	0.00	0.35	0.54
Iowa Non-MSA	179	20.34	NA	NA	0.47	0.56	90.42	81.56	9.11	17.88	7.59	NA	4.35	6.97	12.15

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Midwest Region.

Table 3. Geographic Distribution of Home Improvement Loans

Geo			ME IMPROVE		State:		Evaluation	on Period: JA	NUARY 1, 20	OO TO DECEN	MBER 31, 2	2001			
		Home nent Loans		ncome aphies	Moderate Geogra			-Income raphies	Upper- Geogr	Income aphies	Ma	rket Share	(%) by Ge	ography *†	÷*
MSA/Assessment Area:	#	% 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:		12 64.74 1.56 0.6													
Des Moines	112	64.74	1.56	0.89	11.53	3.57	64.40	65.18	22.51	30.36	3.44	3.23	1.23	3.35	4.54
Limited-Scope Review:		: I													
Sioux City (IA-NE)	4	2.31	1.77	25.00	14.68	0.00	52.12	50.00	31.42	25.00	0.68	16.67	0.00	0.65	0.47
Iowa Non-MSA	57	32.95	NA	NA	0.47	0.00	90.42	89.47	9.11	10.53	12.56	NA	0.00	12.74	12.50
						_	_		_						

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Midwest Region.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geograp			MORTGAGE			te: IOWA		uation Period:	JANUARY 1,	2000 TO DE	CEMBER 3	31, 2001			
MSA/Assessment Area:		Home Refinance ans	Low-Ir Geogra		Moderate Geogra			-Income raphies	Upper-l Geogra		Mai	rket Share	(%) by Geo	ography *†	<del>* *</del>
WISA/ASSESSITERIT ATEG.	#	% 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:		64.75 1.56 1.04													
Des Moines	1,157	64.75	1.56	1.04	11.53	5.01	64.40	55.83	22.51	38.12	5.17	3.37	2.91	4.63	6.90
Limited-Scope Review:															
Sioux City (IA-NE)	46				14.68	17.39	52.12	50.00	31.42	32.61	1.11	0.00	1.31	1.10	1.09
Iowa Non-MSA	584	32.68	NA	NA	0.47	0.17	90.42	84.59	9.11	15.24	20.21	NA	6.25	20.10	21.54
													_		

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Midwest Region.

Table 5. Geographic Distribution of Small Loans to Businesses

Geograph			LOANS TO BU			te: IOWA	Evalu	ation Period:	JANUARY 1,	2000 TO D	ECEMBER	31, 2001			
		nall Loans inesses	Low-Ind Geograp		Moderate- Geogra		Middle-l Geogra		Upper-In Geograp		Ma	rket Share	(%) by Ge	ography **	<del>*</del> *
MSA/Assessment Area:	#	% 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:															
Des Moines	247	62.37	12.67	11.74	9.31	6.48	46.53	42.91	31.50	38.87	0.94	1.44	0.50	0.78	1.22
Limited-Scope Review:															
Sioux City (IA-NE)	4	1.01	23.94	50.00	11.99	0.00	35.27	0.00	24.73	50.00	0.07	0.00	0.00	0.00	0.00
Iowa Non-MSA	145	36.62	NA	NA	8.35	5.52	87.44	87.59	4.21	6.90	3.24	NA	4.17	3.19	4.44

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Business Data US&PR.

Table 6. Geographic Distribution of Small Loans to Farms

Geog			ALL LOANS TO		State:	IOWA	Evaluatio	on Period: JA	ANUARY 1, 20	OO TO DECE	MBER 31,	2001			
MSA/Assessment Area:		nall Loans arms	Low-Inc Geograp		Moderate- Geogra		Middle-l Geogra		Upper-In Geogra		Ma	rket Share	(%) by Ge	ography *†	<del>*</del> *
WIDA/ASSESSITERIT ATEG.	#	% 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:															
Des Moines	12	5.13	0.80	0.00	3.92	0.00	80.74	58.33	14.54	41.67	2.37	0.00	0.00	1.97	6.25
Limited-Scope Review:															
Sioux City (IA-NE)	2	0.85	1.75	0.00	2.46	0.00	79.82	100.00	15.79	0.00	0.00	0.00	0.00	0.00	0.00
Iowa Non-MSA	220	94.02	NA	NA	1.01	0.45	97.19	89.55	1.80	10.00	22.43	NA	50.00	21.04	47.22

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Table 7. Borrower Distribution of Home Purchase Loans

	Borrower Dist	tribution: H	OME PURCH	ASE	State: 10	WA	Evaluation	Period: JANU	ARY 1, 2000	TO DECEMB	ER 31, 200	01			
MSA/Assessment Area:		Home se Loans	Low-lı Borro		Moderate Borro			-Income owers	Upper- Borro	Income owers	Market	Share (%)	by Borrov	er Income	) <sup>****</sup>
WIDA/ASSESSITER ATEA.	#	% 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:															
Des Moines	689	78.30	16.96	19.94	18.79	30.13	27.01	25.19	37.25	24.74	3.73	5.19	3.27	3.45	3.67
Limited-Scope Review:															
Sioux City (IA-NE)	12	1.36	19.08	18.18	18.52	45.45	23.77	27.27	38.63	9.09	0.44	0.00	1.10	0.44	0.00
Iowa Non-MSA	179	20.34	16.12	11.24	19.66	21.91	26.79	28.09	37.42	38.76	8.45	8.06	6.44	8.16	10.43
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<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 2.73% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Midwest Region.

Table 8. Borrower Distribution of Home Improvement Loans

			ME IMPROVEI		State:	IOWA	Evaluatio	n Period: JAN	NUARY 1, 200	OO TO DECEM	MBER 31, 2	2001			
MSA/Assessment Area:		Home nent Loans	Low-Iı Borro		Moderate Borro			-Income owers	Upper- Borro	Income owers	Market	t Share (%)	by Borrov	ver Income	***
WIDA/ASSESSITERIT AIEG.	#	% 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:															
Des Moines	112	64.74	16.96	12.50	18.79	14.29	27.01	31.25	37.25	41.96	3.55	2.67	2.35	3.37	5.26
Limited-Scope Review:															
Sioux City (IA-NE)	4				18.52	0.00	23.77	0.00	38.63	25.00	0.69	3.66	0.00	0.00	0.52
Iowa Non-MSA	57	32.95	16.12	7.02	19.66	19.30	26.79	29.82	37.42	43.86	12.66	5.77	11.76	12.10	16.20

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available 0.00% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Midwest Region.

Table 9. Borrower Distribution of Home Mortgage Refinance Loans

			10RTGAGE RI			te: IOWA	Eval	uation Period:	JANUARY 1	, 2000 TO DE	CEMBER :	31, 2001			
MSA/Assessment Area:	Total Home Refinanc		Low-Ir Borro		Moderato Borro			-Income owers	Upper-l Borro	Income owers	Market	Share (%)	by Borrov	ver Income	***
MON/ASSESSMENT AIGE.	#	% 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:															
Des Moines	1,157	64.75	16.96	8.50	18.79	21.47	27.01	28.53	37.25	41.50	5.93	3.95	5.28	5.59	7.36
Limited-Scope Review:															
Sioux City (IA-NE)	46	2.57	19.08	6.98	18.52	34.88	23.77	25.58	38.63	32.56	1.42	1.07	1.82	1.31	1.38
Iowa Non-MSA	584	32.68	16.12	6.90	19.66	19.31	26.79	30.00	37.42	43.79	23.29	13.37	20.05	25.59	25.88

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 2.57% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Midwest Region.

Table 10. Borrower Distribution of Small Loans to Businesses

Borrower Distribu	ıtion: SMALL LO	ANS TO BUSINES	SSES State:	IOWA Evaluat	ion Period: JANU	ARY 1, 2000 TO DE	CEMBER 31, 200	)1	
MCA/A	Total Sm to Busi			th Revenues of on or less		ans by Original Amoun ardless of Business Si		Market Si	nare****
MSA/Assessment Area:	#	% 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:									
Des Moines	247	62.37	66.92	55.47	71.26	11.34	17.41	0.94	0.94
Limited-Scope Review:									
Sioux City (IA-NE)	4	1.01	71.03	75.00	100.00	0.00	0.00	0.07	0.16
Iowa Non-MSA	145	36.62	74.72	62.76	80.69	7.59	11.72	3.24	3.78

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2002).

<sup>(\*\*\*)</sup> 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 13.89% 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 Distributi	ion: SMALL LOAN	S TO FARMS	State: IOW	A Evalu	ation Period: JANU	JARY 1, 2000 TO DI	ECEMBER 31, 2001		
	Total Sma to Far		Farms with F \$1 million			oans by Original Amou Regardless of Farm Siz		Market Sh	are****
MSA/Assessment Areas:	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	>\$250,000 to \$1,000,000	AII	Rev \$1 million or less
Full-Scope Review:									
Des Moines	12	5.13	96.30	91.67	66.67	25.00	8.33	2.37	2.54
Limited-Scope Review:									
Sioux City (IA-NE)	2	0.85	95.79	0.00	50.00	0.00	50.00	0.00	0.00
Iowa Non-MSA	220	94.02	97.86	85.45	80.00	13.64	6.36	22.43	20.25
	I								

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2002.

<sup>(\*\*\*)</sup> 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 11.54% of small loans to farms originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Table 12. Qualified Investments

	QUALIFIED INVEST	MENTS Sta	ate: IOWA E	valuation Period: JAN	UARY 1, 200	O TO DECEMBER	31, 2001		
	Prior Period	Investments*	Current Pe	riod Investments		Total Investme	nts	Unfunded C	ommitments**
MSA/Assessment Areas:	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Des Moines	2	142	27	330	29	472	5.39	0	0
Limited-Scope Review:									
Sioux City (IA-NE)	2	1,500	3	6,609	5	8,109	92.59	0	0
Iowa Non-MSA	0	0	11	177	11	177	2.02	0	0

<sup>(\*) &</sup>quot;Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.

<sup>(\*\*) &</sup>quot;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 O			TEM AND BRA					ate: IOWA		ion Period	I: JANU	ARY 1, 20	000 TO D	ECEMBER	R 31, 200	1	
	Deposits			Branches					Branc	h Openings	/Closings				Popul	ation	
MSA/Assessment Area:	% of Rated Area	# of BANK	% of Rated Area			Branches b eographies		# of Branch	# of Branch	Net Cha	nge in Loc (+ (	ation of Boor -)	ranches	% (	of the Popi Each Ge		hin
	Deposits in MSA/AA	Branches	Branches in MSA/AA	Low	Mod	Mid	Upp	Closings	Openings	Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Des Moines	54.16	7	43.75	14.29	14.29	42.86	28.57	1	0	- 1	0	0	0	3.79	13.48	61.49	21.24
Limited-Scope Review:																	
Sioux City (IA-NE)	2.04	1	6.25	100.00	0.00	0.00	0.00	1	0	0	0	0	- 1	4.60	16.96	50.03	28.41
Iowa Non-MSA	43.81	8	50.00	NA	12.50	87.50	0.00	2	0	NA	0	- 1	. 1	NA	1.46	90.01	8.53

Table 1. Lending Volume

LENDING VO	DLUME		State:	KANSAS		Eval	uation Period:	JANUARY 1,	2000 TO DECE	MBER 31, 2	2001	
MSA/Assessment Area:	% of Rated Area Loans	Home	e Mortgage		ıll Loans ısinesses		all Loans Farms		y Development ans**	Total Rep	oorted Loans	% of Rated Area
·	(#) in MSA/AA*	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	Deposits in MSA/AA***
Full-Scope Review:												
Wichita	49.12	2,868	208,936	681	111,385	37	2,317	1	28	3,587	322,666	48.22
Limited-Scope Review:												
Lawrence	3.34	216	21,243	27	4,944	1	100	0	0	244	26,287	1.09
Topeka	11.87	771	59,591	95	14,108	1	213	0	0	867	73,912	11.48
Kansas Non-MSA	35.67	1,908	109,967	464	69,176	233	20,862	0	0	2,605	200,005	39.21
			_				_				_	

<sup>(\*)</sup> Loan Data as of December 31, 2001. Rated area refers to either the state or multistate MSA rating area.

<sup>(\*\*)</sup> The evaluation period for Community Development Loans is January 1, 2000 to December 31, 2001

<sup>(\*\*\*)</sup> 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

Go	eographic Dis	tribution: H	OME PURCH	ASE	State: K	ANSAS	Evaluatio	on Period: JA	NUARY 1, 20	00 TO DECE	MBER 31, 2	2001			
	Total I Purchas		Low-Ir Geogra	ncome aphies		e-Income aphies		-Income raphies	Upper- Geogr		Mai	rket Share	(%) by Ge	ography *	* *
MSA/Assessment Area:	#	% 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:															
Wichita	1,168	54.12	3.27	1.20	13.83	16.87	60.63	50.17	22.28	31.76	4.55	6.78	6.95	4.51	3.80
Limited-Scope Review:															
Lawrence	90	4.17	0.13	0.00	11.10	8.89	64.74	63.33	24.03	27.78	1.89	0.00	1.66	2.23	1.47
Topeka	250	11.58	1.71	0.40	20.45	12.00	44.59	46.80	33.25	40.80	4.32	0.00	3.42	4.66	4.38
Kansas Non-MSA	650	30.12	NA	NA	10.51	9.23	58.14	56.00	31.35	34.77	7.73	NA	8.89	8.01	7.14
/ <del>*</del> \				f 11.1											

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Midwest Region.

Table 3. Geographic Distribution of Home Improvement Loans

Geogr	raphic Distrib	ution: HON	ME IMPROVEN	/IENT	State: k	(ANSAS	Evalua	tion Period: J	ANUARY 1, 2	000 TO DECI	EMBER 31	, 2001			
		Home nent Loans	Low-Ir Geogra		Moderate Geogra			-Income raphies	Upper-l Geogra		Ma	rket Share	(%) by Ge	ography *†	<del>*</del> *
MSA/Assessment Area:	#	% 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:															
Wichita	225	54.74	3.27	2.22	13.83	9.78	60.63	56.00	22.28	32.00	5.85	5.13	5.77	5.53	6.54
Limited-Scope Review:															
Lawrence	23	5.60	0.13	0.00	11.10	21.74	64.74	52.17	24.03	26.09	8.37	0.00	13.33	7.24	8.77
Topeka	32	7.79	1.71	3.13	20.45	18.75	44.59	46.88	33.25	31.25	3.29	5.88	4.63	3.54	2.29
Kansas Non-MSA	131	31.87	NA	NA	10.51	6.11	58.14	57.25	31.35	36.64	13.13	NA	6.25	13.19	15.09

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Midwest Region.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographi	c Distributio	n: HOME N	ORTGAGE R	EFINANCE	State	: KANSAS	Eva	luation Period	JANUARY	1, 2000 TO [	ECEMBER	31, 200	1		
MSA/Assessment Area:	Total Mortgage Loa	Refinance	Low-Ir Geogra		Moderati Geogra			-Income aphies	Upper-l Geogra		Mai	rket Share	(%) by Geo	ography **	F <b>*</b>
WOA/ASSESSMENT AREA.	#	% 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:															
Wichita	1,475	46.19	3.27	1.36	13.83	10.44	60.63	58.64	22.28	29.56	6.91	6.74	8.41	7.25	6.06
Limited-Scope Review:															
Lawrence	103	3.23	0.13	0.97	11.10	15.53	64.74	59.22	24.03	24.27	1.71	33.33	3.81	1.75	1.12
Topeka	489	15.31	1.71	0.41	20.45	10.84	44.59	43.15	33.25	45.60	8.71	4.55	7.40	9.27	8.57
Kansas Non-MSA	1,126	35.26	NA	NA	10.51	9.41	58.14	54.00	31.35	36.59	11.67	NA	13.01	13.57	9.46
		-										-			

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Midwest Region.

Table 5. Geographic Distribution of Small Loans to Businesses

Geographic			OANS TO BUS			: KANSAS	Eva	luation Period	: JANUARY 1	I, 2000 TO I	DECEMBER	R 31, 200	1		
		nall Loans inesses	Low-Inc Geograp		Moderate- Geogra		Middle-l Geogra		Upper-In Geograp		Ma	rket Share	(%) by Ge	ography **	· *
MSA/Assessment Area:	#	% 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:															
Wichita	681	53.75	6.51	7.93	20.16	17.33	49.27	46.55	24.05	28.19	3.06	4.18	2.95	3.24	2.91
Limited-Scope Review:															
Lawrence	27	2.13	2.06	0.00	14.69	22.22	58.50	22.22	24.75	55.56	0.50	0.00	1.10	0.11	1.03
Topeka	95	7.50	12.27	8.42	23.00	36.84	35.10	27.37	29.31	27.37	0.95	0.96	1.82	0.80	0.63
Kansas Non-MSA	464	36.62	NA	NA	21.78	14.66	54.15	57.54	24.06	27.80	3.50	NA	1.75	4.46	3.79

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet 2002.

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Business Data US&PR.

Table 6. Geographic Distribution of Small Loans to Farms

Geograp			LL LOANS TO F	ARMS	State: k	(ANSAS	Evaluat	ion Period: 、	JANUARY 1, 2	000 TO DE(	CEMBER 3	1, 2001			
MSA/Assessment Area:	Total Sm to Fa	nall Loans arms	Low-Inc Geograp		Moderate- Geogra		Middle-l Geogra		Upper-In Geograp		Ma	rket Share	(%) by Ge	ography *†	<del>.</del> *
MOA/ASSESSITERIT ATEC.	#	% 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:															
Wichita	37	13.60	1.16	0.00	4.37	0.00	75.74	89.19	18.73	10.81	7.82	0.00	0.00	7.79	10.00
Limited-Scope Review:															
Lawrence	1	0.37	0.00	0.00	3.26	0.00	81.16	0.00	15.58	100.00	3.13	0.00	0.00	0.00	10.00
Topeka	1	0.37	3.79	0.00	9.66	0.00	59.66	0.00	26.90	100.00	0.00	0.00	0.00	0.00	0.00
Kansas Non-MSA	233	85.66	NA	NA	4.55	2.15	73.05	64.38	22.41	33.48	13.16	NA	9.52	13.51	12.93

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Table 7. Borrower Distribution of Home Purchase Loans

Во	rower Distri	bution: HO	ME PURCHAS	SE	State: KAI	NSAS	Evaluation	n Period: JAN	UARY 1, 200	O TO DECEM	BER 31, 2	001			
MSA/Assessment Area:		Home se Loans	Low-Ir Borro		Moderate Borro			-Income owers	Upper- Borro	Income owers	Market	Share (%)	by Borrov	ver Income	***
WOA/ASSESSMENT ATEG.	#	% 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:															
Wichita	1,168	54.12	18.22	18.69	18.32	31.81	25.69	20.87	37.76	28.63	5.24	5.09	5.46	4.28	6.07
Limited-Scope Review:															
Lawrence	90	4.17	20.06	8.75	16.21	17.50	25.34	21.25	38.39	52.50	2.08	2.96	2.09	1.40	2.40
Topeka	250	11.58	18.04	15.32	17.91	22.55	26.14	25.96	37.91	36.17	4.68	4.67	4.27	4.94	4.87
Kansas Non-MSA	650	30.12	16.15	6.02	18.06	24.88	23.91	27.10	41.87	42.00	8.99	6.21	10.10	8.45	9.26
	-														
/*/															

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 9.55% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Midwest Region.

Table 8. Borrower Distribution of Home Improvement Loans

Borro	ower Distribu	ition: HOM	E IMPROVEM	ENT	State: K	ANSAS	Evaluat	ion Period: J	ANUARY 1, 2	000 TO DECE	MBER 31,	2001			
MSA/Assessment Area:		Home nent Loans	Low-Ir Borro		Moderat Borro			-Income owers	Upper- Borro	Income owers	Market	Share (%)	by Borrov	ver Income	***
WIDA/ASSESSITER ATEA.	#	% 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:															
Wichita	225	54.74	18.22	11.66	18.32	20.18	25.69	25.56	37.76	42.60	5.91	5.37	4.80	4.65	7.99
Limited-Scope Review:															
Lawrence	23	5.60	20.06	0.00	16.21	8.70	25.34	26.09	38.39	65.22	8.62	0.00	5.00	6.25	13.54
Topeka	32	7.79	18.04	6.25	17.91	25.00	26.14	25.00	37.91	43.75	3.36	1.92	3.75	1.41	5.80
Kansas Non-MSA	131	31.87	16.15	5.34	18.06	7.63	23.91	28.24	41.87	58.78	13.34	1.64	5.63	12.76	19.06

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available 0.49% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Midwest Region.

Table 9. Borrower Distribution of Home Mortgage Refinance Loans

Borrower	Distribution:	: HOME MC	RTGAGE REF	INANCE	State	: KANSAS	Eva	aluation Period	: JANUARY	1, 2000 TO I	DECEMBER	31, 200	1		
MSA/Assessment Area:		e Mortgage ce Loans	Low-Ir Borro		Moderat Borro	e-Income wers		-Income owers	• • •	Income owers	Market	Share (%)	by Borrov	ver Income	***
MOA/ASSESSINEIIT AIEE.	#	% 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:															
Wichita	1,475	46.19	18.22	8.88	18.32	19.13	25.69	29.39	37.76	42.60	8.37	7.09	6.93	8.51	9.49
Limited-Scope Review:															
Lawrence	103	3.23	20.06	6.52	16.21	13.04	25.34	31.52	38.39	48.91	1.86	2.72	1.31	2.47	1.62
Topeka	489	15.31	18.04	8.57	17.91	18.42	26.14	29.12	37.91	43.90	10.39	7.52	8.83	10.24	12.16
Kansas Non-MSA	1,126	35.26	16.15	4.78	18.06	13.69	23.91	24.72	41.87	56.80	13.22	11.65	11.64	12.52	14.11

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 5.04% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Midwest Region.

Table 10. Borrower Distribution of Small Loans to Businesses

Borrower Distributi	on: SMALL LOA	NS TO BUSINESS	ES State: k	(ANSAS Evalu	ation Period: JAN	UARY 1, 2000 TO D	ECEMBER 31, 20	001	
MCA/A	Total Sm to Busi			ith Revenues of on or less		ans by Original Amoun ardless of Business Siz		Market St	nare****
MSA/Assessment Area:	#	% 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:									
Wichita	681	53.75	69.97	50.51	62.85	17.18	19.97	3.06	3.11
Limited-Scope Review:									
Lawrence	27	2.13	71.78	51.85	62.96	3.70	33.33	0.50	0.55
Topeka	95	7.50	70.29	63.16	68.42	12.63	18.95	0.95	1.10
Kansas Non-MSA	464	36.62	74.07	56.68	65.73	15.52	18.75	3.50	3.24
							·		

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2002).

<sup>(\*\*\*)</sup> 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 17.44% 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	n: SMALL LOANS	TO FARMS	State: KANS	SAS Eva	luation Period: JAN	IUARY 1, 2000 TO I	DECEMBER 31, 2001		
	Total Sma to Far		Farms with F \$1 million			oans by Original Amou Regardless of Farm Siz		Market Sh	are****
MSA/Assessment Areas:	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	>\$250,000 to \$1,000,000	AII	Rev \$1 million or less
Full-Scope Review:									
Wichita	37	13.60	94.06	56.76	86.49	10.81	2.70	7.82	5.37
Limited-Scope Review:									
Lawrence	1	0.37	93.84	100.00	100.00	0.00	0.00	3.13	3.70
Topeka	1	0.37	93.10	0.00	0.00	100.00	0.00	0.00	0.00
Kansas Non-MSA	233	85.66	95.31	76.39	71.67	20.60	7.73	13.16	10.86

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2002).

<sup>(\*\*\*)</sup> Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 19.12% of small loans to farms originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Table 12. Qualified Investments

QUA	ALIFIED INVEST	MENTS Stat	e: KANSAS	Evaluation Period: JA	NUARY 1, 20	00 TO DECEMBE	R 31, 2001		
	Prior Perio	od Investments*	Current Pe	riod Investments		Total Investme	ents	Unfunded	Commitments**
MSA/Assessment Areas:	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Wichita	1	100	29	462	30	562	22.31	0	0
Limited-Scope Review:									
Lawrence	0	0	2	5	2	5	0.20	0	0
Topeka	3	1,436	11	110	14	1,546	61.37	0	0
Kansas Non-MSA	2	301	35	105	37	406	16.12	0	0
(*) "D' D' II									

<sup>(\*) &</sup>quot;Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.

<sup>(\*\*) &</sup>quot;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 DELI	VERY SYSTI	M AND BRAN	CH OPEN	INGS/CLOS	SINGS	Stat	e: KANSAS	S Evalua	ation Peri	od: JAN	UARY 1, :	2000 TO	DECEMB	ER 31, 20	001	
	Deposits			Branche	s				Branch	n Openings	/Closings				Popu	ation	
MSA/Assessment Area:	% of Rated Area	# of BANK	% of Rated Area		ocation of E Income of G			# of Branch	# of Branch	Net Cha	nge in Loc (+ (		ranches	% (		ulation wit ography	hin
	Deposits in MSA/AA	Branches	Branches   Low   Mod   Mid   Upp				Closings	Openings	Low	Mod	Mid	Upp	Low	Mod	Mid	Upp	
Full-Scope Review:																	
Wichita	48.22	19	38.00	5.26	31.58	42.11	21.05	1	0	0	0	- 1	0	5.44	17.21	57.37	19.99
Limited-Scope Review:																	
Lawrence	1.09	1	2.00	0.00	100.00	0.00	0.00	0	0	0	0	0	0	5.98	16.47	57.15	20.40
Topeka	11.48	6	12.00	33.33	16.67	50.00	0.00	1	0	0	0	0	- 1	2.53	24.21	42.08	31.14
Kansas Non-MSA	39.21	24	48.00	NA	29.17	45.83	25.00	1	1	NA	0	0	0	NA	12.38	58.04	29.30

Charter Number: 13044

Table 1. Lending Volume

LENDING VOL	UME		State: M	ARYLAND		Eva	aluation Period:	JANUARY	1, 2000 TO DEC	CEMBER 31,	2001	
MSA/Assessment Area:	% of Rated Area Loans	Home	Mortgage		all Loans usinesses		all Loans Farms		y Development ans**	Total Rep	orted Loans	% of Rated Area
	(#) in MSA/AA*	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	Deposits in MSA/AA***
Full-Scope Review:												
Baltimore	89.74	11,598	1,520,877	2,591	263,104	6	107	11	356,793	14,206	2,140,881	94.36
Limited-Scope Review:												
Maryland Non-MSA	10.26	1,369	157,025	245	31,613	9	444	1	100	1,624	189,182	5.64

<sup>(\*)</sup> Loan data as of December 31, 2001. Rated area refers to either the state or multistate MSA rating area.

