



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

Public Disclosure

October 23, 2006

Community Reinvestment Act

Performance Evaluation

**Colonial Bank, National Association
Charter Number: 24444**

**100 Colonial Bank Blvd.
Montgomery, AL 36117**

Office of the Comptroller of the Currency

**Midsized Bank Supervision
440 South LaSalle Street, Suite 2700
Chicago, IL 60605**

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

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Overall CRA Rating

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

The following table indicates the performance level of **Colonial Bank, National Association** with respect to the Lending, Investment, and Service Tests:

Performance Levels	Colonial Bank N.A. Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X	X	
Low Satisfactory			X
Needs to Improve			
Substantial Noncompliance			

* The lending Test is weighted more heavily than the investment and service tests when arriving at an overall rating.

The major factors that support this rating include:

- ✓ Lending activity that reflects good responsiveness to credit needs.
- ✓ Good geographic distribution of loans.
- ✓ Good distribution of loans based on the borrower's income level or the revenues of the business.
- ✓ Relatively high level of community development (CD) lending.
- ✓ Good level of qualified investments.
- ✓ Reasonably accessible delivery systems.
- ✓ Adequate level of CD services provided.

Definitions and Common Abbreviations

The following terms and abbreviations are used throughout this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

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

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

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

Community Development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

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

Consumer Loan(s): A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into

'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (e.g., approved, denied, and withdrawn). Beginning in 2004, the reports also include data on loan pricing, the lien status of the collateral, any requests for preapproval and loans for manufactured housing.

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

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

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

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above it and half below it.

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

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

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

Middle-Income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

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

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

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

Rated Area: A rated area is a state or multi-state metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan area, the institution will receive a rating for the multi-state metropolitan area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Tier One Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Upper-Income: Individual income that is more than 120 percent of the area median income, or a median family income that is more than 120 percent, in the case of a geography.

Description of Institution

Colonial Bank, National Association (Colonial) is a \$ 23 billion interstate financial institution headquartered in Montgomery, Alabama. Colonial has over 300 full-service banking offices throughout the states of Alabama, Florida, Georgia, Nevada, and Texas. Colonial converted from a state chartered institution to a national bank in August 2003. This is Colonial's first CRA exam as a national bank.

Colonial is wholly owned by The Colonial BancGroup Inc. also headquartered in Montgomery, Alabama. Since 1981 BancGroup has grown from a one bank holding company with \$166 million in assets to the multi-state bank holding company it is today through acquisitions of community banks and internal growth. As of June 30, 2006, BancGroup's total assets were \$23 billion. Its common stock is traded on the New York Stock Exchange under the symbol CNB. Through its subsidiaries, BancGroup operates as a financial services organization providing banking and financial services throughout their five state market area. In addition to Colonial, BancGroup owns Colonial Brokerage, Inc. that provides full service brokerage services and investment advice. BancGroup also has interests in several residential and commercial real estate developments located in Atlanta, GA and San Antonio, TX. The aggregate investment in these entities is \$28 million as of December 31, 2005. The activities of these affiliated entities have no CRA impact.

Colonial conducts a general retail and commercial banking business in its respective service areas and offers a variety of demand, savings and time deposit products as well as extensions of credit through personal, commercial, and mortgage loans. Colonial also provides additional services to its markets through cash management services, electronic banking services, and credit card and merchant services. Through its wealth management area, Colonial's wholly owned subsidiaries Colonial Investment Services, Inc. and Colonial Investment Services of Florida, Georgia, Nevada, and Tennessee offer various insurance products and annuities for sale to the public. The activities of these subsidiaries have no CRA impact.

As of June 30, 2006, Colonial's deposits totaled \$16.2 billion. Net loans were \$17.2 billion and represent 75 percent of total assets while investment securities are \$2.7 billion or 12 percent of total assets. Residential real estate loans retained on the bank's balance sheet are predominantly adjustable rate loans. Generally, fixed rate loans are sold into the secondary market. The bank's loan portfolio includes commercial loans (including commercial real estate) 29.96 percent, construction and development 34.49, residential real estate (including multifamily) 33.37 percent, and consumer and other loans 2.18 percent. Average net loan-to-deposit ratio for the period under review was 114.06 percent. This compares very favorably with the 59 peer banks with total assets greater than \$10 million. Colonial was 5th in average loan-to-deposit ratio over the 19 month time period under review. Tier I capital as of June 30, 2006 was \$1.6 billion.

In addition to the direct lending discussed above, Colonial is indirectly involved in originating a large volume of residential mortgage loans through the bank's Mortgage Warehouse Lending Division housed in Orlando, Florida. This department provides lines of credit collateralized by residential mortgage loans along with other services to third party mortgage origination companies. As of December 2005, Colonial financed 79 mortgage origination customers, through its Mortgage Warehouse Lending Department, which funded mortgage loans totaling \$35.4 billion. This type of lending increases availability of mortgage loans to borrowers, including those in the bank's assessment areas, although it does not target low- and moderate-income borrowers. This lending does not affect this analysis.

In 2005, Colonial sold branches in two separate transactions. Effective June 24, 2005, 3 branches in TN and 4 branches in northwest AL were sold to CBS Banc-Corp. On November 10, 2005, the bank also sold 17 branches in northern AL to BancIndependent Incorporated. Colonial's lending in these areas is included in this analysis through year end 2005. Assessment areas were not adjusted until 2006; therefore these sales do not affect this analysis.

Colonial was also an active acquirer of other financial institutions throughout the evaluations period. It has concentrated on expanding in states with robust growth patterns. The CRA activities of the following acquired institutions were included in our analysis. The bank's assessment areas were not substantially impacted by the additions because, in most cases, the acquired bank's areas substantially overlapped those of Colonial's.

Mergers and Acquisitions						
Year	Acquired Institution	Date Completed	\$ Total Assets	# Branches	State	Assessment Area changes
2003	Sarasota BanCorporation	10/23/2003	\$161 million	1	Florida	Expanded Sarasota AA
2004	P.C.B Bancorp, Inc.	5/18/2004	\$697 million	16	Florida	Added a portion of Punta Gorda MSA and expanded the Sarasota AA
2005	Union Bank of Florida	2/10/2005	\$1 billion	18	Florida	None
2005	FFLC Bancorp, Inc	5/18/2005	\$1 billion	16	Florida	Sumter County AA was expanded to include the whole county and Citrus County was added to the AA

Colonial received a Satisfactory rating on their last CRA examination dated February 25, 2002 performed by the Federal Reserve Bank of Atlanta. There are no legal, financial or other factors which hamper the bank's ability to meet the credit needs in its assessment areas.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This Performance Evaluation assesses the bank's performance under the Lending, Investment and Service Tests. In evaluating the bank's lending performance, we reviewed residential mortgage loans subject to filing under the HMDA, small loans to businesses and farms subject to filing under the CRA, and community development loans. We also evaluated qualified investment activity and community development services.

Our evaluation period for the Lending test (except CD loans) is January 1, 2003 through December 31, 2005. Our evaluation period for CD loans, qualified investments and CD services is January 1, 2003 until June 30, 2006. The evaluation period begins with the calendar year during which the bank converted to a national charter.

Factors impacting the evaluation period include the applicability of Census 2000 data, which became effective for CRA examination purposes with the 2003 data and the implementation of changes made by the Office of Management and Budget ("OMB") to Metropolitan Statistical Area ("MSA") designations, which became effective for 2004.

Because of the above factors, the overall evaluation period has been divided into two segments, each with its own applicable products, as follows:

January 1, 2003 - December 31, 2003: The analysis of performance activity for this period included HMDA loans, small loans to businesses and farms, CD loans, qualified investments, and CD services. 2000 Census data was used for the analysis during this time period.

January 1, 2004 - December 31, 2005: The analysis of performance activity for this period included HMDA loans, small loans to businesses and farms, community development loans, qualified investments, and community development services. 2000 Census data was used in the analysis. In addition, we also used the new OMB MSA designations. Therefore, some assessment area definitions and demographics are different than those used in 2003. (See Selection of Areas for Full-Scope Review discussion below for additional details.)

Core tables for applicable products (see Appendix D) have been produced for each evaluation period. However, only the tables for the most recent period, January 1, 2004 through December 31, 2005, are included in this PE. Table 14 – Qualified Investments and Table 15 – Distribution of Branch Delivery System & Branch Openings/Closings – were produced once for the overall evaluation period and is included with the tables for 2004-2005.

Data Integrity

This evaluation is based on accurate data. Prior to the start of the examination, we tested the accuracy of the bank's HMDA and CRA loan data and determined that it was accurate. We also determined during the previous data integrity review in 2005 that the bank's systems and controls were adequate.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, a sample of assessment areas (AAs) within that state was selected for full-scope reviews. Refer to the "Scope" section under each State Rating for details regarding how the areas were selected. The multi-state metropolitan area in which the bank has branches in more than one state received a full-scope review.

Ratings

The bank's overall rating is a blend of the multi-state metropolitan area rating and state ratings. The states of Florida and Alabama carried more weight than the other rating areas. The majority of Colonial's branches, deposits and lending activity are within these states.

The multi-state metropolitan area rating and state ratings are based primarily on those areas that received full-scope reviews. Refer to the "Scope" section under each state rating for details regarding how the areas were weighted in arriving at the overall state rating.

Fair Lending Review

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

Multistate Metropolitan Area Rating

Columbus Multistate Metropolitan Area

CRA rating for the Columbus Multistate Metropolitan Area¹: Satisfactory

The lending test is rated: High Satisfactory

The investment test is rated: High Satisfactory

The service test is rated: Outstanding

The major factors that support this rating include:

- Lending activity that reflects good responsiveness to credit needs.
- Excellent geographic distribution of loans.
- Adequate distribution of loans by income level of the borrower or revenues of the business.
- Good level of qualified investments.
- Readily accessible branching network. High level of CD services.

Description of Institution's Operations in Columbus Multistate Metropolitan Area

Colonial is headquartered in Montgomery, AL and its largest presence is within the states of Florida and Alabama.

Of Colonial's 7 rating areas, the Columbus Multi-state AA is ranked number 6 in terms of total deposits and lending activity. The AA represents a small percentage of the bank's total lending, deposit base and branching network. During this evaluation period, approximately 3 percent of the number of loans made was within the Columbus AA. The AA represents 1 percent of Colonial's total deposit base and 1 percent of their branching network.

Colonial is one of the largest financial institutions in the Columbus Multi-state AA with 4 full service banking offices and a deposit market rank of 4th. There are 12 FDIC Insured financial institutions operating in the area. Major competitors include several large regional institutions such as Columbus Bank & Trust, Wachovia Bank N.A., Sun Trust, and smaller community banks such as CB & T Bank of East Alabama.

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

Refer to the market profile for the Columbus Multistate metropolitan area in appendix C for detailed demographics and other performance context information.

There is some opportunity to make CD loans, investments and services in the Columbus AA. We identified one CDFI and several community based organizations that provide affordable housing or community services to low- and moderate-income individuals. We also identified several organizations that provide economic development to the area. In conjunction with this examination, we contacted an affordable housing organization to help us determine the needs in the AA. The contact indicated that there is a need in this AA for institutions to provide affordable housing loans and home buyer and credit counseling services to low- and moderate-income individuals.

LENDING TEST

Lending Activity

Refer to Tables 1 Lending Volume section of appendix D for the facts and data used to evaluate the bank's lending activity.

During this evaluation period, Colonial made 1,195 loans totaling \$135 million in the Columbus MSA. By number, 29 percent of the loans were small loans to businesses and 71 percent HMDA reportable loans. By individual HMDA products, 54 percent were home purchase loans, 3 percent home improvement loans, and 43 percent refinance loans. Therefore, we placed substantially more weight on HMDA loans than small loans to businesses in our analysis. In terms of HMDA products, equal weight was placed on home purchase and refinance loans. This weighting is reflective of the bank's lending activity during the evaluation period.

Small loans to farms, home improvement and multi-family home loans were not evaluated. Colonial made 1 small loan to farm, 23 home improvement and 3 multi-family loans during this evaluation period. Therefore, any analysis performed of these products would have been meaningless.

Based on a comparison of deposit market share and loan market share, the bank's lending activity reflects a good responsiveness to meeting the credit needs in the AA. Colonial ranked 4th out of 12 financial institutions in the MSA with a deposit market share of 4.47 percent based on the June 30, 2005 FDIC data. Colonial ranked number 15 (market share 1.58 percent) in making HMDA loans and number 11 (market share 2.51 percent) in making small loans to businesses.

In terms of individual HMDA products, Colonial ranks number 8 (market share 3.46 percent) in making home purchase loans, number 10 (market share 2.60 percent) in home improvement loans and number 3 (market share 3.81 percent) in refinance loans.

There are 12 financial institutions in the AA compared to 367 lenders reporting HMDA loans and 67 lenders reporting small loans to businesses in 2004.

Distribution of Loans by Income Level of the Geography

The overall geographic distribution of loans in the Columbus MSA is excellent. The geographic distribution of HMDA loans is excellent. The distribution of small loans to businesses is good.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the "Multistate Metropolitan Area(s)" section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

In assessing the bank's lending performance in low-income geographies, we considered factors which could limit the bank's ability to make loans in these areas. There are 10 low-income geographies in this AA. In these tracts, there are only 1,578 owner-occupied units. This factor was considered in determining the bank's overall lending performance in the low-income geographies.

Colonial's geographic distribution of home purchase loans is excellent.

For 2004-2005, Colonial's distribution of home purchase loans is good. Their percentage of home purchase loans in low-income geographies is somewhat lower than the percentage of owner-occupied units in these areas. However, their percentage of loans in moderate-income geographies exceeds the demographic comparator. Colonial's market share in both low and moderate-income geographies exceeds and significantly exceeds, respectively, their overall market share.

Performance for 2003 is significantly stronger than 2004-2005's. In both low and moderate-income geographies, Colonial's percentage of lending significantly exceeds the demographic comparators. In addition, their market share in both geographies significantly exceeds their overall market share.

Colonial's geographic distribution of refinance loans is excellent.

For 2004-2005, Colonial's distribution of refinance loans is excellent. Their percentage of refinance loans in both low and moderate-income geographies significantly exceeds the percentage of owner-occupied units in these areas. In addition, their market share in both low and moderate-income geographies significantly exceeds their overall market share.

Colonial's 2003 performance mirrors that of 2004-2005.

Small Loans to Businesses

Refer to Table 6 in the "Multistate Metropolitan Area(s)" section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

The geographic distribution of small loans to businesses is good.

For 2004-2005, Colonial's percentage of lending in low and moderate-income geographies is somewhat lower than and near, respectively, the percentage of businesses located in these areas. Their market share of small loans to businesses in low and moderate-income geographies is near and exceeds their overall market share, respectively.

Their performance for 2003 is stronger than 2004-2005's. Their percentage of lending in low and moderate-income geographies exceeds and is near the demographic comparators, respectively. However, their market share in both geographies exceeds their overall market share.

Lending Gap Analysis

We reviewed the geographic distribution of loans and did not detect any conspicuous or unexplained gaps in lending patterns.

Inside/Outside Ratio

This portion of the evaluation was performed at the bank level. During the evaluation period, Colonial originated a substantial majority (89 percent) of its loans in the aggregate AAs. Colonial originated 86 percent of its HMDA loans, 92 percent of its small loans to businesses and 94 percent of its small loans to farms within their AAs. This analysis included all reportable loans originated by Colonial only, and does not include extensions of credit by affiliates. This factor had a positive impact on the bank's geographic distribution of loans.

Distribution of Loans by Income Level of the Borrower

Colonial's overall distribution of loans is adequate. Their distribution of HMDA loans is adequate. Their distribution of small loans to businesses is excellent.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in the "Multistate Metropolitan Area(s)" section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

In reviewing Colonial's HMDA lending, we considered the fact that 12.8 percent of the families in the AA live below the poverty level. This means that over 9 thousand families in this AA live below the poverty level. This factor makes it difficult for these families to purchase and/or maintain a home.

For 2004-2005, Colonial's distribution of home purchase loans is adequate when the poverty level is considered. Their percentage of home purchase loans to low-income borrowers is significantly lower than the percentage of low-income families in the AA. Their percentage of loans to moderate-income borrowers is somewhat lower than the demographic comparator. Colonial's market share to low and moderate-income borrowers is lower than and somewhat lower than, respectively, their overall market share of loans to all borrowers.

Performance for 2003 is not inconsistent with that of 2004-2005.

For 2004-2005, Colonial's distribution of refinance loans is adequate. Their percentage of refinance loans to low-income borrowers is significantly lower than the percentage of low-income families in the AA. Their percentage of loans to moderate-income borrowers is somewhat lower than the demographic comparator. Colonial's market share to both low and moderate-income borrowers is somewhat lower than their overall market share of loans to all borrowers.

For 2003, Colonial's performance is stronger than 2004-2005. Their percentage of loans to low-income and moderate-income borrowers is significantly lower than and near, respectively the percentage of families in AA. However, Colonial's market share to both low and moderate-income borrowers is near their overall market share.

Small Loans to Businesses

Refer to Table 11 in the "Multistate Metropolitan Area(s)" section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

The distribution for small loans to businesses is excellent.

For 2004-2005, Colonial's distribution of loans to small businesses exceeds the percentage of small businesses in the assessment area. Their market share of small loans to small businesses significantly exceeds their overall market share of small loans to all businesses. In addition, the bank makes a significant majority of these loans in smaller dollar amounts.

Performance for 2003 mirrors that of 2004-2005.

INVESTMENT TEST

Refer to Table 14 in the "Multistate Metropolitan Area(s)" section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

The bank's performance under the Investment Test in the Columbus Multistate AA is rated High Satisfactory. Based on our full-scope review, the bank's performance is good.

Based on the available CD opportunities in the AA and the dollar amount of investments made, the bank's level of investments is good.

During this evaluation period, Colonial made total investments of \$1.806 million which represents 6.22 percent of allocated Tier I capital. The bank made no complex and innovative investments, but all are beneficial to and meet identified needs in the AA.

The vast majority of Colonial's qualified investments consist of mortgage backed securities (MBSs). These securities are primarily secured by mortgages to low or moderate-income individuals throughout the Columbus Multi-state AA. During this evaluation period, \$1.798 million of Colonial's MBSs were secured by mortgages to low- or moderate-income individuals in the Columbus AA.

Additionally, Colonial made 7 grants and/or donations totaling \$8 thousand in this AA. The majority of the donations were provided to organizations that provide community services to low- or moderate-income individuals or that provide economic development by financing small businesses.

SERVICE TEST

Retail Banking Services

Refer to Table 15 in the "Multistate Metropolitan Area(s)" section of appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Colonial's delivery systems are readily accessible to geographies and individuals of different income levels throughout the full-scope assessment area. Colonial has 4 banking offices in this AA; of which one is located in a low-income census tract and one is located in a moderate-income census tract. Colonial's percentage of branches in both low- and moderate-income geographies is greater than the percentage of the population residing in these areas.

During this evaluation period, Colonial neither closed nor opened any banking offices in the AA. As a result, the accessibility of the delivery systems was not adversely affected, particularly in low- or moderate-income geographies or on low- or moderate-income families in the AA.

Colonial offers a full-range of deposit services and loan products, which are accessible throughout the full-scope assessment area through its branch offices and ATM network. Their banking services in the full-scope AA are comparable among locations regardless of the income level of the geography. In addition, there are no significant differences in banking hours provided by the branches in the different geographies. The hours and services do not inconvenience any portions of the AA including any low- or moderate-income geographies.

Community Development Services

Based on the CD opportunities in the AA and the number of services provided during this evaluation period, Colonial's level of CD services is high. Colonial provided qualified CD services to 19 organizations that provide affordable housing, community services to low or moderate-income individuals or that provide economic development by financing small businesses. The types of services provided include serving on the board, executive committee or fundraising committee for these qualified CD organizations.

State Rating

State of Alabama

CRA Rating for Alabama²: Satisfactory

The lending test is rated: High Satisfactory

The investment test is rated: High Satisfactory

The service test is rated: Low Satisfactory

The major factors that support this rating include:

- Lending activity that reflects good responsiveness to credit needs.
- Adequate geographic distribution of loans.
- Excellent distribution of loans by income level of the borrower or revenues of the business.
- High level of qualified CD investments.
- Reasonably accessible delivery systems. Adequate level of CD services.

Description of Institution's Operations in Alabama

Colonial is headquartered in Montgomery, Alabama. Colonial's largest presence is within the states of Florida and Alabama. Colonial has 15 AAs in the state of AL located both in metropolitan and non-metropolitan areas. Of Colonial's 7 rating areas, the state of Alabama is ranked number 2. The state of AL represents approximately 30 percent of the bank's branching network with 91 full-service banking offices. During this evaluation period, approximately 50 percent of their loans and 27 percent of their deposits were within the state of Alabama.

Colonial is one of the largest financial institutions in the state with 91 banking offices and a deposit market share of 6.30 percent (market rank number 5). There are 182 FDIC Insured financial institutions operating in the state. Major competitors include several large regional institutions such as Regions Bank (16.39 percent market share), AmSouth Bank (12.74 percent market share), Wachovia Bank N.A. (11.40 percent market share) and Compass Bank (9.35 percent market share).

² For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

In 2005, Colonial sold branches in AL in two separate transactions. Effective June 24, 2005, three branches in TN and 4 branches in northwest AL were sold to CBS Banc-Corp. On November 10, 2005, the bank also sold 17 branches in northern AL to BancIndependent Incorporated. Colonial's lending in these areas is included in this analysis through year end 2005. Assessment areas were not adjusted until 2006; therefore these sales did not affect this analysis.

Refer to the market profiles for the state of Alabama in appendix C for detailed demographics and other performance context information for assessment areas that received full-scope reviews.

Scope of Evaluation in Alabama

The Birmingham and Montgomery MSA AAs received full-scope reviews. All other AAs in the state received limited-scope reviews. The ratings are based primarily on the results of the bank's performance in the Birmingham and Montgomery MSA AAs.

Refer to the table in appendix A for more information.

In terms of weighting, the bank's performance in the Birmingham MSA received slightly more weight in our analysis. Colonial has a larger presence in the Birmingham MSA than in Montgomery. Within the state of Alabama, Birmingham represents 22 percent of their lending activity, 25 percent of their branching network and 25 percent of their deposits compared to Montgomery which represents 13 percent of their lending activity, 12 percent of their branching network and 15 percent of their deposits.

There is some opportunity to make CD loans, investments and services in the Birmingham MSA AA. We made one community contact in conjunction with this examination; an affordable housing organization. The contact indicated that there is a need for institutions in the AA to provide equity investments and/or contributions to non-profit organizations.

There is also some opportunity to make CD loans, investments and services in the Montgomery MSA AA. We made two community contacts in conjunction with this examination. The types of groups contacted included a governmental agency and an affordable housing agency. They indicated that the area needed more affordable housing and new jobs.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in Alabama is rated High Satisfactory. Based on full-scope reviews, the bank's performance in the Birmingham MSA is good. In the Montgomery MSA the bank's performance is also good.

Lending Activity

Refer to Tables 1 Lending Volume in the state of Alabama section of appendix D for the facts and data used to evaluate the bank's lending activity.