<sup>(\*\*)</sup> The evaluation period for Community Development Loans is January 1, 2000 to December 31, 2001

<sup>(\*\*\*)</sup> 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

Geo	ographic Distri				State: MA	RYLAND	Evalua	tion Period: J	ANUARY 1, 2	000 TO DECI	EMBER 31,	2001			
	Total I Purchase		Low-Ir Geogra		Moderate Geogra	e-Income aphies		-Income raphies	Upper-l Geogra		Mar	ket Share	(%) by Ge	ography *	* *
MSA/Assessment Area:	#	% 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:															
Baltimore	5,388	91.29	2.82	2.17	14.95	13.12	47.90	45.36	34.33	39.25	3.64	4.06	4.66	3.64	3.36
Limited-Scope Review:															
Maryland Non-MSA	514	8.71	0.15	2.14	7.73	11.28	65.66	54.28	26.41	27.24	2.96	5.33	3.00	2.68	3.05

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Northeast Region.

Table 3. Geographic Distribution of Home Improvement Loans

Geograp			IMPROVEME		State: MA		Evalu	ation Period:	JANUARY 1,	2000 TO DI	ECEMBER	31, 2001			
	Total Improvem	Home ent Loans	Low-Ir Geogra		Moderate Geogra			-Income raphies	Upper-li Geogra		Ma	rket Share (	%) by Geo	graphy **	*
MSA/Assessment Area:	#	% 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:															
Baltimore	997	88.54	2.82	2.31	14.95	12.54	47.90	40.32	34.33	44.83	11.42	9.17	12.12	8.55	14.96
Limited-Scope Review:															
Maryland Non-MSA	129	11.46	0.15	0.78	7.73	4.65	65.66	56.59	26.41	37.21	13.65	50.00	8.57	11.95	17.26

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Northeast Region.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic	c Distribution	: HOME MO	ORTGAGE REI	FINANCE	State:	MARYLAND	E	valuation Perio	d: JANUAR	Y 1, 2000 TO	DECEMBE	R 31, 20	01		
MSA/Assessment Area:	Mortgage	Home Refinance ans	Low-Ir Geogra		Moderate Geogra			-Income raphies	Upper-l Geogra	ncome aphies	Ma	rket Share	(%) by Ge	ography *†	* <b>*</b>
WISA/ASSESSMENT ATEA.	#	% 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:															
Baltimore	5,206	87.76	2.82	2.17	14.95	12.35	47.90	42.82	34.33	42.60	3.89	7.98	6.35	3.55	3.80
Limited-Scope Review:															
Maryland Non-MSA	726	12.24	0.15	0.96	7.73	6.34	65.66	60.06	26.41	30.85	4.68	4.55	4.63	4.83	4.50

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Northeast Region.

Table 5. Geographic Distribution of Small Loans to Businesses

)istribution:				State:		) Ev	aluation Perio	od: JANUARY	1, 2000 TC	DECEMBI	ER 31, 20	01		
										Ma	rket Share	(%) by Ge	ography **	÷*
#	% of Total*	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	Overall	Low	Mod	Mid	Upp
2,591	91.36	4.85	4.97	15.53	14.76	43.51	43.38	35.79	36.89	1.78	1.91	2.13	1.73	1.84
245	8.64	0.56	0.82	11.07	10.20	66.90	61.22	21.20	27.76	1.18	2.86	1.75	1.00	1.62
	Total Sm to Busi # 2,591	Total Small Loans to Businesses  # % of Total*  2,591 91.36	Total Small Loans to Businesses Geograp  # % of Total* Susinesses % of Businesses **  2,591 91.36 4.85	to Businesses Geographies  # % of Total* Susinesses ** Coans**  2,591 91.36 4.85 4.97	Total Small Loans to Businesses  # Moderate- Geographies Geograp  # Moderate- Geographies Geograp  # Nof Total* Businesses ** Loans Businesses **  2,591 91.36 4.85 4.97 15.53	Total Small Loans to Businesses  # Moderate-Income Geographies  # Nof Total* Musinesses Susinesses ** Loans Susinesses Susinesses ** Loans Susinesses Susi	Total Small Loans to Businesses  # Moderate-Income Geographies Geographies  # Moderate-Income Geographies Geographies  # Moderate-Income Geographies  # Moderate-Income Geographies  # BANK Businesses ** BANK Loans **  ** Loans **  ** SANK Loans **	Total Small Loans to Businesses  # Moderate-Income Geographies  # BANK Businesses ** ** Loans ** ** Loans ** ** ** ** ** ** ** ** ** ** ** ** **	Total Small Loans to Businesses  # Moderate-Income Geographies  # BANK Loans  # Businesses  ** **  **  **  **  **  **  **  **  **	Total Small Loans to Businesses  # Moderate-Income Geographies  Moderate-Income Modera	Total Small Loans to Businesses  # Moderate-Income Geographies  # BANK Businesses ** Doans  # BANK Businesses ** Loans  # Doverall   Total Small Loans to Businesses  # Moderate-Income Geographies  # BANK Businesses  ** Loans  ** BANK Businesses  ** Loans  ** BANK Loans  ** BANK Businesses  ** Loans  ** BANK Businesses  ** Loans  ** BANK Businesses  ** Loans  ** BANK Businesses  ** Loans  ** BANK Businesses  ** Loans  ** BANK Businesses  ** Loans  ** BANK Businesses  ** BANK Businesses  ** Loans  ** BANK Businesses  ** Bank Bu	Total Small Loans to Businesses    Harket Share   H	Total Small Loans to Businesses    Cow-Income Geographies   Moderate-Income Geographies   Middle-Income Geographies   Middle-Income Geographies   Market Share (%) by Geography ***   Moderate-Income Geographies   Middle-Income Geographies   Market Share (%) by Geography ***   Moderate-Income Geography ***   Moderate-Income Geography ***   Moderate-Income Geography ***   Moderate-Income Geography ***   Moderate-Income Geography ***   Moderate-Income Geography ***   Moderate-Income Geography ***   Moderate-Income Geography ***   Moderate-Income Geography ***   Moderate-Income Geography ***   Moderate-Income Geography ***   Moderate-Income Geography ***	

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Business Data US&PR.

Table 6. Geographic Distribution of Small Loans to Farms

Geograp	hic Distributi	on: SMALL	LOANS TO FA	RMS	State: MA	ARYLAND	Evalu	ation Period:	JANUARY 1,	2000 TO DI	ECEMBER	31, 2001			
MSA/Assessment Area:		nall Loans arms	Low-Inc Geograp		Moderate- Geogra <sub>l</sub>		Middle-l Geogra		Upper-In Geograp		Ma	rket Share	(%) by Ge	ography *	* *
MISA/ASSESSITIETT ATEA.	#	% 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:															
Baltimore	6	40.00	0.92	0.00	4.39	0.00	49.75	33.33	44.93	66.67	0.00	0.00	0.00	0.00	0.00
Limited-Scope Review:															
Maryland Non-MSA	9	60.00	0.09	0.00	5.71	0.00	78.02	44.44	16.18	55.56	5.26	0.00	0.00	5.41	5.71

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Table 7. Borrower Distribution of Home Purchase Loans

Borre	ower Distrib	ution: HOM	E PURCHASE		State: MAR	YLAND	Evaluati	ion Period: JA	NUARY 1, 20	000 TO DECE	MBER 31,	2001			
MSA/Assessment Area:		Home se Loans	Low-Ir Borro		Moderat Borro	e-Income wers		-Income owers		Income owers	Market	Share (%)	by Borrov	ver Income	****
WISA/ASSESSITIENT ATEA.	#	% 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:															
Baltimore	5,388	91.29	19.51	13.06	17.84	37.31	23.82	16.31	38.83	33.31	3.76	4.54	5.79	2.43	3.25
Limited-Scope Review:															
Maryland Non-MSA	514	8.71	18.08	4.37	17.60	11.49	22.96	15.86	41.36	68.28	2.90	2.85	1.99	1.88	3.71

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 15.57% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Northeast Region.

Table 8. Borrower Distribution of Home Improvement Loans

Borrow			IMPROVEME		State: MA	ARYLAND	Evalua	ntion Period: 、	JANUARY 1, 2	2000 TO DEC	EMBER 31	, 2001			
MSA/Assessment Area:		Home ent Loans	_	ncome wers	Moderato Borro	e-Income wers		-Income owers		Income wers	Market	Share (%)	by Borrov	ver Income	)****
WISA/ASSESSITERIT ATEG.	#	% 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:															
Baltimore	997	88.54	19.51	9.83	17.84	17.85	23.82	20.36	38.83	51.96	12.31	8.79	9.78	9.95	15.69
Limited-Scope Review:															
Maryland Non-MSA	129	11.46	18.08	13.18	17.60	13.18	22.96	20.93	41.36	52.71	14.18	12.50	11.01	13.50	15.97

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Northeast Region.

Table 9. Borrower Distribution of Home Mortgage Refinance Loans

tribution:	HOME MOR	TGAGE REFI	NANCE	State:	MARYLAND	E	valuation Perio	d: JANUAR	Y 1, 2000 TO	DECEMBE	R 31, 20	01		
										Market	Share (%)	by Borrov	ver Income	***
#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp
5,206	87.76	19.51	11.44	17.84	18.96	23.82	21.27	38.83	48.34	5.18	7.74	5.40	4.48	5.15
726	12.24	18.08	5.94	17.60	16.94	22.96	20.80	41.36	56.32	5.60	6.13	5.61	4.43	6.05
	Total Home Refinanc # 5,206	Total Home Mortgage Refinance Loans  # % of Total*  5,206 87.76	Total Home Mortgage Refinance Loans  # % of Total* Families**  5,206 87.76 19.51	#         % of Total*         % of Families**         % BANK Loans***           5,206         87.76         19.51         11.44	Total Home Mortgage Refinance Loans Borrowers Borro  # % of Total* Families** Loans*** Families**  5,206 87.76 19.51 11.44 17.84	Total Home Mortgage Refinance Loans Borrowers Borrowers  # % of Total* Families**	Total Home Mortgage Refinance Loans Borrowers	Total Home Mortgage Refinance Loans Borrowers Borrowers Borrowers Borrowers  # % of Total* Families**	Total Home Mortgage Refinance Loans Borrowers	Total Home Mortgage Refinance Loans Borrowers Borrowers Borrowers Borrowers Borrowers Borrowers Borrowers  # % of Total* Families** Loans*** Families** Loans*** Families** Loans*** Families** Loans*** Families** Loans*** Families** Abank Loans*** Families** Loans*** Families** Abank Loans** Abank Loans*	Total Home Mortgage Refinance Loans Borrowers	Total Home Mortgage Refinance Loans Borrowers	Total Home Mortgage Refinance Loans Borrowers	Total Home Mortgage Refinance Loans Borrowers

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 9.07% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Northeast Region.

Table 10. Borrower Distribution of Small Loans to Businesses

Borrower Distribution	n: SMALL LOANS	S TO BUSINESSE	S State: MA	ARYLAND Eval	luation Period: JA	NUARY 1, 2000 TO	DECEMBER 31, 2	2001	
Maya	Total Sm to Busi			th Revenues of on or less		ans by Original Amoun ardless of Business Si		Market St	nare****
MSA/Assessment Area:	#	% 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:									
Baltimore	2,591	91.36	69.65	52.95	78.35	10.85	10.81	1.78	2.00
Limited-Scope Review:									
Maryland Non-MSA	245	8.64	73.74	48.98	69.39	13.47	17.14	1.18	1.02

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2002).

<sup>(\*\*\*)</sup> 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 12.94% 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 T	O FARMS	State: MARYLA	AND Eva	aluation Period: JA	NUARY 1, 2000 TO	DECEMBER 31, 200	1	
	Total Sma to Fa		Farms with F \$1 millior			oans by Original Amou Regardless of Farm Siz		Market Sh	are***
MSA/Assessment Areas:	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	>\$250,000 to \$1,000,000	AII	Rev \$1 million or less
Full-Scope Review:									
Baltimore	6	40.00	92.44	33.33	100.00	0.00	0.00	0.00	0.00
Limited-Scope Review:									
Maryland Non-MSA	9	60.00	96.54	55.56	88.89	11.11	0.00	5.26	4.21

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2002).

<sup>(\*\*\*)</sup> 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 40.00% of small loans to farms originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Table 12. Qualified Investments

QUA	LIFIED INVESTN	1ENTS State	: MARYLAND	Evaluation Period:	JANUARY 1, 2	2000 TO DECEM	BER 31, 2001		
	Prior Perio	od Investments*	Current Pe	riod Investments		Total Investm	ents	Unfunded	Commitments**
MSA/Assessment Areas:	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Baltimore	60	73,780	56	46,758	116	120,538	96.70	2	5,524
Limited-Scope Review:									
Maryland Non-MSA	2	1,449	10	2,659	12	4,108	3.30	0	0

<sup>(\*) &</sup>quot;Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.

<sup>(\*\*) &</sup>quot;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

	Rated Area Deposits in MSA/AA  Branches  Branc									uation Pe	riod: JA	NUARY 1	, 2000 T	O DECEM	BER 31, 2	2001	
	Deposits			Branches	3				Branch	Openings/	Closings				Popul	ation	
MSA/Assessment Area:	Rated Area		Rated Area					# of Branch	# of Branch	Net Cha	ange in Loc (+ (		ranches	% (	of the Pop Each Ge		hin
		Branches		Low	Mod	Mid	Upp	Closings	Openings	Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Baltimore	94.36	98	89.09	3.06	25.51	43.88	27.55	7	1	0	- 2	- 3	- 1	7.79	19.32	44.56	27.88
Limited-Scope Review:																	
Maryland Non-MSA	5.64	12	10.91	0.00	16.67	50.00	33.33	2	0	0	0	- 1	. 1	0.62	10.40	64.36	24.57

Table 1. Lending Volume

LENDING VOL	UME		State: N	/IISSOURI		Eva	luation Period:	JANUARY 1	, 2000 TO DEC	EMBER 31,	2001	
MSA/Assessment Area:	% of Rated Area Loans	Home	: Mortgage		ıll Loans ısinesses		all Loans Farms		y Development ans**	Total Rep	orted Loans	% of Rated Area
	(#) in MSA/AA*	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	Deposits in MSA/AA***
Full-Scope Review:												
Springfield	25.74	1,787	157,221	281	52,426	7	280	0	0	2,075	209,927	26.52
Limited-Scope Review:												
Columbia	8.92	654	78,055	57	14,877	6	295	2	25,000	719	118,227	8.90
Joplin	8.46	558	40,793	83	11,296	41	1,839	0	0	682	53,928	7.05
Missouri Non-MSA	56.87	3,297	226,419	633	85,252	654	45,957	0	0	4,584	357,628	57.54
							_					_

<sup>(\*)</sup> Loan Data as of December 31, 2001. Rated area refers to either the state or multistate MSA rating area.

<sup>(\*\*)</sup> The evaluation period for Community Development Loans is January 1, 2000 to December 31, 2001

<sup>(\*\*\*)</sup> 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

G	eographic Dist	ribution: HC	OME PURCHA	SE	State: MI	SSOURI	Evaluat	ion Period: J <i>l</i>	NUARY 1, 20	000 TO DECE	MBER 31,	2001			
	Total Purchas		Low-lı Geogra	ncome aphies		e-Income aphies		-Income raphies	Upper-l Geogra		Mai	rket Share	(%) by Ge	ography *†	* *
MSA/Assessment Area:	#	% 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:															
Springfield	682	30.23	0.05	0.15	17.00	15.54	62.77	64.66	20.18	19.65	3.89	0.00	4.18	3.90	3.75
Limited-Scope Review:															
Columbia	289	12.81	2.42	4.15	10.30	13.15	63.43	58.82	23.85	23.88	5.31	12.07	7.95	5.07	4.39
Joplin	181	8.02	NA	NA	7.53	7.18	76.49	75.69	15.97	17.13	2.79	NA	3.67	2.61	3.23
Missouri Non-MSA	1,104	48.94	NA	NA	7.56	7.88	72.62	59.78	19.82	32.34	8.76	NA	12.12	8.25	9.26

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Midwest Region.

Table 3. Geographic Distribution of Home Improvement Loans

Geogra	aphic Distribu	ution: HOM	E IMPROVEM	ENT	State: M	ISSOURI	Evalua	ation Period: 、	JANUARY 1,	2000 TO DEC	CEMBER 31	1, 2001			
		Home ent Loans	Low-Ir Geogra		Moderate Geogra			-Income raphies	Upper-l Geogr	Income aphies	Ma	rket Share	(%) by Ge	ography **	<del>*</del> *
MSA/Assessment Area:	#	% 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:															
Springfield	79	20.73	0.05	0.00	17.00	12.66	62.77	62.03	20.18	25.32	9.12	0.00	7.22	8.83	11.72
Limited-Scope Review:															
Columbia	46	12.07	2.42	0.00	10.30	8.70	63.43	65.22	23.85	26.09	12.62	0.00	13.79	13.07	12.50
Joplin	38	9.97	NA	NA	7.53	0.00	76.49	84.21	15.97	15.79	4.98	NA	0.00	5.67	4.05
Missouri Non-MSA	218	57.22	NA	NA	7.56	3.21	72.62	69.27	19.82	27.52	18.92	NA	10.71	19.13	20.35

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Midwest Region.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic	Distribution	n: HOME M	ORTGAGE RE	FINANCE	State:	MISSOURI	Ev	aluation Period	I: JANUARY	1, 2000 TO	DECEMBEI	R 31, 200	11		
MSA/Assessment Area:	Total Mortgage Loa	Refinance	Low-Ir Geogra		Moderate Geogra			-Income raphies	Upper-l Geogra		Mai	rket Share	(%) by Geo	ography *†	<del>*</del> *
MISA/ASSESSMENT ATEA.	#	% 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:															
Springfield	1,024	28.02	0.05	0.10	17.00	15.04	62.77	62.40	20.18	22.46	5.67	0.00	8.01	5.52	5.21
Limited-Scope Review:															
Columbia	317	8.68	2.42	1.58	10.30	12.93	63.43	57.73	23.85	27.76	5.30	6.38	9.86	4.67	5.58
Joplin	339	9.28	NA	NA	7.53	7.96	76.49	80.83	15.97	11.21	5.48	NA	7.36	5.81	3.12
Missouri Non-MSA	1,974	54.02	NA	NA	7.56	7.19	72.62	69.91	19.82	22.90	13.57	NA	17.90	13.75	12.28
(*)															

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Midwest Region.

Table 5. Geographic Distribution of Small Loans to Businesses

Geographic	Distribution	: SMALL L	DANS TO BUS	NESSES	State:	MISSOURI	Eva	aluation Perio	d: JANUARY	1, 2000 TO	DECEMBE	R 31, 200	01		
		nall Loans inesses	Low-Ind Geograp		Moderate- Geogra		Middle-I Geogra		Upper-In Geograp		Ma	rket Share	(%) by Ge	ography **	+ <b>*</b>
MSA/Assessment Area:	#	% 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:															
Springfield	281	26.66	3.45	3.56	14.76	15.66	64.34	59.07	17.45	21.71	1.61	2.29	1.99	1.51	1.86
Limited-Scope Review:															
Columbia	57	5.41	24.25	8.77	13.80	49.12	48.71	31.58	13.24	10.53	0.85	0.33	4.76	0.26	0.62
Joplin	83	7.87	NA	NA	15.90	7.23	66.99	81.93	17.11	10.84	0.80	NA	0.59	1.04	0.18
Missouri Non-MSA	633	60.06	NA	NA	6.87	5.53	67.71	56.56	25.42	37.91	2.83	NA	4.17	2.74	3.27

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Business Data US&PR.

Table 6. Geographic Distribution of Small Loans to Farms

Geograp			L LOANS TO F	ARMS	State: M	ISSOURI	Evalua	tion Period:	JANUARY 1, 2	2000 TO DE	CEMBER 3	31, 2001			
MSA/Assessment Area:		nall Loans arms	Low-Inc Geograp		Moderate- Geogra		Middle-l Geogra		Upper-In Geograp		Ma	rket Share	(%) by Ge	ography **	· *
MOA/ASSESSMENT AIEA.	#	% 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:															
Springfield	7	0.99	0.26	0.00	9.39	0.00	76.06	71.43	14.29	28.57	1.50	0.00	0.00	1.19	6.90
Limited-Scope Review:															
Columbia	6	0.85	3.37	0.00	5.53	0.00	76.44	33.33	14.66	66.67	2.81	0.00	0.00	1.35	16.67
Joplin	41	5.79	NA	NA	3.44	0.00	91.30	92.68	5.26	7.32	6.07	NA	0.00	5.91	25.00
Missouri Non-MSA	654	92.37	NA	NA	4.86	9.17	82.48	72.17	12.65	18.65	14.66	NA	18.56	12.48	32.48

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Table 7. Borrower Distribution of Home Purchase Loans

Bo	rrower Distrib	ution: HON	/IE PURCHAS	E	State: MIS	SOURI	Evaluatio	on Period: JAI	NUARY 1, 20	OO TO DECEN	ИBER 31, 2	2001			
MSA/Assessment Area:		Home se Loans	Low-Ir Borro		Moderate Borro			-Income owers	Upper- Borro	Income owers	Market	Share (%)	by Borrov	ver Income	) <sup>****</sup>
WISA/ASSESSITEIR ATEA.	#	% 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:															
Springfield	682	30.23	18.46	9.81	18.66	26.21	24.41	24.92	38.47	39.07	4.44	3.21	4.93	3.57	5.33
Limited-Scope Review:															
Columbia	289	12.81	19.20	7.75	18.49	27.11	23.20	25.70	39.11	39.44	5.74	3.06	6.90	5.98	5.73
Joplin	181	8.02	18.51	7.88	18.94	21.21	24.15	22.42	38.40	48.48	3.17	1.49	3.25	1.68	4.76
Missouri Non-MSA	1,104	48.94	18.46	5.89	17.79	20.19	23.10	22.62	40.65	51.31	9.93	9.37	10.25	7.33	11.45
															<u> </u>
/*\											<u> </u>				<u></u>

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 5.10% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Midwest Region.

Table 8. Borrower Distribution of Home Improvement Loans

Borrov	wer Distribut	ion: HOME	IMPROVEME	NT	State: M	ISSOURI	Evalua	tion Period: J	ANUARY 1, 2	2000 TO DEC	EMBER 31	, 2001			
MSA/Assessment Area:		Home ent Loans	Low-Ir Borro		Moderat Borro	e-Income owers		-Income owers	Upper-l Borro	Income owers	Market	Share (%)	by Borrov	ver Income	***
WOA/ASSESSIBERT ATEG.	#	% 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:															
Springfield	79	20.73	18.46	5.06	18.66	26.58	24.41	20.25	38.47	48.10	9.39	4.60	11.41	6.28	12.45
Limited-Scope Review:															
Columbia	46	12.07	19.20	2.17	18.49	17.39	23.20	30.43	39.11	50.00	13.13	2.70	13.46	14.47	15.15
Joplin	38	9.97	18.51	5.26	18.94	18.42	24.15	21.05	38.40	55.26	5.16	1.82	1.04	5.30	8.59
Missouri Non-MSA	218	57.22	18.46	5.99	17.79	16.59	23.10	27.19	40.65	50.23	19.59	12.20	17.22	19.47	22.19

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available 0.26% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Midwest Region.

Table 9. Borrower Distribution of Home Mortgage Refinance Loans

Borrower D	Distribution:	HOME MO	RTGAGE REFI	NANCE	State:	MISSOURI	Ev	aluation Perio	d: JANUARY	′ 1, 2000 TO	DECEMBE	R 31, 200	)1		
MSA/Assessment Area:		e Mortgage ce Loans	Low-Ir Borro		Moderato Borro	e-Income wers		-Income owers	Upper-l Borro	Income owers	Market	Share (%)	by Borrov	ver Income	****
MOA/ASSESSIIIEHT ATEA.	#	% 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:															
Springfield	1,024	28.02	18.46	11.07	18.66	18.42	24.41	24.01	38.47	46.49	6.75	7.01	6.40	5.72	7.53
Limited-Scope Review:															
Columbia	317	8.68	19.20	7.58	18.49	15.91	23.20	29.17	39.11	47.35	4.90	4.34	4.60	4.85	5.15
Joplin	339	9.28	18.51	6.88	18.94	12.19	24.15	21.25	38.40	59.69	6.12	4.40	3.40	4.32	8.71
Missouri Non-MSA	1,974	54.02	18.46	5.18	17.79	13.34	23.10	22.62	40.65	58.86	15.38	13.14	12.30	12.65	17.86
															<del></del>
(*)															L

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 8.37% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Midwest Region.

Table 10. Borrower Distribution of Small Loans to Businesses

Borrower Distributio	n: SMALL LOAN	IS TO BUSINESSI	S State: M	ISSOURI Evalu	uation Period: JAN	NUARY 1, 2000 TO	DECEMBER 31, 2	001	
MCA/A	Total Sm to Busi			ith Revenues of on or less		ans by Original Amoun ardless of Business Siz		Market St	nare****
MSA/Assessment Area:	#	% 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:									
Springfield	281	26.66	76.14	53.02	60.85	16.37	22.78	1.61	1.51
Limited-Scope Review:									
Columbia	57	5.41	80.16	43.86	43.86	17.54	38.60	0.85	0.45
Joplin	83	7.87	78.82	54.22	62.65	24.10	13.25	0.80	0.80
Missouri Non-MSA	633	60.06	78.67	54.03	68.56	15.48	15.96	2.83	2.18

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2002).