Birmingham

During this evaluation period, Colonial made 3,646 loans totaling \$377 million in the Birmingham MSA. By number, 53 percent of the loans were small loans to businesses, 43 percent HMDA reportable loans and 4 percent were small loans to farms. Therefore, we placed more weight on small loans to businesses than on HMDA loans. Small loans to farms received the least weight of the three products reviewed.

By individual HMDA products, 28 percent were home purchase loans, 17 percent home improvement loans, and 55 percent refinance loans. In terms of HMDA loans, more weight was placed on refinance loans than on the other two products. Home improvement loans received the least weight of the three products reviewed. This weighting is reflective of the bank's lending activity during the evaluation period.

Multi-family home loans were not evaluated. Colonial made a nominal number of multi-family loans during this evaluation period. Therefore, any analysis performed would have been meaningless. In addition, the bank's market share of home purchase and refinance loans was not significant enough to perform a meaningful analysis. Therefore, we did not consider market share data in evaluating the bank's geographic and borrower distribution of those loans in the AA.

Based on a comparison of deposit market share and loan market share, the bank's lending activity reflects a good responsiveness to meeting the credit needs in the Birmingham MSA. Colonial ranked 7th out of 41 financial institutions in the MSA with a deposit market share of 4.94 percent based on the June 30, 2005 FDIC data.

In terms of HMDA loans, Colonial ranked number 56 (market share 0.48 percent). By individual HMDA products, Colonial is ranked number 64 (market share 0.38 percent) in making home purchase loans, number 9 (market share 3.09 percent) in home improvement loans and number 43 (market share 0.68 percent) in refinance loans.

Colonial ranked number 15 (market share 2.16 percent) in making small loans to businesses and number 3 (market share 12.96 percent) in making small loans to farms.

There are 41 financial institutions in the AA compared to 541 lenders reporting HMDA loans, 116 lenders reporting small loans to businesses and 27 lenders reporting small loans to farms in 2004.

Montgomery

During this evaluation period, Colonial made 2,240 loans totaling \$256 million in the Montgomery MSA. By number, 61 percent of the loans were small loans to businesses, 35 percent HMDA reportable loans and 4 percent were small loans to farms. Therefore, we placed more weight on small loans to businesses than on HMDA loans. Small loans to farms received the least weight of the three products reviewed.

By individual HMDA products, 36 percent were home purchase loans, 7 percent home improvement loans, and 57 percent refinance loans. In terms of HMDA loans, more weight was placed on refinance loans than on home purchase loans. This weighting is reflective of the bank's lending activity during the evaluation period.

Home improvement loans and multi-family home loans were not evaluated. Colonial made a nominal number of these type loans during this evaluation period therefore, any analysis performed would have been meaningless. In addition, the bank's market share of home purchase and refinance loans was not significant enough to perform a meaningful analysis. Therefore, we did not consider market share data in evaluating the bank's geographic and borrower distribution of those loans in the AA.

Based on a comparison of deposit market share and loan market share, the bank's lending activity reflects a good responsiveness to meeting the credit needs in the Montgomery MSA. Colonial ranked 4th out of 17 financial institutions in the MSA with a deposit market share of 11.44 percent based on the June 30, 2005 FDIC data.

In terms of HMDA loans, Colonial ranked number 24 with a market share of 0.95 percent in the AA in 2004. By individual loan products, Colonial ranks number 28 (market share 0.88 percent) in home purchase loans, number 15 (market share 2.48 percent) in home improvement loans and number 20 (market share 1.25 percent) in making refinance loans. There are 364 lenders reporting HMDA loans compared to 17 financial institutions in the AA.

In terms of small loans to businesses and farms, Colonial ranks number 10 (market share 5.01 percent) and number 2 (market share 26.77 percent), respectively. There are 65 lenders reporting small loans to businesses and 127 lenders reporting small loans to farms in 2004.

Distribution of Loans by Income Level of the Geography

Overall, the geographic distribution of loans is adequate. The distribution of HMDA loans is adequate. The geographic distribution of small loans to businesses is adequate and the distribution of small loans to farms is excellent.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the state of Alabama section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

Birmingham

Colonial's geographic distribution of home purchase loans is poor. For 2004-2005, Colonial made no loans in low-income geographies. In moderate-income geographies, their percentage of home purchase loans is lower than the percentage of owner-occupied units in these areas.

For 2003, Colonial's performance is stronger than 2004-2005. In both low and moderate-income geographies, their distribution of loans is lower than the demographic comparators.

Colonial's geographic distribution of home improvement loans is adequate. For 2004-2005, Colonial made no home improvement loans in low-income geographies. As a result, their market share for 2004 is zero. In moderate-income geographies, their distribution of home improvement loans exceeds the percentage of owner-occupied units in these areas. Their market share in moderate-income geographies also exceeds their overall market share.

For 2003, Colonial's performance is consistent with their adequate performance for 2004-2005. Their distribution of loans in both low and moderate-income geographies is somewhat lower than the demographic comparators. Their market share in low and moderate-income geographies exceeds and is somewhat lower than, respectively, their overall market share.

Colonial's geographic distribution of refinance loans is also adequate. For 2004-2005, their distribution of loans in low- and moderate-income geographies is lower than and somewhat lower than, respectively the owner-occupied units in these areas.

Performance for 2003 is slightly stronger than 2004-2005. Their distribution of loans in low and moderate-income geographies is significantly lower than and equal, respectively the demographic comparators.

Montgomery

.Colonial's geographic distribution of home purchase loans is poor. For 2004-2005, they made no loans in low-income geographies. In moderate income-geographies, their distribution of loans is significantly lower than the percentage of owner-occupied units in these areas.

Performance for 2003 is stronger than 2004-2005. Their distribution of loans in low and moderate-income geographies is lower than and somewhat lower than, respectively, the percentage of owner-occupied units in these areas.

Colonial's distribution of refinance loans is also poor. For 2004-2005, their distribution of loans in both low and moderate-income geographies is significantly lower than and lower than, respectively, the percentage of owner-occupied units in these areas.

While the bank's performance for 2003 is weaker, it's not inconsistent with their overall poor performance in 2004-2005.

Small Loans to Businesses

Overall, the geographic distribution of small loans to businesses is adequate.

Refer to Table 6 in the state of Alabama section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

Birmingham

The geographic distribution of small loans to businesses is adequate.

For 2004-2005, Colonial's percentage of lending in both low and moderate-income geographies is near the percentage of businesses located in these areas. Their market share of small loans to businesses in low and moderate-income geographies is near and exceeds their overall market share, respectively.

Their performance for 2003 is weaker than 2004-2005's. Their percentage of lending in both low and moderate-income geographies is somewhat lower than the demographic comparators. Their market share in low and moderate-income geographies is somewhat lower than and exceeds, respectively their overall market share.

Montgomery

The geographic distribution of small loans to businesses is adequate.

For 2004-2005, Colonial's percentage of lending in both geographies is somewhat lower than the demographic comparators. Their market share in low and moderate-income geographies is somewhat lower than and near, respectively their overall market share.

Their performance for 2003 is weaker than for 2004-2005. Their distribution of loans in both geographies is lower than the demographic comparators. Their market share in both low and moderate-income geographies is somewhat lower than their overall market share.

Small Loans to Farms

Refer to Table 7 in the state of Alabama section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to farms.

Overall, Colonial's distribution of small loans to farms is excellent.

In reviewing the bank's lending performance, we considered the nominal number of farms located in low and moderate-income geographies. In low-income geographies there are only 33 farms in the Birmingham MSA and 12 in the Montgomery MSA. In moderate-income tracts, there are 199 farms in Birmingham MSA and 50 in the Montgomery MSA. This limits the bank's opportunity to make small loans to farms in these areas.

Birmingham

The geographic distribution of small loans to farms is excellent considering the limited opportunities in the AA. In low-income geographies, Colonial made no small loans to farms in 2004-2005. Therefore, their market share for 2004 is zero. In moderate-income tracts, their distribution of loans significantly exceeds the percentage of farms in these areas. Also, their market share in moderate-income tracts is near their overall market share.

For 2003, the bank's performance is not inconsistent with the 2004-2005 performance.

Montgomery

The geographic distribution of small loans to farms is excellent given the limited opportunities in the AA. For 2004-2005, Colonial's performance in the Montgomery MSA AA mirrors their performance in the Birmingham MSA AA for the same time period. For 2003, the bank's performance is slightly weaker than their 2004-2005 performance. Colonial made no loans in low-income geographies. In moderate-income geographies, their distribution of loans is somewhat lower than the demographic comparator. Also, their market share of loans in moderate-income geographies is somewhat lower than their overall market share.

Lending Gap Analysis

We reviewed the geographic distribution of loans and did not detect any conspicuous or unexplained gaps in lending patterns.

Inside/Outside Ratio

This portion of the evaluation was performed at the bank level. During the evaluation period, Colonial originated a substantial majority (89 percent) of its loans in the aggregate AAs. Colonial originated 86 percent of its HMDA loans, 92 percent of its small loans to businesses and 94 percent of its small loans to farms within their AAs. This analysis included all reportable loans originated by Colonial only, and does not include extensions of credit by affiliates.

Distribution of Loans by Income Level of the Borrower

Colonial's overall distribution of loans is excellent. Their distribution of HMDA loans is excellent. Their distribution of small loans to businesses and small loans to farms is excellent.

Home Mortgage Loans

Refer to Tables 8, 9 and 10 in the state of Alabama section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

In assessing Colonial's distribution of HMDA loans to low- and moderate-income individuals, we considered the fact that 10.5 percent of the families in the Birmingham AA and 11 percent of the families in the Montgomery AA live below the poverty level. This makes it difficult for these families to obtain and maintain a home. It also makes it difficult for the bank to provide HMDA loans to these families.

The overall distribution of HMDA loans is excellent.

Birmingham

Overall, the distribution of HMDA loans is excellent.

Colonial's distribution of home purchase loans is excellent when the poverty level is considered. For 2004-2005, Colonial's distribution of home purchase loans to low-income borrowers is somewhat lower than the percentage of low-income families in the AA. However, their percentage of loans to moderate-income borrowers significantly exceeds the demographic comparator.

Performance for 2003 is slightly weaker than their 2004-2005 performance. Their percentage of loans to low and moderate-income borrowers is lower than and exceeds, respectively the demographic comparators.

Colonial's distribution of home improvement loans is excellent. For 2004-2005, their percentage of home improvement loans to both low and moderate-income borrowers exceeds the percentage of both low and moderate-income families in the AA. Colonial's market share to low and moderate-income borrowers significantly exceeds and is near, respectively their overall market share of loans to all borrowers.

Performance for 2003 is not inconsistent with their 2004-2005 performance.

Colonial's distribution of refinance loans is excellent. Their percentage of refinance loans to low-income borrowers is somewhat lower than the percentage of low-income families in the AA. Their percentage of loans to moderate-income borrowers significantly exceeds the demographic comparator.

Performance for 2003 is weaker than their 2004-2005 performance. The percentage of refinance loans to low- and moderate-income borrowers is lower than and exceeds, respectively, the demographic comparators.

Montgomery

Overall, the distribution of HMDA loans is good.

Colonial's distribution of home purchase loans is excellent considering the poverty level. For 2004-2005, Colonial's distribution of home purchase loans to low and moderate-income borrowers is lower than and significantly exceeds, respectively the percentage of families in the AA.

Performance for 2003 is not consistent with their 2004-2005 performance.

Colonial's distribution of refinance loans is good considering the poverty level. Their percentage of loans to low and moderate-income borrowers is lower than and exceeds, respectively the demographic comparators.

Performance for 2003 is weaker than 2004-2005 performance. The percentage of loans to low- and moderate-income borrowers is lower than and somewhat lower than, respectively, the demographic comparators.

Small Loans to Businesses

Refer to Table 11 in the state of Alabama section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The distribution for small loans to businesses is excellent. The bank's performance is consistent in both the Montgomery and Birmingham MSA AAs. In addition, their performance in 2003 in both AAs is consistent with their 2004-2005 performance.

For 2004-2005, Colonial's distribution of loans to small businesses exceeds the percentage of small businesses in the assessment area. Their market share of small loans to small businesses significantly exceeds their overall market share of small loans to all businesses. In addition, the bank makes a significant majority of these loans in smaller amounts.

Small Loans to Farms

Refer to Table 12 in the state of Alabama section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

The distribution for small loans to farms is excellent. The bank's performance is consistent in both the Montgomery and Birmingham MSA AAs. In addition, their performance in 2003 in both AAs is consistent with their 2004-2005 performance.

For 2004-2005, Colonial's distribution of loans to small farms exceeds the percentage of small farms in the assessment area. Their market share of small loans to small farms also exceeds their overall market share. In addition, the bank makes a significant majority of these loans in smaller amounts.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the Huntsville AA is not inconsistent with the bank's overall High Satisfactory performance under the lending test in Alabama.

In all the remaining limited-scope AAs, the bank's performance is weaker than the bank's overall performance in the state. The bank's geographic distribution of loans and distribution of loans by borrower income level is adequate. These factors were considered but did not have a significant impact on the bank's overall lending test rating for the state of Alabama.

Refer to the Tables 1 through 13 in the state of Alabama section of appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in the state of Alabama is rated High Satisfactory. Based on full-scope reviews, the bank's performance in the Birmingham MSA is adequate and their performance in the Montgomery MSA is excellent.

Refer to Table 14 in the state of Alabama section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

Birmingham

Based on the available CD opportunities in the AA and the number and dollar amount of CD investments made in the Birmingham MSA, Colonial's level of CD investments is adequate.

During this evaluation period, Colonial made total investments of \$4.456 million which represents 5.11 percent of the bank's total CD investments and 3.19 percent of allocated Tier I capital. The bank made no complex and innovative investments, but all are beneficial to and meet identified needs in the MSA or in the state of Alabama.

The vast majority of the qualified investments made during the evaluation period were mortgaged backed securities. These securities were secured by mortgages to low- or moderate-income individuals throughout the AA. Approximately \$4.430 million of these investments directly benefited this AA.

Also, during the evaluation period Colonial made 18 grants and donations to CD qualified organizations totaling \$26 thousand. These investments were made to organizations that promote economic development by financing small businesses or that provide community services to low- and moderate-income individuals.

Montgomery

Based on the available CD opportunities in the AA and the number and dollar amount of CD investments made in the Montgomery MSA, Colonial's level of CD investments is excellent.

During this evaluation period, Colonial made total investments of \$4.597 million which represents 5.28 percent of the bank's total CD investments and 14.5 percent of allocated Tier I capital. The bank made no complex and innovative investments, but all are beneficial to and meet identified needs in the MSA or in the state of Alabama.

The vast majority of Colonial's investments during this evaluation period consist of mortgage backed securities. The mortgage backed securities were primarily secured by mortgages of low or moderate-income individuals throughout the bank's AAs. \$4.364 million of these investments was allocated to this AA based on the underlying collateral of the securities. In addition, Colonial made 8 grants and/or donations totaling \$233 thousand to qualified CD organizations. These investments were made to organizations that provide community services to low- and moderate-income individuals or that promote economic development by financing small businesses.

These investments were not complex or innovative in nature, but all met an identified need in the AA.

Regional and/or Statewide Investments

During this evaluation period, Colonial purchased 6 state-wide investments totaling \$91 thousand that potentially benefit the AAs throughout the state of Alabama.

Additionally, Colonial had 5 investments in mortgage backed securities with current outstanding balances totaling \$1.892 million from prior periods. Both these funds promote affordable housing and benefit multiple assessment areas within the state. The bank continued its support of these efforts by making additional investments during this review period.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Investment Test in the Anniston-Oxford, Auburn-Opelika, Dothan, Gadsden, Huntsville, Mobile, Tuscaloosa and South AL AAs is not inconsistent with the bank's overall High Satisfactory performance under the investment test in state of AL. In addition to grants, donations and direct investments, most of these areas benefited from the mortgage backed securities investments.

In the Decatur, East AL, Florence-Muscle Shoals, Franklin and Northwest AL AAs, the bank's performance is weaker than the bank's overall performance in the state. In the latter AAs, the investment level is adequate given the limited opportunities for community development investment in these areas. In addition, the offices in the Northwest AL AA were sold to another financial institution in 2005. The bank's weaker performance in these areas did not significantly impact the overall rating.

Refer to Table 14 in Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in Alabama is rated Low Satisfactory. Based on full-scope reviews, the bank's performance in the Birmingham and Montgomery MSAs is adequate.

Retail Banking Services

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

Birmingham

Colonial's delivery systems are reasonably accessible to geographies and individuals of different income levels throughout the full-scope assessment area. Colonial has 26 banking offices in the Birmingham MSA, of which 3 are located in low-income geographies. Therefore, the percentage of branches at 11.54 percent significantly exceeds the percentage of the population in these geographies at 5.19 percent. In moderate-income geographies, Colonial's percentage of branches is lower than the percentage of the population residing in these areas. In moderate-income geographies, Colonial has 2 banking offices (7.69 percent) compared to 24.38 percentage of the population residing in these areas. However, Colonial does have several branches which are near these moderate-income geographies,

During this evaluation period, Colonial closed five banking offices in the AA in which one office in a moderate-income geography, three offices in middle-income geographies and one in an upper-income geography. The bank opened one banking office in an upper-income geography. Colonial's record of opening and closing banking offices generally did not have an adverse impact on the accessibility of delivery systems, particularly in low- or moderate-income geographies or on low or moderate-income families in the AA.

Colonial offers a full-range of deposit services and loan products, which are accessible throughout the full-scope assessment area through its branch offices and ATM network. Office hours and services in the full-scope AA are comparable among locations regardless of the income level of the geography. There are no significant differences in banking hours provided by the branches in the different geographies. The hours and services do not inconvenience any portions of the AA including low- or moderate-income geographies.

Montgomery

Colonial's delivery systems are reasonably accessible to geographies and individuals of different income levels throughout the full-scope assessment area. Colonial has two banking offices in low-income geographies. As a result, their percentage of branches at 16.67 percent significantly exceeds the percentage of the population in these geographies of 6.87 percent. While 16.09 percentage of the population resides in moderate-income geographies, Colonial has no banking offices in these geographies. However, they do have some branches which are in close proximity to these areas.

During this evaluation period, Colonial closed two banking offices in middle-income geographies. Additionally, the bank opened two banking offices in upper-income geographies. Colonial's record of opening and closing banking offices did not have an adverse impact on the accessibility of delivery systems, particularly in low or moderate-income geographies or on low- or moderate-income families in the AA.

Colonial offers a full-range of deposit services and loan products, which are accessible throughout the full-scope assessment area through its branch offices and ATM network. Office hours and services in the full-scope AA are comparable among locations regardless of the income level of the geography. There are no significant differences in banking hours provided by the branches in the different geographies. The hours and services do not inconvenience any portions of the AA including low- and moderate-income geographies.

Community Development Services

Birmingham

Based on the CD opportunities in the AA and the number of services provided during this evaluation period, Colonial's level of CD services is adequate. Colonial provided qualified CD services to nine organizations that provide affordable housing or community services to low or moderate-income individuals or that provides economic development by financing small businesses. Also, Colonial provided homebuyer education classes and seminars geared toward small businesses on the various governmental programs that are available. The types of services provided include serving on the board or executive committee for these qualified CD organizations.

Montgomery

Based on the CD opportunities in the AA and the number of services provided during this evaluation period, Colonial's level of CD services is limited. Colonial provided qualified CD services to three organizations that provide affordable housing or community services to low or moderate-income individuals. The types of services provided include serving on the executive committee for these qualified CD organizations.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the South AL and Tuscaloosa AAs appear stronger than the bank's performance in the state. In the Decatur, Florence and Franklin AAs, Colonial divested all their banking offices in these areas; as a result their performance under the service test in these AAs is weaker than the bank's overall performance in the state. In other limited scope AAs, the bank's performance is not inconsistent with their overall Low Satisfactory performance. In several of these AAs, there are no low- or moderate-income geographies in the AA. These factors were considered but did not significantly impact the overall Service test rating.

Refer to Table 15 in the state of Alabama section of appendix D for the facts and data that support these conclusions.

State Rating

State of Florida

CRA Rating for Florida³: Satisfactory

The lending test is rated: High Satisfactory

The investment test is rated: Low Satisfactory

The service test is rated: High Satisfactory

The major factors that support this rating include:

- Lending activity that reflects good responsiveness to credit needs.
- Excellent geographic distribution of loans.
- Adequate distribution of loans by income level of the borrower or revenues of the business.
- High level of CD loans which positively impacted the lending test rating.
- Adequate level of qualified investments.
- Reasonably accessible delivery systems. High level of CD services which had a positive impact on the service test rating.

Description of Institution's Operations in Florida

Colonial's largest presence is within the state of Florida. The state of FL represents approximately 54 percent of the bank's branching network with 162 full-service banking offices. Colonial has 20 AAs in the state located both in metropolitan and non-metropolitan areas.

During this evaluation period, approximately 29 percent of Colonial's lending activity and 60 percent of their deposits are within the state of FL. Colonial is one of the largest financial institutions in the state with its 162 banking offices and a deposit market share of 2.68 percent for a market rank of 6th. There are 365 FDIC Insured financial institutions operating in the state. Major competitors include several large regional institutions such as Bank of America (19.04 percent market share), Wachovia Bank N.A. (17.43 percent market share), SunTrust (9.73 percent market share), Washington Mutual (3.73 percent market share) and AmSouth Bank (2.71 percent market share).

³ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

As described more fully in the description of the institution, Colonial is an active acquirer of financial institutions. During the evaluation period, in the state of FL, Colonial acquired four institutions with 51 branches. The bank's assessment areas were not substantially impacted by the additions because, in most cases, the acquired bank's areas substantially overlapped those of Colonial's.

Refer to the market profiles for the state of Florida in appendix C for detailed demographics and other performance context information for assessment areas that received full-scope reviews.

Scope of Evaluation in Florida

The Tampa and Orlando MSA AAs received a full-scope review. All other AAs within the state of Florida received limited-scope reviews. The ratings are based primarily on the results of those areas that received full-scope reviews.

Refer to the table in appendix A for more information.

In arriving at the overall conclusion, both Tampa and Orlando received equal weight during our analysis. In the state of Florida, both MSAs represent a comparable percentage of Colonial's lending activity and branching network.

In the Orlando and Tampa MSA AAs, the opportunity to make CD loans, investments and services is good. There are several CD organizations, CDCs, CDFIs and credit unions that operate in the area. In conjunction with this examination, we made two community contacts; one in the Orlando MSA and another in the Tampa MSA. The types of organization contacted were a CDFI and an affordable housing organization. The need for new jobs and affordable housing were identified as needs in the Orlando AA. Affordable housing was identified as the most pressing need in the Tampa AA.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in Florida is rated High Satisfactory. Based on full-scope reviews, the bank's performance in the Orlando MSA is good. In the Tampa MSA, the bank's performance is also good.

Lending Activity

Refer to Tables 1 Lending Volume in the state of Florida section of appendix D for the facts and data used to evaluate the bank's lending activity.

Orlando

During this evaluation period, Colonial made 2,975 loans totaling \$588 million in the Orlando MSA. By number, 36 percent of the loans were small loans to businesses, 63 percent HMDA reportable loans and less than one half of 1 percent small loans to farms. Therefore, we placed significantly more weight on HMDA loans than on small loans to businesses.

By individual HMDA products, 60 percent were home purchase loans, 4 percent home improvement loans, and 36 percent refinance loans. In terms of HMDA loans, more weight was placed on home purchase loans than on the other two products. Home improvement loans received the least weight of the three products reviewed. This weighting is reflective of the bank's lending activity during the evaluation period.

Small loans to farms and multi-family home loans were not evaluated. In addition, we did not evaluate home improvement loans for 2003. Colonial made a nominal number of these type loans during this evaluation period, and as a result any analysis performed of these products would have been meaningless. In addition, the bank's market shares of home purchase, home improvement, refinance loans, and small loans to businesses were not significant enough to perform a meaningful analysis. Therefore, we did not consider market share data in evaluating the bank's geographic and borrower distribution of loans in the AA.

Based on a comparison of deposit market share and loan market share, the bank's lending activity reflects a good responsiveness to meeting the credit needs in the Orlando MSA. Colonial ranked 4th out of 48 financial institutions in the MSA with a deposit market share of 7.41 percent based on the June 30, 2005 FDIC data.

Colonial ranked number 134 (market share 0.11 percent) in making HMDA loans and number 19 (market share 0.53 percent) in making small loans to businesses. In terms of individual loan products, Colonial rank number 105 (market share 0.15 percent) in home purchase loans, number 73 (market share 0.18 percent) in home improvement loans and 102 (market share 0.15 percent) in making refinance loans. There are 48 financial institutions in the AA compared to 1,029 lenders reporting HMDA loans and 191 lenders reporting small loans to businesses in 2004.

Tampa

During this evaluation period, Colonial made 2,932 loans totaling \$869 million in the Tampa MSA. By number, 45 percent of the loans were small loans to businesses, 54 percent HMDA reportable loans and less than one half of 1 percent were small loans to farms. Therefore, we placed slightly more weight on HMDA loans than on small loans to businesses.

By individual HMDA products, 51 percent were home purchase loans, 5 percent home improvement loans, 40 percent refinance loans and 4 percent multi-family loans. In terms of HMDA loans, more weight was placed on home purchase loans, followed by refinance loans. Home improvement loans and multi-family loans received the least weight of the products reviewed. This weighting is reflective of the bank's lending activity during the evaluation period.

Small loans to farms were not evaluated. In addition, multi-family home loans and home improvement loans for 2003 were not evaluated. Colonial made a nominal number of these type loans during this evaluation period therefore, any analysis performed would be meaningless.

In addition, the bank's market shares of home purchase, home improvement, refinance loans, and small loans to businesses were not significant enough to perform a meaningful analysis. Therefore, we did not consider market share data in evaluating the bank's geographic and borrower distribution of loans in the AA.

Based on a comparison of deposit market share and loan market share, the bank's lending activity reflects a good responsiveness to meeting the credit needs in the Tampa MSA. Colonial ranked 6th out of 62 financial institutions in the MSA with a deposit market share of 3.29 percent based on the June 30, 2005 FDIC data.

Colonial ranked number 117 (market share 0.16 percent) in making HMDA loans and number 19 (market share 0.62 percent) in making small loans to businesses. In terms of individual loan products, Colonial rank number 75 (market share 0.27 percent) in making home purchase loans, number 56 (market share 0.25 percent) in home improvement loans and number 96 (market share 0.19 percent) in making refinance loans. There are 62 financial institutions in the AA compared to 1,064 lenders reporting HMDA loans and 220 lenders reporting small loans to businesses in 2004.

Distribution of Loans by Income Level of the Geography

Overall, the geographic distribution of loans is excellent. The distribution of HMDA loans is good and the distribution of small loans to businesses is excellent. In fact, the distribution of small loans to businesses is exceptional.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the state of Florida section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

In the Orlando MSA, there are 8 low-income geographies with a total of 2,590 owner-occupied units. In addition, there are 1,029 lenders in this market competing for HMDA reportable loans. These 2 factors were considered in our analysis in assessing the bank's lending performance as they could hamper the bank's ability to make HMDA reportable loans in these tracts.

Orlando

Colonial's geographic distribution of home purchase loans is excellent considering the limited opportunity to make HMDA loans in low-income geographies.

For 2004-2005, Colonial's percentage of home purchase loans in low and moderate-income geographies is lower than and significantly exceeds, respectively the percent of owner-occupied units in these geographies.

Colonial's 2003 performance is weaker than their performance in 2004-2005. They made no loans in low-income geographies in 2003. In moderate-income geographies, their distribution of loans and market share is somewhat lower than the respective comparators.

Colonial geographic distribution of home improvement loans is excellent.

For 2004-2005, their distribution of loans in both low and moderate-income geographies significantly exceeds the owner-occupied units in these tracts. 2003 loans were not analyzed. Colonial made a nominal number of home improvement loans during this time frame.

Colonial's geographic distribution of refinance loans is adequate.

For 2004-2005, their distribution of loans in low and moderate-income geographies is significantly lower than and somewhat lower than, respectively the owner-occupied units in these areas.

Performance for 2003 is consistent with 2004-2005's in moderate-income geographies but weaker in low-income geographies. Colonial made no loans in low-income geographies during 2003.

Tampa

For 2004-2005, Colonial's distribution of home purchase loans is adequate. Their percentage of home purchase loans in both low and moderate-income geographies is lower than and somewhat lower than, respectively the percent of owner-occupied units in these geographies.

For 2003, Colonial's performance is consistent with their overall adequate performance in 2004-2005. In moderate-income geographies, the performance is weaker than that of 2004-2005. However, in low-income geographies the bank's performance is stronger.

For 2004-2005, Colonial's distribution of home improvement loans is adequate. The bank made no loans in low-income geographies. In moderate-income geographies, their distribution of loans is somewhat lower than the percentage of owner-occupied units in these areas. Home improvement loans for 2003 were not analyzed.

For 2004-2005, Colonial distribution of refinance loans is adequate. The bank made no loans in low-income geographies. In moderate-income geographies, their distribution of loans is somewhat lower than the percentage of owner-occupied units in these areas.

For 2003, the bank's performance is stronger than that of 2004-2005. Their distribution of loans in low and moderate-income geographies is near and is somewhat lower than, respectively, the demographic comparators.

For 2004-2005, Colonial's geographic distribution of multi-family loans is excellent. Both the distribution of loans and the bank's market share in both low and moderate-income geographies significantly exceeds the respective demographic comparators.

Small Loans to Businesses

Refer to Table 6 in the state of Florida section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

The geographic distribution of small loans to businesses is excellent.

Orlando

For 2004-2005, Colonial's percentage of lending in low and moderate-income geographies is near and exceeds, respectively the percentage of businesses located in those geographies. Performance for 2003 is not inconsistent with their 2004-2005 performance.

Tampa

For 2004-2005, Colonial's percentage of lending in both low and moderate-income geographies significantly exceeds the demographic comparators. Performance for 2003 is not inconsistent with that of 2004-2005.

Lending Gap Analysis

We reviewed the geographic distribution of loans and did not detect any conspicuous or unexplained gaps in lending patterns.

Inside/Outside Ratio

This portion of the evaluation was performed at the bank level. During the evaluation period, Colonial originated a substantial majority (89 percent) of its loans in the aggregate AAs. Colonial originated 86 percent of its HMDA loans, 92 percent of its small loans to businesses and 94 percent of its small loans to farms within their AAs. This analysis included all reportable loans originated by Colonial only, and does not include extensions of credit by affiliates. This had a positive impact on the geographic distribution of loans.

Distribution of Loans by Income Level of the Borrower

Colonial's overall distribution of loans by borrower income level is adequate. Their distribution of HMDA loans is adequate and their distribution of small loans to businesses is adequate.

Home Mortgage Loans

Refer to Tables 8, 9 and 10 in the state of Florida section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

In assessing the bank's distribution of loans, we considered the fact that 7.72 percent and 7.9 percent of the families in the Orlando and Tampa AAs, respectively live below the poverty level.

Orlando

Colonial's distribution of home purchase loans is adequate. For 2004-2005, Colonial's distribution of home purchase loans to low-income borrowers is significantly lower than the percentage of low-income families in the AA. Their percentage of loans to moderate-income borrowers is somewhat lower than the demographic comparator.

Overall performance for 2003 is consistent with 2004-2005. While their distribution of loans to low-income borrowers is weaker than 2004-2005's, their distribution of loans to moderate-income borrowers is stronger. Colonial made no loans to low-income borrowers for 2003. However, their distribution of loans to moderate-income borrowers is near the demographic comparators.

Colonial's distribution of home improvement loans is excellent. For 2004-2005, their distribution of loans to low-income borrowers is somewhat lower than the percentage of low-income families in the AA. However, their distribution of loans to moderate-income borrowers significantly exceeds the respective demographic comparator.

Performance for 2003 was not analyzed. A nominal number of home improvement loans were made during 2003.

Colonial's distribution of refinance loans is adequate. For 2004-2005, their distribution of refinance loans to low income borrowers is significantly lower than the percentage of low-income families in the AA. Their percentage of loans to moderate-income borrowers is somewhat lower than the demographic comparator.

Performance for 2003 is stronger than for 2004-2005. While their distribution of loans to low-income borrowers is significantly lower than the demographic comparator, their distribution of loans to moderate-income borrowers exceeds the respective comparator.

Tampa

Colonial's distribution of home purchase loans is poor. For 2004-2005, their distribution of loans to low-income borrowers is significantly lower than the percentage of low-income families in the AA. Their distribution of loans to moderate-income borrowers is lower than the demographic comparator.

Performance for 2003 is consistent with their overall 2004-2005 performance.

Colonial's distribution of home improvement loans is excellent. Their distribution of loans to low and moderate-income borrowers is near and significantly exceeds, respectively the demographic comparators.

Performance for 2003 was not analyzed. A nominal number of home improvement loans were made during 2003.

Colonial's distribution of refinance loans is adequate. Their distribution of loans to low and moderate-income borrower is lower than and somewhat lower than the respective comparators.

Performance for 2003 is weaker than that of 2004-2005. Their distribution of loans to low-income borrowers is significantly lower than the demographic comparator. Their distribution of loans to moderate-income borrowers is lower than the respective comparator.

Small Loans to Businesses

Refer to Table 11 in the state of Florida section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The distribution for small loans to businesses is adequate. Colonial's performance is consistent in both the Orlando and Tampa MSAs.

For 2004-2005, Colonial's distribution of loans to small businesses is near the percentage of small businesses in the assessment area. In addition, the bank makes a significant majority of these loans in smaller amounts.

Performance for 2003 is consistent with that of 2004-2005.

Community Development Lending

Refer to Table 1 Lending Volume in the state of Florida section of appendix D for the facts and data used to evaluate the bank's level of community development lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

Orlando

During this evaluation period, Colonial originated 78 qualified CD loans totaling \$39.3 million in the Orlando MSA AA. Colonial's CD lending activity represents 12.43 percent of allocated Tier I capital. The vast majority of the loans were made to community organizations that provided affordable housing for low- and moderate-income individuals. Also, several loans were made to organizations that stabilize and/or revitalize low- or moderate-income areas. This had a positive impact on the lending test rating.

Tampa

During this evaluation period, Colonial originated 45 qualified CD loans totaling \$26.6 million in the Tampa MSA AA. Colonial's CD lending activity represents 14.11 percent of allocated Tier I capital. These loans were made to qualified community development organizations that provide affordable housing or community services to low- and moderate-income individuals or that stabilize and/or revitalize low- or moderate-income areas. This had a positive impact on the lending test rating.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the Miami, Ft. Myers, Ft. Lauderdale, St. Johns and West Palm Beach AAs is not inconsistent with the bank's overall High Satisfactory performance under the lending test in Florida. Within these AAs, Colonial is primarily a small business lender. In all the remaining limited-scope AAs, the bank's performance is weaker than their overall performance in the state. Colonial did not make a significant level of CD loans in these areas and as a result CD lending did not have a positive impact on the overall conclusions for these areas. While these factors were considered in our overall lending test rating, they did not have a significant impact on the overall rating assigned.

Refer to the Tables 1 through 13 in the state of Florida section of appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in the state of Florida is rated Low Satisfactory. Based on full-scope reviews, the bank's performance in the Orlando MSA and in the Tampa-St Petersburg MSA is adequate.

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

Orlando FL MSA

Based on the available CD opportunities in the AA and the number and dollar amount of CD investments made in the Orlando MSA, Colonial's level of CD investments is adequate.

During this evaluation period, Colonial made total investments of \$6.411 million which represents 7.36 percent of the bank's total CD investments and 2.03 percent of allocated Tier I capital.

The vast majority of the investments made were MBSs. Of the total investment amount, \$5.592 million were mortgages to low- or moderate-income individuals throughout this AA. These securities directly benefited the AA and met and identified need. In addition, Colonial made 143 grants and donations and direct qualified investments totaling \$819 thousand. These investments were made to organizations that provide affordable housing or community services to low- and moderate-income individuals in the AA.

These investments were not complex or innovative in nature, but all are beneficial to and meet identified needs in the MSA.

Tampa-St. Petersburg MSA

Based on the available CD opportunities in the AA and the number and dollar amount of CD investments made in the Tampa-St Petersburg MSA, Colonial's level of CD investments is adequate.

Based on the available CD opportunities in the AA and the number and dollar amount of CD investments made in the Tampa-St Petersburg MSA, Colonial's level of CD investments is adequate. During this evaluation period, Colonial made total investments of \$5.246 million which represents 6.02 percent of the bank's total CD investments and 2.78 percent of allocated Tier I capital.

The vast majority of the qualified investments made during this evaluation period consist of MBSs which directly benefited this AA. Colonial made \$5.115 million in MBSs secured by mortgages of low or moderate-income individuals in the bank's AA.

In addition, Colonial made 96 qualified grants and donations to CD organizations totaling \$131 thousand. These investments were made to organizations that promote economic development by financing small businesses or that provide community services to low- and moderate-income individuals. These investments were not complex or innovative in nature, but all are beneficial to and meet identified needs in the AA.

Regional and/or Statewide Investments

Additionally, Colonial made 35 state-wide investments totaling \$1.311 million that potentially benefit the AAs throughout the state of Florida. These grants and/or donations were made to organizations that provide CD services to low- and moderate-income individuals. Also, Colonial made 2 equity investments totaling \$1.5 million in a regional housing fund secured by low income housing tax credits. Another \$1.245 million was made in a regional investment fund that serves various AAs throughout the state of FL.

From the prior evaluation period, Colonial had 3 investments in mortgage backed securities with current outstanding balances totaling \$1.221 million. These funds promote affordable housing for low- and moderate-income individuals. The securities benefit multiple assessment areas, and the bank continued its support of these efforts by making additional investments during this review period.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Investment Test in the Belleview, Deltona-Daytona Beach, Flagler, Fort Lauderdale-Pompano Beach, Fort Myers-Cape Coral, Fort Walton Beach-Destin, Freeport, Lakeland, Miami-Miami Beach-Kendall, Naples, Palm Bay-Melbourne-Titusville, Sarasota-Bradenton-Venice, St Johns, Sumter-Citrus, and West Palm Beach-Boca Raton AAs is not inconsistent with the bank's overall Low Satisfactory performance under the investment test in state of Florida. In addition to grants, donations and direct investments, most of these areas benefited from the mortgage backed securities investments. In the Grove City-Rotunda and Stuart-Martin County AAs, the bank's performance is weaker than the bank's overall performance in the state. However, this did not have a significant impact on the overall investment test rating.

Refer to Table 14 in Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in Florida is rated High Satisfactory. Based on full-scope reviews, the bank's performance in the Orlando and Tampa MSAs is good.

Retail Banking Services

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

Orlando

Colonial's delivery systems are reasonably accessible to geographies and individuals of different income levels throughout the full-scope assessment area. Colonial has 32 banking offices in this AA; none of which are located in low-income geographies. However, the percentage of the population in these geographies is low at 1.63 percent. In moderate-income geographies, Colonial's percentage of branches (18.75 percent) is somewhat lower than the percentage of the population residing in these areas of 22.82 percent. Additionally, Colonial has several branches near the moderate-income geographies.

During this evaluation period, Colonial closed four banking offices in the AA; two in moderate-income and two in middle-income geographies. However, the bank opened 14 banking offices; 3 in a moderate-, and 11 in a middle-income geographies. Colonial's record of opening and closing banking offices did not have an adverse impact on the accessibility of delivery systems, particularly in low- or moderate-income geographies or on low- or moderate-income families in the AA.

Colonial offers a full-range of deposit services and loan products, which are accessible throughout the full-scope assessment area through its branch offices and ATM network. Office hours and services in the full-scope AA are comparable among locations regardless of the income level of the geography. There are no significant differences in banking hours provided by the branches in the different geographies.

Tampa

Colonial's delivery systems are accessible to geographies and individuals of different income levels throughout the full-scope assessment area. Colonial has 24 banking offices in this AA; none of which are located in low-income geographies. However, the percentage of the population in these geographies is low at 2.62 percent. In moderate-income geographies, Colonial's percentage of branches (25.00 percent) exceeds the percentage of the population residing in these areas of 22.02 percent.

During this evaluation period, Colonial closed four banking offices in middle-income geographies. However, the bank opened 13 banking offices; 1 in moderate-income census tract, 8 in middle- and 4 in upper-income geographies. Colonial's record of opening and closing banking offices did not have an adverse impact on the accessibility of delivery systems, particularly in low- or moderate-income geographies or on low- or moderate-income families in the AA.

Colonial offers a full-range of deposit services and loan products, which are accessible throughout the full-scope assessment area through its branch offices and ATM network. Office hours and services in the full-scope AA are comparable among locations regardless of the income level of the geography. There are no significant differences in banking hours provided by the branches in the different geographies. The hours and services do not inconvenience the AA.

Community Development Services

Orlando

Based on the CD opportunities in the AA and the number of services provided during this evaluation period, Colonial's level of CD services is high. As a result, this had a positive impact on the overall Service test rating.

Colonial provided qualified CD services to 49 organizations that provide affordable housing, community services to low or moderate-income individuals or that provide economic development by financing small businesses. Also, Colonial provided homebuyer education classes and seminars geared toward small businesses on the various governmental programs that are available. The types of services provided include serving on the board, executive committee or fundraising committee for these qualified CD organizations.

Tampa

Based on the CD opportunities in the AA and the number of services provided during this evaluation period, Colonial's level of CD services is high. As a result, this had a positive impact on the overall Service test rating.

Colonial provided qualified CD services to 34 organizations that provide affordable housing, community services to low or moderate-income individuals or organizations that provide economic development by financing small businesses. Also, Colonial provided homebuyer education classes and seminars geared toward small businesses on the various governmental programs that are available. The types of services provided include serving on the board, executive committee or fundraising committee for these qualified CD organizations.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Fort Myers, Daytona Beach, Flagler, Freeport, Grove City, Lakeland, Palm Bay, Sarasota, Stuart, and Sumter MSA AAs is not inconsistent with the bank's overall High Satisfactory performance under the service test in Florida.

In the remaining limited-scope AA's the bank's performance is weaker than the bank's overall performance in the state. Colonial's percentage of branches in low- or moderate-income geographies is significantly lower than the population in these geographies. While these factors were considered, they did not have a significant impact on the overall Service test rating.

Refer to Table 15 in the state of Florida section of appendix D for the facts and data that support these conclusions.

State Rating

State of Nevada

CRA Rating for Nevada⁴: Satisfactory

The lending test is rated: Low Satisfactory

The investment test is rated: Outstanding

The service test is rated: Low Satisfactory

The major factors that support this rating include:

- Lending activity that reflects good responsiveness to credit needs.
- Adequate geographic distribution of loans.
- Adequate distribution of loans by income level of the borrower or revenues of the business.
- Excellent level of qualified investments.
- Reasonably accessible delivery systems.
- Adequate level of CD services.

Description of Institution's Operations in Nevada

Of Colonial's 7 rating areas, the state of Nevada is ranked number 3. However, the state of Nevada represents a small percentage of the bank's lending activity, branching network and deposit base. Approximately 5 percent of the bank's branching network, deposit base and lending activity is within the state of Nevada. Colonial has 4 AAs in the state located both in metropolitan and non-metropolitan areas.

Colonial operates 14 banking offices in the state with a deposit market share of 0.60 percent for a market rank of 15th. There are 53 FDIC Insured financial institutions operating in the state. Major competitors include several large regional institutions such as Washington Mutual (57.97 percent market share) Bank of America (7.44 percent market share), Charles Schwab Bank NA (6.75 percent market share), Wells Fargo Bank NA (6.71 percent market share) and Citibank Nevada NA (5.32 percent market share).

⁴ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Refer to the market profiles for the state of Nevada in appendix C for detailed demographics and other performance context information for assessment areas that received full-scope reviews.

Scope of Evaluation in Nevada

The Las Vegas MSA received a full-scope review. The Carson City MSA, Reno MSA and the Churchill non-MSA AAs received limited-scope reviews.

The ratings for the state of Nevada are based primarily on the results of Colonial's performance in the Las Vegas MSA. In the state of Nevada, Las Vegas represents a majority of Colonial's deposit base and branching network. In addition, approximately 24 percent of the bank's lending activity in the state of Nevada during this evaluation period was within the Las Vegas MSA.

Refer to the table in appendix A for more information.

The opportunity to make CD loans, investments and provide CD services in the Las Vegas AA is good. We identified several CD organizations that operate in the area providing qualified CD activities.

In conjunction with this examination, we contacted three CD organizations to help determine the credit needs of the AA. The types of groups contacted included a governmental agency and two community service organizations. They indicated a need for affordable housing and small business loans and a need for financial education including literacy and credit training. Also, the contacts stated that more branches in low-income geographies is a need in this AA.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in Nevada is rated Low Satisfactory. Based on full-scope reviews, the bank's performance in the Las Vegas MSA is adequate.

Lending Activity

Refer to Tables 1 Lending Volume in the state of Nevada section of appendix D for the facts and data used to evaluate the bank's lending activity.

During this evaluation period, Colonial made 485 loans totaling \$109 million in the Las Vegas MSA. By number, 60 percent of the loans were small loans to businesses and 40 percent HMDA reportable loans. Therefore, we placed more weight on small loans to businesses than on HMDA loans.

By individual HMDA products, 54 percent were home purchase loans, 3 percent home improvement loans, and 43 percent refinance loans. In terms of HMDA loans, slightly more weight was placed on home purchase loans than on refinance loans. This weighting is reflective of the bank's lending activity during the evaluation period.

Small loans to farms, home improvement loans and multi-family loans were not evaluated. Colonial made a nominal number of these type loans during this evaluation period therefore, any analysis performed would be meaningless. In addition, the bank's market share of home purchase loans, refinance loans and small loans to businesses were not significant enough to perform a meaningful analysis. Therefore, we did not consider market share data in evaluating the bank's geographic and borrower distribution of loans in the AA.