<sup>(\*\*\*)</sup> Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 18.69% 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	n: SMALL LOANS	TO FARMS	State: MISSO	OURI Eva	aluation Period: JA	NUARY 1, 2000 TO	DECEMBER 31, 200	1	
	Total Sma to Far		Farms with F \$1 million			oans by Original Amou. Regardless of Farm Siz		Market Sh	are****
MSA/Assessment Areas:	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	AII	Rev \$1 million or less
Full-Scope Review:									
Springfield	7	0.99	96.30	57.14	85.71	14.29	0.00	1.50	0.91
Limited-Scope Review:									
Columbia	6	0.85	96.88	33.33	100.00	0.00	0.00	2.81	0.60
Joplin	41	5.79	96.36	78.05	95.12	0.00	4.88	6.07	5.45
Missouri Non-MSA	654	92.37	97.32	77.68	79.97	14.07	5.96	14.66	11.44

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2002).

<sup>(\*\*\*)</sup> 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 20.76% of small loans to farms originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Table 12. Qualified Investments

Prior Perio	d Investments*							
	ou investments	Current Pe	riod Investments		Total Investme	nts	Unfunded	Commitments**
#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
2	468	8	28	10	496	26.08	0	0
0	0	2	5	2	5	0.26	0	0
0	0	2	1,248	2	1,248	65.62	0	0
2	98	23	55	25	153	8.04	0	0
								_
	0 0	2 468 0 0 0 0	2     468     8       0     0     2       0     0     2       0     0     2	2     468     8     28       0     0     2     5       0     0     2     1,248	2     468     8     28     10       0     0     2     5     2       0     0     2     1,248     2	2     468     8     28     10     496       0     0     2     5     2     5       0     0     2     1,248     2     1,248	# \$ (000 s) # \$ (000 s) Total \$'s  2 468 8 28 10 496 26.08  0 0 2 5 2 5 0.26  0 0 2 1,248 2 1,248 65.62	# \$ (000's) # \$ (000's) Total \$'s #  2 468 8 28 10 496 26.08 0  0 0 2 5 2 5 0.26 0  0 0 2 1,248 2 1,248 65.62 0

<sup>(\*) &</sup>quot;Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.

<sup>(\*\*) &</sup>quot;Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

Charter Number: 13044

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

DISTRIBUTION OF E								e: MISSOUI		ation Per	iod: JAN	IUARY 1,	2000 TC	DECEME	BER 31, 2	001	
	Deposits			Branche	s				Brancl	h Openings	/Closings				Popu	ation	
MSA/Assessment Area:	% of Rated Area	# of BANK	% of Rated Area			Branches b Geographies		# of Branch	# of Branch	Net Cha	nge in Loc (+ (		ranches	% (	of the Pop Each Ge	ulation wit ography	hin
	Deposits in MSA/AA	Branches	Branches in MSA/AA	Low	Mod	Mid	Upp	Closings	Openings	Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:				14.58 14.29 28.57 14.29 42.86													
Springfield	26.52	7	14.58	14.29	28.57	14.29	42.86	2	0	- 1	0	- 1	0	1.10	22.68	59.33	16.89
Limited-Scope Review:				8.33 25.00 50.00 25.00 0.00													
Columbia	8.90	4	8.33	33 25.00 50.00 25.00 0.00				0	0	0	0	0	0	14.07	15.57	52.82	17.54
Joplin	7.05	4	8.33	NA	0.00	100.00	0.00	0	0	NA	0	0	0	NA	10.07	74.26	15.67
Missouri Non-MSA	57.54	33	68.75	NA	6.06	66.67	27.27	4	2	NA	0	- 2	0	NA	7.42	73.50	19.08

Table 1. Lending Volume

LENDING VO	DLUME		State:	NEVADA		Eval	uation Period:	JANUARY 1	, 2000 TO DECE	MBER 31, 2	2001	
MSA/Assessment Area:	% of Rated Area Loans	Home	· Mortgage		all Loans usinesses		all Loans Farms		y Development pans**	Total Rep	orted Loans	% of Rated Area
	(#) in MSA/AA*	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	Deposits in MSA/AA***
Full-Scope Review:												
Reno	65.13	2,869	457,950	403	42,623	3	506	5	5,745	3,280	506,824	70.08
Limited-Scope Review:												
Nevada Non-MSA	34.87	1,546	210,725	207	18,922	2	690	1	1,204	1,756	231,541	29.92

<sup>(\*)</sup> Loan data as of December 31, 2001. Rated area refers to either the state or multistate MSA rating area.

<sup>(\*\*)</sup> The evaluation period for Community Development Loans is January 1, 2000 to December 31, 2001

<sup>(\*\*\*)</sup> 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

Go	eographic Dist	tribution: H	OME PURCH	ASE	State: N	EVADA	Evaluatio	on Period: JA	NUARY 1, 20	OO TO DECEN	MBER 31, 2	2001			
	Total I Purchase		Low-Ir Geogra			e-Income aphies		-Income raphies	Upper-l Geogra		Mar	rket Share	(%) by Ge	ography *	* *
MSA/Assessment Area:	#	% 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:															
Reno	1,412	70.00	0.04	0.00	18.19	11.05	46.50	44.76	35.28	44.19	5.84	0.00	6.56	5.40	6.26
Limited-Scope Review:															
Nevada Non-MSA	605	30.00	0.48	0.00	17.08	5.45	69.59	80.83	12.85	13.72	5.43	0.00	2.65	5.74	5.22

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Western Region 1.

Table 3. Geographic Distribution of Home Improvement Loans

Geogra	aphic Distrib	ution: HON	ME IMPROVEN	/ENT	State: N	IEVADA	Evaluat	tion Period: J	ANUARY 1, 2	:000 TO DEC	CEMBER 31	1, 2001			
	Total Improvem	Home ent Loans	Low-Ir Geogra		Moderate Geogra			-Income raphies	Upper-li Geogra		Ma	rket Share	(%) by Geo	graphy **	*
MSA/Assessment Area:	#	% 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:															
Reno	249	64.68	0.04	0.00	18.19	6.83	46.50	46.99	35.28	46.18	26.08	0.00	13.41	22.65	34.38
Limited-Scope Review:															
Nevada Non-MSA	136	35.32	0.48	0.00	17.08	5.15	69.59	72.06	12.85	22.79	26.23	0.00	7.84	26.07	44.44

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Western Region 1.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographi			/ORTGAGE R			: NEVADA		aluation Period	JANUARY	1, 2000 TO [	ECEMBER	31, 200	1		
MSA/Assessment Area:	Mortgage	Home Refinance ans	Low-Ir Geogra		Moderat Geogr			-Income raphies		Income aphies	Mai	rket Share	(%) by Ge	ography *	* *
WOA/ASSESSMENT ATEG.	#	% 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:															
Reno	1,208	60.01	0.04	0.00	18.19	5.88	46.50	42.72	35.28	51.41	7.17	0.00	4.63	6.32	8.62
Limited-Scope Review:															
Nevada Non-MSA	805	39.99	0.48	0.00	17.08	6.09	69.59	77.39	12.85	16.52	8.63	0.00	5.62	9.25	7.61
															<u> </u>

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Western Region 1.

Table 5. Geographic Distribution of Small Loans to Businesses

Geographic			OANS TO BUS			: NEVADA	Eval	uation Period	: JANUARY 1	, 2000 TO I	DECEMBER	31, 200	1		
		iall Loans	Low-Inc Geograp		Moderate- Geograp		Middle-lı Geogra		Upper-In Geograp		Mai	ket Share	(%) by Ge	ography **	*
MSA/Assessment Area:	#	% 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:															
Reno	403	66.07	0.14	0.25	38.31	40.94	41.82	38.96	19.74	19.85	1.22	0.00	1.44	1.16	1.30
Limited-Scope Review:															
Nevada Non-MSA	207	33.93	0.09	0.00	20.62	7.73	72.07	76.81	7.21	15.46	1.07	0.00	0.29	1.36	1.71

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Business Data US&PR.

Table 6. Geographic Distribution of Small Loans to Farms

Geogra			LL LOANS TO F		State: N	IEVADA	Evaluat	tion Period: 、	JANUARY 1, 2	000 TO DEC	CEMBER 3	1, 2001			
MSA/Assessment Area:	Total Sm to Fa	all Loans arms	Low-Inc Geograp		Moderate- Geogra		Middle-l Geogra		Upper-In Geograp		Ma	rket Share	(%) by Ge	ography **	<del>6 *</del>
WISA/ASSESSITERIT ATEA.	#	% 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:															
Reno	3	60.00	0.28	0.00	27.17	0.00	40.06	66.67	32.49	33.33	4.55	0.00	0.00	0.00	11.11
Limited-Scope Review:															
Nevada Non-MSA	2	40.00	0.15	0.00	28.53	0.00	65.15	100.00	6.18	0.00	2.13	0.00	0.00	4.17	0.00
								_	_						

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Table 7. Borrower Distribution of Home Purchase Loans

Bor	rower Distri	ibution: HO	ME PURCHAS	SE	State: NE\	/ADA	Evaluation	n Period: JAN	UARY 1, 200	O TO DECEM	BER 31, 2	001			
MSA/Assessment Area:		Home se Loans	Low-Ir Borro		Moderate Borro	e-Income wers		-Income owers		Income owers	Market	Share (%)	by Borrov	ver Income	***
WISA/ASSESSITIENT ATEA.	#	% 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:															
Reno	1,412	70.00	17.38	5.98	19.05	23.98	25.18	19.42	38.39	50.62	6.43	4.75	7.10	4.69	7.53
Limited-Scope Review:															
Nevada Non-MSA	605	30.00	18.74	5.04	18.57	26.12	25.53	21.64	37.16	47.20	5.91	4.70	6.60	3.98	7.28
/*\															

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 13.68% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Western Region 1.

Table 8. Borrower Distribution of Home Improvement Loans

Borro	wer Distribu	ıtion: HOM	E IMPROVEM	ENT	State: N	IEVADA	Evaluati	ion Period: JA	NUARY 1, 20	000 TO DECE	MBER 31,	2001			
MSA/Assessment Area:		Home ent Loans	Low-Ir Borro		Moderat Borro	e-Income wers		-Income owers		Income wers	Market	Share (%)	by Borrov	ver Income	****
MISA/ASSESSITIENT ATEA.	#	% 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:															
Reno	249	64.68	17.38	5.62	19.05	11.65	25.18	23.29	38.39	59.44	28.47	17.07	17.12	21.74	37.65
Limited-Scope Review:															
Nevada Non-MSA	136	35.32	18.74	5.15	18.57	12.50	25.53	21.32	37.16	61.03	26.82	9.38	15.94	18.60	40.83

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Western Region 1.

Table 9. Borrower Distribution of Home Mortgage Refinance Loans

	HUIVIE IVIU	RTGAGE REF	INANCE	State	: NEVADA	Eva	aluation Period:	JANUARY	1, 2000 TO D	DECEMBER	31, 200	1		
										Market	Share (%)	by Borrov	ver Income	***
#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp
1,208	60.01	17.38	4.64	19.05	15.31	25.18	23.28	38.39	56.77	8.65	7.34	7.63	7.49	9.74
805	39.99	18.74	4.28	18.57	12.57	25.53	25.94	37.16	57.22	9.94	6.27	7.39	8.83	11.98
	# 1,208	# Total*  1,208 60.01	Refinance Loans Borro  # % of % of Families**  1,208 60.01 17.38	Refinance Loans   Borrowers     W of   W of   BANK     Total* Families**   Loans***     1,208   60.01   17.38   4.64	Refinance Loans Borrowers Borro  # % of % of % BANK Coans*** Families**  1,208 60.01 17.38 4.64 19.05	Refinance Loans         Borrowers         Borrowers           #         % of Total*         % of Families**         % BANK Loans***         % of Families**         % BANK Loans***           1,208         60.01         17.38         4.64         19.05         15.31	Refinance Loans         Borrowers         Borrowers         Borrowers           #         % of Total*         % of Families**         % BANK Loans***         % of Families**         % BANK Loans***         % of Families**           1,208         60.01         17.38         4.64         19.05         15.31         25.18	Refinance Loans         Borrowers         Borrowers           #         % of Total*         % of Families**         % BANK Loans***         % of Families**         % BANK Loans***         % of Families**         Loans***           1,208         60.01         17.38         4.64         19.05         15.31         25.18         23.28	Refinance Loans         Borrowers         Borrowers	Refinance Loans         Borrowers         Borrowers         Borrowers         Borrowers         Borrowers         Borrowers           #         % of Total*         % of Families**         % BANK Loans***         % of Families**         % BANK Loans***         % of Families**         % BANK Loans***           1,208         60.01         17.38         4.64         19.05         15.31         25.18         23.28         38.39         56.77	Refinance Loans         Borrowers         Borrowers         Borrowers         Borrowers         Borrowers         Borrowers         Market           #         % of Total*         % of Families**         % BANK Loans***         % of Families**         % BANK Loans***         Overall           1,208         60.01         17.38         4.64         19.05         15.31         25.18         23.28         38.39         56.77         8.65	Refinance Loans   Borrowers   Refinance Loans   Borrowers   Refinance Loans   Borrowers		
<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 9.29% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Western Region 1.

Table 10. Borrower Distribution of Small Loans to Businesses

Borrower Distribut	ion: SMALL LOAI	NS TO BUSINESS	SES State: N	IEVADA Evalua	ation Period: JAN	UARY 1, 2000 TO D	ECEMBER 31, 20	001	
MCA/AA	Total Sm to Busi			th Revenues of on or less		ans by Original Amoun ardless of Business Siz		Market Si	hare****
MSA/Assessment Area:	#	% 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:									
Reno	403	66.07	43.80	54.59	76.92	11.66	11.41	1.22	1.61
Limited-Scope Review:									
Nevada Non-MSA	207	33.93	36.04	64.25	79.23	10.63	10.14	1.07	1.68

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2002).

<sup>(\*\*\*)</sup> Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 16.72% 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	n: SMALL LOANS	TO FARMS	State: NEVAL	DA Evalı	uation Period: JAN	UARY 1, 2000 TO D	ECEMBER 31, 2001		
	Total Sma to Fa		Farms with F \$1 million			oans by Original Amou Regardless of Farm Siz		Market Sh	are****
MSA/Assessment Areas:	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	AII	Rev \$1 million or less
Full-Scope Review:									
Reno	3	60.00	88.52	0.00	66.67	0.00	33.33	4.55	0.00
Limited-Scope Review:									
Nevada Non-MSA	2	40.00	89.85	100.00	0.00	0.00	100.00	2.13	2.41

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2002).

<sup>(\*\*\*)</sup> 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 60.00% of small loans to farms originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Table 12. Qualified Investments

C	QUALIFIED INVEST	MENTS Stat	e: NEVADA	Evaluation Period: JA	NUARY 1, 20	00 TO DECEMBE	ER 31, 2001		
	Prior Perio	d Investments*	Current Per	riod Investments		Total Investme	ents	Unfunded	Commitments**
MSA/Assessment Areas:	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Reno	5	9,469	20	2,747	25	12,216	98.14	0	0
Limited-Scope Review:									
Nevada Non-MSA	0	0	3	232	3	232	1.86	0	0

<sup>(\*) &</sup>quot;Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.

<sup>(\*\*) &</sup>quot;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							-	ate: NEVAD		ation Peri	od: JAN	UARY 1,	2000 TO	DECEMB	ER 31, 20	)01	
	Deposits			Branches	1				Branch	Openings/	Closings				Popul	lation	
MSA/Assessment Area:	% of Rated Area	# of BANK	% of Rated Area		ocation of ncome of (			# of Branch	# of Branch	Net Cha	ange in Loc (+ (		ranches	%		ulation with ography	hin
	Deposits in MSA/AA	Branches	Branches in MSA/AA	Low	Mod	Mid	Upp	Closings	Openings	Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Reno	70.08	14	50.00	0.00	14.29	50.00	35.71	1	0	0	0	- 1	0	0.18	28.76	45.46	25.61
Limited-Scope Review:																	
Nevada Non-MSA	29.92	14	50.00	0.00	14.29	71.43	14.29	1	0	0	0	0	. 1	0.57	16.89	69.63	12.91

Table 1. Lending Volume

LENDING VOLU	UME		State: NE	W MEXICO		Ev	valuation Period	: JANUAR\	′ 1, 2000 TO DE	CEMBER 31	1, 2001	
MSA/Assessment Area:	% of Rated Area Loans	Home	e Mortgage		all Loans usinesses		all Loans Farms		y Development pans**	Total Rep	oorted Loans	% of Rated Area
	(#) in MSA/AA*	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	Deposits in MSA/AA***
Full-Scope Review:												
Albuquerque	65.21	4,954	500,586	954	94,181	1	30	5	15,114	5,914	609,911	64.91
Limited-Scope Review:												
Las Cruces	4.11	343	25,482	28	1,039	1	5	1	175	373	26,701	3.35
Santa Fe	14.17	1,134	240,992	151	17,101	0	0	0	0	1,285	258,093	7.81
New Mexico Non-MSA	16.51	1,093	73,584	378	28,559	26	1,834	0	0	1,497	103,977	23.94

<sup>(\*)</sup> Loan Data as of December 31, 2001. Rated area refers to either the state or multistate MSA rating area.

<sup>(\*\*)</sup> The evaluation period for Community Development Loans is January 1, 2000 to December 31, 2001

<sup>(\*\*\*)</sup> 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

Geog	graphic Distrib	oution: HON	ME PURCHAS	E	State: NEW	/ MEXICO	Evalua	ation Period: 、	JANUARY 1,	2000 TO DEC	EMBER 31	, 2001			
	Total I Purchase		Low-Ir Geogra		Moderate Geogra	e-Income aphies		-Income raphies	Upper-l Geogra		Mai	ket Share	(%) by Ge	ography *	* *
MSA/Assessment Area:	#	% 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:															
Albuquerque	2,351	67.52	1.92	1.02	20.64	12.34	44.56	52.96	32.88	33.69	6.27	3.38	7.09	7.51	4.69
Limited-Scope Review:															
Las Cruces	161	4.62	0.00	0.00	32.42	14.29	46.86	47.20	20.71	38.51	2.42	0.00	1.47	2.59	2.79
Santa Fe	647	18.58	NA	NA	25.67	27.67	42.81	48.69	31.52	23.65	7.87	NA	10.10	8.56	5.54
New Mexico Non-MSA	323	9.28	7.49	0.00	17.08	8.05	47.39	49.54	28.04	42.41	3.36	0.00	3.83	4.02	2.83

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southwest Region.

Table 3. Geographic Distribution of Home Improvement Loans

Geograph			IMPROVEME		State: NE\		Eval	uation Period:	JANUARY 1	, 2000 TO DE	CEMBER :	31, 2001			
		Home ent Loans	Low-Ir Geogra		Moderate Geogra			-Income raphies	Upper-l Geogra		Mai	rket Share	(%) by Ge	ography *†	÷*
MSA/Assessment Area:	#	% 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:															
Albuquerque	389	63.05	1.92	1.29	20.64	16.97	44.56	43.44	32.88	38.30	15.12	16.00	11.56	14.79	17.43
Limited-Scope Review:															
Las Cruces	31	5.02	0.00	0.00	32.42	22.58	46.86	48.39	20.71	29.03	4.79	0.00	3.55	5.05	7.69
Santa Fe	56	9.08	NA	NA	25.67	10.71	42.81	76.79	31.52	12.50	9.45	NA	4.76	14.59	3.62
New Mexico Non-MSA	141	22.85	7.49	4.96	17.08	13.48	47.39	46.10	28.04	35.46	15.80	12.90	11.11	15.28	18.63

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southwest Region.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic			RTGAGE REF			NEW MEXIC		Evaluation Peri	od: JANUAF	RY 1, 2000 TO	O DECEMB	ER 31, 20	001		
MSA/Assessment Area:	Mortgage	Home Refinance ans	Low-Ir Geogra		Moderate Geogra			-Income raphies		Income aphies	Ma	rket Share	(%) by Ge	ography **	<del>*</del> *
WOAJASSESSITER ALEG.	#	% 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:															
Albuquerque	2,211	64.63	1.92	1.90	20.64	17.77	44.56	42.20	32.88	38.13	6.44	12.26	7.88	6.25	6.03
Limited-Scope Review:															
Las Cruces	151	4.41	0.00	0.00	32.42	24.50	46.86	50.33	20.71	25.17	3.43	0.00	5.29	3.35	2.63
Santa Fe	431	12.60	NA	NA	25.67	14.62	42.81	57.54	31.52	27.84	4.80	NA	3.18	5.69	4.41
New Mexico Non-MSA	628	18.36	7.49	0.16	17.08	8.12	47.39	57.48	28.04	34.24	7.32	4.76	7.08	7.67	6.94
	<u> </u>														

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southwest Region.

Table 5. Geographic Distribution of Small Loans to Businesses

Geographic D	istribution:	SMALL LO	ANS TO BUSIN	ESSES	State:	NEW MEXIC	0 E	valuation Per	iod: JANUAR	Y 1, 2000 T	O DECEMB	BER 31, 2	001		
		nall Loans inesses	Low-Inc Geograp		Moderate- Geograp		Middle-l Geogra		Upper-In Geograp		Mai	rket Share	(%) by Ge	ography **	<del>*</del> *
MSA/Assessment Area:	#	% 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:															
Albuquerque	954	63.14	3.11	3.25	26.49	35.32	40.08	35.74	30.32	25.68	1.99	2.91	2.94	1.80	1.77
Limited-Scope Review:															
Las Cruces	28	1.85	1.54	0.00	34.37	35.71	43.93	53.57	20.16	10.71	0.16	0.00	0.00	0.39	0.00
Santa Fe	151	9.99	NA	NA	40.72	40.40	34.90	45.03	24.38	14.57	0.98	NA	1.18	1.11	0.85
New Mexico Non-MSA	378	25.02	4.11	2.38	15.18	14.02	50.23	44.97	30.48	38.62	1.58	2.05	1.72	1.60	1.84

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Business Data US&PR.

Table 6. Geographic Distribution of Small Loans to Farms

Geograph			LOANS TO FAF		State: NEV	V MEXICO	Evalı	uation Period:	JANUARY 1	, 2000 TO I	DECEMBER	R 31, 2001			
MSA/Assessment Area:		nall Loans arms	Low-Inc Geograp		Moderate- Geograp		Middle-I Geogra		Upper-In Geograp		Mai	rket Share (	(%) by Geo	graphy **	*
WISA/ASSESSITERIT ATEA.	#	% 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:															
Albuquerque	1	3.57	2.17	0.00	19.13	100.00	51.30	0.00	27.39	0.00	6.00	100.00	6.67	5.26	0.00
Limited-Scope Review:															
Las Cruces	1	3.57	0.36	0.00	59.12	100.00	33.21	0.00	7.30	0.00	2.78	0.00	5.88	0.00	0.00
Santa Fe	0	0.00	NA	NA	31.51	0.00	45.66	0.00	22.83	0.00	0.00	0.00	0.00	0.00	0.00
New Mexico Non-MSA	26	92.86	0.72	0.00	15.80	15.38	55.13	61.54	28.35	23.08	15.10	0.00	14.00	15.92	15.73

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Table 7. Borrower Distribution of Home Purchase Loans

Borro	wer Distribu	tion: HOME	PURCHASE	5	State: NEW I	MEXICO	Evalua	tion Period: J	ANUARY 1, 2	000 TO DECI	EMBER 31,	2001			
MSA/Agggggment Argg		Home se Loans	Low-Ir Borro		Moderat Borro			-Income owers		Income owers	Market	Share (%)	by Borrov	ver Income	****
MSA/Assessment Area:	#	% 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:															
Albuquerque	2,351	67.52	20.76	7.52	17.33	50.77	22.38	13.06	39.52	28.65	6.43	5.20	12.42	3.18	4.39
Limited-Scope Review:															
Las Cruces	161	4.62	23.64	3.85	16.47	16.03	19.02	28.85	40.87	51.28	3.12	1.69	0.70	3.99	3.90
Santa Fe	647	18.58	21.54	5.55	17.24	28.87	21.30	21.53	39.93	44.05	8.66	5.68	13.58	8.68	7.02
New Mexico Non-MSA	323	9.28	23.73	3.78	16.04	7.90	18.12	15.46	42.11	72.85	3.57	3.70	1.09	2.07	4.96

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 11.52% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southwest Region.

Table 8. Borrower Distribution of Home Improvement Loans

Borrow	er Distributio	n: HOME I	MPROVEMEN	Т	State: NEV	V MEXICO	Evalı	uation Period:	JANUARY 1,	2000 TO DE	CEMBER 3	31, 2001			
MSA/Assessment Area:		Home ent Loans	Low-Ir Borro	ncome	Moderate Borro			-Income owers		Income owers	Market	Share (%)	by Borrov	ver Income	****
WISA/ASSESSITIENT ATEA.	#	% 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:															
Albuquerque	389	63.05	20.76	15.42	17.33	20.05	22.38	21.59	39.52	42.93	15.94	20.45	15.91	13.46	16.32
Limited-Scope Review:															
Las Cruces	31	5.02	23.64	6.45	16.47	16.13	19.02	29.03	40.87	48.39	4.86	3.85	0.00	5.80	8.79
Santa Fe	56	9.08	21.54	17.86	17.24	19.64	21.30	21.43	39.93	41.07	9.75	9.52	10.00	9.89	9.66
New Mexico Non-MSA	141	22.85	23.73	7.09	16.04	8.51	18.12	23.40	42.11	60.99	16.12	19.05	8.99	16.52	17.51

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available 0.00% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southwest Region.