Based on a comparison of deposit market share and loan market share, the bank's lending activity reflects a good responsiveness to the credit needs in the Las Vegas MSA. Colonial ranked 15th out of 41 financial institutions in the MSA with a deposit market share of 0.39 percent based on the June 30, 2005 FDIC data.

Colonial ranked number 284 (market share 0.01 percent) in making HMDA loans and number 27 (market share 0.22 percent) in making small loans to businesses. In terms of individual HMDA loan products, Colonial rank number 280 (market share 0.01 percent) in making home purchase loans, number 120 (market share 0.02 percent) in home improvement loans and number 235 (market share 0.02 percent) in making refinance loans. There are 41 financial institutions in the AA compared to 806 lenders reporting HMDA loans and 188 lenders reporting small loans to businesses in 2004.

Distribution of Loans by Income Level of the Geography

Overall, Colonial's geographic distribution of loans is adequate. Their distribution of HMDA loans is adequate and their distribution of small loans to businesses is adequate.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the state of Nevada section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

In evaluating the bank's lending performance in low- and moderate-income geographies, we considered factors which could hamper the bank's ability to make loans in these areas. In the 7 low-income geographies there are only 1,180 owner-occupied units. This fact coupled with the large number of institutions competing for HMDA loans in this AA, limits the bank's opportunity to make loans in these tracts.

Colonial's geographic distribution of home purchase loans is adequate.

For 2004-2005, Colonial made no home purchase loans in low-income geographies during this evaluation period. In moderate-income tracts, Colonial's distribution of home purchase loans is lower than the percentage of owner-occupied units in these areas. Performance for 2003 is consistent with that of 2004-2005's.

Colonial's geographic distribution of refinance loans is adequate.

Colonial made no refinance loans in low-income geographies during this evaluation period. For 2004-2005, Colonial's distribution of loans in moderate-income geographies exceeds the respective demographic comparator.

Performance for 2003 is weaker than 2004-2005's. The bank's distribution of loans in moderate-income geographies is significantly lower than the respective demographic comparators.

Small Loans to Businesses

Refer to Table 6 in the state of Nevada section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

The geographic distribution of small loans to businesses is adequate.

For 2004-2005, Colonial's percentage of lending in low and moderate-income geographies is somewhat lower than and lower than, respectively the percentage of businesses located in those geographies.

Performance for 2003 is consistent with 2004-2005's adequate performance.

Lending Gap Analysis

We reviewed the geographic distribution of loans and did not detect any conspicuous or unexplained gaps in lending patterns.

Inside/Outside Ratio

This portion of the evaluation was performed at the bank level. During the evaluation period, Colonial originated a substantial majority (89 percent) of its loans in the aggregate AAs. Colonial originated 86 percent of its HMDA loans, 92 percent of its small loans to businesses and 94 percent of its small loans to farms within their AAs. This analysis included all reportable loans originated by Colonial only, and does not include extensions of credit by affiliates. This had a positive impact on the geographic distribution of loans.

Distribution of Loans by Income Level of the Borrower

Overall, Colonial's distribution of loans is adequate. Their distribution of small loans to businesses is adequate. Their distribution of HMDA loans is adequate.

Home Mortgage Loans

Refer to Tables 8, 9 and 10 in the state of Nevada section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

In assessing the bank's HMDA lending performance, the high cost of housing in the AA was considered. The median housing value is \$127,982. A person would have to earn \$47,400 to afford such a house. The median family income for low- and moderate-income individuals is \$29,525 and \$47,240, respectively.

These factors could limit the bank's ability to make loans to these individuals. As a result, we considered these factors in assessing the adequacy of the bank's lending activity to these borrowers.

Overall, Colonial's distribution of home purchase loans is good. For 2004-2005, Colonial's distribution of loans to low-income borrowers is significantly lower than the percentage of low-income families in the AA. However, their distribution of loans to moderate-income borrowers exceeds the demographic comparator.

Performance for 2003 is slightly stronger than 2004-2005's. While their distribution of loans to low-income borrowers is significantly lower than the respective demographic comparator, their distribution of loans to moderate-income borrowers exceeds the respective demographic comparator.

Overall, Colonial's distribution of refinance loans is adequate when the mitigating factors discussed above are considered. For 2004-2005, Colonial made no loans to low-income borrowers. Their distribution of loans to moderate-income borrowers is lower than the respective comparators.

Performance for 2003 for moderate-income borrowers is consistent with 2004-2005's performance. However, Colonial's performance to low-income borrowers is stronger. Their distribution of loans is somewhat lower than the demographic comparator.

Small Loans to Businesses

Refer to Table 11 in the state of Nevada section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

Overall, the distribution of small loans to businesses is adequate.

For 2004-2005, Colonial's distribution of loans to small businesses is somewhat lower than the percentage of small businesses in the assessment area. In addition, the bank makes a large percentage of these loans in smaller amounts.

Performance for 2003 is slightly stronger. Colonial's distribution of loans is near the percentage of small businesses in the assessment area.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the Churchill-Douglas non-MSA AAs is not inconsistent with the bank's overall Low Satisfactory performance under the lending test in Nevada.

However, in the Reno and Carson City AAs, the bank's performance is stronger than the bank's overall performance in the state. Their geographic distribution of loans and their distribution of loans by borrower income level in low- and moderate-income geographies and to low- and moderate-income individuals is stronger in the Reno AA than in the Las Vegas AA. In the Carson City AA, Colonial's CD lending is significantly stronger than in Las Vegas. These factors were considered but did not have a significant impact on the bank's overall lending test rating for the state of Nevada.

Refer to the Tables 1 through 13 in the state of Nevada section of appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in the state of Nevada is rated Outstanding. Based on full-scope reviews, the bank's performance in the Las Vegas MSA is good.

Refer to Table 14 in the state of Nevada section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

Based on the available CD opportunities in the AA and the number and dollar amount of qualified activities in the Las Vegas MSA, Colonial's level of qualified investments is excellent.

During this evaluation period, Colonial made total investments of \$6.579 million in the Las Vegas AA. This amount represents 7.55 percent of the bank's total CD investments and 14.88 percent of their allocated Tier I capital.

Of the total investment amount, \$6.536 million consist of MBSs which directly benefit the AA based on the underlying collateral securing the bond. These securities were primarily secured by mortgages of low or moderate-income individuals throughout the AA. Additionally, Colonial made 31 grants and donations and direct qualified investments totaling \$43 thousand. These investments were made to organizations that provide community services to low- and moderate-income individuals.

While these investments were not complex or innovative in nature, they are beneficial to and meet identified needs in the AA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Investment Test in the Carson City, Churchill-Douglas-Lyon, and Reno AAs is weaker than the bank's overall Outstanding performance under the investment test in state of Nevada. While qualified CD investments were made in these AAs, the volume was not as significant as those made in Las Vegas.

Refer to Table 14 in Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in Nevada is rated Low Satisfactory. Based on full-scope reviews, the bank's performance in the Las Vegas MSA is adequate.

Retail Banking Services

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

Colonial's delivery systems are reasonably accessible to geographies and individuals of different income levels throughout the full-scope assessment area. Colonial has 8 banking offices in the MSA; none of which are in low- or moderate-income geographies. The percentage of the population in the low-income geographies is low at 2.11 percent but 27.80 percent of the population reside in moderate-income geographies. Colonial has several branches located in close proximity to the low- and moderate-income geographies.

During this evaluation period, Colonial did not close any banking offices in the AA. However, the bank opened three banking offices; one in a middle-income and two in upper-income geographies. Colonial's record of opening and closing banking offices did not have an adverse impact on the accessibility of delivery systems, particularly in low or moderate-income geographies or on low- or moderate-income families in the AA.

Colonial offers a full-range of deposit services and loan products, which are accessible throughout the full-scope assessment area through its branch offices and ATM network. Office hours and services in the full-scope AA are comparable among locations regardless of the income level of the geography. There are no significant differences in banking hours provided by the branches in the different geographies.

Community Development Services

Based on the CD opportunities in the AA and the number of services provided during this evaluation period, Colonial's level of CD services is adequate. Colonial provided qualified CD services to six organizations that provide affordable housing, community services to low or moderate-income individuals or that provide economic development by financing small businesses. Also, Colonial provided education classes and seminars geared toward small businesses on the various governmental programs that are available. The types of services provided include serving on the board or executive committee for these qualified CD organizations.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Carson City and Churchill AAs is not inconsistent with the bank's overall Low Satisfactory performance under the service test in Nevada.

In the Reno AA, the bank's performance is stronger than the bank's overall performance in the state. Colonial has a higher percentage of their branches located in low- and moderate-income areas.

Refer to Table 15 in the state of Nevada section of appendix D for the facts and data that support these conclusions.

State Rating

State of Texas

CRA Rating for Texas⁵: Satisfactory

The lending test is rated: High Satisfactory

The investment test is rated: High Satisfactory

The service test is rated: Low Satisfactory

The major factors that support this rating include:

- Lending activity that reflects good responsiveness to credit needs.
- Adequate geographic distribution of loans.
- Adequate distribution of loans by income level of the borrower or revenues of the business.
- High level of CD loans which had a positive impact on the lending test rating.
- Good level of qualified investments.
- Reasonably accessible retail delivery systems. Adequate level of CD services.

Description of Institution's Operations in Texas

Of Colonial's 7 rating areas, the state of Texas is ranked number 4. Colonial has 3 AAs in the state located in metropolitan areas. The state of Texas represents 8 percent of their lending activity, 4 percent of their branching network and 4 percent of their deposit base.

Colonial has a small presence in the state with 13 full-service banking offices and a deposit market share of 0.14 percent for a market rank of 62nd. There are 703 FDIC Insured financial institutions operating in the state. The largest competitors include large regional institutions such as JP Morgan Chase Bank NA (15.78 percent market share), Countrywide Bank NA (12.50 percent market share), Bank of America (10.78 percent market share), Wells Fargo Bank NA (6.77 percent market share) and USAA Federal Savings Bank (4.73 percent market share).

Refer to the market profiles for the state of Texas in appendix C for detailed demographics and other performance context information for assessment areas that received full-scope reviews.

⁵ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Scope of Evaluation in Texas

The Dallas MSA AA received a full-scope review. The Austin MSA and Tarrant County AAs received limited-scope reviews. The ratings for the state of Texas are based primarily on their performance in the Dallas MSA. The Dallas MSA represents 67 percent of the bank's branching network, 91 percent of their deposits and 81 percent of their lending activity within the state of Texas.

Refer to the table in appendix A for more information.

Based on interviews with two affordable housing organizations and a review of other community contacts made in the AA, Dallas has a need for affordable housing. Specifically, there is a need for affordable 1-4 family and multi-family housing. In addition, they identified a need for down payment and closing cost assistance for low-income first time homebuyers. There is also a need for equity financing for small business owners, and loans in amounts less than \$25,000. Financial literacy, as a mitigator for predatory practices, is also a need, as are financial institutions that understand customers with cultural differences.

In the Dallas MSA AA, the opportunity to make CD loans, investments and services is good. Opportunities exist for banks and other financial service institutions to meet community needs. There are several Community Development Financial Institutions ("CDFI") operating in the Dallas area. These organizations provide affordable housing and small business financing as well as technical assistance. Local governments, most notably the City of Dallas, have a range of programs including a housing trust fund, to assist in meeting the affordable housing and small business challenges of the population.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in Texas is rated High Satisfactory. Based on full-scope reviews, the bank's performance in the Dallas MSA is good.

In assessing the bank's lending performance, we considered Colonial's small presence in the Dallas MSA and the number of competitors in the market making HMDA and small loans to businesses. These factors could hamper the bank's ability to make these type loans in the AA.

Lending Activity

Refer to Tables 1 Lending Volume in the state of Texas section of appendix D for the facts and data used to evaluate the bank's lending activity.

During this evaluation period, Colonial made 2,441 loans totaling \$463 million in the Dallas MSA. By number, 53 percent of the loans were small loans to businesses and 47 percent HMDA reportable loans. Therefore, we placed slightly more weight on small loans to businesses than on HMDA loans.

By individual HMDA products, 48 percent were home purchase loans, 4 percent home improvement loans, and 48 percent refinance loans. In terms of HMDA loans, equal weight was placed on home purchase and refinance loans. This weighting is reflective of the bank's lending activity during the evaluation period.

Small loans to farms, home improvement loans, and multi-family loans were not evaluated. Colonial made a nominal number of these type loans during this evaluation period therefore, any analysis performed would have been meaningless. In addition, the bank's market share of home purchase loans, refinance loans, and small loans to businesses was not significant enough to perform a meaningful analysis. Therefore, we did not consider market share data in evaluating the bank's geographic and borrower distribution of those loans in the AA.

Based on a comparison of deposit market share and loan market share, the bank's lending activity reflects a good responsiveness to the credit needs in the Dallas MSA. Colonial ranked 19th out of 121 financial institutions in the MSA with a deposit market share of 0.73 percent based on the June 30, 2005 FDIC data. Colonial ranked number 152 (market share 0.08 percent) in making HMDA loans and number 23 (market share 0.46 percent) in making small loans to businesses.

In terms of individual HMDA loan products, Colonial rank number 122 (market share 0.12 percent) in making home purchase loans, number 72 (market share 0.18 percent) in home improvement loans and number 115 (market share 0.11 percent) in making refinance loans.

There are 121 financial institutions in the AA compared to 856 lenders reporting HMDA loans and 284 lenders reporting small loans to businesses in 2004.

Distribution of Loans by Income Level of the Geography

In assessing Colonial's overall lending performance in low- and moderate-income geographies, we considered factors that could hamper the bank's lending ability. As a result, we considered their small presence in the AA compared to the large number of institutions competing for HMDA and small loans to businesses in the area.

Overall, Colonial's geographic distribution of loans is adequate. Their geographic distribution of small loans to businesses is good. Their geographic distribution of HMDA loans is poor.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the state of Texas section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

Colonial's geographic distribution of home purchase loans is poor.

For 2004-2005, Colonial's percentage of home purchase loans in low-income geographies is significantly lower than the percent of owner-occupied units in these geographies. Their percentage of loans in moderate-income geographies is lower than the demographic comparator.

Performance for 2003 is weaker than 2004-2005's. Colonial made no loans in low-income geographies. In moderate-income geographies their distribution is somewhat lower than the demographic comparator.

Colonial's geographic distribution of refinance loans is also poor.

For 2004-2005, their percentage of refinance loans in low-income geographies is significantly lower than the respective comparator. Their distribution of loans in moderate-income geographies is somewhat lower than the comparator.

Performance for 2003 is consistent with their overall poor performance during 2004-2005.

Small Loans to Businesses

Refer to Table 6 in the state of Texas section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

The geographic distribution of small loans to businesses is good.

For 2004-2005, Colonial's percentage of loans in low and moderate-income geographies is somewhat lower than and near, respectively the percentage of businesses located in those geographies.

Performance in 2003 is stronger than 2004-2005's. Their distribution of loans in both low and moderate-geographies is near the respective comparators.

Lending Gap Analysis

We reviewed the geographic distribution of loans and did not detect any conspicuous or unexplained gaps in lending patterns.

Inside/Outside Ratio

This portion of the evaluation was performed at the bank level. During the evaluation period, Colonial originated a substantial majority (89 percent) of its loans in the aggregate AAs. Colonial originated 86 percent of its HMDA loans, 92 percent of its small loans to businesses and 94 percent of its small loans to farms within their AAs. This analysis included all reportable loans originated by Colonial only, and does not include extensions of credit by affiliates. This had a positive impact on the geographic distribution of loans.

Distribution of Loans by Income Level of the Borrower

Colonial's overall distribution of loans is adequate. Their distribution of HMDA loans is adequate. Their distribution of small loans to businesses is good.

Home Mortgage Loans

Refer to Tables 8, 9 and 10 in the state of Texas section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Colonial's distribution of home purchase loans is adequate. For 2004-2005, their distribution of loans to low-income borrowers is significantly lower than the percentage of low-income families in the AA. However, their distribution of loans to moderate-income borrowers is near the demographic comparator.

Performance for 2003 is consistent with their overall adequate performance in 2004-2005. Their distribution of loans to low-income borrowers is significantly lower than the respective comparator. Their distribution of loans to moderate-income borrowers is somewhat lower than the percentage of moderate-income families in the AA.

Colonial's distribution of refinance loans is also adequate. For 2004-2005, their distribution of loans to low-income borrowers is significantly lower than the percentage of low-income families in the AA. Their distribution of loans to moderate-income borrowers is somewhat lower than the demographic comparator.

Performance for 2003 is consistent with their overall adequate performance for 2004-2005.

Small Loans to Businesses

Refer to Table 11 in the state of Texas section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The distribution for small loans to businesses is good. For 2004-2005, Colonial's distribution of loans to small businesses equals the percentage of small businesses in the assessment area. In addition, the bank makes a majority of these loans in smaller amounts.

Performance for 2003 is slightly weaker than 2004-2005's. Colonial's distribution of small loans to businesses is near the demographic comparator.

Community Development Lending

Refer to Table 1 Lending Volume in the state of Texas section of appendix D for the facts and data used to evaluate the bank's level of community development lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

During this evaluation period, Colonial originated 11 qualified CD loans totaling \$22.4 million in the Dallas MSA AA. Colonial's level of CD lending activity represents 35.67 percent of allocated Tier I capital. These loans were made to qualified community development organizations that provided affordable housing or community services to low- and moderate-income individuals. This had a positive impact on the lending test rating.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the Austin MSA and Tarrant County AA is weaker than the bank's overall High Satisfactory performance under the lending test in Texas. In Tarrant County, Colonial made a nominal number of loans. In the Austin MSA, Colonial's distribution of HMDA loans is weaker than their performance in the Dallas MSA AA. These factors were considered but did not significantly impact the bank's overall lending test rating for the state of Texas.

Refer to the Tables 1 through 13 in the state of Texas section of appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in the state of Texas is rated High Satisfactory. Based on full-scope reviews, the bank's performance in the Dallas MSA is good.

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

Based on the available CD opportunities in the AA and the number and dollar amount of qualified activities made in the Dallas MSA, Colonial's level of qualified investments is good.

During this evaluation period, Colonial made total investments of \$5.004 million which represents 5.74 percent of the bank's total CD investments and 7.97 percent of allocated Tier I capital. The bank made no complex and innovative investments, but all are beneficial to and meet identified needs in the MSA or in the state of Texas.

Of the total investment amount, \$4.276 million consist of MBSs. These securities were primarily secured by mortgages of low- or moderate-income individuals throughout this AA.

In addition, Colonial made 30 grants and donations totaling \$728 thousand. These investments were made to qualified CD organizations that provide community services or affordable housing to low- and moderate-income individuals. Included in the total is a \$500 thousand equity investment in a Low Income Housing Tax Credit project.

From the prior evaluation period, Colonial has 2 investments in MBSs with current outstanding balances totaling \$ 268 thousand. These funds promote affordable housing. The securities benefit multiple assessment areas, and the bank continued its support of these efforts by making additional investments during this review period.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Investment Test in the Austin and Tarrant County AAs is weaker than the bank's overall High Satisfactory performance under the investment test in state of Texas. While Colonial made some investments in these AAs, the volume was not as significant as the level of investments made in the Dallas AA.

Refer to Table 14 in Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in Texas is rated Low Satisfactory. Based on full-scope reviews, the bank's performance in the Dallas MSA is adequate.

Retail Banking Services

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

Colonial's delivery systems are reasonably accessible to geographies and individuals of different income levels throughout the full-scope assessment area. Colonial has 8 banking offices in the Dallas MSA AA; none of which are located in a low-income geographies. However, the percentage of the population in these geographies is relatively low at 8.22 percent. In moderate-income geographies, Colonial's percentage of branches (12.50 percent) is lower than the percentage of the population residing in these areas (27.51 percent). However, Colonial has 2 branches located within 2 miles of 6 low-income tracts. Also, these branches are also located within 2 miles of at least 3 moderate-income tracts.

During this evaluation period, Colonial closed three banking offices in upper-income geographies. Also, the bank opened three banking offices; one in a middle- and two in upper-income geographies. Colonial's record of opening and closing banking offices did not have an adverse impact on the accessibility of delivery systems, particularly in low or moderate-income geographies or on low- or moderate-income families in the AA.

Colonial offers a full-range of deposit services and loan products, which are accessible throughout the full-scope assessment area through its branch offices and ATM network. Office hours and services in the full-scope AA are comparable among locations regardless of the income level of the geography. There are no significant differences in banking hours provided by the branches in the different geographies.

Community Development Services

Based on the CD opportunities in the AA and the number of services provided during this evaluation period, Colonial's level of CD services is adequate. Colonial Bank provided qualified CD services to eight organizations that provide affordable housing or community services to low or moderate-income individuals. Also, Colonial Bank provided homebuyer education classes. The types of services provided include serving on the board, executive committee or fundraising committee for these qualified CD organizations.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Austin and Tarrant County AAs is weaker than the bank's overall Low Satisfactory performance in the state. Colonial has no branches in low- or moderate-income geographies. These factors were considered but did not significantly impact the overall Service test rating for the state of Texas.

Refer to Table 15 in the state of Texas section of appendix D for the facts and data that support these conclusions.

State Rating

State of Georgia

CRA Rating for Georgia⁶: Satisfactory

The lending test is rated: Outstanding

The investment test is rated: Low Satisfactory

The service test is rated: Low Satisfactory

The major factors that support this rating include:

- Lending activity that reflects good responsiveness to credit needs.
- Excellent geographic distribution of loans.
- Good distribution of loans by income level of the borrower or revenues of the business.
- High level of CD loans which positively impacted the lending test rating.
- Adequate level of qualified investments.
- Reasonably accessible delivery systems.

Description of Institution's Operations in Georgia

Of Colonial's 7 rating areas, the state of Georgia is ranked number 5. Colonial has 2 AAs in the state both located in metropolitan areas. The state of Georgia represents approximately 5 percent of the bank's branching network, 4 percent of their lending activity and 3 percent of their deposit base.

Colonial has a small presence in the state of Georgia with 16 full-service banking offices and a deposit market share of 0.40 percent for a market rank of 23rd. There are 375 FDIC Insured financial institutions operating in the state. Major competitors include several large regional institutions such as Sun Trust (21.40 percent market share), Wachovia Bank N.A. (15.67 percent market share), Bank of America (9.82 percent market share), Branch Banking & Trust (3.41 percent market share), and Regions (3.12 percent market share).

⁶ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Refer to the market profiles for the state of Georgia in appendix C for detailed demographics and other performance context information for assessment areas that received full-scope reviews.

Scope of Evaluation in Georgia

We performed a full-scope review on the Atlanta MSA AA. The Macon MSA received a limited-scope review. The ratings for the state of Georgia are based primarily on the results of the bank's performance in the Atlanta MSA. In the state of Georgia, the Atlanta MSA represents about 66 percent of Colonial's lending activity and 74 percent of their deposits.

Refer to the table in appendix A for more information.