Table 9. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Dis	stribution: I	HOME MOR	ΓGAGE REFIN	ANCE	State:	NEW MEXIC	0 Ι	Evaluation Peri	od: JANUAF	RY 1, 2000 T	O DECEMB	ER 31, 20	001		
MSA/Assessment Area:		e Mortgage ce Loans	Low-Ir Borro		Moderate Borro	e-Income wers		-Income owers		Income owers	Market	Share (%)	by Borrov	ver Income	***
WOA/ASSESSMENT Area.	#	% 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:															
Albuquerque	2,211	64.63	20.76	9.92	17.33	20.67	22.38	24.10	39.52	45.30	8.18	11.09	9.31	7.93	7.57
Limited-Scope Review:															
Las Cruces	151	4.41	23.64	4.79	16.47	13.70	19.02	23.29	40.87	58.22	4.40	3.57	4.65	5.50	4.09
Santa Fe	431	12.60	21.54	7.61	17.24	20.73	21.30	22.83	39.93	48.82	5.01	6.05	4.63	5.09	4.98
New Mexico Non-MSA	628	18.36	23.73	2.87	16.04	10.47	18.12	17.06	42.11	69.59	8.77	9.45	6.93	7.42	9.39

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 6.90% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southwest Region.

Table 10. Borrower Distribution of Small Loans to Businesses

Borrower Distrib	ution: SMALL LOANS	TO BUSINESSES	S State: NEV	V MEXICO Eva	aluation Period: J	ANUARY 1, 2000 TO	D DECEMBER 31,	2001	
MCAIA	Total Sma to Busin			th Revenues of on or less		ans by Original Amoun ardless of Business Si		Market Sl	hare****
MSA/Assessment Area:	#	% 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:									
Albuquerque	954	63.14	74.72	59.54	75.79	13.63	10.59	1.99	2.74
Limited-Scope Review:									
Las Cruces	28	1.85	75.59	67.86	89.29	10.71	0.00	0.16	0.10
Santa Fe	151	9.99	73.49	52.32	76.82	11.92	11.26	0.98	0.95
New Mexico Non-MSA	378	25.02	76.81	67.46	84.66	8.47	6.88	1.58	2.20
	***************************************								
-									

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2002).

<sup>(\*\*\*)</sup> 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 15.88% 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	O FARMS	State: NEW MI	EXICO E	valuation Period: J	ANUARY 1, 2000 TO	O DECEMBER 31, 20	01	
	Total Sma to Far		Farms with F \$1 million			oans by Original Amou Regardless of Farm Siz		Market Sh	are****
MSA/Assessment Areas:	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	AII	Rev \$1 million or less
Full-Scope Review:									
Albuquerque	1	3.57	90.58	100.00	100.00	0.00	0.00	6.00	6.90
Limited-Scope Review:									
Las Cruces	1	3.57	80.66	0.00	100.00	0.00	0.00	2.78	0.00
Santa Fe	0	0.00	93.15	0.00	0.00	0.00	0.00	0.00	0.00
New Mexico Non-MSA	26	92.86	82.99	88.46	76.92	23.08	0.00	15.10	14.74

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2002).

<sup>(\*\*\*)</sup> 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 10.71% of small loans to farms originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Table 12. Qualified Investments

Ωυ	ALIFIED INVESTM	ENTS State:	NEW MEXICO	Evaluation Period:	JANUARY 1,	2000 TO DECEM	BER 31, 2001		
	Prior Perio	d Investments*	Current Pe	riod Investments		Total Investme	ents	Unfunded	Commitments**
MSA/Assessment Areas:	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Albuquerque	5	5,727	33	2,833	38	8,560	43.47	0	0
Limited-Scope Review:									
Las Cruces	2	112	6	2,381	8	2,493	12.66	0	0
Santa Fe	5	6,485	6	836	11	7,321	37.17	0	0
New Mexico Non-MSA	4	677	14	643	18	1,320	6.70	0	0

<sup>(\*) &</sup>quot;Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.

<sup>(\*\*) &</sup>quot;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 B			I AND BRANCH					: NEW MEX		luation P	eriod: J <i>l</i>	NUARY	1, 2000 1	O DECEN	/IBER 31,	2001	
	Deposits			Branches	3				Branch	Openings/	Closings				Popu	lation	
MSA/Assessment Area:	% of Rated Area	# of BANK	% of Rated Area		ocation of ncome of (			# of Branch	# of Branch	Net Cha	inge in Loc (+	ation of B or -)	ranches	%		ulation wit ography	hin
	Deposits in MSA/AA	Branches	Branches in MSA/AA	Low	Mod	Mid	Upp	Closings	Openings	Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Albuquerque	64.91	27	48.21	0.00	22.22	44.44	33.33	4	0	0	0	- 3	- 1	3.25	26.00	42.11	28.64
Limited-Scope Review:																	
Las Cruces	3.35	3	5.36	0.00	66.67	0.00	33.33	0	0	0	0	0	0	3.34	34.59	43.21	18.86
Santa Fe	7.81	5	8.93	NA	20.00	40.00	40.00	0	1	NA	0	0	1	NA	28.47	43.51	28.03
New Mexico Non-MSA	23.94	21	37.50	4.76	4.76	57.14	33.33	5	0	0	- 2	- 2	- 1	8.42	20.17	45.85	25.56
																	İ

Table 1. Lending Volume

LENDING VOL	UME		State:	TEXAS		Evalu	ation Period: J	ANUARY 1,	2000 TO DECE	MBER 31, 2	001	
MSA/Assessment Area:	% of Rated Area Loans	Home	e Mortgage	1	all Loans usinesses		all Loans Farms		y Development ans**	Total Rep	orted Loans	% of Rated Area
	(#) in MSA/AA*	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	Deposits in MSA/AA***
Full-Scope Review:												
Dallas	26.44	19,981	2,283,515	2,339	217,984	17	797	4	18,897	22,341	2,521,193	37.25
Houston	26.73	20,483	2,075,379	2,068	199,582	12	373	18	96,090	22,581	2,371,424	21.36
Limited-Scope Review:												
Abilene	0.53	423	29,368	24	1,349	1	11	0	0	448	30,728	0.42
Amarillo	1.64	1,006	79,665	326	28,876	50	5,834	0	0	1,382	114,375	0.98
Austin-San Marcos	9.64	7,234	971,113	898	132,270	10	775	3	4,134	8,145	1,108,292	7.74
Beaumont-Port Arthur	0.91	721	52,718	50	8,643	0	0	0	0	771	61,361	0.49
Brazoria	0.77	603	71,855	44	2,960	3	375	0	0	650	75,190	0.04
Brownsville-Harlingen-San Benito	0.47	365	25,843	29	6,825	2	57	0	0	396	32,725	0.32
Bryan-College Station	0.70	567	75,029	27	2,490	0	0	0	0	594	77,519	0.31
Corpus Christi	1.35	968	70,347	133	19,790	40	6,174	0	0	1,141	96,311	1.91
El Paso	2.29	1,597	96,562	324	32,453	10	1,113	6	6,920	1,937	137,048	2.11
Fort Worth-Arlington	9.70	7,490	767,224	695	49,120	5	566	3	10,198	8,193	827,108	6.91
Galveston-Texas City	1.46	1,163	101,567	73	5,504	0	0	1	1,490	1,237	108,561	0.81
Killeen-Temple	1.18	922	75,942	61	5,955	12	1,122	0	0	995	83,019	0.37
Lubbock	1.19	961	76,144	39	2,863	2	500	0	0	1,002	79,507	0.55
McAllen-Edinburg-Mission	1.07	853	46,269	50	3,244	0	0	0	0	903	49,513	0.35
Odessa-Midland	0.78	537	32,777	118	14,992	2	525	0	0	657	48,294	1.79
San Angelo	0.38	248	14,243	66	7,523	6	1,452	0	0	320	23,218	0.31
San Antonio	6.90	4,983	473,618	831	88,484	11	2,069	2	1,166	5,827	565,337	8.74
Sherman-Denison	0.32	248	19,739	23	3,689	0	0	0	0	271	23,428	0.32

<sup>(\*)</sup> Loan data as of December 31, 2001. Rated area refers to either the state or multistate MSA rating area.

<sup>(\*\*)</sup> The evaluation period for Community Development Loans is January 1, 2000 to December 31, 2001

<sup>(\*\*\*)</sup> Deposit data as of June 30,2001. Rated area refers to either the state or multistate MSA rating area.

Table 1. Lending Volume

LENDING V	OLUME		State:	TEXAS		Evalu	ation Period: J	ANUARY 1,	2000 TO DECE	MBER 31, 2	001	
MSA/Assessment Area:	% of Rated Area Loans	Home	e Mortgage		all Loans usinesses		all Loans Farms		y Development pans**	Total Rep	orted Loans	% of Rated Area
	(#) in MSA/AA*	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	Deposits in MSA/AA***
Limited-Scope Review:												
Tyler	1.21	903	68,703	111	15,211	8	826	0	0	1,022	84,740	1.56
Victoria	0.21	128	9,612	45	6,592	1	285	0	0	174	16,489	0.37
Waco	0.86	605	45,890	103	25,571	18	836	0	0	726	72,297	1.02
Wichita Falls	0.15	98	6,335	26	5,494	2	359	0	0	126	12,188	0.34
Texas Non-MSA	3.13	1,814	129,329	311	36,922	101	14,050	5	4,121	2,231	184,422	3.62

<sup>(\*)</sup> Loan data as of December 31, 2001. Rated area refers to either the state or multistate MSA rating area.

<sup>(\*\*)</sup> The evaluation period for Community Development Loans is January 1, 2000 to December 31, 2001

<sup>(\*\*\*)</sup> 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 Dis	stribution: I	HOME PURCH	ASE	State:	TEXAS	Evaluatio	n Period: JAN	IUARY 1, 200	O TO DECEN	IBER 31, 2	001			
	Total I Purchase		Low-In Geogra		Moderat Geogr			-Income raphies	Upper- Geogr		Mai	rket Share	(%) by Geo	ography **	**
MSA/Assessment Area:	#	% 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:
Dallas	9,725	26.46	3.77	1.94	21.17	11.92	38.75	31.64	36.32	54.50	3.19	4.79	4.25	3.12	2.99
Houston	10,978	29.87	4.85	3.50	22.09	17.74	34.22	37.60	38.84	41.16	4.47	11.51	7.39	4.95	3.41
Limited-Scope Review:															
Abilene	220	0.60	0.75	0.45	24.00	14.09	49.26	49.55	25.99	35.91	3.96	0.00	5.10	3.46	4.44
Amarillo	322	0.88	3.70	2.17	19.91	8.07	45.36	41.61	31.03	48.14	3.00	6.25	1.17	2.56	4.24
Austin-San Marcos	3,409	9.28	4.15	2.46	18.53	12.64	43.20	40.54	34.12	44.35	2.13	4.00	3.10	1.71	2.38
Beaumont-Port Arthur	510	1.39	6.09	0.39	17.18	6.08	51.34	50.78	25.39	42.55	3.80	0.00	1.83	3.65	4.48
Brazoria	329	0.90	NA	NA	16.55	9.73	69.80	82.37	13.64	7.90	2.32	NA	3.56	2.34	1.58
Brownsville-Harlingen-San Benito	160	0.44	0.54	0.00	22.34	4.38	50.18	45.63	26.94	50.00	1.52	0.00	0.54	1.85	1.54
Bryan-College Station	407	1.11	0.19	0.00	16.13	7.37	49.08	37.35	34.61	54.55	3.47	0.00	3.14	3.22	3.97
Corpus Christi	381	1.04	5.91	1.84	23.70	8.40	37.94	29.13	32.45	60.63	2.75	3.06	2.17	2.70	2.88
El Paso	555	1.51	1.98	0.90	22.15	11.89	38.97	44.14	36.91	43.06	2.56	4.76	4.41	2.82	2.04
Fort Worth-Arlington	3,343	9.10	3.11	1.11	19.46	17.56	43.93	35.69	33.50	45.65	2.85	4.14	4.18	2.42	2.89
Galveston-Texas City	562	1.53	4.78	5.34	18.37	18.86	49.51	31.67	27.33	44.13	3.18	9.52	6.49	3.16	2.45
Killeen-Temple	669	1.82	0.04	0.00	11.04	7.32	53.37	33.18	35.55	59.49	3.78	0.00	5.19	2.11	5.72
Lubbock	500	1.36	4.77	1.20	17.91	4.80	47.70	49.00	29.61	44.80	3.40	5.97	2.27	3.55	3.30
McAllen-Edinburg-Mission	279	0.76	NA	NA	24.42	13.62	48.72	37.99	26.85	48.39	2.50	NA	3.88	2.57	2.14
Odessa-Midland	160	0.44	6.52	0.63	21.14	7.50	37.05	35.63	35.29	56.25	1.79	2.78	1.32	1.34	2.21
San Angelo	86	0.23	1.73	0.00	17.31	6.98	52.89	56.98	28.07	36.05	1.79	0.00	1.75	2.31	1.23
San Antonio	2,478	6.74	4.97	0.85	25.34	6.78	35.59	25.79	34.10	66.59	2.81	3.48	1.96	2.76	2.95
Sherman-Denison	109	0.30	0.08	0.00	18.33	18.35	60.79	63.30	20.79	18.35	2.09	0.00	2.98	1.97	1.81

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southwest Region.

Table 2. Geographic Distribution of Home Purchase Loans

9 .	eographic Dis	tribution: I	HOME PURCH	IASE	State: 1	ΓEXAS	Evaluatio	n Period: JAN	IUARY 1, 200	O TO DECEN	IBER 31, 2	001			
	Total I Purchase		_	ncome aphies	Moderat Geogr	e-Income aphies		-Income raphies	Upper-l Geogra		Ma	rket Share	(%) by Ge	ography *	* *
MSA/Assessment Area:	#	% 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
Limited-Scope Review:															
Tyler	443	1.21	3.15	1.13	6.45	3.39	58.52	47.18	31.88	48.31	4.37	4.44	9.38	3.96	4.62
Victoria	42	0.11	2.80	0.00	23.89	11.90	44.61	30.95	28.69	57.14	1.68	0.00	0.71	1.11	2.76
Waco	300	0.82	3.32	6.67	20.13	8.67	43.18	35.67	33.37	49.00	3.28	7.69	2.82	3.63	2.91
Wichita Falls	49	0.13	4.27	2.04	17.66	12.24	53.58	44.90	24.49	40.82	0.91	5.26	1.89	0.72	0.90
Texas Non-MSA	736	2.00	0.21	0.00	10.30	4.76	61.28	58.42	28.21	36.82	5.19	0.00	3.75	5.14	5.53

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southwest Region.

Table 3. Geographic Distribution of Home Improvement Loans

Geog	raphic Distri	bution: HO	ME IMPROVE	MENT	State:	TEXAS	Evaluati	ion Period: JA	NUARY 1, 20	000 TO DECE	MBER 31,	2001			
	Total Improvem		Low-Ir Geogra		Moderate Geogra			-Income raphies	Upper-l Geogra		Mai	ket Share	(%) by Ge	ography **	F *
MSA/Assessment Area:	#	% 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:															
Dallas	3,106	26.06	3.77	2.22	21.17	11.27	38.75	28.27	36.32	58.24	14.72	14.81	12.38	12.35	16.88
Houston	3,169	26.59	4.85	1.61	22.09	13.28	34.22	26.19	38.84	58.91	15.64	5.44	10.01	12.66	20.69
Limited-Scope Review:															
Abilene	57	0.48	0.75	0.00	24.00	21.05	49.26	42.11	25.99	36.84	5.22	0.00	1.98	5.46	8.25
Amarillo	85	0.71	3.70	2.35	19.91	16.47	45.36	47.06	31.03	34.12	5.88	13.33	2.54	4.92	8.84
Austin-San Marcos	1,043	8.75	4.15	2.11	18.53	11.70	43.20	37.78	34.12	48.42	13.38	12.75	12.57	10.81	16.77
Beaumont-Port Arthur	71	0.60	6.09	2.82	17.18	7.04	51.34	39.44	25.39	50.70	3.72	0.00	1.01	3.13	6.37
Brazoria	109	0.91	NA	NA	16.55	11.01	69.80	73.39	13.64	15.60	8.00	NA	6.52	7.69	12.00
Brownsville-Harlingen-San Benito	73	0.61	0.54	0.00	22.34	9.59	50.18	56.16	26.94	34.25	5.25	0.00	2.38	5.78	6.76
Bryan-College Station	21	0.18	0.19	0.00	16.13	9.52	49.08	28.57	34.61	61.90	4.65	0.00	4.55	2.97	6.90
Corpus Christi	229	1.92	5.91	3.49	23.70	15.28	37.94	37.12	32.45	44.10	10.56	5.88	7.25	12.08	11.83
El Paso	268	2.25	1.98	0.37	22.15	8.21	38.97	46.27	36.91	45.15	6.14	2.63	3.92	6.85	6.68
Fort Worth-Arlington	1,291	10.83	3.11	1.16	19.46	12.32	43.93	29.90	33.50	56.62	11.04	10.67	9.00	7.62	15.30
Galveston-Texas City	270	2.27	4.78	5.56	18.37	18.15	49.51	34.07	27.33	42.22	14.32	34.62	14.91	11.26	16.37
Killeen-Temple	88	0.74	0.04	0.00	11.04	3.41	53.37	38.64	35.55	57.95	8.04	0.00	0.00	5.33	14.07
Lubbock	109	0.91	4.77	3.67	17.91	21.10	47.70	47.71	29.61	26.61	5.90	4.76	6.04	6.53	4.92
McAllen-Edinburg-Mission	218	1.83	NA	NA	24.42	22.48	48.72	51.38	26.85	26.15	8.05	NA	5.61	9.77	8.59
Odessa-Midland	100	0.84	6.52	7.00	21.14	21.00	37.05	38.00	35.29	34.00	8.74	15.00	9.18	6.99	9.92
San Angelo	43	0.36	1.73	4.65	17.31	11.63	52.89	53.49	28.07	30.23	7.17	12.50	4.88	7.80	6.84
San Antonio	872	7.32	4.97	5.62	25.34	27.52	35.59	30.16	34.10	36.70	11.66	18.80	13.91	10.97	10.39
Sherman-Denison	55	0.46	0.08	0.00	18.33	12.73	60.79	65.45	20.79	21.82	8.21	0.00	6.45	8.11	9.62

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southwest Region.

Table 3. Geographic Distribution of Home Improvement Loans

Geog	raphic Distri	bution: HO	ME IMPROVE	MENT	State:	TEXAS	Evaluat	ion Period: JA	NUARY 1, 20	000 TO DECE	MBER 31,	2001			
		Home ent Loans	Low-lı Geogra	ncome aphies	Moderat Geogr	e-Income aphies		e-Income raphies	Upper- Geogr		Ma	rket Share	(%) by Ge	ography *†	÷ *
MSA/Assessment Area:	#	% 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
Limited-Scope Review:															
Tyler	152	1.28	3.15	3.29	6.45	3.29	58.52	44.74	31.88	48.68	10.87	7.14	3.03	8.85	15.81
Victoria	14	0.12	2.80	0.00	23.89	14.29	44.61	50.00	28.69	35.71	3.68	0.00	2.94	3.45	4.41
Waco	93	0.78	3.32	5.38	20.13	8.60	43.18	38.71	33.37	47.31	9.21	27.27	7.02	7.01	11.56
Wichita Falls	16	0.13	4.27	6.25	17.66	12.50	53.58	43.75	24.49	37.50	1.85	0.00	0.00	1.72	3.85
Texas Non-MSA	365	3.06	0.21	0.27	10.30	7.40	61.28	61.10	28.21	31.23	20.30	0.00	18.03	21.43	18.92

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southwest Region.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geograph	nic Distributi	on: HOME	MORTGAGE F	REFINANCE	Stat	e: TEXAS	Eval	luation Period:	JANUARY 1	, 2000 TO D	ECEMBER	31, 2001			
MSA/Assessment Area:	Total Mortgage Loa	Refinance	Low-Ir Geogra		Moderate Geogra			-Income raphies	Upper- Geogr		Ma	rket Share	(%) by Ge	ography **	<del>6</del> *
WOAJASSESSIIIEHT AIEG.	#	% 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:															
Dallas	7,143	27.27	3.77	1.69	21.17	13.65	38.75	33.19	36.32	51.41	6.92	7.87	10.09	6.96	6.38
Houston	6,326	24.15	4.85	1.20	22.09	14.72	34.22	36.09	38.84	47.99	8.05	6.11	9.71	8.79	7.33
Limited-Scope Review:															
Abilene	146	0.56	0.75	0.00	24.00	11.64	49.26	47.26	25.99	41.10	9.59	0.00	7.69	8.18	12.59
Amarillo	598	2.28	3.70	1.00	19.91	11.20	45.36	48.49	31.03	39.30	12.89	12.00	15.26	12.88	12.42
Austin-San Marcos	2,782	10.62	4.15	1.80	18.53	12.37	43.20	38.79	34.12	47.05	6.14	9.22	7.10	5.40	6.57
Beaumont-Port Arthur	139	0.53	6.09	1.44	17.18	10.07	51.34	44.60	25.39	43.88	3.44	2.20	2.06	3.45	3.90
Brazoria	164	0.63	NA	NA	16.55	6.10	69.80	81.10	13.64	12.80	3.95	NA	3.44	4.03	3.82
Brownsville-Harlingen-San Benito	132	0.50	0.54	0.76	22.34	10.61	50.18	50.76	26.94	37.88	3.25	20.00	2.30	4.18	2.48
Bryan-College Station	137	0.52	0.19	0.00	16.13	5.11	49.08	35.77	34.61	55.47	5.93	0.00	5.65	5.95	6.19
Corpus Christi	358	1.37	5.91	1.40	23.70	10.06	37.94	36.87	32.45	51.68	7.59	5.88	6.01	7.89	7.83
El Paso	774	2.95	1.98	1.16	22.15	14.08	38.97	39.53	36.91	45.22	9.51	13.51	10.63	9.28	9.39
Fort Worth-Arlington	2,850	10.88	3.11	0.81	19.46	13.30	43.93	36.46	33.50	49.44	6.71	7.83	8.01	5.85	7.17
Galveston-Texas City	330	1.26	4.78	4.24	18.37	16.97	49.51	34.24	27.33	44.55	6.59	9.89	11.83	6.39	5.66
Killeen-Temple	165	0.63	0.04	0.00	11.04	3.03	53.37	47.27	35.55	49.70	3.70	0.00	2.23	3.31	4.37
Lubbock	351	1.34	4.77	1.99	17.91	10.83	47.70	47.29	29.61	39.60	8.48	11.63	7.38	8.36	8.77
McAllen-Edinburg-Mission	356	1.36	NA	NA	24.42	17.70	48.72	42.98	26.85	39.33	6.12	NA	7.78	6.59	5.28
Odessa-Midland	277	1.06	6.52	1.44	21.14	11.91	37.05	41.52	35.29	45.13	10.24	2.94	11.11	11.05	9.72
San Angelo	119	0.45	1.73	0.84	17.31	10.08	52.89	47.06	28.07	42.02	6.97	0.00	6.94	6.59	7.52
San Antonio	1,630	6.22	4.97	2.82	25.34	17.24	35.59	29.51	34.10	50.37	5.68	10.40	8.06	5.78	5.08
Sherman-Denison	84	0.32	0.08	0.00	18.33	13.10	60.79	65.48	20.79	21.43	3.76	0.00	4.42	3.37	4.79

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southwest Region.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geograpi	nic Distributi	on: HOME	MORTGAGE F	REFINANCE	Stat	e: TEXAS	Eva	luation Period:	JANUARY 1	, 2000 TO D	ECEMBER	31, 2001			
MSA/Assessment Area:	Mortgage	Home Refinance ans	Low-li Geogr	ncome aphies		e-Income aphies		e-Income raphies	Upper- Geogr	Income aphies	Ма	rket Share	(%) by Ge	ography *	* *
WISA/ASSESSMENT ATEA.	#	% 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
Limited-Scope Review:															
Tyler	308	1.18	3.15	0.97	6.45	1.95	58.52	47.08	31.88	50.00	11.92	6.67	8.70	11.28	12.89
Victoria	72	0.27	2.80	1.39	23.89	25.00	44.61	41.67	28.69	31.94	7.69	25.00	13.46	7.69	5.76
Waco	211	0.81	3.32	2.37	20.13	8.06	43.18	41.71	33.37	47.87	6.49	6.98	4.74	6.75	6.59
Wichita Falls	33	0.13	4.27	0.00	17.66	18.18	53.58	33.33	24.49	48.48	1.14	0.00	3.36	0.53	1.42
Texas Non-MSA	710	2.71	0.21	0.00	10.30	5.21	61.28	53.80	28.21	40.99	12.31	0.00	13.92	11.60	13.17

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southwest Region.

Table 5. Geographic Distribution of Small Loans to Businesses

Geograph	ic Distributio	on: SMALL	LOANS TO BU	SINESSES	State	: TEXAS	Evalı	uation Period:	JANUARY 1,	2000 TO D	ECEMBER	31, 2001			
	Total Sm to Busi		Low-Ind Geograp		Moderate Geogra		Middle-I Geogra		Upper-In Geograp		Mai	rket Share	(%) by Geo	graphy **	· *
MSA/Assessment Area:	#	% 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:															
Dallas	2,339	26.54	4.53	4.05	23.57	25.66	32.14	31.46	37.92	38.82	0.90	1.08	0.89	0.96	0.97
Houston	2,068	23.46	5.34	4.55	23.53	23.42	31.27	33.38	39.63	38.66	0.71	0.66	0.78	0.71	0.79
Limited-Scope Review:															
Abilene	24	0.27	1.78	0.00	34.78	33.33	44.09	41.67	18.93	25.00	0.29	0.00	0.25	0.27	0.53
Amarillo	326	3.70	10.01	12.88	16.47	19.63	48.44	40.18	25.08	27.30	1.36	3.25	0.58	1.61	1.40
Austin-San Marcos	898	10.19	5.11	6.29	17.22	15.04	39.45	36.25	38.09	42.42	0.96	2.22	0.73	0.84	1.19
Beaumont-Port Arthur	50	0.57	6.58	4.17	18.82	29.17	45.09	35.42	27.55	31.25	0.19	0.26	0.27	0.21	0.05
Brazoria	44	0.50	NA	NA	18.33	13.64	69.33	68.18	12.35	18.18	0.32	NA	0.00	0.45	0.21
Brownsville-Harlingen-San Benito	29	0.33	0.86	3.45	24.71	13.79	40.48	48.28	33.95	34.48	0.18	0.00	0.00	0.26	0.24
Bryan-College Station	27	0.31	4.46	0.00	16.93	14.81	41.57	55.56	35.32	29.63	0.13	0.00	0.78	0.08	0.00
Corpus Christi	133	1.51	7.94	3.76	29.08	33.83	34.33	30.08	28.64	32.33	0.73	0.20	1.00	0.63	0.90
El Paso	324	3.68	8.91	14.20	22.79	21.60	34.95	33.02	33.34	31.17	1.28	2.84	1.12	1.11	1.31
Fort Worth-Arlington	695	7.89	8.28	9.21	19.24	19.86	39.73	34.24	32.75	36.69	0.54	0.76	0.53	0.49	0.65
Galveston-Texas City	73	0.83	12.15	20.55	13.90	8.22	41.25	35.62	32.69	35.62	0.51	1.20	0.21	0.35	0.66
Killeen-Temple	61	0.69	2.64	0.00	22.27	24.59	47.11	44.26	27.98	31.15	0.60	0.00	0.87	0.50	0.79
Lubbock	39	0.44	12.98	10.81	16.51	24.32	38.67	35.14	30.77	29.73	0.13	0.15	0.00	0.14	0.19
McAllen-Edinburg-Mission	50	0.57	NA	NA	20.56	20.00	37.73	32.00	41.71	48.00	0.17	NA	0.17	0.22	0.15
Odessa-Midland	118	1.34	8.65	13.56	16.81	5.93	42.42	43.22	32.12	37.29	0.95	2.12	0.49	0.92	1.27
San Angelo	66	0.75	14.82	28.79	17.19	9.09	41.17	43.94	26.82	18.18	1.59	3.88	0.00	2.04	1.12
San Antonio	831	9.43	4.26	6.26	20.76	21.54	36.26	36.70	38.70	35.50	0.95	1.56	1.20	0.86	0.91
Sherman-Denison	23	0.26	6.64	4.35	22.01	21.74	45.82	39.13	25.53	34.78	0.29	0.00	0.26	0.23	0.67

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Business Data US&PR.

Table 5. Geographic Distribution of Small Loans to Businesses

Geograph	ic Distributio	on: SMALL	LOANS TO BU	SINESSES	State	e: TEXAS	Eval	uation Period:	JANUARY 1	2000 TO D	ECEMBER	31, 2001			
		nall Loans inesses	Low-Ind Geograp		Moderate Geogra		Middle-l Geogra		Upper-In Geogra		Ma	rket Share	(%) by Ge	ography **	<b>*</b> *
MSA/Assessment Area:	#	% of Total*	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	Overall	Low	Mod	Mid	Upp
Limited-Scope Review:															
Tyler	111	1.26	11.01	13.51	5.89	2.70	45.18	48.65	37.92	35.14	0.63	0.84	0.35	0.75	0.52
Victoria	45	0.51	1.43	0.00	43.79	66.67	25.13	15.56	29.64	17.78	1.18	0.00	1.84	0.99	0.55
Waco	103	1.17	3.60	6.86	19.67	20.59	42.72	29.41	33.27	43.14	1.18	2.46	0.48	0.91	1.88
Wichita Falls	26	0.29	13.89	23.08	20.94	19.23	39.18	30.77	25.98	26.92	0.47	0.77	0.46	0.36	0.67
Texas Non-MSA	311	3.53	1.57	0.32	11.76	11.90	61.23	55.95	25.43	31.83	0.96	1.22	1.40	0.94	1.13
														_	

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Business Data US&PR.

Table 6. Geographic Distribution of Small Loans to Farms

Geogra	phic Distrib	ution: SMA	LL LOANS TO	FARMS	State:	TEXAS	Evaluati	on Period: J	ANUARY 1, 20	00 TO DEC	EMBER 31,	2001			
MSA/Assessment Area:	Total Sm to Fa		Low-Inc Geograp		Moderate- Geograp		Middle-I Geogra		Upper-In Geograp		Mar	ket Share	(%) by Ge	ography **	<del>* *</del>
MOA/A33633IIIEII AIGU.	#	% 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:															
Dallas	17	5.43	2.66	0.00	22.59	17.65	40.47	52.94	33.88	29.41	1.15	0.00	0.00	2.54	2.06
Houston	12	3.83	2.81	0.00	20.26	25.00	39.43	33.33	37.48	41.67	2.01	0.00	2.63	2.00	2.60
Limited-Scope Review:															
Abilene	1	0.32	0.00	0.00	16.19	0.00	67.27	100.00	16.55	0.00	0.52	0.00	0.00	0.68	0.00
Amarillo	50	15.97	6.36	2.00	7.10	2.00	63.55	62.00	22.99	34.00	20.59	0.00	25.00	18.33	29.27
Austin-San Marcos	10	3.19	3.00	0.00	17.60	10.00	52.97	30.00	26.43	60.00	3.37	0.00	2.78	2.30	7.50
Beaumont-Port Arthur	0	0.00	3.36	0.00	11.21	0.00	61.50	0.00	23.55	0.00	0.00	0.00	0.00	0.00	0.00
Brazoria	3	0.96	NA	NA	12.25	0.00	80.39	100.00	7.35	0.00	3.33	NA	0.00	4.17	0.00
Brownsville-Harlingen-San Benito	2	0.64	0.00	0.00	6.96	50.00	65.72	50.00	27.32	0.00	0.39	0.00	0.00	0.57	0.00
Bryan-College Station	0	0.00	1.19	0.00	8.93	0.00	47.02	0.00	41.67	0.00	0.00	0.00	0.00	0.00	0.00
Corpus Christi	40	12.78	5.69	0.00	23.76	20.00	40.67	80.00	29.88	0.00	12.82	0.00	6.33	35.71	0.00
El Paso	10	3.19	2.54	0.00	27.48	40.00	35.62	20.00	34.35	40.00	30.00	0.00	27.27	28.57	50.00
Fort Worth-Arlington	5	1.60	3.21	0.00	15.56	20.00	51.32	40.00	29.91	40.00	0.30	0.00	0.00	0.53	0.00
Galveston-Texas City	0	0.00	5.30	0.00	13.91	0.00	51.66	0.00	29.14	0.00	0.00	0.00	0.00	0.00	0.00
Killeen-Temple	12	3.83	0.40	0.00	10.78	0.00	58.68	41.67	30.14	58.33	4.32	0.00	0.00	2.17	10.00
Lubbock	2	0.64	4.39	0.00	17.42	0.00	56.36	100.00	21.82	0.00	0.48	0.00	0.00	0.60	0.00
McAllen-Edinburg-Mission	0	0.00	NA	NA	13.46	0.00	48.27	0.00	38.27	0.00	0.00	NA	0.00	0.00	0.00
Odessa-Midland	2	0.64	3.76	0.00	13.48	0.00	51.41	100.00	31.35	0.00	3.51	0.00	0.00	4.35	0.00
San Angelo	6	1.92	4.21	0.00	5.50	0.00	57.28	66.67	33.01	33.33	4.30	0.00	0.00	2.99	10.00
San Antonio	11	3.51	1.56	0.00	17.95	18.18	41.02	63.64	39.41	18.18	3.60	0.00	2.17	5.75	2.44
Sherman-Denison	0	0.00	1.27	0.00	6.96	0.00	79.43	0.00	12.34	0.00	0.00	0.00	0.00	0.00	0.00

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Table 6. Geographic Distribution of Small Loans to Farms

Geogra	aphic Distrib	ution: SMA	LL LOANS TO	FARMS	State:	TEXAS	Evaluati	ion Period: J	ANUARY 1, 20	000 TO DEC	EMBER 31	, 2001			
MSA/Assessment Area:		nall Loans arms	Low-Ind Geogra		Moderate Geogra		Middle-l Geogra		Upper-In Geogra		Ma	rket Share	(%) by Ge	ography *†	<del>*</del> *
WOA/ASSESSITETE ATEC.	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Limited-Scope Review:															
Tyler	8	2.56	1.57	0.00	2.09	0.00	65.18	75.00	31.15	25.00	3.31	0.00	0.00	3.36	3.33
Victoria	1	0.32	1.02	0.00	22.96	0.00	42.35	100.00	33.67	0.00	0.00	0.00	0.00	0.00	0.00
Waco	18	5.75	0.39	0.00	10.96	0.00	52.84	61.11	35.62	38.89	12.94	0.00	0.00	10.42	17.14
Wichita Falls	2	0.64	7.64	0.00	11.15	0.00	63.69	50.00	17.52	50.00	1.41	0.00	0.00	2.13	0.00
Texas Non-MSA	101	32.27	0.33	0.00	6.74	4.95	72.43	69.31	20.51	25.74	4.09	0.00	2.96	4.41	3.78

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Table 7. Borrower Distribution of Home Purchase Loans

Во	rrower Distr	ibution: HC	ME PURCHA	SE	State: TE	XAS	Evaluation	Period: JANI	JARY 1, 2000	TO DECEME	BER 31, 20	01			
MSA/Assessment Area:	Total Purchas		Low-li Borro	ncome	Moderato Borro			-Income owers	Upper-l Borro		Market	Share (%)	by Borrow	er Income	***
MOA/ASSESSITERE ATEU.	#	% 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:															
Dallas	9,725	26.46	20.62	10.20	17.81	20.71	22.06	19.83	39.51	49.25	3.03	4.12	3.30	2.28	3.14
Houston	10,978	29.87	22.50	16.36	16.64	35.84	20.44	15.28	40.42	32.51	4.92	9.81	8.71	3.13	3.53
Limited-Scope Review:															
Abilene	220	0.60	19.37	6.06	18.40	10.61	23.43	25.76	38.80	57.58	1.57	1.12	0.76	2.00	1.64
Amarillo	322	0.88	20.61	1.91	17.71	8.78	22.90	18.70	38.78	70.61	3.16	0.55	1.22	2.35	4.89
Austin-San Marcos	3,409	9.28	20.93	7.53	17.41	16.08	22.47	20.36	39.19	56.04	1.82	1.89	1.37	1.35	2.38
Beaumont-Port Arthur	510	1.39	23.17	6.82	16.60	22.73	20.01	26.52	40.22	43.94	1.71	0.82	2.52	1.61	1.52
Brazoria	329	0.90	19.19	4.04	18.98	22.79	24.59	18.01	37.25	55.15	2.47	1.58	3.65	1.45	2.78
Brownsville-Harlingen-San Benito	160	0.44	24.63	1.52	16.37	7.58	16.98	12.12	42.02	78.79	0.91	0.00	0.42	0.45	1.20
Bryan-College Station	407	1.11	24.40	0.00	15.32	8.79	19.71	19.78	40.56	71.43	1.36	0.00	1.07	1.11	1.60
Corpus Christi	381	1.04	24.29	2.06	16.05	13.27	18.88	16.22	40.78	68.44	2.99	0.64	1.98	2.28	3.84
El Paso	555	1.51	22.95	20.77	16.77	30.77	19.21	14.81	41.08	33.65	3.15	11.55	4.88	1.83	2.20
Fort Worth-Arlington	3,343	9.10	19.56	14.89	17.84	25.31	23.29	19.50	39.31	40.31	2.94	4.99	3.27	2.06	2.85
Galveston-Texas City	562	1.53	23.46	4.98	16.77	18.53	19.77	19.72	39.99	56.77	3.51	1.86	5.37	2.76	3.51
Killeen-Temple	669	1.82	17.54	0.96	20.36	7.69	22.56	20.19	39.54	71.15	2.10	0.00	0.91	1.42	3.12
Lubbock	500	1.36	21.08	5.30	17.79	19.70	20.98	20.45	40.16	54.55	1.56	1.80	1.69	1.07	1.73
McAllen-Edinburg-Mission	279	0.76	24.60	1.68	16.48	11.73	16.59	19.55	42.33	67.04	2.10	0.88	2.37	1.44	2.30
Odessa-Midland	160	0.44	22.18	2.63	17.03	12.28	20.49	22.81	40.30	62.28	1.97	0.44	0.87	1.38	2.91
San Angelo	86	0.23	19.92	2.44	18.55	12.20	22.22	31.71	39.31	53.66	1.27	0.72	0.00	1.90	1.59
San Antonio	2,478	6.74	22.54	3.76	17.15	14.43	20.15	22.28	40.17	59.53	2.48	1.93	2.30	2.36	2.66
Sherman-Denison	109	0.30	19.74	2.06	17.87	14.43	23.22	12.37	39.17	71.13	2.44	0.70	2.45	0.63	3.57

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 25.31% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southwest Region.

Table 7. Borrower Distribution of Home Purchase Loans

Во	orrower Disti	ribution: HC	ME PURCHA	SE	State: TE	XAS	Evaluation	Period: JANI	JARY 1, 2000	O TO DECEME	3ER 31, 20	01			
MSA/Assessment Area:		Home se Loans	_	ncome		e-Income owers		e-Income owers		Income owers	Market	Share (%)	by Borrov	ver Income	****
WOA/ASSESSITERL ATEG.	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp
Limited-Scope Review:															
Tyler	443	1.21	21.70	13.37	16.81	20.06	21.88	18.02	39.61	48.55	4.99	8.65	5.22	2.96	5.35
Victoria	42	0.11	23.77	2.56	15.86	12.82	20.57	17.95	39.80	66.67	2.04	0.00	1.01	1.46	3.39
Waco	300	0.82	21.72	4.09	17.18	19.09	21.88	17.27	39.21	59.55	3.62	1.38	3.44	2.77	4.52
Wichita Falls	49	0.13	20.27	2.27	17.97	20.45	21.99	20.45	39.77	56.82	1.17	0.00	1.11	1.05	1.37
Texas Non-MSA	736	2.00	19.64	2.79	15.77	11.92	19.89	18.58	44.70	66.72	5.83	5.88	5.28	4.88	6.30

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 25.31% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southwest Region.

Table 8. Borrower Distribution of Home Improvement Loans

Borro	ower Distrib	ution: HON	ME IMPROVEN	<b>MENT</b>	State:	TEXAS	Evaluatio	on Period: JAI	NUARY 1, 20	OO TO DECEN	MBER 31, 2	2001			
MSA/Assessment Area:	Total Improvem		Low-li Borro	ncome owers	Moderat Borro			-Income owers	Upper-l Borro	Income owers	Market	Share (%)	by Borrov	ver Income	****
MOA/A33633IIIEIT AIGE.	#	% 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:															
Dallas	3,106	26.06	20.62	6.92	17.81	11.14	22.06	17.26	39.51	64.68	15.01	8.80	9.58	12.04	19.13
Houston	3,169	26.59	22.50	5.59	16.64	10.98	20.44	17.83	40.42	65.60	16.06	7.10	9.00	13.79	21.59
Limited-Scope Review:															
Abilene	57	0.48	19.37	12.28	18.40	7.02	23.43	29.82	38.80	50.88	5.24	2.17	1.28	4.08	8.75
Amarillo	85	0.71	20.61	14.12	17.71	8.24	22.90	23.53	38.78	54.12	5.96	6.17	1.79	4.32	8.82
Austin-San Marcos	1,043	8.75	20.93	3.85	17.41	10.96	22.47	19.33	39.19	65.87	13.71	5.94	7.91	12.35	18.53
Beaumont-Port Arthur	71	0.60	23.17	9.86	16.60	19.72	20.01	21.13	40.22	49.30	3.76	2.11	2.87	3.63	4.70
Brazoria	109	0.91	19.19	5.50	18.98	9.17	24.59	16.51	37.25	68.81	8.86	4.35	2.80	3.85	14.67
Brownsville-Harlingen-San Benito	73	0.61	24.63	12.33	16.37	9.59	16.98	15.07	42.02	63.01	5.42	2.86	4.00	1.89	7.91
Bryan-College Station	21	0.18	24.40	0.00	15.32	0.00	19.71	23.81	40.56	76.19	4.81	0.00	0.00	7.69	5.19
Corpus Christi	229	1.92	24.29	9.17	16.05	13.97	18.88	18.34	40.78	58.52	10.89	7.44	9.55	8.17	13.87
El Paso	268	2.25	22.95	6.34	16.77	9.33	19.21	11.19	41.08	73.13	6.24	2.85	2.90	2.23	11.63
Fort Worth-Arlington	1,291	10.83	19.56	6.51	17.84	11.15	23.29	15.88	39.31	66.46	11.32	6.80	6.90	7.46	15.40
Galveston-Texas City	270	2.27	23.46	7.41	16.77	11.48	19.77	20.74	39.99	60.37	14.97	12.66	15.19	15.93	14.95
Killeen-Temple	88	0.74	17.54	3.41	20.36	3.41	22.56	12.50	39.54	80.68	8.54	2.27	2.60	2.40	14.13
Lubbock	109	0.91	21.08	12.84	17.79	14.68	20.98	26.61	40.16	45.87	6.06	6.06	2.80	8.47	6.74
McAllen-Edinburg-Mission	218	1.83	24.60	9.63	16.48	21.56	16.59	25.23	42.33	43.58	8.33	1.84	8.73	10.96	10.22
Odessa-Midland	100	0.84	22.18	6.00	17.03	15.00	20.49	26.00	40.30	53.00	8.94	0.00	5.32	9.40	12.43
San Angelo	43	0.36	19.92	0.00	18.55	18.60	22.22	20.93	39.31	60.47	7.26	0.00	5.08	5.06	11.81
San Antonio	872	7.32	22.54	17.32	17.15	20.07	20.15	16.74	40.17	45.87	12.02	15.88	12.96	10.04	11.47
Sherman-Denison	55	0.46	19.74	3.64	17.87	14.55	23.22	18.18	39.17	63.64	8.43	0.00	10.81	7.81	9.42

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 0.03% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southwest Region.

Table 8. Borrower Distribution of Home Improvement Loans

Born	rower Distrib	ution: HON	1E IMPROVEN	ИENT	State:	TEXAS	Evaluatio	on Period: JAI	NUARY 1, 20	OO TO DECEN	ИBER 31, 2	2001			
MSA/Assessment Area:		Home nent Loans	_	ncome owers		e-Income owers		-Income owers		Income owers	Market	Share (%)	by Borrov	ver Income	)****
ivioa/assessifietit afea.	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp
Limited-Scope Review:															
Tyler	152	1.28	21.70	3.95	16.81	11.84	21.88	26.32	39.61	57.89	10.95	9.38	4.00	12.68	13.38
Victoria	14	0.12	23.77	0.00	15.86	7.14	20.57	21.43	39.80	71.43	3.74	0.00	4.35	1.89	5.05
Waco	93	0.78	21.72	6.45	17.18	15.05	21.88	10.75	39.21	67.74	9.33	6.98	6.25	5.43	12.34
Wichita Falls	16	0.13	20.27	0.00	17.97	12.50	21.99	18.75	39.77	68.75	2.14	0.00	0.00	1.27	3.94
Texas Non-MSA	365	3.06	19.64	5.77	15.77	12.64	19.89	15.11	44.70	66.48	20.81	23.40	20.83	16.37	22.01

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 0.03% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southwest Region.

Table 9. Borrower Distribution of Home Mortgage Refinance Loans

Borrower	Distribution	: HOME M	ORTGAGE RE	FINANCE	Stat	e: TEXAS	Eval	luation Period:	JANUARY 1	I, 2000 TO D	ECEMBER	31, 2001			
MSA/Assessment Area:	Total Home Refinanc		Low-li Borro	ncome owers	Moderati Borro			-Income owers	Upper- Borro	Income wers	Market	Share (%)	by Borrov	ver Income	,****
monnassasinant Area.	#	% 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:															
Dallas	7,143	27.27	20.62	7.05	17.81	16.97	22.06	22.00	39.51	53.98	8.26	8.35	9.45	7.99	8.05
Houston	6,326	24.15	22.50	5.46	16.64	17.77	20.44	24.13	40.42	52.64	9.50	8.87	10.76	10.02	9.02
Limited-Scope Review:															
Abilene	146	0.56	19.37	2.34	18.40	7.81	23.43	18.75	38.80	71.09	13.15	9.09	8.51	12.57	14.39
Amarillo	598	2.28	20.61	2.59	17.71	8.46	22.90	17.10	38.78	71.85	15.50	9.84	9.49	10.29	19.17
Austin-San Marcos	2,782	10.62	20.93	4.54	17.41	14.91	22.47	22.75	39.19	57.80	7.05	5.30	6.55	6.33	7.71
Beaumont-Port Arthur	139	0.53	23.17	5.36	16.60	10.71	20.01	25.00	40.22	58.93	3.64	4.62	1.74	2.86	4.43
Brazoria	164	0.63	19.19	2.84	18.98	7.80	24.59	18.44	37.25	70.92	4.45	2.20	2.14	3.37	5.49
Brownsville-Harlingen-San Benito	132	0.50	24.63	1.16	16.37	15.12	16.98	17.44	42.02	66.28	2.99	2.04	4.15	3.87	2.66
Bryan-College Station	137	0.52	24.40	0.89	15.32	6.25	19.71	12.50	40.56	80.36	6.76	0.00	3.42	5.17	7.78
Corpus Christi	358	1.37	24.29	3.61	16.05	9.94	18.88	19.58	40.78	66.87	9.54	4.46	7.02	8.94	10.71
El Paso	774	2.95	22.95	3.67	16.77	11.84	19.21	19.59	41.08	64.90	12.19	6.41	9.97	10.43	13.89
Fort Worth-Arlington	2,850	10.88	19.56	6.59	17.84	15.22	23.29	24.22	39.31	53.97	8.44	6.89	7.49	8.20	9.08
Galveston-Texas City	330	1.26	23.46	2.33	16.77	10.33	19.77	15.00	39.99	72.33	7.69	4.59	8.07	5.85	8.37
Killeen-Temple	165	0.63	17.54	0.85	20.36	3.42	22.56	19.66	39.54	76.07	5.40	2.04	1.05	4.53	6.56
Lubbock	351	1.34	21.08	4.18	17.79	9.41	20.98	21.60	40.16	64.81	9.22	5.71	6.50	8.33	10.36
McAllen-Edinburg-Mission	356	1.36	24.60	3.56	16.48	10.09	16.59	19.88	42.33	66.47	6.81	8.24	5.36	6.59	7.02
Odessa-Midland	277	1.06	22.18	2.21	17.03	11.07	20.49	20.30	40.30	66.42	12.86	6.35	10.66	10.70	14.59
San Angelo	119	0.45	19.92	9.01	18.55	10.81	22.22	18.02	39.31	62.16	8.85	8.93	3.85	6.82	11.39
San Antonio	1,630	6.22	22.54	6.04	17.15	14.58	20.15	22.96	40.17	56.42	6.92	5.81	7.00	7.76	6.72
Sherman-Denison	84	0.32	19.74	1.45	17.87	5.80	23.22	18.84	39.17	73.91	4.16	1.56	2.03	3.18	5.01

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 9.88% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southwest Region.

Table 9. Borrower Distribution of Home Mortgage Refinance Loans

Borrowe	r Distributior	n: HOME M	ORTGAGE RE	FINANCE	Stat	te: TEXAS	Eva	luation Period:	JANUARY	1, 2000 TO D	ECEMBER	31, 2001			
MSA/Assessment Area:		e Mortgage ce Loans	_	ncome owers		e-Income owers		e-Income owers		Income owers	Market	Share (%)	by Borrov	ver Income	)****
WOA/ASSESSITERE ATEA.	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp
Limited-Scope Review:															
Tyler	308	1.18	21.70	4.12	16.81	11.68	21.88	19.24	39.61	64.95	14.13	12.86	10.79	12.37	15.73
Victoria	72	0.27	23.77	4.17	15.86	13.89	20.57	6.94	39.80	75.00	9.32	6.45	10.67	2.70	11.96
Waco	211	0.81	21.72	2.04	17.18	11.22	21.88	18.88	39.21	67.86	7.91	2.97	6.97	6.84	8.93
Wichita Falls	33	0.13	20.27	3.03	17.97	6.06	21.99	21.21	39.77	69.70	1.50	1.64	1.74	1.29	1.52
Texas Non-MSA	710	2.71	19.64	1.48	15.77	6.82	19.89	14.54	44.70	77.15	14.91	6.94	13.01	13.51	15.60

<sup>(\*)</sup> 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.

<sup>\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 9.88% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southwest Region.

Table 10. Borrower Distribution of Small Loans to Businesses

Borrower Dis	stribution: SMALL LOA	NS TO BUSINES	SES State:	TEXAS Evalua	tion Period: JANU	ARY 1, 2000 TO DE	ECEMBER 31, 200	)1	
MSA/Assessment Area:	Total Sma to Busin			th Revenues of on or less		ns by Original Amount ardless of Business Siz		Market Sh	are****
WOAJASSESSIIIEIIL AIEd.	#	% 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:									
Dallas	2,339	26.54	66.56	59.60	80.93	10.47	8.59	0.90	1.15
Houston	2,068	23.46	66.84	60.44	79.35	9.91	10.74	0.71	0.90
Limited-Scope Review:									
Abilene	24	0.27	73.94	62.50	83.33	12.50	4.17	0.29	0.22
Amarillo	326	3.70	75.41	65.03	82.21	10.43	7.36	1.36	2.38
Austin-San Marcos	898	10.19	69.33	50.45	69.49	11.69	18.82	0.96	0.99
Beaumont-Port Arthur	50	0.57	73.50	40.00	70.00	12.00	18.00	0.19	0.13
Brazoria	44	0.50	72.02	63.64	86.36	6.82	6.82	0.32	0.50
Brownsville-Harlingen-San Benito	29	0.33	72.44	41.38	55.17	13.79	31.03	0.18	0.10
Bryan-College Station	27	0.31	71.05	40.74	81.48	14.81	3.70	0.13	0.13
Corpus Christi	133	1.51	73.50	51.13	65.41	15.79	18.80	0.73	0.68
El Paso	324	3.68	74.39	54.94	78.09	11.11	10.80	1.28	1.50
Fort Worth-Arlington	695	7.89	69.96	67.19	85.32	7.19	7.48	0.54	0.82
Galveston-Texas City	73	0.83	72.37	54.79	83.56	10.96	5.48	0.51	0.91
Killeen-Temple	61	0.69	74.83	65.57	72.13	14.75	13.11	0.60	1.03
Lubbock	39	0.44	73.48	69.23	79.49	15.38	5.13	0.13	0.14
McAllen-Edinburg-Mission	50	0.57	73.14	72.00	86.00	6.00	8.00	0.17	0.21
Odessa-Midland	118	1.34	73.33	55.08	73.73	13.56	12.71	0.95	1.13
San Angelo	66	0.75	76.38	54.55	72.73	12.12	15.15	1.59	1.48
San Antonio	831	9.43	71.49	57.52	79.66	9.39	10.95	0.95	1.33
Sherman-Denison	23	0.26	73.70	56.52	65.22	17.39	17.39	0.29	0.47

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2002).