U.S. Department of Housing and Urban Development (HUD) studies indicate Atlanta has a need for affordable housing. According to the HUD studies, a majority of Atlanta households are affected by housing concerns, most common of which is cost burden. Fifty-five percent of households pay at least 30 percent of their income for housing and 28 percent of all households are severely cost burdened (they devote at least 50 percent of their income to housing). Local governmental agencies and quasi-governmental groups that are working to address the problem are the Atlanta Housing Authority, the Atlanta Neighborhood Development Partnership, and the Atlanta Planning Advisory Board. The City of Atlanta and its development community have been pursuing Federal, State and local resources to assist in the production and maintenance of affordable housing. These resources include Federal Low Income Housing Tax Credits and the State Housing Trust Fund (administered by the Georgia Housing Finance Authority). The city encourages eligible nonprofit organizations to request funding directly from the State. The Atlanta Housing Resource Committee lists 425 housing related organizations. These organizations serve the MSA or a wider regional or statewide area that includes the Atlanta MSA. The assessment area has a significant level of opportunities for CD investments and services.

Three community contacts were made in conjunction with this examination. The organizations provide community services, affordable housing and small business development activities throughout the AA. They confirmed that there is an affordable housing need as well as a need to provide training and technical assistance on financial matters. They also indicated that there is a need to assist low-income individuals living in upper-income areas, particularly non-English speaking individuals and hurricane Katrina victims.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in Georgia is rated Outstanding. Based on full-scope reviews, the bank's performance in the Atlanta MSA is excellent.

Lending Activity

Refer to Tables 1 Lending Volume in the state of Georgia section of appendix D for the facts and data used to evaluate the bank's lending activity.

During this evaluation period, Colonial made 1,101 loans totaling \$204 million in the Atlanta MSA. By number, 60 percent of the loans were small loans to businesses, 36 percent HMDA reportable loans and 4 percent were small loans to farms. Therefore, we placed more weight on small loans to businesses than on the other two products.

By individual HMDA products, 32 percent were home purchase loans, 6 percent home improvement loans, and 62 percent refinance loans. In terms of HMDA loans, more weight was placed on refinance loans. This weighting is reflective of the bank's lending activity during the evaluation period.

Home improvement loans, small loans to farms and multi-family loans were not evaluated. Colonial made a nominal number of these type loans during this evaluation period therefore, any analysis performed would be meaningless. In addition, the bank's market share of home purchase loans, refinance loans, and small loans to businesses was not significant enough to perform a meaningful analysis. Therefore, we did not consider market share data in evaluating the bank's geographic and borrower distribution of those loans in the AA.

Based on a comparison of deposit market share and loan market share, the bank's lending activity reflects a good responsiveness to the credit needs in the Atlanta MSA. Colonial ranked 20 out of 96 financial institutions in the MSA with a deposit market share of 0.50 percent based on the June 30, 2005 FDIC data. Colonial ranked number 237 (market share 0.03 percent) in making HMDA loans and number 33 (market share 0.20 percent) in making small loans to businesses.

In terms of individual HMDA products, Colonial rank number 191 (market share 0.03 percent) in making home purchase loans, number 103 (market share 0.09 percent) in home improvement loans and number 192 (market share 0.05 percent) in making refinance loans. There are 96 financial institutions in the AA compared to 971 lenders reporting HMDA loans and 273 lenders reporting small loans to businesses in 2004.

Distribution of Loans by Income Level of the Geography

Overall, Colonial's geographic distribution of loans is excellent. Their geographic distribution of small loans to businesses and HMDA loans is excellent.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the state of Georgia section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

Colonial's geographic distribution of home purchase loans is excellent. For 2004-2005, Colonial's distribution of home purchase loans in both low and moderate-income geographies slightly exceeds and exceeds, respectively the percent of owner-occupied units in these areas.

Colonial 2003 performance is stronger than 2004-2005's. Their distribution of loans in both low and moderate-income geographies significantly exceeds the respective demographic comparators.

Colonial's distribution of refinance loans is also excellent. For 2004-2005, their distribution of refinance loans in both low and moderate-income geographies significantly exceeds the percentage of owner-occupied units in these areas.

Performance for 2003 is weaker than 2004-2005's. Their distribution of loans in low and moderate-income geographies is lower than and near, respectively the demographic comparators.

Small Loans to Businesses

Refer to Table 6 in the state of Georgia section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

The geographic distribution of small loans to businesses is excellent.

For 2004-2005, Colonial's percentage of loans in low and moderate-income geographies is somewhat lower than and significantly exceeds, respectively the percentage of businesses located in those geographies.

Performance in 2003 in moderate-income geographies is consistent with 2004-2005's excellent performance. However, in low-income geographies the bank's performance is weaker. In low-income geographies, their distribution of loans is significantly lower than the percentage of businesses in these areas.

Lending Gap Analysis

We reviewed the geographic distribution of loans and did not detect any conspicuous or unexplained gaps in lending patterns.

Inside/Outside Ratio

This portion of the evaluation was performed at the bank level. During the evaluation period, Colonial originated a substantial majority (89 percent) of its loans in the aggregate AAs. Colonial originated 86 percent of its HMDA loans, 92 percent of its small loans to businesses and 94 percent of its small loans to farms within their AAs. This analysis included all reportable loans originated by Colonial only, and does not include extensions of credit by affiliates. This had a positive impact on the geographic distribution of loans.

Distribution of Loans by Income Level of the Borrower

Overall, distribution of loans is good. Colonial's distribution of small loans to businesses is excellent and their distribution of HMDA loans is adequate.

Home Mortgage Loans

Refer to Tables 8, 9 and 10 in the state of Georgia section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Colonial's distribution of home purchase loans is adequate. For 2004-2005, their distribution of loans to low-income borrowers is significantly lower than the percentage of low-income families in the AA. Their distribution of loans to moderate-income borrowers is somewhat lower than the demographic comparator.

Performance for 2003 is stronger than 2004-2005's. Their distribution of loans to both low and moderate-income borrowers is somewhat lower than the respective comparators.

Colonial's distribution of refinance loans is also adequate. For 2004-2005, their distribution of loans to low-income borrowers is lower than the percentage of low-income families in the AA. Their distribution of loans to moderate-income borrowers is somewhat lower than the respective comparator.

Performance for 2003 is stronger than 2004-2005's. Their distribution of loans to low and moderate-income borrowers is somewhat lower than and near, respectively the comparators.

Small Loans to Businesses

Refer to Table 11 in the state of Georgia section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The distribution for small loans to businesses is excellent. For 2004-2005, Colonial's distribution of loans to small businesses exceeds the percentage of small businesses in the assessment area. In addition, the bank makes a significant majority of these loans in smaller amounts.

Performance for 2003 is stronger than 2004-2005's. Their distribution of loans significantly exceeds the percentage of small businesses in the AA.

Community Development Lending

Refer to Table 1 Lending Volume in the state of Georgia section of appendix D for the facts and data used to evaluate the bank's level of community development lending.

This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

During this evaluation period, Colonial originated 10 loans totaling \$7.1 million in the Atlanta AA. Colonial's level of CD lending activity represents 12.28 percent of allocated Tier I capital. These loans were made to qualified community development organizations that provided affordable housing to low- and moderate-income individuals or stabilized or revitalized low- or moderate-income areas. This had a positive impact on the lending test rating.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the Macon MSA AA is consistent with the bank's overall Outstanding performance in Georgia.

Refer to the Tables 1 through 13 in the state of Georgia section of appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in the state of Georgia is rated Low Satisfactory. Based on full-scope reviews, the bank's performance in the Atlanta MSA is adequate.

Refer to Table 14 in the state of Georgia section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

Based on the available CD opportunities in the AA and the number and dollar amount of CD activities made in the Atlanta MSA, Colonial's level of CD investments is adequate.

During this evaluation period, Colonial made total investments of \$2.485 million which represents 2.85 percent of the bank's total CD investments and 4.30 percent of allocated Tier I capital. The bank made no complex and innovative investments, but all are beneficial to and meet identified needs in the MSA or in the state of Georgia.

Of the total investment amount, \$2.483 million consist of MBSs. These investments were secured by mortgages of low- and moderate-income individuals throughout the AA. In addition, Colonial made 4 grants and donations to qualified CD organizations totaling \$2 thousand. These investments were made to organizations that provide community services to low- and moderate-income individuals; identified needs in the AA.

Statewide/Regional Investments

Colonial also made a \$2 million equity investment in a regional or state-wide housing fund. This investment is secured by low-income housing tax credit and benefits multiple AAs throughout the state.

From the prior evaluation period, Colonial has 2 investments in MBSs with current outstanding balances totaling \$467 thousand. These funds promote affordable housing. These securities benefit multiple assessment areas, and the bank continued its support of these efforts by making additional investments during this review period.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Investment Test in the Macon AA is not inconsistent with the bank's overall Low Satisfactory performance under the investment test in state of Georgia.

Refer to Table 14 in Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in Georgia is rated Low Satisfactory. Based on full-scope reviews, the bank's performance in the Atlanta MSA is adequate.

Retail Banking Services

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

Colonial's delivery systems are reasonably accessible to geographies and individuals of different income levels throughout the full-scope assessment area. Colonial has 13 banking offices throughout the Atlanta MSA AA; none of which are located in low-income geographies. However, the percentage of the population in these low-income geographies is relatively low at 7.27 percent. Colonial has 2 banking offices in moderate-income geographies. As a result, Colonial's percentage of branches at 15.38 percent is somewhat lower than the percentage of the population residing in these areas of 20.31 percent.

During this evaluation period, Colonial closed one banking office in a moderate-income geography. However, the bank opened two banking offices; one in middle- and one in upper-income geographies. Colonial's record of opening and closing banking offices generally did not have an adverse impact on the accessibility of delivery systems, particularly in low- or moderate-income geographies or on low- or moderate-income families in the AA.

Colonial offers a full-range of deposit services and loan products, which are accessible throughout the full-scope assessment area through its branch offices and ATM network. Office hours and services in the full-scope AA are comparable among locations regardless of the income level of the geography. There are no significant differences in banking hours provided by the branches in the different geographies. The hours and services do not inconvenience any portion of the AA.

Community Development Services

Based on the CD opportunities in the AA and the number of services provided during this evaluation period, Colonial's level of CD services is poor. Colonial provided qualified CD services to 1 organization that provides economic development and seminars geared toward small businesses on the various governmental programs that are available. The types of services provided include serving on the board for this qualified CD organization.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Macon AA is not inconsistent with the bank's overall Low Satisfactory performance under the service test in Georgia.

Refer to Table 15 in the state of Georgia section of appendix D for the facts and data that support these conclusions.

State Rating

State of Tennessee

CRA Rating for Tennessee⁷: Satisfactory

The lending test is rated: Low Satisfactory

The investment test is rated: Low Satisfactory

The service test is rated: Low Satisfactory

The major factors that support this rating include:

- Lending activity that reflects adequate responsiveness to credit needs.
- Adequate distribution of loans by income level of the borrower or revenues of the business.
- Adequate level of qualified investments.
- Reasonably accessible delivery systems.
- Adequate level of CD services.

Description of Institution's Operations in Tennessee

Of Colonial's 7 rating areas, the state of Tennessee is ranked number 7. In June 2005, Colonial sold all of its banking offices in the state. During this evaluation period, Colonial had no branches and only a small volume of their lending and deposit activity within the state.

During this evaluation period, Colonial originated 0.67 percent of the number and 0.37 percent of the dollar of their loans within the state of Tennessee. In the year prior to the sale, Colonial had a deposit market share of 0.09 percent for a market rank of 62nd. There were 233 FDIC Insured financial institutions operating in the state in 2004.

Refer to the market profile for the state of Tennessee in appendix C for detailed demographics and other performance context information for the assessment area that received full-scope reviews.

⁷ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Scope of Evaluation in Tennessee

Colonial had one AA in the state of Tennessee during the evaluation period, the South Tennessee non-MSA AA. This AA received a full-scope review. The ratings for the state of Tennessee are based on Colonial's performance in this full-scope AA.

Refer to the table in appendix A for more information.

The opportunity to make CD loans, investments and services in the AA is very limited. There are very few organized CD organizations that operate within this AA. We made one community contact in conjunction with this examination. We contacted an economic development organization that indicated that there is a need for small business capital investment in the AA.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in Tennessee is rated Low Satisfactory. Based on full-scope reviews, the bank's performance in the South TN AA is adequate.

Lending Activity

Refer to Tables 1 Lending Volume in the state of Tennessee section of appendix D for the facts and data used to evaluate the bank's lending activity.

During this evaluation period, Colonial made 261 loans totaling \$23 million in the South TN AA. By number, 19 percent of the loans were small loans to businesses, 72 percent HMDA reportable loans, and were 10 percent small loans to farms. Therefore, we placed the vast majority of the weight on HMDA than on small loans to businesses.

By individual HMDA products, 40 percent were home purchase loans, 10 percent home improvement loans, and 50 percent refinance loans. In terms of HMDA loans, equal weight was placed on home purchase and refinance loans. This weighting is reflective of the bank's lending activity during the evaluation period.

Small loans to farms, home improvement loans and multi-family loans were not evaluated. Colonial made a nominal number of these type loans during this evaluation period therefore, any analysis performed would be meaningless.

The bank's lending activity reflects an adequate responsiveness to meeting the credit needs in the South TN AA. No comparison of deposit share and loan market share was performed. Colonial sold all their TN branches in June 2005, therefore no deposit market share information was available.

Distribution of Loans by Income Level of the Geography

A geographic distribution of loans was not performed. There are no low- or moderate-income geographies in this AA. Therefore, any analysis performed would have been meaningless.

Lending Gap Analysis

We reviewed the geographic distribution of loans and did not detect any conspicuous or unexplained gaps in lending patterns.

Inside/Outside Ratio

This portion of the evaluation was performed at the bank level. During the evaluation period, Colonial originated a substantial majority (89 percent) of its loans in the aggregate AAs. Colonial originated 86 percent of its HMDA loans, 92 percent of its small loans to businesses and 94 percent of its small loans to farms within their AAs. This analysis included all reportable loans originated by Colonial only, and does not include extensions of credit by affiliates. This had a positive impact on the geographic distribution of loans.

Distribution of Loans by Income Level of the Borrower

Overall, Colonial's distribution of loans is adequate. Their distribution of HMDA loans is adequate and their distribution of small loans to businesses is good.

Home Mortgage Loans

Approximately 10 percent of the families in the AA live below the poverty level. This fact was considered in our assessment of the bank's lending performance to low- and moderate-income borrowers.

Colonial's distribution of home purchase loans is adequate. For 2004-2005, their distribution of loans to low and moderate-income borrowers is somewhat lower than and near, respectively the demographic comparators. Their market share to low and moderate-income borrowers significantly exceeds and is lower than, respectively their overall market share.

Performance for 2003 is consistent with Colonial's overall adequate performance of 2004-2005.

Colonial's distribution of refinance loans is adequate. For 2004-2005, their distribution of loans to low and moderate-income borrowers is significantly lower than and exceeds, respectively the demographic comparators. Their market share of loans to both low and moderate-income borrowers is somewhat lower than their overall market share.

Performance for 2003 is consistent with Colonial's overall adequate performance of 2004-2005.

Refer to Tables 8, 9 and 10 in the state of Tennessee section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Small Loans to Businesses

Refer to Table 11 in the state of Tennessee section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

Overall, the distribution of small loans to businesses is good.

For 2004-2005, Colonial's distribution of loans to small businesses is somewhat lower than the percentage of small businesses in the assessment area. Also, their market share of small loans to small businesses is somewhat lower than their overall market share of small loans to all businesses.

Performance for 2003 is much stronger than 2004-2005's. Both the distribution of loans and market share of small loans to small businesses exceed the respective demographic comparators.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in the state of Tennessee is rated Low Satisfactory. Based on full-scope review, the bank's performance in the South Tennessee AA is adequate.

Refer to Table 14 in the state of Tennessee section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

Based on the limited CD opportunities in the AA, and the number and dollar amount of qualified investments made, Colonial's level of qualified investments is adequate.

During this evaluation period, Colonial made a total of \$68 thousand in qualified CD investments. Of this total, \$67 thousand were MBSs which directly benefited this AA based on their underlying collateral. These securities were mortgages to low- or moderate-income individuals throughout the AA. An additional \$1 thousand consist of grants and/or donations to qualified CD organizations. The investments were not considered innovative or complex in nature but did meet identified needs in the AA.

Regional/Statewide Funds

During this evaluation period, Colonial made a \$500 thousand equity investment in a low-income housing tax credit project. This investment benefits multiple AAs within the state of TN.

Refer to Table 14 in Appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in Tennessee is rated Low Satisfactory. Based on full-scope reviews, the bank's performance in the South Tennessee AA is adequate.

Retail Banking Services

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

During this evaluation period, Colonial closed all three banking offices in the AA, which were in middle-income geographies. The branches were purchased by another institution which will continue to provide retail banking services to the individuals and geographies in the area. Colonial's record of closing banking offices generally did not have an adverse impact on the accessibility of delivery systems, particularly in low or moderate-income geographies or on low- or moderate-income families in the AA.

Prior to the sale of these branches, Colonial's delivery systems were considered reasonably accessible to geographies and individuals of different income levels throughout the full-scope assessment area. In the AA, there were no low- or moderate-income geographies. Additionally, most low- and moderate-income individuals lived within a reasonable distance to the branch locations.

The hours and services did not inconvenience any portion of the AA.

Community Development Services

Based on the CD opportunities in the AA and the number of services provided during this evaluation period, Colonial's level of CD services was adequate. Colonial provided qualified CD services to three organizations that provide community services to low or moderate-income individuals. The types of services provided include serving on the executive committee for these qualified CD organizations.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the metropolitan and non-metropolitan areas that received comprehensive examination review (designated by the term “full-scope”) and those that received a less comprehensive review (designated by the term “limited-scope”).

Time Period Reviewed	Lending Test (excludes CD loans): 01/01/2003 to 12/31/2005 Investment and Service Tests and CD Loans: 01/01/2003 to 06/30/2006	
Financial Institution	Products Reviewed	
Colonial Bank N.A. (Colonial) Montgomery, AL	HMDA, small loans to businesses, small loans to farms, multi-family and CD loans.	
Affiliate(s)	Affiliate Relationship	Products Reviewed
N/A		
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Columbus Multistate MSA	Full-Scope	
State of Alabama		
Birmingham MSA	Full-Scope	
Montgomery MSA	Full-Scope	
Anniston-Oxford MSA	Limited-Scope	
Auburn-Opelika	Limited-Scope	
Decatur	Limited-Scope	
Dothan	Limited-Scope	
East Alabama	Limited-Scope	
Florence/Muscle Shoals	Limited-Scope	
Franklin	Limited-Scope	
Gadsden	Limited-Scope	
Huntsville	Limited-Scope	
Mobile	Limited-Scope	
Northeast Alabama	Limited-Scope	
Northwest Alabama	Limited-Scope	
South Alabama	Limited-Scope	
Tuscaloosa	Limited-Scope	
State of Florida		
Orlando MSA	Full-Scope	
Tampa MSA	Full-Scope	
Bellevue	Limited-Scope	
Bradenton-Manatee	Limited-Scope	

Citrus	Limited-Scope	
Deltona-Daytona Beach	Limited-Scope	
Flagler	Limited-Scope	
Ft. Lauderdale-Pompano	Limited-Scope	
Ft. Myers-Cope Coral	Limited-Scope	
Ft. Walton Beach-Destin	Limited-Scope	
Freeport	Limited-Scope	
Grove City-Rotunda	Limited-Scope	
Lakeland	Limited-Scope	
Miami-Miami Beach-Kendall	Limited-Scope	
Naples	Limited-Scope	
Palm Bay-Melbourne-Titusville	Limited-Scope	
Sarasota-Bradenton-Venice	Limited-Scope	
St. Johns	Limited-Scope	
Stuart-Martin County	Limited-Scope	
Sumter	Limited-Scope	
West Palm Beach-Boca Raton	Limited-Scope	
State of Nevada		
Las Vegas MSA	Full-Scope	
Carson City MSA	Limited-Scope	
Churchill-Douglas-Lyon	Limited-Scope	
Reno MSA	Limited-Scope	
State of Texas		
Dallas MSA	Full-Scope	
Austin MSA	Limited-Scope	
Tarrant County	Limited-Scope	
State of Georgia		
Atlanta MSA	Full-Scope	
Macon MSA	Limited-Scope	
State of Tennessee		
South Tennessee	Full-Scope	

Appendix B: Summary of Multistate Metropolitan Area and State Ratings

RATINGS		COLONIAL BANK N.A.		
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
Colonial Bank	High Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
Multistate Metropolitan Area or State:				
Columbus Multi-state MSA	High Satisfactory	High Satisfactory	Outstanding	Satisfactory
State of Alabama	High Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
State of Florida	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
State of Nevada	Low Satisfactory	Outstanding	Low Satisfactory	Satisfactory
State of Texas	High Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
State of Georgia	Outstanding	Low Satisfactory	Low Satisfactory	Satisfactory
State of Tennessee	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory

(*) The lending test is weighted more heavily than the investment and service tests in the overall rating.

Appendix C: Market Profiles for Full-Scope Areas

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Market Profiles for Areas Receiving Full-Scope Reviews

Columbus GA-AL Multi-state Metropolitan Area.....	C-2
Birmingham, AL MSA.....	C-4
Montgomery, AL MSA.....	C-6
Orlando, FL MSA.....	C-8
Tampa, FL MSA.....	C-10
Las Vegas, NV.....	C-12
Dallas, TX MSA.....	C-14
Atlanta, GA MSA.....	C-16
South TN AA.....	C-18

Demographic Information for Full Scope Area: Columbus 2005						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	74	13.51	27.03	32.43	24.32	2.70
Population by Geography	274,624	7.71	24.61	38.80	28.17	0.71
Owner-Occupied Housing by Geography	60,115	2.62	19.08	40.52	37.78	0.01
Business by Geography	15,023	9.71	19.07	31.99	35.43	3.79
Farms by Geography	392	3.57	15.05	33.16	46.68	1.53
Family Distribution by Income Level	71,001	21.62	17.60	20.59	40.19	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	27,847	13.78	34.24	37.71	14.27	0.00
Median Family Income HUD Adjusted Median Family Income for 2005 Households Below Poverty Level		40,916 48,450 16%	Median Housing Value Unemployment Rate 2000 US Census)	81,130 2.75%		

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 US Census and 2005 HUD updated MFI

The Columbus multi-state AA consists of Chattahoochee, Harris and Muscogee counties in Georgia and Russell County, Alabama in their entirety.

Colonial operates 4 banking offices throughout the AA. The AA consists of 74 census tracts; 10 are low-income, 20 moderate-income, 24 middle-income, 18 upper-income, and 2 are not classified. The 2 non-classified census tracts, identified as NA in Census Data, consist of Ft. Benning Military Base. The populations in these areas reside in group quarters and are not considered eligible for HMDA lending. Both of these tracts are in Chattahoochee County.

As of the 2000 census, there were 71,001 families in the Columbus assessment area. The 2000 census weighted average median family income for the assessment area was \$40,916. According to HUD estimates, the 2005 updated median family income for the area is \$48,450.

Approximately, 12.8 percent of the total families in the assessment area live below the poverty level. However, 50.5 percent of families live below the poverty level in low-income tracts and 19.6 percent in moderate-income tracts. According to the 2000 census data, the weighted average median housing value for owner-occupied units was \$81,130.