<sup>(\*\*\*)</sup> Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 14.57% of small loans to businesses originated/purchased by the bank. (\*\*\*\*) Based on 2001 Peer Small Business Data US&PR.

Table 10. Borrower Distribution of Small Loans to Businesses

Borrower Distrib	ution: SMALL LOA	INS TO BUSINES	SES State:	TEXAS Evalua	tion Period: JANL	JARY 1, 2000 TO D	ECEMBER 31, 20	01	
MCA/A	Total Sm to Busi	all Loans nesses		ith Revenues of on or less		ans by Original Amoun ardless of Business Si		Market S	hare****
MSA/Assessment Area:	#	% 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
Limited-Scope Review:									
Tyler	111	1.26	73.60	57.66	72.97	11.71	15.32	0.63	0.62
Victoria	45	0.51	76.60	35.56	66.67	20.00	13.33	1.18	0.79
Waco	103	1.17	70.31	34.95	61.17	4.85	33.98	1.18	1.02
Wichita Falls	26	0.29	75.91	57.69	57.69	15.38	26.92	0.47	0.82
Texas Non-MSA	311	3.53	73.60	58.20	78.78	7.07	14.15	0.96	1.04

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2002).

<sup>(\*\*\*)</sup> Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 14.57% 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 Dist	ribution: SMALL LOANS	S TO FARMS	State: TEXA	S Evalu	ation Period: JANU	JARY 1, 2000 TO DE	CEMBER 31, 2001		
	Total Sma to Fa		Farms with F \$1 million			oans by Original Amou Regardless of Farm Siz		Market Sh	are***
MSA/Assessment Areas:	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	AII	Rev \$1 million or less
Full-Scope Review:									
Dallas	17	5.43	92.03	41.18	88.24	5.88	5.88	1.15	0.78
Houston	12	3.83	91.68	33.33	91.67	8.33	0.00	2.01	0.42
Limited-Scope Review:									
Abilene	1	0.32	93.88	0.00	100.00	0.00	0.00	0.52	0.00
Amarillo	50	15.97	91.03	54.00	60.00	28.00	12.00	20.59	14.29
Austin-San Marcos	10	3.19	92.62	0.00	80.00	10.00	10.00	3.37	0.00
Beaumont-Port Arthur	0	0.00	94.77	0.00	0.00	0.00	0.00	0.00	0.00
Brazoria	3	0.96	94.85	33.33	33.33	66.67	0.00	3.33	0.00
Brownsville-Harlingen-San Benito	2	0.64	88.66	0.00	100.00	0.00	0.00	0.39	0.00
Bryan-College Station	0	0.00	92.26	0.00	0.00	0.00	0.00	0.00	0.00
Corpus Christi	40	12.78	90.96	65.00	52.50	25.00	22.50	12.82	11.65
El Paso	10	3.19	85.24	40.00	70.00	10.00	20.00	30.00	16.67
Fort Worth-Arlington	5	1.60	92.56	20.00	80.00	0.00	20.00	0.30	0.00
Galveston-Texas City	0	0.00	93.05	0.00	0.00	0.00	0.00	0.00	0.00
Killeen-Temple	12	3.83	93.01	66.67	50.00	50.00	0.00	4.32	2.54
Lubbock	2	0.64	91.06	0.00	50.00	0.00	50.00	0.48	0.00
McAllen-Edinburg-Mission	0	0.00	82.12	0.00	0.00	0.00	0.00	0.00	0.00
Odessa-Midland	2	0.64	94.98	50.00	0.00	50.00	50.00	3.51	2.27
San Angelo	6	1.92	92.88	66.67	50.00	0.00	50.00	4.30	3.37
San Antonio	11	3.51	92.44	45.45	36.36	27.27	36.36	3.60	1.71
Sherman-Denison	0	0.00	93.35	0.00	0.00	0.00	0.00	0.00	0.00

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2002).

<sup>(\*\*\*)</sup> 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 34.50% of small loans to farms originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Table 11. Borrower Distribution of Small Loans to Farms

Borrower Distribution	on: SMALL LOANS	S TO FARMS	State: TEXA	S Evalu	ation Period: JANI	JARY 1, 2000 TO DI	ECEMBER 31, 2001		
	Total Sma to Fa		Farms with F \$1 million			oans by Original Amou Regardless of Farm Siz		Market Sh	are****
MSA/Assessment Areas:	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	AII	Rev \$1 million or less
Limited-Scope Review:									
Tyler	8	2.56	93.19	62.50	87.50	0.00	12.50	3.31	2.84
Victoria	1	0.32	93.88	0.00	0.00	0.00	100.00	0.00	0.00
Waco	18	5.75	95.11	38.89	88.89	11.11	0.00	12.94	1.54
Wichita Falls	2	0.64	94.27	50.00	50.00	0.00	50.00	1.41	0.00
Texas Non-MSA	101	32.27	92.70	61.39	61.39	17.82	20.79	4.09	2.95

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2002).

<sup>(\*\*\*)</sup> 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 34.50% of small loans to farms originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Table 12. Qualified Investments

	QUALIFIED INVES	STMENTS St	ate: TEXAS	Evaluation Period: JA	NUARY 1, 20	000 TO DECEMBI	ER 31, 2001		
	Prior Perio	od Investments*	Current Pe	riod Investments		Total Investm	ents	Unfunded	Commitments**
MSA/Assessment Areas:	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Dallas	29	19,594	103	55,597	132	75,191	34.03	6	6,848
Houston	19	6,876	63	43,314	82	50,190	22.72	1	316
Limited-Scope Review:									
Abilene	1	344	18	15	19	359	0.16	0	0
Amarillo	0	0	28	123	28	123	0.06	0	0
Austin-San Marcos	17	3,399	57	36,681	74	40,080	18.14	0	0
Beaumont-Port Arthur	3	1,361	10	12	13	1,373	0.62	0	0
Brazoria	2	3	2	2,050	4	2,053	0.93	0	0
Brownsville-Harlingen-San Benito	3	266	5	63	8	329	0.15	0	0
Bryan-College Station	1	2	11	109	12	111	0.05	0	0
Corpus Christi	1	4	16	385	17	389	0.18	0	0
El Paso	7	2,326	12	223	19	2,549	1.15	0	0
Fort Worth-Arlington	11	4,279	53	10,915	64	15,194	6.88	3	617
Galveston-Texas City	1	1	2	7,189	3	7,190	3.25	0	0
Killeen-Temple	1	3	11	19	12	22	0.01	0	0
Lubbock	0	0	15	392	15	392	0.18	0	0
McAllen-Edinburg-Mission	2	112	10	27	12	139	0.06	0	0
Odessa-Midland	2	63	39	388	41	451	0.20	0	0
San Angelo	1	2	9	24	10	26	0.01	0	0
San Antonio	20	4,661	42	15,981	62	20,642	9.34	0	0
Sherman-Denison	0	0	5	5	5	5	0.00	0	0

<sup>(\*) &</sup>quot;Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.

<sup>(\*\*) &</sup>quot;Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

Table 12. Qualified Investments

	QUALIFIED INVES	STMENTS St	ate: TEXAS	Evaluation Period: JA	NUARY 1, 20	000 TO DECEMBI	ER 31, 2001		
	Prior Perio	od Investments*	Current Pe	eriod Investments		Total Investm	ents	Unfunded	1 Commitments**
MSA/Assessment Areas:	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Limited-Scope Review:									
Tyler	2	50	17	277	19	327	0.15	0	0
Victoria	2	1,546	7	13	9	1,559	0.71	0	0
Waco	1	24	6	1,324	7	1,348	0.61	0	0
Wichita Falls	0	0	11	66	11	66	0.03	0	0
Texas Non-MSA	2	731	76	116	78	847	0.38	0	0

<sup>(\*) &</sup>quot;Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.

<sup>(\*\*) &</sup>quot;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 BRAI		-				•	tate: TEX		aluation Pe	riod: J	ANUARY	1, 2000	O TO DE	CEMBER	31, 2001		
	Deposits			Branch	ies				Branch (	Openings	/Closings				Popul	ation	
MSA/Assessment Area:	% of Rated Area	# of BANK	% of Rated Area		Location of Income of	Branches by Geographies	•	# of Branch	# of Branch		Change i Branches		n of	% (	of the Pop Each Ge	ulation wit ography	hin
	Deposits in MSA/AA	Branches	Branches in MSA/AA	Low	Mod	Mid	Upp	Closings	Openings	Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Dallas	37.25	141	30.32	2.13	21.28	28.37	48.23	9	11	0	2	0	0	7.73	25.25	37.93	29.06
Houston	21.36	94	20.22	2.13	18.09	32.98	46.81	10	2	0	- 1	- 4	- 3	7.95	27.54	33.80	30.71
Limited-Scope Review:																	
Abilene	0.42	3	0.65	0.00	33.33	33.33	33.33	0	0	0	0	0	0	0.77	29.46	47.20	20.91
Amarillo	0.98	7	1.51	14.29	28.57	42.86	14.29	3	0	0	- 2	- 1	0	5.52	21.53	45.68	27.27
Austin-San Marcos	7.74	35	7.53	0.00	22.86	34.29	42.86	1	1	0	0	- 1	1	7.41	26.02	39.41	27.03
Beaumont-Port Arthur	0.49	3	0.65	0.00	33.33	33.33	33.33	0	0	0	0	0	0	7.93	19.90	48.03	23.87
Brazoria	0.04	1	0.22	NA	0.00	100.00	0.00	0	0	NA	0	0	0	NA	19.51	67.60	12.89
Brownsville-Harlingen-San Benito	0.32	1	0.22	0.00	100.00	0.00	0.00	0	0	0	0	0	0	1.24	28.79	47.93	22.04
Bryan-College Station	0.31	3	0.65	0.00	0.00	66.67	33.33	0	0	0	0	0	0	3.57	18.12	45.40	24.42
Corpus Christi	1.91	8	1.72	0.00	50.00	12.50	37.50	0	0	0	0	0	0	8.99	24.22	36.77	30.01
El Paso	2.11	16	3.44	6.25	6.25	43.75	43.75	0	0	0	0	0	0	5.68	28.14	37.12	29.06
Fort Worth-Arlington	6.91	50	10.75	4.00	18.00	32.00	46.00	3	3	0	- 1	0	1	4.93	23.88	42.45	28.73
Galveston-Texas City	0.81	7	1.51	28.57	14.29	42.86	14.29	0	0	0	0	0	0	8.34	19.52	48.62	23.45
Killeen-Temple	0.37	2	0.43	0.00	100.00	0.00	0.00	0	0	0	0	0	0	0.13	28.16	46.60	25.11
Lubbock	0.55	4	0.86	50.00	25.00	0.00	25.00	0	0	0	0	0	0	8.73	19.41	45.31	24.00
McAllen-Edinburg-Mission	0.35	2	0.43	NA	0.00	50.00	50.00	0	0	NA	0	0	0	NA	27.92	47.03	25.06
Odessa-Midland	1.79	5	1.08	40.00	0.00	40.00	20.00	1	0	0	0	0	- 1	7.24	22.75	36.01	33.99
San Angelo	0.31	3	0.65	33.33	0.00	0.00	66.67	3	0	0	0	- 2	- 1	2.82	20.95	51.69	24.55
San Antonio	8.74	38	8.17	5.26	36.84	21.05	36.84	1	1	0	0	- 1	1	7.34	28.69	36.15	27.83
Sherman-Denison	0.32	1	0.22	0.00	100.00	0.00	0.00	0	0	0	0	0	0	0.34	21.35	57.37	20.94

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

DISTRIBUTION OF BRA	NCH DELIVERY	SYSTEM A	ND BRANCH O	PENINGS	CLOSING:	s s	tate: TEX	AS E	valuation Per	riod: J	ANUARY	1, 200	O TO DE	CEMBER	31, 2001		
	Deposits			Branch	ies				Branch (	Openings	/Closings				Popul	ation	
MSA/Assessment Area:	% of Rated Area	# of BANK	% of Rated Area			Branches b Geographies	,	# of Branch	# of Branch		Change i Branches		n of	% (	of the Pop Each Ge	ulation wit ography	hin
	Deposits in MSA/AA	Branches	Branches in MSA/AA	Low	Mod	Mid	Upp	Closings	Openings	Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Limited-Scope Review:																	
Tyler	1.56	5	1.08	40.00	0.00	20.00	40.00	0	0	0	0	0	0	5.13	8.71	54.30	31.87
Victoria	0.37	1	0.22	0.00	0.00	0.00	100.00	0	0	0	0	0	0	3.26	28.38	42.59	25.77
Waco	1.02	3	0.65	0.00	33.33	0.00	66.67	0	0	0	0	0	0	8.65	23.49	39.51	27.98
Wichita Falls	0.34	2	0.43	50.00	0.00	0.00	50.00	0	0	0	0	0	0	5.29	21.62	50.48	22.61
Texas Non-MSA	3.62	30	6.45	6.67	13.33	70.00	10.00	0	0	0	0	0	0	0.36	12.36	59.50	27.79

Table 1. Lending Volume

LENDING \	/OLUME		State:	UTAH		Evalua	ation Period: J	ANUARY 1,	2000 TO DECEN	MBER 31, 20	001	
MSA/Assessment Area:	% of Rated Area Loans	Home	e Mortgage		all Loans usinesses		all Loans Farms	Communit Lo	y Development ans**	Total Rep	orted Loans	% of Rated Area
,	(#) in MSA/AA*	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	Deposits ir MSA/AA**
Full-Scope Review:												
Salt Lake City-Ogden	100.00	749	126,595	18	2,107	1	500	2	350	770	129552	100.0
Limited-Scope Review:												
				-								

<sup>(\*)</sup> Loan data as of December 31, 2001. Rated area refers to either the state or multistate MSA rating area.

<sup>(\*\*)</sup> The evaluation period for Community Development Loans is January 1, 2000 to December 31, 2001

<sup>(\*\*\*)</sup> 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 Di	stribution:	HOME PURC	HASE	State:	UTAH	Evaluation	n Period: JAN	UARY 1, 200	O TO DECEM	BER 31, 20	001			
	Total   Purchas		Low-Ir Geogra		Moderat Geogr			-Income raphies	Upper-l Geogra		Mai	rket Share	(%) by Ge	ography *	* *
MSA/Assessment Area:	#	% 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:															
Salt Lake City-Ogden	385	100.00	0.82	0.26	14.89	10.13	59.15	57.40	25.14	32.21	0.27	0.00	0.21	0.25	0.41
Limited-Scope Review:															
															1

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Western Region 1.

Table 3. Geographic Distribution of Home Improvement Loans

Ge	ographic Distr	ribution: HO	ME IMPROVI	EMENT	State:	UTAH	Evaluati	on Period: JA	NUARY 1, 20	OO TO DECE	MBER 31, 2	2001			
		Home nent Loans		ncome aphies	Moderat Geogr	e-Income aphies		-Income raphies	Upper-l Geogr		Ma	rket Share	(%) by Ge	ography *	* <del>*</del>
MSA/Assessment Area:	#	% 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:															
Salt Lake City-Ogden	2	100.00	0.82	0.00	14.89	50.00	59.15	0.00	25.14	50.00	0.03	0.00	0.26	0.00	0.00
Limited-Scope Review:															
		•													
	+														
															<u> </u>
															1

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Western Region 1.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Congress			MORTGAGE			te: UTAH		uation Dariada	IANIIADV 1	2000 TO DE	CCMDED 1	21 2001			
Geograp	I DISTRIBUT	ION: HUIVIE	MUKIGAGE	KEFINANGE	Sta	te: UTAH	Evai	uation Period:	JANUAKY I	, 2000 10 DE	L CEMIBER	31, 2001			
MSA/Assessment Area:	Mortgage	Home Refinance ans	Low-li Geogr		Moderat Geogr			e-Income raphies	Upper- Geogr		Ma	rket Share	(%) by Geo	ography **	· *
MOA/ASSESSMENT AIGE.	#	% 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:															
Salt Lake City-Ogden	362	100.00	0.82	1.10	14.89	8.56	59.15	56.35	25.14	33.98	0.33	0.57	0.25	0.27	0.50
Limited-Scope Review:															
		=													
														<b></b>	

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Western Region 1.

Table 5. Geographic Distribution of Small Loans to Businesses

Table 5. Geographic L								p : 1	LANULA DV. 4	0000 TO D	FOEMBER	04 0004			
Geograph	nc Distributi T	on: SMALL	LOANS TO BU	ISINESSES	Stat	e: UTAH	Evalu	ation Period:	JANUARY 1,	2000 10 D	ECEMBEK :	31, 2001			
	Total Sm to Busi		Low-Ind Geograp		Moderate Geogra		Middle-l Geogra		Upper-In Geograp		Mai	ket Share	(%) by Ge	ography **	**
MSA/Assessment Area:	#	% 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:															
Salt Lake City-Ogden	18	100.00	4.80	0.00	21.05	5.56	48.43	50.00	25.73	44.44	0.00	0.00	0.00	0.00	0.02
Limited-Scope Review:															

Charter Number: 13044

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Business Data US&PR.

Table 6. Geographic Distribution of Small Loans to Farms

Geog			ALL LOANS TO		State:	UTAH	Evaluatio	on Period: J	ANUARY 1, 20	OO TO DECE	MBER 31,	2001			
MSA/Assessment Area:	Total Sm to Fa		Low-Inc Geograp		Moderate- Geogra		Middle-l Geogra		Upper-In Geograp		Mai	ket Share	(%) by Ge	ography **	<b>6</b> *
MOA/ASSESSMENT AIGU.	#	% 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:															
Salt Lake City-Ogden	1	100.00	2.43	0.00	14.16	0.00	60.69	100.00	22.72	0.00	1.23	0.00	0.00	1.59	0.00
Limited-Scope Review:															

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Table 7. Borrower Distribution of Home Purchase Loans

Во	orrower Dist	ribution: H	OME PURCH	<b>NSE</b>	State: U	ТАН	Evaluation	Period: JANU	IARY 1, 2000	TO DECEMB	SER 31, 20	01			
MSA/Assessment Area:	Total Purchas		Low-li Borro	ncome	Moderat Borro	e-Income owers		-Income owers	Upper-l Borro		Market	Share (%)	by Borrov	ver Income	***
WOA/ASSESSITERE ATEC.	#	% 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:															
Salt Lake City-Ogden	385	100.00	16.64	1.94	19.61	14.56	26.60	12.62	37.16	70.87	0.06	0.04	0.01	0.03	0.16
Limited-Scope Review:															
						_									

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 73.25% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Western Region 1.

Table 8. Borrower Distribution of Home Improvement Loans

Bo	rrower Distrib	oution: HOI	ME IMPROVE	MENT	State:	UTAH	Evaluatio	n Period: JAI	NUARY 1, 200	OO TO DECEN	1BER 31, 2	001			
MSA/Assessment Area:	Total Improvem		Low-li Borro	ncome owers		e-Income owers		e-Income owers	Upper- Borro	Income owers	Market	Share (%)	by Borrow	er Income	***
MOA/ASSESSITER ATER.	#	% 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:															
Salt Lake City-Ogden	2	100.00	16.64	0.00	19.61	0.00	26.60	50.00	37.16	50.00	0.03	0.00	0.00	0.09	0.00
Limited-Scope Review:															
													_	_	

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Western Region 1.

Table 9. Borrower Distribution of Home Mortgage Refinance Loans

Borrow	er Distributio	n: HOME N	IORTGAGE R	EFINANCE	Sta	te: UTAH	Eval	uation Period:	JANUARY 1	, 2000 TO DE	CEMBER 3	31, 2001			
MSA/Assessment Area:	Total Home Refinance			ncome owers	Moderat Borro			-Income owers	Upper-l Borro		Market	Share (%)	by Borrov	ver Income	,****
MOA/ASSESSITER ATEC.	#	% 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:															
Salt Lake City-Ogden	362	100.00	16.64	0.88	19.61	14.16	26.60	21.24	37.16	63.72	0.16	0.00	0.12	0.09	0.25
Limited-Scope Review:															
															<u></u>
															<u> </u>

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 68.78% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Western Region 1.

Table 10. Borrower Distribution of Small Loans to Businesses

istribution: SMALL LOA	NS TO BUSINES	SES State:	UTAH Evaluat	ion Period: JANU	ARY 1, 2000 TO DE	CEMBER 31, 2001		
							Market Sh	are****
#	% 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
18	100.00	52.78	11.11	77.78	5.56	16.67	0.00	0.0
***************************************								
=								
	Total Sma to Busin #	Total Small Loans to Businesses  # % of Total*	Total Small Loans Businesses with to Businesses \$1 million \$1 mill	Total Small Loans to Businesses  # % of % of % BANK Total*  Businesses**  Businesses with Revenues of \$1 million or less  # BANK Loans***	Total Small Loans to Businesses with Revenues of to Businesses \$1 million or less Regar # % of % of % of % BANK \$100,000 Total* Businesses** Loans*** or Less	Total Small Loans to Businesses with Revenues of to Businesses \$1 million or less Regardless of Business Size   # % of	Total Small Loans to Businesses with Revenues of to Businesses with Revenues of to Businesses \$1 million or less Regardless of Business Size  # % of	Total Small Loans to Businesses with Revenues of to Businesses with Revenues of to Businesses  # Mof Total*  Businesses**  usinesses*  Businesses**  Businesses**  Businesses**  Businesses**  Busines

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2002).

<sup>(\*\*\*)</sup> 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 72.22% 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 Dis	tribution: SMALL LOANS	S TO FARMS	State: UTA	H Evalua	ation Period: JANU	ARY 1, 2000 TO DE	CEMBER 31, 2001		
	Total Smal to Far		Farms with F \$1 millior		Lo F	oans by Original Amoun Regardless of Farm Size	nt e	Market Sh	are****
MSA/Assessment Areas:	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	AII	Rev \$1 million or less
Full-Scope Review:									
Salt Lake City-Ogden	1	100.00	91.56	0.00	0.00	0.00	100.00	1.23	0.00
Limited-Scope Review:									
						# ************************************			

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2002).

<sup>(\*\*\*)</sup> Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated/purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Table 12. Qualified Investments

	QUALIFIED INVES	STMENTS S1	tate: UTAH E	valuation Period: JAN	NUARY 1, 200	OO TO DECEMBE	R 31, 2001		
	Prior Perio	d Investments*	Current Per	iod Investments		Total Investme	ents	Unfunded C	ommitments**
MSA/Assessment Areas:	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Salt Lake City-Ogden	0	0	3	275	3	275	100.00	0	
Limited-Scope Review:									

<sup>(\*) &</sup>quot;Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.

<sup>(\*\*) &</sup>quot;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

OF BRANCH DEI	IVERY SYS	TEM AND BRA	NCH OPE	NINGS/C	LOSINGS	s s	tate: UTAH	Evaluat	ion Period	: JANU	ARY 1, 2	000 TO D	ECEMBE	R 31, 200	01	
Deposits			Branches					Branch	Openings/	Closings				Popu	lation	
% of Rated Area	# of BANK	% of Rated Area					# of Branch	# of Branch	Net Cha			ranches	%			ihin
Deposits in MSA/AA	Branches	Branches in MSA/AA	Low	Mod	Mid	Upp	Closings	Openings	Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
100.00	1	100.00	0.00	0.00	0.00	100.00	0	0	0	0	0	0	1.80	18.21	57.37	22.62
																<u> </u>
	Deposits % of Rated Area Deposits in MSA/AA	Deposits  % of Rated Area Deposits in MSA/AA  # of BANK Branches	Deposits  % of Rated Area Deposits in MSA/AA  # of BANK Branches Branches in MSA/AA	Deposits  # of Rated Area Deposits in MSA/AA  Branches  # of Rated Area Branches in MSA/AA    Branches   Branc	Deposits  # of Rated Area Deposits in MSA/AA  Branches  # of Rated Area Branches in MSA/AA  Branches in MSA/AA  Branches  Branches  Location of Income of O	Deposits  # of Rated Area Deposits in MSA/AA  Branches  # of Rated Area Branches in MSA/AA  Branches    Mod Mid   Mid	Deposits  # of Rated Area Branches  BANK Branches in MSA/AA  Branches  Branches  Branches  Branches  Branches  Location of Branches by Income of Geographies  Low Mod Mid Upp	Deposits    Mod   Franches   Branches   Branches	Deposits Branches Branches  W of Rated Area Deposits in MSA/AA  Branches  Branches  Branches  Branches  Branches  Income of Geographies  Branch  Branch  Closings  Branch  Openings	Deposits Branches Branches  W of Rated Area Deposits in MSA/AA  Branches  Branches  Branches  Branch Openings/  Location of Branches by Income of Geographies  Branch Branch Branch Branch Branch Closings  Deposits in MSA/AA  Low Mod Mid Upp  Branch Closings  Low	Deposits Branches Branches Branch Openings/Closings    Wof Rated Area Deposits in MSA/AA   Branches in MSA/AA   Low   Mod   Mid   Upp   Branch Openings   Branch Openings   Branch Openings   Mod   Mid   Upp   Branch Openings   Low   Mod   Mod   Mod   Upp   Mod   Mo	Deposits Branches Branches Branch Openings/Closings    Wof Rated Area Deposits in MSA/AA   Branches in MSA/AA   Low   Mod   Mid   Upp   Branch   Closings   Branch Openings/Closings	Deposits Branches Branches Branch Openings/Closings    Wof Rated Area Deposits in MSA/AA   Branches in MSA/AA   Low   Mod   Mid   Upp   Branch Openings   Branch Openings   Rated Area Branches in MSA/AA   Low   Mod   Mid   Upp   Closings   Deposits in MSA/AA   Low   Mod   Mid   Upp   Closings   Deposits in MSA/AA   Low   Mod   Mid   Upp   Closings   Deposits in MSA/AA   Low   Mod   Mid   Upp   Closings   Deposits in MSA/AA   Low   Mod   Mid   Upp   Closings   Deposits in MSA/AA   Low   Mod   Mid   Upp   Closings   Deposits in MSA/AA   Low   Mod   Mid   Upp   Deposits in MSA/AA   Deposits in	Deposits Branches Branch Openings/Closings    Wof Rated Area Deposits in MSA/AA   Branches in MSA/AA   Low   Mod   Mid   Upp   Closings   Branch Openings/Closings	Deposits Branches Branches Branches Branch Openings/Closings Popular Mod Mid Upp Branch Openings/Closings Popular Mod Mid Upp Branch Openings/Closings Popular Mod Mid Upp Branch Openings Closings Popular Mod Met Change in Location of Branches (+ or -) Each Geographies Branch Openings Low Mod Mid Upp Low Mod Mod Mid Upp Low Mod Mod Mid Upp Low Mod Mod Mid Upp Low Mod Mod Mid Upp Low Mod Mod Mid Upp Low Mod Mod Mid Upp Low Mod Mod Mid Upp Low Mod Mod Mod Mid Upp Low Mod Mod Mod Mod Mod Mod Mod Mod Mod Mod	Deposits Branches Branches Branch Openings/Closings Population  W of Rated Area Deposits in MSA/AA  Branches in MSA/AA  Branches  Branches  Branch Openings/Closings  Branch Openings/Closings  Branch Openings/Closings  Wet Change in Location of Branches (+ or -)  Branch Openings/Closings  Branch Openings/Closings  Net Change in Location of Branches (+ or -)  Each Geography  Low Mod Mid Upp Low Mod Mid

Table 1. Lending Volume

LENDING VOLU	JME		State: \	VIRGINIA		Eval	uation Period:	JANUARY 1	, 2000 TO DECE	MBER 31, 2	2001	
MSA/Assessment Area:	% of Rated Area Loans	Home	Mortgage		ıll Loans ısinesses		all Loans Farms		/ Development ans**	Total Rep	oorted Loans	% of Rated Area
	(#) in MSA/AA*	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	Deposits in MSA/AA***
Full-Scope Review:												
Richmond-Petersburg	32.27	5,980	724,686	928	111,884	3	23	18	4,247	6,929	840,840	36.28
Limited-Scope Review:												
Charlottesville	10.97	2,164	295,630	185	22,726	5	300	2	148	2,356	318,804	6.49
Danville	1.40	254	17,116	44	6,435	2	11	0	0	300	23,562	1.95
Lynchburg	3.46	662	58,878	80	7,334	1	12	0	0	743	66,224	2.88
Norfolk-Virginia Beach-Newport News	29.90	5,495	655,259	792	91,898	10	852	123	9,322	6,420	757,331	29.43
Roanoke	4.62	895	94,798	98	11,898	0	0	0	0	993	106,696	5.42
Virginia Non-MSA	17.38	3,399	260,726	285	29,992	48	5,165	1	100	3,733	295,983	17.56

<sup>(\*)</sup> Loan data as of December 31, 2001. Rated area refers to either the state or multistate MSA rating area.

<sup>(\*\*)</sup> The evaluation period for Community Development Loans is January 1, 2000 to December 31, 2001

<sup>(\*\*\*)</sup> 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

Geogr	aphic Distr	ibution: HO	OME PURCHA	SE	State: VI	RGINIA	Evaluatio	on Period: JA	NUARY 1, 20	OO TO DECEN	MBER 31, 2	2001			
		Home se Loans	Low-Ir Geogra		Moderate Geogra			Income aphies	Upper-l Geogra		Mai	ket Share	(%) by Ge	ography *	**
MSA/Assessment Area:	#	% 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:															
Richmond-Petersburg	3,259	38.41	3.49	1.17	15.15	8.04	49.99	52.19	31.37	38.60	5.28	3.22	4.04	5.96	4.93
Limited-Scope Review:															
Charlottesville	1,113	13.12	0.83	0.63	10.95	6.02	60.61	60.11	27.62	32.88	13.97	30.00	12.94	12.70	16.79
Danville	88	1.04	0.23	0.00	20.57	13.64	64.50	55.68	14.70	30.68	2.56	0.00	2.34	2.58	2.79
Lynchburg	239	2.82	0.99	1.26	6.25	4.60	77.94	66.95	14.83	27.20	2.26	0.00	1.67	2.16	2.73
Norfolk-Virginia Beach-Newport News	2,365	27.88	2.74	2.20	11.05	7.86	52.74	46.34	33.47	43.59	2.80	4.04	2.41	2.57	3.15
Roanoke	354	4.17	1.65	0.85	9.46	7.06	58.00	50.85	30.89	41.24	2.99	2.44	1.84	2.70	3.75
Virginia Non-MSA	1,066	12.56	NA	NA	7.69	6.10	72.23	67.35	20.08	26.36	4.97	NA	6.71	5.32	4.07

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southeast Region 2.

Table 3. Geographic Distribution of Home Improvement Loans

	Total I	stribution: HOME IMPROVEMENT  Total Home				RGINIA	Evaluat	ion Period: JA	MINUAITI I, ZI	JOO TO DECE	INIDEN 31,	_501			
					Moderate Geogra			-Income raphies	Upper-l Geogra		Mar	ket Share	(%) by Ge	ography *†	<b>*</b>
MSA/Assessment Area:	#	% 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:															
Richmond-Petersburg	463	28.63	3.49	2.38	15.15	10.15	49.99	46.44	31.37	41.04	13.24	7.25	8.41	11.77	17.91
Limited-Scope Review:															
Charlottesville	171	10.58	0.83	0.58	10.95	6.43	60.61	60.82	27.62	32.16	21.71	0.00	17.02	19.45	29.03
Danville	25	1.55	0.23	4.00	20.57	12.00	64.50	64.00	14.70	20.00	6.90	0.00	5.00	6.13	13.79
Lynchburg	64	3.96	0.99	3.13	6.25	6.25	77.94	70.31	14.83	20.31	8.26	9.09	7.41	7.16	16.36
Norfolk-Virginia Beach-Newport News	458	28.32	2.74	4.59	11.05	10.92	52.74	43.01	33.47	41.48	6.12	9.88	7.33	4.50	7.96
Roanoke	46	2.84	1.65	0.00	9.46	15.22	58.00	41.30	30.89	43.48	2.91	0.00	2.82	2.12	4.69
Virginia Non-MSA	390	24.12	NA	NA	7.69	10.26	72.23	78.97	20.08	10.77	17.36	NA	18.35	18.57	11.83
															<b>—</b>

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southeast Region 2.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic			IORTGAGE RI			: VIRGINIA		aluation Period	: JANUARY	1, 2000 TO I	DECEMBER	R 31, 200	1		
MSA/Assessment Area:	Mortgage	Home Refinance ans	Low-Ir Geogra		Moderate Geogra			-Income aphies	Upper- Geogr		Ma	rket Share	(%) by Geo	ography *†	<del>*</del> *
WISA/ASSESSITERE ATEA.	#	% 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:															
Richmond-Petersburg	2,256	25.80	3.49	2.57	15.15	10.95	49.99	47.16	31.37	39.32	5.44	6.74	5.73	5.38	5.39
Limited-Scope Review:															
Charlottesville	880	10.07	0.83	0.91	10.95	5.68	60.61	58.07	27.62	34.43	15.15	20.83	11.89	13.45	19.15
Danville	141	1.61	0.23	0.00	20.57	12.77	64.50	66.67	14.70	20.57	4.74	0.00	4.71	4.51	5.70
Lynchburg	359	4.11	0.99	1.95	6.25	9.47	77.94	65.74	14.83	22.84	4.26	10.81	7.02	3.97	4.61
Norfolk-Virginia Beach-Newport News	2,670	30.54	2.74	2.43	11.05	7.53	52.74	45.51	33.47	44.53	4.47	5.59	3.91	4.00	5.09
Roanoke	494	5.65	1.65	0.00	9.46	8.50	58.00	54.45	30.89	37.04	5.34	0.00	4.76	5.15	5.89
Virginia Non-MSA	1,943	22.22	NA	NA	7.69	8.08	72.23	75.97	20.08	15.90	8.64	NA	14.08	9.42	5.54

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southeast Region 2.

Table 5. Geographic Distribution of Small Loans to Businesses

Geographic	Distribution	n: SMALL L	OANS TO BUS	INESSES	State:	VIRGINIA	Eva	luation Period	I: JANUARY 1	I, 2000 TO	DECEMBER	R 31, 200	1		
	Total Sm to Busi		Low-Inc Geograp		Moderate Geogra		Middle-I Geogra		Upper-In Geograp		Mai	ket Share	(%) by Geo	ography **	F *
MSA/Assessment Area:	#	% 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:															
Richmond-Petersburg	928	38.47	6.27	6.05	17.14	11.45	44.40	55.83	31.09	26.67	1.77	2.26	1.57	2.24	1.33
Limited-Scope Review:															
Charlottesville	185	7.67	2.25	0.54	22.16	27.03	50.11	44.86	25.13	27.57	1.80	0.00	3.51	1.41	2.51
Danville	44	1.82	9.44	11.36	15.38	15.91	61.17	43.18	13.90	29.55	0.82	2.19	1.48	0.25	2.02
Lynchburg	80	3.32	6.23	7.50	10.85	17.50	66.52	47.50	16.36	27.50	0.94	3.05	2.20	0.65	1.09
Norfolk-Virginia Beach-Newport News	792	32.84	3.58	3.81	14.36	15.74	49.09	45.56	32.59	34.90	1.18	1.62	1.64	1.16	1.11
Roanoke	98	4.06	10.40	10.20	8.77	15.31	52.84	48.98	27.99	25.51	0.61	0.87	0.44	0.60	0.57
Virginia Non-MSA	285	11.82	NA	NA	8.35	11.93	68.35	73.33	23.17	14.74	0.74	NA	1.37	0.87	0.45
<u>I</u>															

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Business Data US&PR.

Table 6. Geographic Distribution of Small Loans to Farms

Geograp			L LOANS TO F		State: V	/IRGINIA	Evalua	tion Period:	JANUARY 1, 2	000 TO DE	CEMBER 3	1, 2001			
MSA/Assessment Area:	Total Sm to Fa		Low-Inc Geograp		Moderate- Geogra		Middle-l Geogra		Upper-In Geograp		Mai	rket Share	(%) by Ge	ography *	<b>*</b>
MOA/ASSUSSITERIT ATEU.	#	% 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:															
Richmond-Petersburg	3	4.35	2.84	0.00	11.67	33.33	54.46	66.67	30.96	0.00	2.38	0.00	0.00	3.85	0.00
Limited-Scope Review:															
Charlottesville	5	7.25	0.30	0.00	7.21	0.00	72.67	80.00	19.82	20.00	9.52	0.00	0.00	11.76	0.00
Danville	2	2.90	1.11	0.00	11.07	50.00	81.92	50.00	5.90	0.00	0.61	0.00	6.25	0.00	0.00
Lynchburg	1	1.45	1.38	0.00	2.99	0.00	82.99	0.00	12.64	100.00	0.00	0.00	0.00	0.00	0.00
Norfolk-Virginia Beach-Newport News	10	14.49	1.32	0.00	8.70	0.00	55.04	77.78	34.87	22.22	8.93	0.00	0.00	5.00	20.00
Roanoke	0	0.00	0.98	0.00	7.19	0.00	53.92	0.00	37.91	0.00	0.00	0.00	0.00	0.00	0.00
Virginia Non-MSA	48	69.57	NA	NA	5.34	12.50	73.55	72.92	21.10	14.58	4.93	NA	12.90	4.17	6.15
															<u> </u>

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Table 7. Borrower Distribution of Home Purchase Loans

Borro	wer Distrib	oution: HOI	ME PURCHAS	SE .	State: VIR	GINIA	Evaluatio	n Period: JAN	IUARY 1, 200	OO TO DECEM	BER 31, 2	001			
MSA/Assessment Area:		Home se Loans	Low-Ir Borro		Moderato Borro			-Income owers	Upper- Borro	Income owers	Market	Share (%)	by Borrov	ver Income	***
WISA/ASSESSITERIT ATEA.	#	% 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:															
Richmond-Petersburg	3,259	38.41	19.35	10.04	18.23	28.30	24.63	21.31	37.79	40.35	5.16	4.46	5.58	3.72	6.26
Limited-Scope Review:															
Charlottesville	1,113	13.12	19.13	4.31	18.12	20.56	24.24	23.25	38.51	51.88	13.55	6.51	13.20	12.05	16.31
Danville	88	1.04	21.77	3.77	17.22	16.98	21.74	11.32	39.27	67.92	2.28	1.25	1.48	0.99	3.68
Lynchburg	239	2.82	18.96	4.38	18.47	18.13	23.86	22.50	38.71	55.00	2.11	0.64	1.32	1.83	3.22
Norfolk-Virginia Beach-Newport News	2,365	27.88	18.63	4.55	18.92	20.64	24.00	20.35	38.44	54.46	2.70	1.91	2.69	1.79	3.48
Roanoke	354	4.17	18.62	6.60	18.41	17.61	24.80	24.21	38.16	51.57	3.06	1.27	1.65	2.59	5.20
Virginia Non-MSA	1,066	12.56	18.56	3.71	17.51	11.55	22.67	20.52	41.27	64.23	5.24	2.84	3.03	3.97	6.92
		L: d 1404													

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 21.97% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southeast Region 2.

Table 8. Borrower Distribution of Home Improvement Loans

Borrow	er Distribu	tion: HOMI	E IMPROVEM	ENT	State: V	IRGINIA	Evaluat	ion Period: JA	ANUARY 1, 2	000 TO DECE	MBER 31,	2001			
MSA/Assessment Area:		Home nent Loans	Low-li Borro	ncome owers	Moderati Borro	e-Income owers		-Income owers		Income owers	Market	Share (%)	by Borrov	ver Income	)****
MON/ASSESSMENT ATEL.	#	% 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:															
Richmond-Petersburg	463	28.63	19.35	12.53	18.23	13.82	24.63	22.68	37.79	50.97	13.68	10.55	7.43	10.17	22.22
Limited-Scope Review:															
Charlottesville	171	10.58	19.13	14.04	18.12	17.54	24.24	20.47	38.51	47.95	22.24	8.11	15.04	20.00	37.29
Danville	25	1.55	21.77	16.00	17.22	16.00	21.74	40.00	39.27	28.00	7.02	2.13	3.17	14.29	8.06
Lynchburg	64	3.96	18.96	17.19	18.47	18.75	23.86	25.00	38.71	39.06	8.42	8.75	6.19	9.02	9.40
Norfolk-Virginia Beach-Newport News	458	28.32	18.63	13.32	18.92	18.34	24.00	18.78	38.44	49.56	6.41	8.87	5.13	3.93	8.26
Roanoke	46	2.84	18.62	15.22	18.41	10.87	24.80	23.91	38.16	50.00	3.00	2.76	0.98	2.19	5.45
Virginia Non-MSA	390	24.12	18.56	11.03	17.51	15.13	22.67	23.59	41.27	50.26	17.61	12.56	14.06	14.91	22.64
				_		_		_		_					
												_	_		

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 0.00% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southeast Region 2.

Table 9. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Dist			RTGAGE REF			: VIRGINIA	Ev	aluation Period	: JANUARY	1, 2000 TO I	DECEMBER	R 31, 200	1		
MSA/Assessment Area:	Mor	Home tgage ce Loans	Low-li Borro	ncome owers	Moderat Borro	e-Income owers		-Income owers		Income owers	Market	Share (%)	by Borrov	ver 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:															
Richmond-Petersburg	2,256	25.80	19.35	9.33	18.23	18.47	24.63	23.04	37.79	49.16	6.69	5.14	5.17	5.63	8.64
Limited-Scope Review:															
Charlottesville	880	10.07	19.13	6.79	18.12	15.72	24.24	23.14	38.51	54.34	16.85	11.55	13.34	14.55	20.44
Danville	141	1.61	21.77	7.94	17.22	9.52	21.74	28.57	39.27	53.97	5.11	2.26	2.79	4.99	6.55
Lynchburg	359	4.11	18.96	8.31	18.47	18.99	23.86	24.33	38.71	48.37	5.40	5.38	4.39	4.71	6.31
Norfolk-Virginia Beach-Newport News	2,670	30.54	18.63	8.96	18.92	13.89	24.00	21.41	38.44	55.75	6.22	8.04	4.76	4.90	7.10
Roanoke	494	5.65	18.62	11.84	18.41	19.52	24.80	26.32	38.16	42.32	6.10	6.25	5.03	5.48	7.12
Virginia Non-MSA	1,943	22.22	18.56	5.80	17.51	16.12	22.67	23.03	41.27	55.05	10.08	8.54	10.27	8.39	10.94
															<u> </u>
														<b></b>	

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 8.02% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Southeast Region 2.

Table 10. Borrower Distribution of Small Loans to Businesses

Total Sma								
to Busin	all Loans nesses	Businesses wit \$1 millio			ns by Original Amount ordless of Business Siz		Market Sh	are****
#	% 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
928	38.47	70.35	43.53	74.14	13.15	12.72	1.77	1.76
185	7.67	71.64	54.05	74.05	12.97	12.97	1.80	1.78
44	1.82	78.16	47.73	68.18	11.36	20.45	0.82	0.74
80	3.32	75.77	62.50	82.50	6.25	11.25	0.94	1.01
792	32.84	73.56	55.30	75.13	12.12	12.75	1.18	1.47
98	4.06	74.86	59.18	78.57	7.14	14.29	0.61	0.60
285	11.82	76.52	62.46	77.19	10.88	11.93	0.74	0.82
İ								
			_					
	# 928   185   44   80   792   98	# % of Total*  928	# % of Total* Businesses**  928 38.47 70.35  185 7.67 71.64 44 1.82 78.16 80 3.32 75.77 792 32.84 73.56 98 4.06 74.86 285 11.82 76.52	# % of Total* Businesses** Loans***  928 38.47 70.35 43.53  185 7.67 71.64 54.05 44 1.82 78.16 47.73 80 3.32 75.77 62.50 792 32.84 73.56 55.30 98 4.06 74.86 59.18 285 11.82 76.52 62.46	# % of Total*	# % of Total* % of Businesses** % BANK Loans*** \$100,000 or Less \$250,000  928 38.47 70.35 43.53 74.14 13.15  185 7.67 71.64 54.05 74.05 12.97  44 1.82 78.16 47.73 68.18 11.36  80 3.32 75.77 62.50 82.50 6.25  792 32.84 73.56 55.30 75.13 12.12  98 4.06 74.86 59.18 78.57 7.14	# % of Total* % of Businesses**	# % of Total* % of Businesses** % BANK Loans*** \$100,000 or Less \$250,000 \$1,000,000 \$1,000,000 All \$1,000,000 \$1,000,000 All \$1,000,000 \$1,000

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2002).

<sup>(\*\*\*)</sup> 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 15.34% 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 Distrib	oution: SMALL LOANS	TO FARMS	State: VIRGII	VIA Eva	luation Period: JAN	IUARY 1, 2000 TO D	DECEMBER 31, 2001		
	Total Smal to Fari		Farms with R \$1 million			oans by Original Amour Regardless of Farm Size		Market Sh	are***
MSA/Assessment Areas:	#	% 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:									
Richmond-Petersburg	3	4.35	94.17	0.00	100.00	0.00	0.00	2.38	0.00
Limited-Scope Review:									
Charlottesville	5	7.25	93.69	60.00	80.00	20.00	0.00	9.52	6.25
Danville	2	2.90	95.57	50.00	100.00	0.00	0.00	0.61	0.00
Lynchburg	1	1.45	95.40	0.00	100.00	0.00	0.00	0.00	0.00
Norfolk-Virginia Beach-Newport News	10	14.49	91.96	50.00	80.00	10.00	10.00	8.93	4.76
Roanoke	0	0.00	93.79	0.00	0.00	0.00	0.00	0.00	0.00
Virginia Non-MSA	48	69.57	95.25	54.17	70.83	10.42	18.75	4.93	2.75

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2002).

<sup>(\*\*\*)</sup> 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 40.58% of small loans to farms originated/purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Table 12. Qualified Investments

	QUALIFIED	INVESTI	MENTS Stat	e: VIRGINIA	Evaluation Period: JA	NUARY 1, 20	000 TO DECEMBE	ER 31, 2001		
	Р	Prior Perio	d Investments*	Current Pe	riod Investments		Total Investme	ents	Unfunded	Commitments**
MSA/Assessment Areas:		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:										
Richmond-Petersburg		12	5,366	49	15,366	61	20,732	58.58	0	0
Limited-Scope Review:										
Charlottesville		2	201	16	196	18	397	1.07	0	C
Danville		0	0	1	3	1	3	0.01	0	O
Lynchburg		2	1,222	11	46	13	1,268	3.41	0	C
Norfolk-Virginia Beach-Newport News		9	9,030	33	4,107	42	13,137	32.45	0	C
Roanoke		2	766	10	274	12	1,040	2.80	0	C
Virginia Non-MSA		2	201	22	429	24	630	1.69	0	0

<sup>(\*) &</sup>quot;Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.

<sup>(\*\*) &</sup>quot;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 BR						-		VIRGINIA		tion Perio	d: JANU	ARY 1, 2	000 TO I	DECEMBE	R 31, 20	01	
	Deposits			Branches	1				Branc	h Openings	/Closings				Popu	ation	
MSA/Assessment Area:	% of Rated Area	# of BANK	% of Rated Area			Branches t Geographie	•	# of Branch	# of Branch	Net Cha	ange in Loc (+ c		ranches	% (	of the Pop Each Ge	ulation wit ography	hin
	Deposits in MSA/AA	Branches	Branches in MSA/AA	Low	Mod	Mid	Upp	Closings	Openings	Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Richmond-Petersburg	36.28	31	25.00	3.23	19.35	48.39	29.03	3	1	0	0	- 2	0	6.74	21.06	45.90	26.18
Limited-Scope Review:																	
Charlottesville	6.49	8	6.45	0.00	25.00	50.00	25.00	0	0	0	0	0	0	3.34	19.06	54.96	22.58
Danville	1.95	3	2.42	0.00	33.33	33.33	33.33	0	0	0	0	0	0	1.07	25.28	60.13	13.51
Lynchburg	2.88	5	4.03	20.00	0.00	60.00	20.00	0	0	0	0	0	0	2.11	10.14	73.07	14.13
Norfolk-Virginia Beach-Newport News	29.43	45	36.29	6.67	24.44	42.22	26.67	3	1	0	0	0	- 2	6.35	17.37	48.89	25.57
Roanoke	5.42	7	5.65	14.29	14.29	42.86	28.57	1	0	0	0	0	- 1	3.43	13.14	55.95	27.48
Virginia Non-MSA	17.56	25	20.16	NA	8.00	76.00	16.00	6	0	NA	0	- 4	- 2	NA	7.96	70.05	20.89

Table 1. Lending Volume

LENDING VOLU	JME		State: WA	SHINGTON		E	valuation Period	: JANUAR	Y 1, 2000 TO DE	CEMBER 3	1, 2001	
MSA/Assessment Area:	% of Rated Area Loans	Home	e Mortgage		all Loans usinesses		all Loans Farms		y Development pans**	Total Rep	orted Loans	% of Rated Area
	(#) in MSA/AA*	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	Deposits ir MSA/AA**
Full-Scope Review:												
Seattle-Bellevue-Everett	65.04	24,298	3,237,352	7,700	555,843	116	16,029	9	57,141	32,123	3,866,365	75.
Limited-Scope Review:												
Bellingham	1.52	490	48,209	203	14,903	58	9,039	1	670	752	72,821	1.
Bremerton	3.61	1,444	159,587	336	20,650	4	227	1	20	1,785	180,484	1.
Olympia	1.85	717	73,240	177	7,095	16	1,555	2	6,490	912	88,380	1.
Richland-Kennewick-Pasco	2.00	795	68,567	173	10,979	19	2,679	0	0	987	82,225	1.
Spokane	4.55	1,693	133,834	541	45,338	11	1,085	0	0	2,245	180,257	3.
Tacoma	9.18	3,783	386,968	711	43,013	38	5,605	2	510	4,534	436,096	4.9
Yakima	2.32	921	64,746	206	18,768	17	2,874	1	250	1,145	86,638	1.4
Washington Non-MSA	9.93	3,744	308,837	951	66,539	205	30,331	5	12,604	4,905	418,311	8.3

<sup>(\*)</sup> Loan data as of December 31, 2001. Rated area refers to either the state or multistate MSA rating area.