The Columbus economy is enjoying moderate growth as it prepares for expansion at Fort Benning. As troops are redeployed from overseas and smaller domestic installations are closed or consolidated, base officials estimate that Fort Benning's population will increase by almost 33 thousand over the next five years. The expected influx is spawning a building boom to meet the housing needs of new families as well as their shopping needs.

The Kia Motors Corporation plant, to be located just outside Columbus in adjacent Troup County, will undoubtedly result in some positive spillover effects for the AA. Initial reports about the new plant indicate that Kia will spend \$1.2 billion on a 2 million square foot facility that will employ about 5,500 workers. Also, Hyundai is using Columbus as a distribution point for some of its new cars made in Montgomery, AL. Transportation services employment will expand in the area as trucking companies gear up to haul the cars. Also, prep work on the new cars prior to final delivery may spawn additional new jobs in Columbus.

Major employers in the AA include Fort Benning (40,147 employees), AFLAC (3,331 employees) and Columbus Healthcare Systems (2,405 employees). Through September 30, 2006, the unemployment rate for the AA of 5.6 percent and remained above the state average of 4.6 percent, which is dominated by fast-growing Atlanta. Despite the good news in many other areas of the economy, the textile industry, which was a stalwart of Columbus' manufacturing, is in decline and the decline is fueling the higher unemployment rate as displaced factory workers are finding it difficult to secure other work.

Textile mills throughout Georgia and the South are still struggling to find their footing after import quotas were rolled back at the first of the year. The flood of low cost imports and rapidly climbing energy prices were the last nails in the coffin for many textile plants. Frontier Spinning Mills closed its Columbus plant laying off about 215 workers in May. Further closures and mergers are likely. The textile and apparel industries were historically an integral part of the Columbus economy.

Competition in the AA is modest. According to 2005 FDIC deposit information, there are 12 financial institutions with 68 banking offices in the AA. Colonial is ranked number 4 with 4 banking offices and a deposit market share of 4.47 percent. The number one ranked institution is Columbus Bank & Trust with 18 offices and a deposit market share of 60.82 percent. Other large regional and multi-national institutions such as Wachovia, SunTrust and Regions also provide competition in the area as well as several small community banks.

State of Alabama

Birmingham 2005

Demographic Information for Full Scope Area: Birmingham 2005						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	223	7.17	28.25	37.67	26.91	0.00
Population by Geography	1,031,412	5.19	24.38	40.14	30.29	0.00
Owner-Occupied Housing by Geography	290,756	2.29	21.81	42.75	33.16	0.00
Business by Geography	64,127	10.02	18.42	36.71	34.84	0.00
Farms by Geography	1,347	2.60	15.22	48.70	33.48	0.00
Family Distribution by Income Level	283,324	21.54	17.44	20.33	40.69	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	110,416	8.92	35.36	41.67	14.05	0.00
Median Family Income	46,408	Median Housing Value		100,104		
HUD Adjusted Median Family Income for 2005	54,350	Unemployment Rate (2000 US Census)		2.65%		
Households Below Poverty Level	14%					

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2005 HUD updated MFI

The Birmingham assessment area includes Jefferson, Blount, Chilton, St. Clair and Walker counties in their entirety and most of Shelby County. There are 147 census tracts in Jefferson, 32 in Shelby, 9 in Chilton, 9 in St. Clair, 8 Blount and 18 in Walker. The Birmingham MSA also includes Bibb County, which Colonial did not include in their assessment area. Colonial has no branches in this county. The bank's AA is reasonable and does not arbitrarily exclude any geography, particularly low or moderate-income areas.

The 2000 census weighted average median family income for the assessment area was \$46,408. According to HUD estimates, the 2005 updated median family income for the area is \$54,350. Therefore, low-income families would earn less than \$27,175 and moderate-income families would earn between \$27,176 and \$43,380.

Approximately 10.5 percent of the total families in the assessment area live below the poverty level. However, in low-income geographies 41.7 percent of families live below the poverty level and 19.0 percent of the families in moderate-income tracts live below the poverty level.

The local economy has evolved from a manufacturing-based economy to a balance of manufacturing and service-based jobs. Healthcare, banking, insurance, distribution, retail, construction, engineering and a variety of service industries make up the economy.

Major employers in the area include University of Alabama at Birmingham (14,975 employees), federal and state government (14,525 employees), Jefferson County Board of Education (6,121 employees), and BellSouth (6,020 employees).

The Birmingham MSA also benefits from the construction of the Mercedes Benz manufacturing facility (located approximately 30 miles west of Birmingham). The plant began producing automobiles in 1997 and created 4,375 jobs for the area. However, the recent merger of Regions Bank and AmSouth Bank is expected to eliminate about 3,700 jobs in the Birmingham area. As of September 30, 2006, the unemployment rate for the MSA was low at 3.0 percent compared to the state average of 3.3 percent.

Competition in the AA is moderate and is provided by large regional and local financial institutions. Within the AA, there are 41 banking institutions with 320 offices and a total deposit base of \$20 billion. Of this total, Colonial has 28 offices and a deposit market share of 4.94 percent. Colonial is ranked number 7 in the AA. The top 4 institutions are AmSouth (19.77 percent market share), Wachovia (13.33 percent market share), Compass (12.90 percent market share) and Regions (12.46 percent market share). From a small business lending perspective, there are 116 institutions making loans throughout the Birmingham MSA.

Refer to the Scope of the Evaluation section of the Performance Evaluation for additional information on the identified credit needs and the community development lending, investment, and service opportunities in this AA.

Montgomery 2005

Demographic Information for Full Scope Area: Montgomery 2005						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	78	10.26	19.23	50.00	20.51	0.00
Population by Geography	333,055	6.87	16.09	51.02	26.01	0.00
Owner-Occupied Housing by Geography	86,568	3.55	14.36	51.86	30.23	0.00
Business by Geography	19,663	13.11	12.14	41.82	32.92	0.00
Farms by Geography	516	2.91	9.88	55.23	31.98	0.00
Family Distribution by Income Level	87,010	21.09	17.03	21.13	40.75	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	33,164	12.69	24.65	49.90	12.76	0.00
Median Family Income		45,176	Median Housing Value	87,773		
HUD Adjusted Median Family Income for 2005		52,850	Unemployment Rate	2.86%		
Households Below Poverty Level		14%	(2000 US Census)			

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2005 HUD updated MFI

The Montgomery AA consists of three counties in their entirety: Autauga, Elmore and Montgomery. Colonial Bank is headquartered in Montgomery County. The AA consists of 78 census tracts; 8 are low-income, 15 are moderate-income, 39 are middle-income, 16 are upper-income. The bank's AA is reasonable and does not arbitrarily exclude any geography, particularly low or moderate-income areas.

The AA's northern two suburban counties, Autauga and Elmore are emerging as the metro area's primary consumer-based service growth drivers. While the population of Montgomery County has lost residents since the late 1990's the population of these two counties has surged by more than 15 percent in the same time period. The influx of residents has spurred several major retail and commercial projects in Autauga County.

According to the 2000 census, 78 percent of the total family population resides in middle- and upper-income tracts. The 2000 census weighted average median family income for the assessment area was \$45,176. According to HUD estimates, the 2005 updated median family income for the area is \$52,850.

Eleven percent of the total families in the assessment area live below the poverty level. However, 44 percent of families live below the poverty level in low-income tracts and 23 percent in moderate-income tracts.

Housing in the assessment area was primarily comprised of 1-4 family units (78 percent). The median age of the housing stock was 25 years (according to the 2000 census data) with the weighted average median year built being 1974.

Montgomery is home to Maxwell and Gunter Air Force Base and several colleges including Auburn University at Montgomery and Alabama State University. Major employers in the AA include Maxwell-Gunter Air Force Base (12,280 employees), Baptist Health Systems (4,300 employees), ALFA Insurance (2,568 employees) and Hyundai Motor Manufacturing (2,000 employees). Recently, the BRAC commission announced numerous job losses at Maxwell Air Force Base. This could negatively impact the economy in the AA in the near future. As of September 30, 2006 the unemployment rate for the Montgomery MSA was 3.3 percent which mirrors the state unemployment rate.

Competition in the MSA is moderate. There are 17 institutions with a total of 108 banking offices in the AA. Colonial is ranked number 4 with 13 offices and a deposit market share of 11.44 percent. The number 1 ranked institution is Regions Bank with 22 offices and a deposit market share of 28.39 percent.

Refer to the Scope of the Evaluation section of the Performance Evaluation for additional information on the identified credit needs and the community development lending, investment, and service opportunities in this AA.

State of Florida

Orlando 2005

Demographic Information for Full Scope Area: Orlando 2005						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	328	2.44	23.17	46.04	28.35	0.00
Population by Geography	1,644,561	1.63	22.82	48.22	27.33	0.00
Owner-Occupied Housing by Geography	414,548	0.62	17.95	49.89	31.54	0.00
Business by Geography	173,819	1.66	20.96	47.44	29.95	0.00
Farms by Geography	4,877	0.80	18.13	55.92	25.16	0.00
Family Distribution by Income Level	428,378	18.74	18.84	22.70	39.72	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	160,974	2.80	32.81	50.01	14.38	0.00
Median Family Income		47,851	Median Housing Value		105,369	
HUD Adjusted Median Family Income for 2005		55,100	Unemployment Rate		2.34%	
Households Below Poverty Level		10%	(2000 US Census)			

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2005 HUD updated MFI

The Orlando MSA AA consists of the following 4 counties in their entirety: Lake, Orange, Osceola and Seminole. The AA consists of 328 census tracts of which 8 are low-income, 76 moderate-income, 151 middle-income and 93 are upper-income. The bank's AA is reasonable and does not arbitrarily exclude any geography, particularly low or moderate-income areas.

Orlando is home to Walt Disney World which employs more than 57 thousand people. Other top employers in the area include Wal-Mart (16,757 employees), Adventist Health System (14,667 employees) and Universal Orlando Resort (13 thousand employees). As of September 30, 2006, the unemployment rate in the AA of 3.1 percent is slightly below the state average of 3.4 percent.

The economy of Orlando-Kissimmee continues to outpace most other large metro areas in the state and in the rest of the South region. Tourism is the bread and butter of the AA's economy and it continues to expand despite soaring high energy prices, which are making travel more expensive. During 2005, hotel occupancy rates in the AA remain above 80 percent. In addition, passenger traffic at Orlando International continues to rise and shatter records. The weak dollar has helped to boost international travel to the U.S. and major tourist destinations such as Orlando have benefited. Persistently high energy prices are a serious risk to the outlook for AA's tourism industry although there is little evidence so far of a pullback in travel due to higher gasoline and jet fuel prices.

The AA's location in Central Florida is a draw nonetheless for businesses. The area has less exposure to hurricanes and has a highly skilled technical workforce. Office rents are still significantly lower than in South Florida, where rents are up to 15 percent above the national average. Based on 2000 census information, the median housing value was \$105,369.

Competition in the AA is strong with 48 banking institutions operating 498 banking offices and total deposits of \$30 billion in the area. Colonial is ranked number 4 with 32 banking offices and a deposit market share of 7.41 percent. The top 3 institutions in the area are SunTrust (20.57 percent market share), Bank of America (20.24 percent market share), and Wachovia (15.99 percent market share).

Refer to the Scope of the Evaluation section of the Performance Evaluation for additional information on the identified credit needs and the community development lending, investment, and service opportunities in this AA.

Tampa-St Petersburg

Demographic Information for Full Scope Area: Tampa-St Petersburg						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	502	3.19	23.90	45.82	27.09	0.00
Population by Geography	2,147,604	2.62	22.02	46.92	28.44	0.00
Owner-Occupied Housing by Geography	627,264	0.87	19.07	49.33	30.72	0.00
Business by Geography	195,867	1.88	23.62	44.26	30.24	0.00
Farms by Geography	4,824	0.91	22.20	50.10	26.78	0.00
Family Distribution by Income Level	567,344	18.60	18.59	21.85	40.95	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	211,017	4.20	31.24	49.00	15.55	0.00
Median Family Income		45,339	Median Housing Value		92,588	
HUD Adjusted Median Family Income for 2005		52,150	Unemployment Rate (2000 US Census)		2.36%	
Households Below Poverty Level		10%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2005 HUD updated MFI

The Tampa AA consists of Hillsborough and Pinellas counties in their entirety and a portion of Pasco County in FL (all 3 counties are a part of the Tampa MSA). The AA consists of 502 census tracts; 16 low-income, 120 moderate-income, 230 middle-income, and 136 upper-income census tracts. The bank's AA is reasonable and does not arbitrarily exclude any geography, particularly low or moderate-income areas.

According to the 2000 census the total population of the assessment area was 2,147,604. The 2004 projected population total for the assessment area was 2,296,562. In 2005, population growth in the MSA reached another 25-year high. Tampa's appeal as a retirement destination continues to attract more immigrants as baby boomers retire. Strong job growth in the Tampa AA continues to attract new residents. Over the past year, Florida's economy has surged well ahead of most other states in the nation and brings a flood of new residents to Tampa in search of jobs.

According to the 2000 census, there were 567,344 families in the Tampa-St. Petersburg-Clearwater assessment area. Approximately, 7.9 percent of the total families in the assessment area live below the poverty level. However, 36.6 percent of families live below the poverty level in low-income tracts and 14.8 percent in moderate-income tracts.

The frenzied pace of homebuilding in the metro area has barely been enough to keep up with demand. According to the 2000 census data, the average median housing value is \$92,588. Housing cost in the AA continues to increase.

Hillsborough County is primarily a working class community and has not relied heavily on tourism, as have other Florida cities. Hillsborough County is often selected as a place to test products because of its diverse mix of people and income classes; it is almost a virtual replica of the United States on a smaller scale. The County is also the 14th largest agricultural county in Florida. The City of Tampa is the largest urban city in the MSA and contains the largest number of low-income residents of any city in Hillsborough County.

Major employers in the area include Verizon (14 thousand employees), University of South Florida (11,607 employees) and Publix Super Markets (8,300 employees). The unemployment rate in the AA of 3.2 percent is slightly below the state average of 3.4 percent.

Competition in the AA is strong. There are 62 financial institutions with 700 banking offices in the area. Colonial is ranked number 6 with 26 banking offices and a 3.29 percent deposit market share. Dominant institutions in the AA are large regional and multi-national institutions such as Bank of America, Wachovia, SunTrust, and AmSouth.

Refer to the Scope of the Evaluation section of the Performance Evaluation for additional information on the identified credit needs and the community development lending, investment, and service opportunities in this AA.

State of Nevada

Las Vegas 2005

Demographic Information for Full Scope Area: Las Vegas 2005						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	327	2.14	22.32	41.59	32.72	1.22
Population by Geography	1,336,606	2.11	27.80	41.17	28.92	0.00
Owner-Occupied Housing by Geography	293,538	0.40	16.08	44.07	39.45	0.00
Business by Geography	121,164	7.42	20.71	36.51	34.98	0.38
Farms by Geography	1,588	3.84	18.20	40.55	37.41	0.00
Family Distribution by Income Level	332,427	18.73	18.62	23.44	39.22	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	124,143	3.14	40.30	40.06	16.49	0.00
Median Family Income		50,504	Median Housing Value	127,982		
HUD Adjusted Median Family Income for 2005		59,050	Unemployment Rate	3.25%		
Households Below Poverty Level		10%	(2000 US Census)			

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2005 HUD updated MFI

The Las Vegas MSA AA consists of a portion of Clark County. The AA consists of 327 census tracts; 7 are low-income, 73 are moderate-income, 136 are middle-income, 107 are upper-income, and 4 are not classified. The 4 non-classified census tracts, identified as NA in Census Data, consist of Correctional Institutions, Nursing Homes, Juvenile Institutions, College Dormitories, or Military Quarters. The populations in these areas reside in group quarters or are institutionalized and are not considered eligible for HMDA lending. All 4 of these tracts are in Clark County. The bank's AA is reasonable and does not arbitrarily exclude any geography, particularly low or moderate-income areas.

According to the 2000 census the total population of the assessment area was 1,336,606. The 2004 projected population total for the assessment area was 1,631,620, which indicates an increase of 22.07 percent since the last census.

According to the 2000 census, 62.66 percent of the total family population resides in middle- and upper-income tracts. There were 332,427 families in the Las Vegas assessment area. Of the total families, 18.73 percent were low-income, 18.62 percent were moderate-income, 23.44 percent were middle-income, and 39.22 percent were upper-income. The 2000 census weighted average median family income for the assessment area was \$50,504. According to HUD estimates, the 2005 updated median family income for the area is \$59,050.

Approximately, 7.90 percent of the total families in the assessment area lives below the poverty level. However, 28 percent of families live below the poverty level in low-income tracts and 17 percent in moderate-income tracts.

According to the 2000 census data, the weighted average median housing value for owner-occupied units was \$127,982. The median age of the housing stock was 12 years (according to the 2000 census data) with the weighted average median year built being 1986.

A review of economic statistics in the Las Vegas MSA revealed that the economy had experienced a 13.79 percent rate of growth from 2000 to 2004, which included an increase in population as well as an increase in employment. As of September 30, 2006, the unemployment rate for the MSA was 4.0 percent which mirrors the state unemployment rate for the same time period. The economy's job growth centered in the construction, services, and leisure and hospitality sectors that contributed to the decrease in unemployment.

The AA is heavily reliant on tourism/gaming. In 2004, over 37 million people visited Las Vegas. In addition, of the top ten employers in the AA, nine relate to the tourist/gaming industry. The tourist/gaming industry employs at least 27 thousand people in the AA. The Clark County School District employs 23 thousand people and Nellis Air force Base employs another 11 thousand individuals.

Competition in the AA is strong with 41 banking institutions having 358 offices in the AA. Colonial is ranked number 15 with 8 offices and a deposit market share of 0.39 percent. The top 5 institutions include large multi-national institutions and community banks including Bank of America (23.99 percent), CitiBank (16.87 percent), Wells Fargo (15.79 percent), Nevada State Bank (6.70 percent) and US Bank (4.50 percent). These institutions have a total of 199 offices and a combined market share of 67.85 percent in the AA.

Refer to the Scope of the Evaluation section of the Performance Evaluation for additional information on the identified credit needs and the community development lending, investment, and service opportunities in this AA.

State of Texas

Dallas 2005

Demographic Information for Full Scope Area: Dallas 2005						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	628	9.87	29.14	30.10	30.25	0.64
Population by Geography	3,143,550	8.22	27.51	32.05	32.22	0.00
Owner-Occupied Housing by Geography	652,192	2.80	19.87	33.85	43.49	0.00
Business by Geography	271,785	4.55	24.10	32.44	37.83	1.07
Farms by Geography	4,762	3.15	19.03	38.64	38.83	0.36
Family Distribution by Income Level	783,520	21.32	17.79	20.00	40.89	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	306,418	14.40	39.65	31.82	14.13	0.00
Median Family Income HUD Adjusted Median Family Income for 2005 Households Below Poverty Level		56,313 65,000 10%	Median Housing Value Unemployment Rate (2000 US Census)	120,250 2.53%		

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 US Census and 2005 HUD updated MFI

The Dallas, TX MSA AA is a large geographic area that includes Dallas and Collin counties in their entirety and a portion of Denton County.

Of the 628 census tracts in the AA, 62 are designated as low-income, 183 moderate-income, 189 middle-income, 190 upper-income, and 4 non-classified. The four non-classified census tracts, identified as NA in Census Data, consist of 2 tracts located in downtown Dallas and two tracts of an unidentified nature. The populations in these areas possibly reside in group quarters or are institutionalized and are not considered eligible for HMDA lending. All four of these tracts are in Dallas County.

According to the 2000 census, over 60 percent of the total family population is middle and upper-income. The 2000 census weighted average median family income for the assessment area was \$56,313. According to HUD estimates, the 2005 updated median family income for the area is \$65,000.

Approximately 8.5 percent of the total families in the assessment area lives below the poverty level. However, 30.4 percent of the families live below the poverty level in low-income tracts and 14.9 percent in moderate-income tracts.

In the early 1990s, the Dallas MSA experienced tremendous growth attracting many high tech firms that added to its base of finance, insurance, real estate, telecommunications, and other non-manufacturing operations. The area had a strong service-based economy and economic projections indicate continued growth at a slower rate because of higher costs and a stabilization of wages. However, in recent years the

Dallas economy became lackluster. Economic growth became elusive as most industries continued to cut jobs. Financial services, which held up surprisingly well in past years, began shrinking and growth is slowing dangerously in the health and education industry. However, the jobless rate still remains in line with the state unemployment rate. As of September 30, 2006, the unemployment rate for the Dallas MSA is 4.6 percent which is slightly below the state average of 4.7 percent.

The residential real estate market is decelerating in Dallas, although it remains largely healthy. The median cost of a home has risen to \$120,250. Thus, Dallas is experiencing the same affordable housing and small business challenges as other large urban areas in the nation. The MSA has a population of over 3 million. It is racially diverse, with the largest concentrations of African Americans and Hispanics in the state. It also has a growing Asian population, a result of an influx from immigration.

Geographically, the northern portions of the MSA are expanding with many communities occupying what was once farming land. Development includes housing, office, commercial, and retail properties. The areas south and east of downtown Dallas have not benefited from the economic boom. An approximately 30 square mile area separated from the north by Interstate 30 is home to a large low- and moderate-income population with a per capita income that averages \$5,000 less than that of its neighbors to the north. For-profit developers dominate the northern part of the MSA, while non-profits do most of the development in the low- and moderate-income areas.

The Dallas, TX MSA has hundreds of financial institutions including independent banks and branches of large regional and national financial institutions. There are 121 financial institutions with 933 banking offices in the area. Colonial is ranked number 19 in the AA with 8 banking offices and a market share of 0.73 percent. The top 3 financial institutions are Bank of America (27.99 percent market share), JP Morgan Chase (21.80 percent market share), and Wells Fargo (5.19 percent market share).

Refer to the Scope of the Evaluation section of the Performance Evaluation for additional information on the identified credit needs and the community development lending, investment, and service opportunities in this AA.

State of Georgia

Atlanta 2005

Demographic Information for Full Scope Area: Atlanta 2005						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	494	13.97	22.67	31.98	31.38	0.00
Population by Geography	3,087,326	7.27	20.31	36.03	36.39	0.00
Owner-Occupied Housing by Geography	733,153	2.96	14.25	38.08	44.71	0.00
Business by Geography	311,378	5.74	16.22	34.44	43.60	0.00
Farms by Geography	4,951	2.54	14.08	40.98	42.40	0.00
Family Distribution by Income Level	771,241	19.13	16.94	21.11	42.82	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	278,165	13.43	31.13	36.39	19.05	0.00
Median Family Income		58,537	Median Housing Value	145,855		
HUD Adjusted Median Family Income for 2005		69,300	Unemployment Rate	2.67%		
Households Below Poverty Level		9%	(2000 US Census)			

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 US Census and 2005 HUD updated MFI

The Atlanta AA includes all of Carroll, Cobb, and Gwinnett Counties and parts of Cherokee, DeKalb, Forsyth, Fulton and Paulding counties. The bank's AA is reasonable and does not arbitrarily exclude any geography, particularly low or moderate-income areas. The assessment area consists of 494 census tracts; 69 are low-income, 112 are moderate-income, 158 are middle-income, and 155 are upper-income.