<sup>(\*\*)</sup> The evaluation period for Community Development Loans is January 1, 2000 to December 31, 2001

<sup>(\*\*\*)</sup> 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

		IE PURCHASE	-	State: WAS	HINGIUN	Evalu	ation Period:	JANUARY 1,	2000 TO DEC	EINIDEU 9	1, 2001			
										Mai	ket Share	(%) by Ge	ography *	* *
#	% 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
5,470	64.52	0.58	1.06	11.79	13.29	65.01	58.50	22.62	27.11	2.95	2.97	3.20	2.70	3.56
114	1.34	0.00	0.00	10.62	17.54	77.33	71.93	12.05	10.53	1.04	NA	1.44	0.98	1.02
320	3.77	0.05	0.00	11.55	9.38	74.67	76.88	13.73	13.75	2.19	0.00	2.62	2.18	1.86
159	1.88	0.00	0.00	2.41	0.63	88.41	91.19	9.18	8.18	1.49	NA	0.76	1.59	0.70
252	2.97	0.00	0.00	20.77	17.46	48.06	41.27	31.18	41.27	2.45	NA	2.91	2.23	2.50
340	4.01	1.15	0.88	19.67	14.12	54.95	54.41	24.23	30.59	1.58	2.61	1.38	1.58	1.66
878	10.36	1.42	1.14	9.00	7.18	61.49	47.84	28.09	43.85	1.85	2.33	1.60	1.60	2.34
202	2.38	0.23	1.49	25.47	39.11	41.57	37.62	32.73	21.78	2.99	33.33	5.92	2.22	2.34
743	8.76	0.23	0.00	12.13	11.44	69.21	68.64	18.43	19.92	2.46	0.00	3.44	2.44	2.14
	# 5,470 114 320 159 252 340 878 202	# Total*  5,470 64.52  114 1.34  320 3.77  159 1.88  252 2.97  340 4.01  878 10.36  202 2.38	# % of Total* % Owner Occ Units**  5,470 64.52 0.58  114 1.34 0.00 320 3.77 0.05 159 1.88 0.00 252 2.97 0.00 340 4.01 1.15 878 10.36 1.42 202 2.38 0.23	Purchase Loans         Geographies           #         % of Total*         % Owner Occ Units**         % BANK Loans           5,470         64.52         0.58         1.06           114         1.34         0.00         0.00           320         3.77         0.05         0.00           159         1.88         0.00         0.00           252         2.97         0.00         0.00           340         4.01         1.15         0.88           878         10.36         1.42         1.14           202         2.38         0.23         1.49	Purchase Loans         Geographies         Geographies         Geographies         Geographies         Geographies         Geographies         Geographies         % Owner Occ Units**         % Owner Occ Units**           5,470         64.52         0.58         1.06         11.79           114         1.34         0.00         0.00         10.62           320         3.77         0.05         0.00         11.55           159         1.88         0.00         0.00         2.41           252         2.97         0.00         0.00         20.77           340         4.01         1.15         0.88         19.67           878         10.36         1.42         1.14         9.00           202         2.38         0.23         1.49         25.47	Purchase Loans         Geographies         Geographies           #         % of Total*         % Owner Occ Units**         % BANK Loans         % Owner Occ Units**         % BANK Loans           5,470         64.52         0.58         1.06         11.79         13.29           114         1.34         0.00         0.00         10.62         17.54           320         3.77         0.05         0.00         11.55         9.38           159         1.88         0.00         0.00         2.41         0.63           252         2.97         0.00         0.00         20.77         17.46           340         4.01         1.15         0.88         19.67         14.12           878         10.36         1.42         1.14         9.00         7.18           202         2.38         0.23         1.49         25.47         39.11	Purchase Loans         Geographies         Moving Park         Womer Occ Units**         Moving Park         Womer Occ Units**         Womer Occ Units**         Moving Park         Womer Occ Units**         Park         Park	Purchase Loans         Geographies         Geographies         Geographies           #         % of Total*         % Owner Occ Units**         % BANK Loans         % Owner Occ Units**         % BANK Loans         % Owner Occ Units**         % BANK Loans           5,470         64.52         0.58         1.06         11.79         13.29         65.01         58.50           114         1.34         0.00         0.00         10.62         17.54         77.33         71.93           320         3.77         0.05         0.00         11.55         9.38         74.67         76.88           159         1.88         0.00         0.00         2.41         0.63         88.41         91.19           252         2.97         0.00         0.00         20.77         17.46         48.06         41.27           340         4.01         1.15         0.88         19.67         14.12         54.95         54.41           878         10.36         1.42         1.14         9.00         7.18         61.49         47.84           202         2.38         0.23         1.49         25.47         39.11         41.57         37.62	Purchase Loans         Geographies         Moderate         Month         Owner         % Dank         Womer         Coc         Units**         Month         Despite State         BANK Loans         Donc         Coc         Units**         Despite State         BANK Loans         Doc         Despite State         State         Despite State         BANK Loans         Despite State         Geographies         Geographies         Geographies         BANK Loans         Donc         Despite State         BANK Lo	Purchase Loans         Geographies         Geographies         Geographies         Geographies         Geographies           #         % of Total*         % Owner Occ Units**         % BANK Loans         % Owner Occ Units**         % Owner Occ Units**         % BANK Loans         % Owner Occ Units**         <	Purchase Loans         Geographies         Geographies         Geographies         Geographies         Mank Overall Occ Units**         % Owner Occ Units**         % BANK Loans         Overall           5,470         64.52         0.58         1.06         11.79         13.29         65.01         58.50         22.62         27.11         2.95           114         1.34         0.00         0.00         10.62         17.54         77.33         71.93         12.05         10.53         1.04           320         3.77         0.05         0.00         11.55         9.38         74.67         76.88         13.73         13.75         2.19           159         1.88         0.00         0.00         2.41         0.63         88.41         91.19         9.18         8.18         1.49           252         2.97         0.00         0.00         20.77         17.46         48.06         41.27         31.18         41.27         2.45           340         4.01         1.15         0.88         19.67         14.12	Purchase Loans   Geographies   Geographies   Geographies   Geographies   Geographies   Geographies   Geographies	Purchase Loans   Geographies   Market Share (%) by Geographies	Purchase Loans   Geographies   Market Share \( \begin{array}{c c c c c c c c c c c c c c c c c c c

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Western Region 1.

Table 3. Geographic Distribution of Home Improvement Loans

Geograph	ic Distributio	on: HOME	IMPROVEMEN	IT	State: WA	SHINGTON	Eval	uation Period:	JANUARY 1	, 2000 TO D	ECEMBER	31, 2001			
	Total Improvem		Low-In Geogra		Moderat Geogr			-Income aphies	Upper-l Geogra		Ma	rket Share	(%) by Ge	ography *	* *
MSA/Assessment Area:	#	% 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:															
Seattle-Bellevue-Everett	6,306	70.25	0.58	0.62	11.79	9.55	65.01	63.05	22.62	26.78	31.73	38.64	27.23	29.87	39.92
Limited-Scope Review:															
Bellingham	108	1.20	0.00	0.00	10.62	10.19	77.33	75.93	12.05	13.89	11.75	NA	13.95	10.51	19.05
Bremerton	298	3.32	0.05	0.00	11.55	7.05	74.67	72.48	13.73	20.47	15.90	0.00	10.78	15.15	26.21
Olympia	143	1.59	0.00	0.00	2.41	2.10	88.41	83.22	9.18	14.69	10.34	NA	10.00	10.12	12.73
Richland-Kennewick-Pasco	122	1.36	0.00	0.00	20.77	17.21	48.06	36.07	31.18	46.72	19.48	NA	23.91	14.71	24.22
Spokane	310	3.45	1.15	1.29	19.67	11.29	54.95	54.84	24.23	32.58	13.47	15.38	7.93	14.94	13.65
Tacoma	706	7.86	1.42	0.71	9.00	7.51	61.49	52.83	28.09	38.95	16.56	13.04	14.53	14.92	20.15
Yakima	207	2.31	0.23	0.48	25.47	25.60	41.57	35.27	32.73	38.65	23.44	0.00	23.81	22.56	24.16
Washington Non-MSA	777	8.66	0.23	0.13	12.13	10.17	69.21	69.88	18.43	19.82	20.75	0.00	23.95	20.77	19.57
															<u> </u>

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Western Region 1.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic	Distribution:	HOME MOI	RTGAGE REFI	NANCE	State:	WASHINGTO	N	Evaluation Per	od: JANUAI	RY 1, 2000 T	O DECEME	BER 31, 2	001		
MSA/Assessment Area:		Home Refinance ans	Low-Ir Geogra		Moderat Geogr			-Income raphies	Upper- Geogr		Ma	rket Share	(%) by Ge	ography *†	<del>* *</del>
MOA/ASSESSITERIT AIEd.	#	% 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:															
Seattle-Bellevue-Everett	12,515	61.29	0.58	0.67	11.79	9.68	65.01	60.79	22.62	28.85	7.44	8.27	6.77	7.04	8.83
Limited-Scope Review:															
Bellingham	268	1.31	0.00	0.00	10.62	10.07	77.33	78.36	12.05	11.57	3.34	NA	3.38	3.39	3.05
Bremerton	826	4.05	0.05	0.24	11.55	9.32	74.67	76.15	13.73	14.29	6.42	25.00	6.64	6.62	5.28
Olympia	414	2.03	0.00	0.00	2.41	1.69	88.41	84.30	9.18	14.01	3.90	NA	3.16	3.79	4.96
Richland-Kennewick-Pasco	421	2.06	0.00	0.00	20.77	19.00	48.06	38.48	31.18	42.52	6.93	NA	10.96	5.98	6.82
Spokane	1,043	5.11	1.15	1.44	19.67	15.63	54.95	52.64	24.23	30.30	5.67	5.78	5.88	5.68	5.55
Tacoma	2,199	10.77	1.42	0.68	9.00	7.41	61.49	56.03	28.09	35.88	5.49	3.72	5.61	5.28	5.88
Yakima	511	2.50	0.23	0.20	25.47	32.09	41.57	36.79	32.73	30.92	8.52	8.33	13.79	7.50	6.95
Washington Non-MSA	2,221	10.88	0.23	0.18	12.13	7.88	69.21	70.91	18.43	21.03	7.11	4.65	6.17	7.43	6.59

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> 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.

<sup>(\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Western Region 1.

Table 5. Geographic Distribution of Small Loans to Businesses

Geographic C	Distribution:	SMALL LOA	NS TO BUSINI	ESSES	State: \	WASHINGTO	ON E	valuation Per	iod: JANUAR	Y 1, 2000 T	O DECEME	BER 31, 2	001		
	Total Sm to Busi		Low-Inc Geograp		Moderate Geogra		Middle-l Geogra		Upper-In Geograp		Mai	ket Share	(%) by Geo	ography **	*
MSA/Assessment Area:	#	% 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:			-												
Seattle-Bellevue-Everett	7,700	70.01	2.31	3.08	19.81	21.49	56.62	52.68	21.25	22.75	5.14	7.40	6.39	4.97	5.71
Limited-Scope Review:															
Bellingham	203	1.85	0.00	0.00	21.91	21.67	70.82	72.41	7.26	5.91	1.69	NA	2.21	1.62	1.52
Bremerton	336	3.06	1.58	0.60	13.78	20.83	70.99	70.24	13.65	8.33	2.91	3.23	7.28	2.78	1.66
Olympia	177	1.61	0.00	0.00	5.21	5.08	77.80	76.84	16.98	18.08	1.12	NA	0.46	1.19	1.58
Richland-Kennewick-Pasco	173	1.57	0.00	0.00	25.55	27.17	48.77	43.93	25.59	28.90	2.37	NA	3.45	2.05	2.59
Spokane	541	4.92	11.67	14.05	23.80	28.28	48.58	44.36	15.95	13.31	2.64	4.83	2.86	2.59	1.93
Tacoma	711	6.46	7.51	10.69	12.81	12.94	54.10	49.79	25.58	26.58	2.43	3.11	3.17	2.41	2.43
Yakima	206	1.87	8.34	8.25	26.87	39.81	39.74	29.13	25.04	22.82	2.25	2.58	4.28	1.82	1.69
Washington Non-MSA	951	8.65	0.26	0.11	17.09	10.94	69.09	73.40	13.57	15.56	1.87	1.79	1.56	2.26	1.65

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Business Data US&PR.

Table 6. Geographic Distribution of Small Loans to Farms

Geograp	hic Distributio	n: SMALL I	OANS TO FAR	MS	State: WA	SHINGTON	Eval	uation Period	: JANUARY	1, 2000 TO	DECEMBE	R 31, 20	01		
MSA/Assessment Area:	Total Sm to Fa		Low-Inc Geograp		Moderate Geogra		Middle-I Geogra		Upper-l Geogra		Ma	irket Share	e (%) by Geo	graphy **	: <b>*</b>
monynossisment Area.	#	% 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:															
Seattle-Bellevue-Everett	116	23.97	1.02	0.00	13.97	12.93	66.17	65.52	18.84	21.55	41.55	0.00	53.57	38.36	46.88
Limited-Scope Review:															
Bellingham	58	11.98	0.00	0.00	5.92	3.45	90.48	96.55	3.60	0.00	11.53	NA	18.18	11.60	0.00
Bremerton	4	0.83	0.00	0.00	6.41	0.00	75.74	75.00	17.85	25.00	16.67	0.00	0.00	20.00	0.00
Olympia	16	3.31	0.00	0.00	1.52	0.00	91.77	93.75	6.71	6.25	21.28	NA	0.00	29.41	0.00
Richland-Kennewick-Pasco	19	3.93	0.00	0.00	25.68	26.32	60.06	47.37	14.26	26.32	3.92	NA	2.17	2.99	18.18
Spokane	11	2.27	2.00	9.09	12.08	0.00	67.17	63.64	18.76	27.27	18.92	50.00	0.00	16.13	33.33
Tacoma	38	7.85	2.88	0.00	8.15	5.26	64.28	81.58	24.69	13.16	56.36	0.00	100.00	61.54	41.67
Yakima	17	3.51	0.78	0.00	15.92	35.29	65.95	64.71	17.35	0.00	2.54	0.00	8.57	2.25	0.00
Washington Non-MSA	205	42.36	0.15	0.00	14.36	4.39	75.84	83.41	9.65	12.20	9.65	0.00	2.46	10.74	13.66

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Source of Data-Dunn and Bradstreet (2002).

<sup>(\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Table 7. Borrower Distribution of Home Purchase Loans

Borro	ower Distribut	tion: HOME	PURCHASE	S	State: WASH	INGTON	Evalua	tion Period: J	ANUARY 1, 2	2000 TO DEC	EMBER 31	, 2001			
MSA/Assessment Area:		Home se Loans	Low-li Borro		Moderat Borro	e-Income owers		-Income owers		Income owers	Market	Share (%)	by Borrov	ver Income	***
WOA/ASSESSITER ATEA.	#	% 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:															
Seattle-Bellevue-Everett	5,470	64.52	16.70	5.56	18.94	23.96	26.92	25.27	37.44	45.21	2.65	2.60	2.88	2.12	2.98
Limited-Scope Review:															
Bellingham	114	1.34	17.66	9.28	19.22	20.62	25.22	22.68	37.90	47.42	1.12	1.08	0.91	0.71	1.49
Bremerton	320	3.77	16.77	2.65	19.44	13.76	26.42	21.16	37.38	62.43	1.30	1.28	0.78	0.78	1.88
Olympia	159	1.88	17.19	3.45	19.18	5.17	26.49	28.45	37.14	62.93	1.27	1.21	0.21	1.25	1.76
Richland-Kennewick-Pasco	252	2.97	21.30	5.67	16.99	19.59	23.41	23.20	38.30	51.55	1.99	1.47	2.13	1.67	2.18
Spokane	340	4.01	19.08	5.78	18.57	18.77	23.31	24.55	39.04	50.90	1.64	0.82	1.36	1.27	2.21
Tacoma	878	10.36	19.04	3.64	18.46	15.76	24.87	24.09	37.64	56.52	1.72	2.66	1.39	1.33	2.05
Yakima	202	2.38	21.63	11.46	17.73	43.75	20.58	17.71	40.07	27.08	3.27	6.40	5.84	2.14	2.57
Washington Non-MSA	743	8.76	20.56	3.64	18.05	12.18	22.59	18.99	38.80	65.19	2.59	2.82	2.08	1.97	2.99
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<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 26.36% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Western Region 1.

Table 8. Borrower Distribution of Home Improvement Loans

Borrowe	er Distributio	n: HOME II	MPROVEMEN	Т	State: WAS	SHINGTON	Evalı	uation Period:	JANUARY 1,	. 2000 TO DE	CEMBER 3	1, 2001			
MSA/Assessment Area:	Total Improvem		Low-lı Borro		Moderat Borro			e-Income owers	Upper- Borro	Income owers	Market	Share (%)	by Borrov	ver Income	***
MON/ASSESSMENT ATEU.	#	% 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:															
Seattle-Bellevue-Everett	6,306	70.25	16.70	7.25	18.94	17.24	26.92	26.79	37.44	48.71	32.32	32.50	28.71	28.86	36.94
Limited-Scope Review:															
Bellingham	108	1.20	17.66	5.61	19.22	18.69	25.22	18.69	37.90	57.01	12.40	0.00	14.29	5.32	16.26
Bremerton	298	3.32	16.77	5.07	19.44	7.43	26.42	22.30	37.38	65.20	16.34	13.95	6.99	10.04	23.28
Olympia	143	1.59	17.19	5.00	19.18	9.29	26.49	27.86	37.14	57.86	10.42	14.29	7.79	13.07	9.33
Richland-Kennewick-Pasco	122	1.36	21.30	4.96	16.99	11.57	23.41	18.18	38.30	65.29	20.00	18.75	20.00	13.95	22.80
Spokane	310	3.45	19.08	7.57	18.57	18.09	23.31	21.71	39.04	52.63	13.67	13.85	17.82	10.61	13.84
Tacoma	706	7.86	19.04	3.88	18.46	10.94	24.87	20.72	37.64	64.46	16.83	11.11	12.26	11.86	21.21
Yakima	207	2.31	21.63	4.88	17.73	9.76	20.58	25.85	40.07	59.51	23.86	15.00	10.91	28.70	25.20
Washington Non-MSA	777	8.66	20.56	5.45	18.05	9.34	22.59	20.36	38.80	64.85	21.25	21.21	18.48	20.54	22.09

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 0.58% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Western Region 1.

Table 9. Borrower Distribution of Home Mortgage Refinance Loans

Borrower D	Distribution: 1	IOME MORT	GAGE REFIN	ANCE	State:	WASHINGTO	N	Evaluation Per	iod: JANUA	RY 1, 2000 T	O DECEME	BER 31, 2	001		
MSA/Assessment Area:	Total Homo Refinanc	e Mortgage ce Loans		ncome owers	Moderat Borro	e-Income owers		e-Income owers		Income owers	Market	Share (%)	by Borrov	ver Income	****
MOA/ASSESSITER ATER.	#	% 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:															
Seattle-Bellevue-Everett	12,515	61.29	16.70	8.41	18.94	18.66	26.92	26.87	37.44	46.06	8.19	10.82	7.43	7.06	9.05
Limited-Scope Review:															
Bellingham	268	1.31	17.66	4.71	19.22	15.69	25.22	24.31	37.90	55.29	3.96	4.59	3.16	3.09	4.68
Bremerton	826	4.05	16.77	3.41	19.44	9.69	26.42	24.42	37.38	62.48	7.15	6.82	5.14	6.40	8.02
Olympia	414	2.03	17.19	3.91	19.18	12.76	26.49	26.30	37.14	57.03	4.63	5.43	3.41	4.25	5.13
Richland-Kennewick-Pasco	421	2.06	21.30	4.09	16.99	12.28	23.41	20.20	38.30	63.43	7.93	7.57	7.14	6.35	8.81
Spokane	1,043	5.11	19.08	5.40	18.57	15.37	23.31	19.63	39.04	59.61	6.75	7.58	6.79	5.22	7.39
Tacoma	2,199	10.77	19.04	4.46	18.46	12.62	24.87	24.23	37.64	58.69	6.58	9.44	6.55	5.56	6.96
Yakima	511	2.50	21.63	4.72	17.73	13.58	20.58	27.17	40.07	54.53	9.70	11.69	8.90	11.24	9.12
Washington Non-MSA	2,221	10.88	20.56	2.86	18.05	9.38	22.59	19.89	38.80	67.87	8.33	7.87	7.07	7.00	9.04
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<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Percentage of Families is based on 1990 Census information.

<sup>(\*\*\*)</sup> As a percentage of loans with borrower income information available. No information was available for 5.99% of loans originated and purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Mortgage Data: Western Region 1.

Table 10. Borrower Distribution of Small Loans to Businesses

Borrower Distribution:	SMALL LOANS T	O BUSINESSES	State: WAS	HINGTON Eva	aluation Period: JA	NUARY 1, 2000 TO	DECEMBER 31, 2	2001	
MSA/Assessment Area:	Total Sma to Busin		Businesses wit \$1 millio			ns by Original Amount ordless of Business Siz		Market Sh	are***
M9A/Assessment Area:	#	% 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:									
Seattle-Bellevue-Everett	7,700	70.01	72.25	62.57	85.92	6.56	7.52	5.14	7.32
Limited-Scope Review:									
Bellingham	203	1.85	77.01	64.53	84.73	9.36	5.91	1.69	2.31
Bremerton	336	3.06	80.33	69.94	87.20	5.06	7.74	2.91	4.53
Olympia	177	1.61	77.77	61.58	92.09	4.52	3.39	1.12	1.38
Richland-Kennewick-Pasco	173	1.57	80.83	65.32	88.44	4.62	6.94	2.37	4.21
Spokane	541	4.92	77.16	59.89	81.52	8.50	9.98	2.64	3.42
Tacoma	711	6.46	71.07	68.35	88.75	4.22	7.03	2.43	4.07
Yakima	206	1.87	77.02	67.96	83.01	7.77	9.22	2.25	4.87
Washington Non-MSA	951	8.65	79.68	65.93	86.01	6.52	7.47	1.87	2.54
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<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2002).

<sup>(\*\*\*)</sup> Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 16.92% 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: WASHING	STON E	valuation Period: JA	NUARY 1, 2000 TO	DECEMBER 31, 2001		
	Total Sma to Fai		Farms with R \$1 million			ans by Original Amoun egardless of Farm Size		Market Sh	are****
MSA/Assessment Areas:	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	>\$100,000 to \$250,000	> \$250,000 to \$1,000,000	AII	Rev \$1 million or less
Full-Scope Review:									
Seattle-Bellevue-Everett	116	23.97	90.08	55.17	55.17	29.31	15.52	41.55	35.29
Limited-Scope Review:									
Bellingham	58	11.98	88.42	62.07	55.17	22.41	22.41	11.53	10.07
Bremerton	4	0.83	94.63	75.00	75.00	25.00	0.00	16.67	20.00
Olympia	16	3.31	92.68	37.50	68.75	25.00	6.25	21.28	21.43
Richland-Kennewick-Pasco	19	3.93	81.03	47.37	68.42	5.26	26.32	3.92	2.72
Spokane	11	2.27	93.31	45.45	63.64	36.36	0.00	18.92	10.53
Tacoma	38	7.85	89.88	63.16	44.74	42.11	13.16	56.36	57.58
Yakima	17	3.51	80.96	64.71	41.18	29.41	29.41	2.54	1.99
Washington Non-MSA	205	42.36	90.84	61.95	51.22	27.80	20.98	9.65	6.67
						UH (11) PROFESSION OF STATE OF			

<sup>(\*)</sup> 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.

<sup>(\*\*)</sup> Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2002).

<sup>(\*\*\*)</sup> Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 15.91% of small loans to farms originated/purchased by the bank.

<sup>(\*\*\*\*)</sup> Based on 2001 Peer Small Farm Data US&PR.

Table 12. Qualified Investments

	QUALIFI	ED INVESTME	ENTS State:	WASHINGTON	Evaluation Period:	JANUARY 1,	2000 TO DECEM	IBER 31, 2001		
		Prior Perio	d Investments*	Current Pe	riod Investments		Total Investme	ents	Unfunded	Commitments**
MSA/Assessment Areas:		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:										
Seattle-Bellevue-Everett		48	24,080	73	16,289	121	40,369	55.14	0	0
Limited-Scope Review:										
Bellingham		7	5,123	5	1,451	12	6,574	8.98	0	0
Bremerton		4	2,624	5	18	9	2,642	3.61	0	0
Olympia		1	966	3	94	4	1,060	1.45	0	0
Richland-Kennewick-Pasco		0	0	2	190	2	190	0.26	0	0
Spokane		2	710	16	425	18	1,135	1.55	0	0
Tacoma		5	3,976	10	3,067	15	7,043	9.62	0	0
Yakima		3	3,526	4	163	7	3,689	5.04	0	0
Washington Non-MSA		10	4,169	24	6,343	34	10,512	14.36	0	0
									11110	
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<sup>(\*) &</sup>quot;Prior Period Investments" means investments made in a previous evaluation period that are outstanding as of the examination date.

<sup>(\*\*) &</sup>quot;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 B								: WASHING		aluation P	eriod: J	ANUARY	1, 2000 <sup>-</sup>	TO DECEI	MBER 31,	2001	
	Deposits			Branches	i				Branch	Openings/	Closings				Popu	ation	
MSA/Assessment Area:	% of Rated Area	# of BANK	% of Rated Area			Branches t Geographie		# of Branch	# of Branch	Net Cha	nge in Loc (+ (		ranches	%	of the Pop Each Ge	ulation wit ography	hin
	Deposits in MSA/AA	Branches	Branches in MSA/AA	Low	Mod	Mid	Upp	Closings	Openings	Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Seattle-Bellevue-Everett	75.59	119	52.89	3.36	25.21	53.78	17.65	1	2	0	0	1	0	2.19	16.18	62.80	18.75
Limited-Scope Review:																	
Bellingham	1.40	7	3.11	NA	14.29	85.71	0.00	1	0	NA	0	- 1	0	NA	17.44	72.63	9.91
Bremerton	1.99	9	4.00	0.00	11.11	88.89	0.00	0	0	0	0	0	0	0.28	18.86	67.71	11.33
Olympia	1.15	6	2.67	NA	0.00	83.33	16.67	0	0	NA	0	0	0	NA	2.99	87.50	9.51
Richland-Kennewick-Pasco	1.64	5	2.22	NA	40.00	40.00	20.00	0	0	NA	0	0	0	NA	26.82	46.97	26.20
Spokane	3.44	13	5.78	15.38	15.38	53.85	15.38	0	0	0	0	0	0	3.40	23.93	52.86	19.81
Tacoma	4.97	19	8.44	10.53	15.79	52.63	21.05	0	0	0	0	0	0	4.66	16.05	56.15	23.10
Yakima	1.45	6	2.67	16.67	33.33	50.00	0.00	0	0	0	0	0	0	1.33	32.12	41.92	24.63
Washington Non-MSA	8.37	41	18.22	0.00	21.95	70.73	7.32	4	0	0	0	- 4	0	0.32	15.34	66.62	17.71
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