The Atlanta MSA has one of the strongest economies of any major urban area. It has a diverse industrial base that includes manufacturing, transportation, distribution, retailing, wholesaling, finance, government, research, education, medicine, and technical support. Ninety percent (90 percent) of the Fortune 500 companies maintain regional offices in the Atlanta area. In addition, ninety-eight of the nation's top industrial firms maintain some type of operational facility in metro Atlanta. Foreign trade has played a significant role in the area's growth over the last two decades. More than 200 foreign firms have established their U.S. headquarters in Atlanta. Of these companies, thirty-one are foreign based banks with offices in Atlanta.

According to a recently released study, Atlanta will be home to a greater percentage of new millionaires over the next five years than any other metro area. The number of households in Atlanta with assets exceeding \$1 million is expected to increase by nearly 70 percent through 2011. Strong growth in the nouveau riche will help support residential construction, retail trade, and personal services.

The Atlanta MSA faces the loss of tens of thousand of jobs over the next few years as several high profile companies restructure and military facilities are closed. Atlanta's manufacturing landscape is poised to undergo a shift as its two motor vehicle assembly plants are targeted for closure. These plants are expected to close in 2007 and are part of the restructuring plans devised by General Motors and Ford to align their operations with their shrinking market shares. Once the GM and Ford plants are closed, their absence will be felt both in terms of employment and income level. As of September 30, 2006, the unemployment rate for the MSA was 4.4 percent which is slightly below the state average of 4.6 percent.

According to the 2000 census, 85.14 percent of the total family population resides in middle- and upper-income tracts. The 2000 census median family income for the assessment area was \$58,537. According to HUD estimates, the 2004 updated median family income for the area is \$69,300. Approximately, 6 percent of the total families in the assessment area lives below the poverty level. However, 32.62 percent of families live below the poverty level in low-income tracts and 11.83 percent of the families in moderate-income tracts live below the poverty level.

Competition in the AA is very strong. There are 96 financial institutions in the AA with 969 banking offices. Of this total, Colonial is ranked number 20 with 13 banking offices and a deposit market share of 0.50 percent. Competition is provided by numerous large regional, multinational and community based financial institutions. The top 5 institutions include SunTrust (28.83 percent), Wachovia (23.76 percent), Bank of America (15.16 percent), NetBank (3.49 percent) and Bank of North Georgia (2.67 percent). These 5 institutions account for 73.91 percent of the total deposits in the AA.

Refer to the Scope of the Evaluation section of the Performance Evaluation for additional information on the identified credit needs and the community development lending, investment, and service opportunities in this AA.

State of Tennessee

South Tennessee 2005

Demographic Information for Full Scope Area: South Tennessee 2005						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	9	0.00	0.00	66.67	33.33	0.00
Population by Geography	37,634	0.00	0.00	72.60	27.40	0.00
Owner-Occupied Housing by Geography	11,411	0.00	0.00	72.18	27.82	0.00
Business by Geography	2,108	0.00	0.00	77.70	22.30	0.00
Farms by Geography	185	0.00	0.00	67.57	32.43	0.00
Family Distribution by Income Level	10,976	16.03	15.92	21.24	46.82	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	3,506	0.00	0.00	74.70	25.30	0.00
Median Family Income		36,945	Median Housing Value	72,746		
HUD Adjusted Median Family Income for 2005		42,750	Unemployment Rate (2000 US Census)	2.76%		
Households Below Poverty Level		15%				

(*) The NA category consists of geographies that have not been assigned an income classification.

Source: 2000 US Census and 2005 HUD updated MFI

In June 2005, Colonial sold its 3 branches in TN to CBS Ban-Corp. As a result, the bank no longer had a presence in the state of TN. The bank's AA in the state consisted of Giles and Lincoln counties in their entirety. This included 9 census tracts, of which none were low-or moderate-income.

Appendix D: Tables of Performance Data

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CONTENT OF STANDARDIZED TABLES

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Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan areas are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

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

Table 1. Lending Volume - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration. Refer to Interagency Q&As ___ .12(i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans. When such loans exist, insert a line item with the appropriate caption, such as “Statewide/Regional” or “Out of Assessment Area,” in the MA/Assessment Area column and record the corresponding numbers and amounts in the “Community Development Loans” column.

Table 1. Other Products - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank, if applicable, over the evaluation period by MA/assessment area. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.

Table 2. Geographic Distribution of Home Purchase Loans - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.

Table 3. Geographic Distribution of Home Improvement Loans - See Table 2.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans - See Table 2.

Table 5. Geographic Distribution of Multifamily Loans - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income

geographies to the percentage distribution of multifamily housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.

Table 6. **Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small business data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.

Table 7. **Geographic Distribution of Small Loans to Farms** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.

Table 8. **Borrower Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MA/assessment area. The table also presents market share information based on the most recent aggregate market data available.

Table 9. **Borrower Distribution of Home Improvement Loans** - See Table 8.

Table 10. **Borrower Distribution of Refinance Loans** - See Table 8.

Table 11. **Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.

Table 12. **Borrower Distribution of Small Loans to Farms** - Compares the percentage distribution of the number of small loans (less than or equal to

\$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. Market share information is presented based on the most recent aggregate market data available.

Table 13. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL) - For geographic distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households within each geography. For borrower distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage of households by income level in each MA/assessment area.

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

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's assessment area. See Interagency Q&As __.12(i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such investments. When such investments exist, insert a line item with the appropriate caption, such as "Statewide/Regional" or "Out of Assessment Area," in the MA/Assessment Area column and record the corresponding numbers and amounts in the "Qualified Investments" column.

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

Table 1. Lending Volume

LENDING VOLUME		Geography: MULTI-STATE						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
MA/Assessment Area (2005):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Columbus 2005	100.0	604	73,837	270	31,429	1	9	1	65	876	105,340	100.00

Table2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: MULTI-STATE						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% 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 Review:															
Columbus 2005	348	100.0	2.62	1.44	19.08	19.25	40.52	35.06	37.78	44.25	2.61	2.78	4.19	2.23	2.57

* Loan Data as of December 31, 2005. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2005 to December 31, 2005.

*** Deposit Data as of August 16, 2006. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

* Based on 2004 Peer Mortgage Data (Eastern)

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

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

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: MULTI-STATE						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005						
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% Owner Occ Units***	% Bank Loan	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full Review:															
Columbus 2005	16	100.0	2.62	0.00	19.08	31.25	40.52	25.00	37.78	43.75	1.33	0.00	2.61	0.74	1.44

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: MULTI-STATE						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005						
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% Owner Occ Units***	% Bank Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overa ll	Low	Mod	Mid	Upp
Full Review:															
Columbus 2005	237	100.0	2.62	6.33	19.08	28.69	40.52	27.85	37.78	37.13	2.06	6.78	4.51	1.52	1.63

* Based on 2004 Peer Mortgage Data (Eastern)

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

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

* Based on 2004 Peer Mortgage Data (Eastern)

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

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

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: MULTI-STATE						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005						
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% Bank Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Columbus 2005	3	100.0	25.30	0.00	25.98	33.33	23.99	33.33	24.74	33.33	6.90	0.00	12.50	0.00	12.50

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: MULTI-STATE						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005						
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% of Business ses***	% BANK Loans	% of Business ses***	% BANK Loans	% of Business ses***	% BANK Loans	% of Business ses***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Columbus 2005	264	100.0	9.71	7.95	19.07	17.42	31.99	34.47	35.43	40.15	2.51	2.31	2.81	2.51	2.54

* Based on 2004 Peer Mortgage Data (Eastern)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

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

* Based on 2004 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2005).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: MULTI-STATE								Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005					
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms* **	% BANK Loans	% of Farms* **	% BANK Loans	% of Farms* **	% BANK Loans	% of Farms* **	% BANK Loans	Overa ll	Low	Mod	Mid	Upp
Full Review:															
Columbus 2005	1	100.0	3.57	0.00	15.05	0.00	33.16	0.00	46.68	100.00	3.13	0.00	0.00	0.00	12.50

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: MULTI-STATE								Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total* *	% Families***	% BANK Loans**	% Families	% BANK Loans**	% Families***	% BANK Loans***	% Families***	% BANK Loans***	Overall	Low	Mod	Mid	Upp
Full Review:															
Columbus 2005	319	100.0	21.62	2.82	17.60	11.60	20.59	32.29	40.19	53.29	3.01	1.16	1.57	3.74	3.53

* Based on 2004 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2005).

* Based on 2004 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

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

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT				Geography: MULTI-STATE				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans****	% Families	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Columbus 2005	15	100.0	21.62	26.67	17.60	6.67	20.59	13.33	40.19	53.33	1.28	2.94	0.00	1.55	0.96

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE				Geography: MULTI-STATE				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans****	% Families	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans**	Overall	Low	Mod	Mid	Upp
Full Review:															
Columbus 2005	185	100.0	21.62	3.78	17.60	12.97	20.59	21.08	40.19	62.16	2.23	1.49	1.72	2.10	2.62

* Based on 2004 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

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

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

* Based on 2004 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

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

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

Table11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES					Geography: MULTI-STATE			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005	
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total*	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Columbus 2005	270	100.0	59.18	68.52	70.00	15.93	14.07	2.51	3.32

Table12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS					Geography: MULTI-STATE			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005	
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total*	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Columbus 2005	1	100.0	87.24	100.00	100.00	0.00	0.00	3.13	3.57

* Based on 2004 Peer Small Business Data -- US and PR

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2005).

**** 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 15.70% of small loans to businesses originated and purchased by the bank.

* Based on 2004 Peer Small Business Data -- US and PR

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

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2005).

**** 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 15.00% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: MULTI-STATE									
Evaluation Period: JANUARY 1, 2003 TO JUNE 30, 2006									
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Columbus	0	0	19	1,806	19	1,806	100	0	0

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																		
Geography: MULTI-STATE																		
Evaluation Period: JANUARY 1, 2003 TO JUNE 30, 2006																		
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population						
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography				
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp	
Full Review:																		
Columbus	100.00	4	100.00	25.00	25.00	0.00	50.00	0	0	0	0	0	0	0	7.71	24.61	38.80	28.17

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

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

Table I. Lending Volume

LENDING VOLUME		Geography: ALABAMA						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
MA/Assessment Area (2005):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Birmingham 2005	18.43	781	82,627	1,205	140,507	91	5,198	10	1,240	2,087	229,572	24.99
Montgomery 2005	10.80	387	47,229	769	99,762	59	4,141	8	5,092	1,223	156,224	15.11
Limited Review:												
Anniston Oxford 2005	5.11	269	23,702	285	43,371	25	1,756	0	0	579	68,829	4.90
Auburn Opelika 2005	6.41	335	45,037	386	31,892	3	475	2	1,210	726	78,614	2.64
Decatur – 2005	1.62	67	4,551	83	9,321	33	1,205	0	0	183	15,077	2.07
Dothan 2005	2.58	111	12,102	170	19,159	10	506	1	2,200	292	33,967	1.53
East Alabama 2005	11.68	509	41,738	538	31,740	275	11,638	0	0	1,322	85,116	7.01
Florence-Muscle Shoals	2.56	155	10,055	111	16,650	23	1,388	1	1,059	290	29,152	5.00
Franklin -2005	1.51	70	5,377	69	5,426	32	2,427	0	0	171	13,230	2.27
Gadsden 2005	1.05	54	4,627	61	5,113	4	453	0	0	119	10,193	1.05
Huntsville -2005	6.85	387	59,482	374	53,057	12	685	3	1,146	776	114,370	10.58
Mobile 2005	11.94	680	118,506	654	91,104	13	1,207	5	5,080	1,352	215,897	3.96
Northeast Alabama 2005	2.93	130	11,723	168	14,669	31	807	3	1,050	332	28,249	2.45
Northwest Alabama	1.77	86	7,733	78	7,407	36	2,896	0	0	200	18,036	0.00
South Alabama 2005	12.70	679	100,895	601	60,705	157	8,885	1	2,600	1,438	173,085	15.56
Tuscaloosa - 2005	2.05	142	16,319	88	8,483	1	220	1	684	232	25,706	0.88

* Loan Data as of December 31, 2005. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2005 to December 31, 2005.

*** Deposit Data as of August 16, 2006. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: ALABAMA						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% Bank Loans***	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overa II	Low	Mod	Mid	Upp
Full Review:															
Birmingham 2005	265	12.77	2.29	0.00	21.81	7.92	42.75	55.09	33.16	36.98	0.38	0.00	0.32	0.54	0.27
Montgomery 2005	173	8.34	3.55	0.00	14.36	4.05	51.86	54.91	30.23	41.04	0.88	0.00	0.42	1.03	0.80
Limited Review:															
Anniston Oxford 2005	89	4.29	3.53	2.25	12.90	2.25	60.73	62.92	22.83	32.58	1.73	4.26	0.63	1.51	2.39
Auburn Opelika 2005	196	9.45	1.66	2.04	15.26	11.22	63.50	65.31	19.57	21.43	2.82	1.40	2.39	3.15	2.36
Decatur – 2005	19	0.92	1.41	0.00	17.55	10.53	53.95	68.42	27.10	21.05	0.31	0.00	0.36	0.36	0.23
Dothan 2005	50	2.41	0.80	0.00	9.00	2.00	70.42	70.00	19.78	28.00	1.08	0.00	0.49	1.33	0.74
East Alabama 2005	147	7.08	0.00	0.00	2.40	1.36	86.14	78.23	11.46	20.41	3.88	0.00	0.00	4.07	3.42
Florence-Muscle Shoals	32	1.54	1.63	0.00	12.69	15.63	62.06	62.50	23.62	21.88	0.79	0.00	0.73	0.94	0.57
Franklin -2005	15	0.72	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	2.62	0.00	0.00	2.62	0.00
Gadsden 2005	10	0.48	1.57	0.00	17.35	30.00	55.52	40.00	25.56	30.00	0.39	0.00	1.60	0.22	0.29
Huntsville -2005	211	10.17	1.20	1.90	20.78	19.43	47.79	44.08	30.24	34.60	0.81	3.37	1.00	0.80	0.69
Mobile 2005	342	16.48	3.44	0.00	8.92	2.05	49.89	24.85	37.74	73.10	1.11	0.00	0.76	0.83	1.31
Northeast Alabama 2005	57	2.75	0.00	0.00	0.00	0.00	81.93	82.46	18.07	17.54	1.11	0.00	0.00	1.27	0.55
Northwest Alabama 2005	20	0.96	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	1.34	0.00	0.00	1.34	0.00
South Alabama 2005	351	16.92	0.00	0.00	21.23	11.68	46.08	29.63	32.68	58.69	1.93	0.00	2.88	2.74	1.65
Tuscaloosa - 2005	98	4.72	0.06	0.00	19.03	20.41	54.09	44.90	26.81	34.69	0.73	0.00	1.14	0.62	0.73

* Based on 2004 Peer Mortgage Data (Eastern)

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

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: ALABAMA						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005						
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% Owner Occ Units***	% Bank Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full Review:															
Birmingham 2005	134	23.93	2.29	0.00	21.81	25.37	42.75	60.45	33.16	14.18	3.10	0.00	3.32	4.34	0.89
Montgomery 2005	35	6.25	3.55	2.86	14.36	2.86	51.86	68.57	30.23	25.71	2.49	4.55	1.11	3.25	1.42
Limited Review:															
Anniston Oxford 2005	51	9.11	3.53	1.96	12.90	3.92	60.73	68.63	22.83	25.49	8.18	20.00	1.72	8.46	12.96
Auburn Opelika 2005	17	3.04	1.66	5.88	15.26	0.00	63.50	58.82	19.57	35.29	3.32	10.00	0.00	2.86	6.67
Decatur - 2005	19	3.39	1.41	0.00	17.55	42.11	53.95	42.11	27.10	15.79	3.99	0.00	8.22	2.59	3.77
Dothan 2005	2	0.36	0.80	0.00	9.00	0.00	70.42	100.00	19.78	0.00	0.27	0.00	0.00	0.39	0.00
East Alabama 2005	135	24.11	0.00	0.00	2.40	0.00	86.14	97.04	11.46	2.96	16.59	0.00	0.00	18.48	3.85
Florence-Muscle Shoals	15	2.68	1.63	0.00	12.69	20.00	62.06	66.67	23.62	13.33	3.81	0.00	7.32	3.67	2.74
Franklin -2005	15	2.68	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	23.91	0.00	0.00	23.91	0.00
Gadsden 2005	3	0.54	1.57	0.00	17.35	0.00	55.52	66.67	25.56	33.33	0.89	0.00	0.00	1.60	0.00
Huntsville -2005	14	2.50	1.20	0.00	20.78	21.43	47.79	64.29	30.24	14.29	1.11	0.00	1.56	1.65	0.00
Mobile 2005	33	5.89	3.44	0.00	8.92	0.00	49.89	42.42	37.74	57.58	1.62	0.00	0.00	1.47	2.53
Northeast Alabama	9	1.61	0.00	0.00	0.00	0.00	81.93	100.00	18.07	0.00	1.59	0.00	0.00	1.90	0.00
Northwest Alabama	16	2.86	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	8.16	0.00	0.00	8.16	0.00
South Alabama 2005	61	10.89	0.00	0.00	21.23	19.67	46.08	55.74	32.68	24.59	3.96	0.00	2.74	5.06	3.13
Tuscaloosa - 2005	1	0.18	0.06	0.00	19.03	0.00	54.09	0.00	26.81	100.00	0.00	0.00	0.00	0.00	0.00

* Based on 2004 Peer Mortgage Data (Eastern)

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

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

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE				Geography: ALABAMA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% Owner Occ Units***	% Bank Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full Review:															
Birmingham 2005	378	17.48	2.29	0.79	21.81	13.49	42.75	65.61	33.16	20.11	0.68	0.39	0.64	1.07	0.33
Montgomery 2005	179	8.28	3.55	1.12	14.36	6.15	51.86	70.39	30.23	22.35	1.25	0.98	1.16	1.66	0.74
Limited Review:															
Anniston Oxford 2005	122	5.64	3.53	0.82	12.90	4.10	60.73	54.92	22.83	40.16	3.15	2.17	1.60	2.86	4.24
Auburn Opelika 2005	121	5.60	1.66	3.31	15.26	12.40	63.50	61.98	19.57	22.31	2.81	3.85	4.72	2.64	2.51
Decatur - 2005	29	1.34	1.41	3.45	17.55	31.03	53.95	58.62	27.10	6.90	0.50	3.70	1.05	0.55	0.09
Dothan 2005	59	2.73	0.80	0.00	9.00	3.39	70.42	69.49	19.78	27.12	1.31	0.00	0.38	1.52	1.18
East Alabama 2005	226	10.45	0.00	0.00	2.40	0.44	86.14	91.59	11.46	7.96	5.89	0.00	0.00	6.86	1.97
Florence-Muscle Shoals	107	4.95	1.63	7.48	12.69	13.08	62.06	62.62	23.62	16.82	2.61	10.45	3.10	2.73	1.53
Franklin -2005	40	1.85	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	6.98	0.00	0.00	6.98	0.00
Gadsden 2005	41	1.90	1.57	2.44	17.35	17.07	55.52	39.02	25.56	41.46	1.08	3.70	2.78	0.68	1.12
Huntsville -2005	143	6.61	1.20	4.20	20.78	24.48	47.79	46.15	30.24	25.17	0.79	6.67	1.06	0.72	0.59
Mobile 2005	297	13.74	3.44	1.35	8.92	2.02	49.89	42.76	37.74	53.87	1.25	1.15	0.61	1.26	1.33
Northeast Alabama	63	2.91	0.00	0.00	0.00	0.00	81.93	84.13	18.07	15.87	0.98	0.00	0.00	1.03	0.79
Northwest Alabama	50	2.31	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	3.25	0.00	0.00	3.25	0.00
South Alabama 2005	264	12.21	0.00	0.00	21.23	17.80	46.08	38.26	32.68	43.94	2.55	0.00	4.76	3.63	1.62
Tuscaloosa - 2005	43	1.99	0.06	0.00	19.03	11.63	54.09	55.81	26.81	32.56	0.69	0.00	0.60	0.69	0.73

* Based on 2004 Peer Mortgage Data (Eastern)

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

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

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: ALABAMA								Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005					
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of MF Units***	% Bank Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Birmingham 2005	4	8.89	14.64	25.00	22.88	50.00	31.34	25.00	31.14	0.00	1.85	4.35	0.00	2.44	0.00
Limited Review:															
Anniston Oxford 2005	7	15.56	23.26	0.00	20.04	14.29	26.21	0.00	30.50	85.71	50.00	0.00	0.00	0.00	75.00
Auburn Opelika 2005	1	2.22	31.36	0.00	8.53	0.00	51.63	0.00	8.47	100.00	5.56	0.00	0.00	0.00	25.00
Decatur - 2005	0	0.00	0.51	0.00	36.14	0.00	39.96	0.00	23.39	0.00	0.00	0.00	0.00	0.00	0.00
Dothan 2005	0	0.00	5.67	0.00	14.12	0.00	45.23	0.00	34.98	0.00	0.00	0.00	0.00	0.00	0.00
East Alabama 2005	1	2.22	0.00	0.00	0.34	0.00	79.33	100.00	20.34	0.00	16.67	0.00	0.00	16.67	0.00
Florence-Muscle Shoals	1	2.22	0.54	0.00	12.58	100.00	47.60	0.00	39.29	0.00	5.00	0.00	14.29	0.00	0.00
Franklin -2005	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Gadsden 2005	0	0.00	3.45	0.00	19.24	0.00	50.51	0.00	26.80	0.00	0.00	0.00	0.00	0.00	0.00
Huntsville -2005	19	42.22	10.43	21.05	44.68	78.95	27.32	0.00	17.57	0.00	36.54	36.36	51.72	0.00	0.00
Mobile 2005	8	17.78	4.33	0.00	9.17	37.50	31.93	25.00	54.57	37.50	13.16	0.00	50.00	15.38	8.70
Montgomery 2005	0	0.00	16.79	0.00	13.32	0.00	33.29	0.00	36.60	0.00	0.00	0.00	0.00	0.00	0.00
Northeast Alabama	1	2.22	0.00	0.00	0.00	0.00	89.86	100.00	10.14	0.00	16.67	0.00	0.00	20.00	0.00
Northwest Alabama	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
South Alabama 2005	3	6.67	0.00	0.00	9.71	0.00	13.20	33.33	77.09	66.67	11.54	0.00	0.00	20.00	10.00
Tuscaloosa - 2005	0	0.00	4.18	0.00	39.52	0.00	42.82	0.00	13.48	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2004 Peer Mortgage Data (Eastern)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

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

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: ALABAMA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*									
	#	% of Total*	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	Overall	Low	Mod	Mid	Upp					
Full Review:																				
Birmingham 2005	1,205	21.37	10.02	8.80	18.42	15.77	36.71	50.04	34.84	25.39	2.04	1.77	2.44	3.03	1.27					
Montgomery 2005	769	13.63	13.11	8.58	12.14	9.10	41.82	48.11	32.92	34.20	4.73	3.29	4.12	6.54	3.88					
Limited Review:																				
Anniston Oxford	285	5.05	4.22	0.70	26.41	17.89	46.22	38.95	23.14	42.46	6.07	1.69	4.30	5.49	9.97					
Auburn Opelika 2005	386	6.84	12.02	9.33	10.24	11.66	63.88	62.69	13.87	16.32	6.72	10.48	5.98	7.18	4.97					
Decatur - 2005	83	1.47	1.58	0.00	29.25	25.30	47.09	56.63	22.07	18.07	1.28	0.00	1.36	1.57	0.94					
Dothan 2005	170	3.01	6.98	0.00	16.99	8.24	52.96	48.82	23.08	42.94	2.28	0.00	1.44	3.01	2.51					
East Alabama 2005	538	9.54	0.00	0.00	2.26	1.12	82.84	87.17	14.90	11.71	12.07	0.00	10.81	14.94	5.27					
Florence-Muscle Shoals	111	1.97	1.47	1.80	20.79	20.72	54.38	60.36	23.36	17.12	2.25	3.92	2.02	2.91	1.41					
Franklin -2005	69	1.22	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	9.48	0.00	0.00	10.20	0.00					
Gadsden 2005	61	1.08	3.01	0.00	17.66	9.84	54.53	50.82	24.80	39.34	1.24	0.00	0.63	1.34	1.51					
Huntsville -2005	374	6.63	9.89	15.24	22.00	20.59	41.32	39.30	26.79	24.87	1.92	2.80	2.34	1.77	1.67					
Mobile 2005	654	11.60	5.20	3.36	8.23	5.66	46.03	34.10	40.55	56.88	2.06	1.80	1.76	1.84	2.55					
Northeast Alabama	168	2.98	0.00	0.00	0.00	0.00	84.37	83.33	15.63	16.67	2.00	0.00	0.00	2.18	1.55					
Northwest Alabama	78	1.38	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	2.95	0.00	0.00	3.17	0.00					
South Alabama 2005	601	10.66	0.00	0.00	21.29	19.63	39.15	33.94	39.56	46.42	3.93	0.00	4.63	4.65	3.41					
Tuscaloosa - 2005	88	1.56	2.79	2.27	33.35	34.09	42.43	40.91	21.43	22.73	0.63	0.00	1.00	0.52	0.45					

* Based on 2004 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2005).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS															
Geography: ALABAMA Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005															
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms* **	% BANK Loans	% of Farms* **	% BANK Loans	% of Farms* **	% BANK Loans	% of Farms* **	% BANK Loans	Overa ll	Low	Mod	Mid	Upp
Full Review:															
Birmingham 2005	91	11.30	2.60	0.00	15.22	24.18	48.70	73.63	33.48	2.20	12.96	0.00	12.50	15.60	2.27
Montgomery 2005	59	7.33	2.91	0.00	9.88	15.25	55.23	69.49	31.98	15.25	26.77	0.00	26.67	37.68	11.43
Limited Review:															
Anniston Oxford 2005	25	3.11	3.82	0.00	11.46	8.00	69.43	68.00	15.29	24.00	35.48	0.00	20.00	31.82	75.00
Auburn Opelika 2005	3	0.37	2.15	33.33	18.82	33.33	52.15	33.33	26.88	0.00	6.45	0.00	20.00	4.76	0.00
Decatur - 2005	33	4.10	0.60	0.00	20.78	24.24	62.95	75.76	15.66	0.00	10.14	0.00	16.67	10.53	0.00
Dothan 2005	10	1.24	1.14	0.00	12.86	0.00	70.86	80.00	15.14	20.00	3.54	0.00	0.00	3.59	6.67
East Alabama 2005	275	34.16	0.00	0.00	1.85	0.00	91.51	99.64	6.64	0.36	66.09	0.00	0.00	68.16	0.00
Florence-Muscle Shoals	23	2.86	0.36	0.00	13.21	26.09	68.93	65.22	17.50	8.70	11.33	0.00	41.67	10.19	3.57
Franklin -2005	32	3.98	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	38.71	0.00	0.00	38.71	0.00
Gadsden 2005	4	0.50	0.78	0.00	13.18	0.00	58.14	100.00	27.91	0.00	2.78	0.00	0.00	4.76	0.00
Huntsville -2005	12	1.49	4.53	0.00	18.74	8.33	55.47	75.00	21.26	16.67	2.26	0.00	0.00	2.53	4.08
Mobile 2005	13	1.61	2.42	0.00	5.45	0.00	54.48	61.54	37.65	38.46	4.43	0.00	0.00	4.90	5.41
Northeast Alabama	31	3.85	0.00	0.00	0.00	0.00	81.04	96.77	18.96	3.23	4.67	0.00	0.00	5.43	0.00
Northwest Alabama	36	4.47	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	19.55	0.00	0.00	19.70	0.00
South Alabama 2005	157	19.50	0.00	0.00	22.57	50.32	51.77	45.86	25.66	3.82	15.00	0.00	22.63	13.80	6.25
Tuscaloosa - 2005	1	0.12	0.00	0.00	19.93	100.00	51.45	0.00	28.62	0.00	1.89	0.00	20.00	0.00	0.00

* Based on 2004 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2005).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: ALABAMA						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans**	% Families	% BANK Loans**	% Families	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Birmingham 2005	252	12.88	21.54	11.51	17.44	23.41	20.33	23.81	40.69	41.27	0.46	0.53	0.48	0.34	0.50
Montgomery 2005	165	8.43	21.09	10.30	17.03	22.42	21.13	21.21	40.75	46.06	1.00	0.97	1.06	0.83	1.07
Limited Review:															
Anniston Oxford 2005	85	4.34	21.37	5.88	17.29	12.94	22.35	35.29	39.00	45.88	2.01	1.41	0.68	2.10	2.93
Auburn Opelika 2005	185	9.45	22.62	5.95	16.19	21.62	21.70	23.24	39.49	49.19	3.22	3.23	3.71	2.76	3.23
Decatur - 2005	18	0.92	20.49	0.00	18.46	11.11	21.04	27.78	40.01	61.11	0.38	0.00	0.26	0.28	0.72
Dothan 2005	49	2.50	20.31	6.12	16.00	16.33	20.64	18.37	43.05	59.18	1.29	1.35	1.24	1.11	1.39
East Alabama 2005	142	7.26	21.33	7.04	17.77	16.90	22.49	18.31	38.41	57.75	4.94	6.59	3.81	3.45	5.92
Florence-Muscle Shoals	32	1.64	20.76	6.25	17.89	12.50	21.58	34.38	39.76	46.88	1.00	0.84	0.39	1.37	1.15
Franklin -2005	15	0.77	24.08	26.67	19.11	6.67	19.70	33.33	37.11	33.33	3.46	3.23	1.27	5.26	4.05
Gadsden 2005	10	0.51	20.79	0.00	18.01	20.00	20.67	30.00	40.53	50.00	0.49	0.00	0.33	0.70	0.49
Huntsville -2005	194	9.91	21.15	9.28	17.80	20.10	21.00	22.68	40.05	47.94	0.86	0.51	0.68	0.96	1.05
Mobile 2005	314	16.04	20.67	4.78	14.97	14.33	20.09	11.78	44.28	69.11	1.22	1.02	1.03	0.67	1.52
Northeast Alabama	55	2.81	18.50	10.91	17.01	14.55	22.52	18.18	41.98	56.36	1.39	1.36	0.63	0.89	2.19
Northwest Alabama	19	0.97	22.52	21.05	19.98	5.26	22.44	26.32	35.07	47.37	1.82	1.43	0.65	2.27	2.32
South Alabama 2005	333	17.02	20.67	3.60	15.81	13.81	19.54	14.71	43.98	67.87	2.28	2.09	2.21	1.77	2.44
Tuscaloosa - 2005	89	4.55	20.02	3.37	16.79	20.22	20.05	16.85	43.14	59.55	0.71	0.34	0.51	0.36	1.10

* Based on 2004 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

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

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: ALABAMA								Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005					
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans****	% Families	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Birmingham 2005	119	23.66	21.54	23.53	17.44	21.85	20.33	26.05	40.69	28.57	2.81	4.56	2.79	2.56	2.08
Montgomery 2005	33	6.56	21.09	15.15	17.03	36.36	21.13	21.21	40.75	27.27	2.56	4.20	4.35	0.60	1.95
Limited Review:															
Anniston Oxford	46	9.15	21.37	28.26	17.29	19.57	22.35	21.74	39.00	30.43	7.12	9.80	6.67	6.49	6.60
Auburn Opelika	17	3.38	22.62	17.65	16.19	5.88	21.70	29.41	39.49	47.06	3.52	3.70	0.00	3.95	5.38
Decatur - 2005	15	2.98	20.49	40.00	18.46	26.67	21.04	6.67	40.01	26.67	3.13	5.00	3.90	0.00	3.45
Dothan 2005	2	0.40	20.31	0.00	16.00	0.00	20.64	50.00	43.05	50.00	0.27	0.00	0.00	1.06	0.00
East Alabama 2005	123	24.45	21.33	18.70	17.77	24.39	22.49	26.02	38.41	30.89	15.59	22.00	11.01	14.02	18.12
Florence-Muscle Shoals	13	2.58	20.76	38.46	17.89	23.08	21.58	23.08	39.76	15.38	3.36	6.35	3.80	2.70	1.80
Franklin -2005	15	2.98	24.08	40.00	19.11	20.00	19.70	13.33	37.11	26.67	26.19	36.36	25.00	16.67	27.27
Gadsden 2005	2	0.40	20.79	0.00	18.01	0.00	20.67	0.00	40.53	100.00	0.45	0.00	0.00	0.00	1.05
Huntsville -2005	12	2.39	21.15	16.67	17.80	50.00	21.00	16.67	40.05	16.67	0.98	0.00	2.73	0.78	0.54
Mobile 2005	27	5.37	20.67	14.81	14.97	22.22	20.09	22.22	44.28	40.74	1.39	0.74	2.36	0.84	1.34
Northeast Alabama	7	1.39	18.50	0.00	17.01	14.29	22.52	28.57	41.98	57.14	0.98	0.00	0.00	1.15	1.72
Northwest Alabama	16	3.18	22.52	37.50	19.98	18.75	22.44	12.50	35.07	31.25	8.51	12.50	5.88	6.45	9.09
South Alabama 2005	55	10.93	20.67	16.36	15.81	27.27	19.54	32.73	43.98	23.64	3.78	3.06	8.11	2.89	2.49
Tuscaloosa - 2005	1	0.20	20.02	0.00	16.79	0.00	20.05	0.00	43.14	100.00	0.00	0.00	0.00	0.00	0.00

* Based on 2004 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

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

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: ALABAMA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005					Market Share*				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total*	% Families***	% BANK Loans****	%Families8	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans**	Overa ll	Low	Mod	Mid	Upp	
Full Review:																
Birmingham 2005	360	17.83	21.54	11.39	17.44	23.33	20.33	26.67	40.69	38.61	0.83	1.30	0.90	0.84	0.68	
Montgomery 2005	161	7.97	21.09	11.18	17.03	18.01	21.13	27.33	40.75	43.48	1.56	1.84	1.06	1.92	1.54	
Limited Review:																
Anniston Oxford 2005	116	5.75	21.37	6.03	17.29	11.21	22.35	29.31	39.00	53.45	3.71	2.00	1.61	3.38	5.07	
Auburn Opelika 2005	112	5.55	22.62	8.04	16.19	15.18	21.70	25.00	39.49	51.79	3.34	4.43	2.76	2.98	3.61	
Decatur – 2005	29	1.44	20.49	34.48	18.46	10.34	21.04	17.24	40.01	37.93	0.64	1.87	0.48	0.25	0.66	
Dothan 2005	57	2.82	20.31	14.04	16.00	21.05	20.64	14.04	43.05	50.88	1.60	2.50	2.01	0.90	1.68	
East Alabama 2005	222	11.00	21.33	8.11	17.77	13.96	22.49	22.52	38.41	55.41	6.72	5.56	5.71	6.29	7.44	
Florence-Muscle Shoals	103	5.10	20.76	7.77	17.89	14.56	21.58	15.53	39.76	62.14	2.94	2.01	1.83	1.79	4.48	
Franklin -2005	39	1.93	24.08	7.69	19.11	15.38	19.70	23.08	37.11	53.85	8.37	12.00	5.80	7.26	9.57	
Gadsden 2005	30	1.49	20.79	13.33	18.01	26.67	20.67	3.33	40.53	56.67	0.81	0.72	1.34	0.20	0.97	
Huntsville -2005	133	6.59	21.15	9.02	17.80	24.06	21.00	23.31	40.05	43.61	0.99	0.91	1.01	1.00	0.99	
Mobile 2005	261	12.93	20.67	4.98	14.97	16.48	20.09	15.71	44.28	62.84	1.40	1.33	1.43	0.99	1.60	
Northeast Alabama	62	3.07	18.50	9.68	17.01	20.97	22.52	24.19	41.98	45.16	1.17	0.57	1.25	1.54	1.03	
Northwest Alabama	49	2.43	22.52	6.12	19.98	12.24	22.44	20.41	35.07	61.22	3.70	4.48	2.00	3.10	4.59	
South Alabama 2005	248	12.28	20.67	7.26	15.81	15.32	19.54	20.56	43.98	56.85	3.00	4.90	4.44	3.22	2.50	
Tuscaloosa - 2005	37	1.83	20.02	0.00	16.79	18.92	20.05	21.62	43.14	59.46	0.80	0.00	1.19	0.38	1.03	

* Based on 2004 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

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

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

8 Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES Geography: ALABAMA Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005									
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses ***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Birmingham 2005	1,205	21.37	60.88	65.73	70.37	16.43	13.20	2.04	2.95
Montgomery 2005	769	13.63	57.87	77.37	67.10	17.69	15.21	4.73	7.96
Limited Review:									
Anniston Oxford 2005	285	5.05	60.63	57.89	61.05	19.65	19.30	6.07	7.58
Auburn Opelika 2005	386	6.84	60.53	70.21	79.27	13.21	7.51	6.72	9.49
Decatur - 2005	83	1.47	55.43	59.04	63.86	24.10	12.05	1.28	1.59
Dothan 2005	170	3.01	51.98	74.71	74.12	10.59	15.29	2.28	4.27
East Alabama 2005	538	9.54	56.88	78.81	86.99	8.36	4.65	12.07	24.33
Florence-Muscle Shoals	111	1.97	58.31	68.47	67.57	16.22	16.22	2.25	2.98
Franklin -2005	69	1.22	53.30	53.62	84.06	13.04	2.90	9.48	11.59
Gadsden 2005	61	1.08	61.55	50.82	75.41	16.39	8.20	1.24	1.09
Huntsville -2005	374	6.63	62.34	53.48	67.91	16.58	15.51	1.92	2.34
Mobile 2005	654	11.60	60.90	70.95	68.20	16.82	14.98	2.06	2.91
Northeast Alabama	168	2.98	55.62	62.50	77.98	11.31	10.71	2.00	2.58
Northwest Alabama	78	1.38	52.25	50.00	79.49	14.10	6.41	2.95	2.92
South Alabama 2005	601	10.66	54.61	72.38	79.53	11.31	9.15	3.93	6.47
Tuscaloosa - 2005	88	1.56	58.38	57.95	70.45	18.18	11.36	0.63	0.58

* Based on 2004 Peer Small Business Data -- US and PR

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2005).

**** 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 9.45% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS				Geography: ALABAMA			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005			
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*		
	#	% of Total*	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less	
Full Review:										
Birmingham 2005	91	11.30	85.30	91.21	86.81	9.89	3.30	12.96	13.69	
Montgomery 2005	59	7.33	87.60	100.00	77.97	16.95	5.08	26.77	30.91	
Limited Review:										
Anniston Oxford 2005	25	3.11	90.45	64.00	88.00	4.00	8.00	35.48	37.04	
Auburn Opelika 2005	3	0.37	90.32	100.00	66.67	0.00	33.33	6.45	7.14	
Decatur - 2005	33	4.10	92.47	84.85	90.91	6.06	3.03	10.14	10.37	
Dothan 2005	10	1.24	92.00	100.00	90.00	10.00	0.00	3.54	4.00	
East Alabama 2005	275	34.16	95.20	82.18	90.18	5.45	4.36	66.09	69.42	
Florence-Muscle Shoals	23	2.86	91.43	100.00	78.26	21.74	0.00	11.33	11.97	
Franklin -2005	32	3.98	93.94	96.88	71.88	18.75	9.38	38.71	38.33	
Gadsden 2005	4	0.50	92.25	75.00	50.00	25.00	25.00	2.78	2.86	
Huntsville -2005	12	1.49	89.06	91.67	91.67	8.33	0.00	2.26	2.54	
Mobile 2005	13	1.61	85.11	100.00	46.15	53.85	0.00	4.43	4.95	
Northeast Alabama	31	3.85	91.69	74.19	96.77	3.23	0.00	4.67	6.91	
Northwest Alabama	36	4.47	95.81	97.22	69.44	19.44	11.11	19.55	19.69	
South Alabama 2005	157	19.50	90.38	95.54	84.08	12.10	3.82	15.00	15.49	
Tuscaloosa - 2005	1	0.12	90.94	100.00	0.00	100.00	0.00	1.89	2.00	

* Based on 2004 Peer Small Business Data -- US and PR

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

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2005).

**** 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 9.81% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: ALABAMA				Evaluation Period: JANUARY 1, 2003 TO JUNE 30, 2006				
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**		
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)	
Full Review:										
Birmingham	0	0	39	4,456	39	4,456	17.20	0	0	
Montgomery	0	0	13	4,597	13	4,597	17.75	0	0	
Limited Review:										
Anniston Oxford	0	0	9	507	9	507	1.96	0	0	
Auburn Opelika	0	0	15	2,381	15	2,381	9.19	0	0	
Decatur	0	0	9	3	9	3	0.01	0	0	
Dothan	0	0	2	374	2	374	1.44	0	0	
East Alabama	0	0	8	101	8	101	0.39	0	0	
Florence-Muscle Shoals	0	0	60	178	60	178	0.69	0	0	
Franklin	0	0	12	3	12	3	0.01	0	0	
Gadsden	0	0	8	205	8	205	0.79	0	0	
Huntsville	0	0	57	5,110	57	5,110	19.73	0	0	
Mobile	0	0	53	2,906	53	2,906	11.22	0	0	
Northeast Alabama	0	0	10	3	10	3	0.01	0	0	
Northwest Alabama	0	0	5	268	5	268	1.03	0	0	
South Alabama	0	0	15	795	15	795	3.07	0	0	
Tuscaloosa	0	0	9	2,031	9	2,031	7.84	0	0	
Statewide and/or regional investments with potential to benefit the bank's AAs	5	1,892	6	91	11	1,983	7.66	0	0	

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				Geography: ALABAMA				Evaluation Period: JANUARY 1, 2003 TO JUNE 30, 2006									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Birmingham	25.00	26	25.02	11.54	7.69	46.15	34.62	1	5	0	-1	-3	0	5.19	24.38	40.14	30.29
Montgomery	15.10	12	11.70	16.67	0.00	25.00	58.33	2	2	0	0	-2	2	6.87	16.09	51.02	26.01
Limited Review:																	
Anniston Oxford	4.90	5	4.50	0.00	20.00	60.00	20.00	0	1	0	0	-1	0	6.64	14.79	56.73	21.84
Auburn Opelika	2.60	3	2.70	0.00	0.00	100.00	0.00	1	1	0	0	0	0	8.83	13.62	60.91	16.65
Decatur	0.00	0	0.00	0.00	0.00	0.00	0.00	0	6	0	-4	-1	-1	2.15	21.02	51.61	25.23
Dothan	1.50	1	0.90	0.00	0.00	0.00	100.00	0	1	0	0	0	-1	1.99	11.60	68.11	18.30
East Alabama	7.00	7	7.20	0.00	0.00	85.71	14.29	0	2	0	0	-2	0	0.00	2.67	86.74	10.59
Florence-Muscle Shoals	0.00	0	0.00	0.00	0.00	0.00	0.00	0	10	0	-1	-7	-2	2.58	14.47	60.06	22.88
Franklin	0.00	0	0.00	0.00	0.00	0.00	0.00	0	6	0	0	-6	0	0.00	0.00	100.00	0.00
Gadsden	1.00	2	1.80	0.00	0.00	50.00	50.00	0	1	0	0	-1	0	2.43	20.00	53.96	23.61
Huntsville	10.60	7	7.20	0.00	14.28	42.86	42.86	0	1	0	0	-1	0	3.50	25.68	44.04	26.78
Mobile	4.00	4	3.60	0.00	0.00	50.00	50.00	0	0	0	0	0	0	6.87	11.11	47.80	34.22
Northeast Alabama	2.40	3	2.70	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	83.72	16.28
Northwest Alabama	0.00	0	0.00	0.00	0.00	0.00	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00
South Alabama	15.60	19	16.20	0.00	26.32	47.36	26.32	0	2	0	0	-2	0	0.00	23.02	45.00	31.97
Tuscaloosa	0.90	2	1.80	0.00	50.00	50.00	0.00	0	0	0	0	0	0	1.18	27.97	49.26	21.59

Table 1. Lending Volume

LENDING VOLUME		Geography: FLORIDA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005						
MA/Assessment Area (2005):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:												
Orlando 2005	25.01	1,514	310,044	648	119,323	7	711	78	39,313	2,247	469,391	26.50
Tampa-St Petersburg	23.69	1,177	433,230	945	235,647	6	1,274	45	26,642	2,128	670,151	15.81
Limited Review:												
Belleview 2005	0.53	45	3,940	3	435	0	0	0	0	48	4,375	0.71
Bradenton Manatee 2005	1.08	81	24,394	16	2,769	0	0	0	0	97	27,163	0.00
Citrus 2005	0.04	4	778	0	0	0	0	0	0	4	778	0.84
Deltona-Daytona Beach	4.25	254	41,330	121	16,049	6	1,006	1	65	382	58,450	5.77
Flagler 2005	1.37	99	27,890	23	5,079	0	0	1	293	123	33,262	0.52
Fort Lauderdale-Pompano	4.79	177	60,394	248	34,375	0	0	5	5,995	430	100,764	7.89
Fort Myers - Cope Coral	6.99	378	89,797	244	44,499	1	71	5	1,074	628	135,441	7.16
Fort Walton Beach - Destin	0.97	42	16,120	45	8,284	0	0	0	0	87	24,404	0.66
Freeport	1.11	75	41,908	25	3,522	0	0	0	0	100	45,430	0.00
Grove City - Rotunda 2005	0.10	6	1,718	3	229	0	0	0	0	9	1,947	0.29
Lakeland 2005	3.39	155	18,518	140	19,324	6	305	4	3,186	305	41,333	1.82
Miami-Miami Beach-Kendall	10.63	487	195,611	458	65,362	0	0	10	9,871	955	270,844	17.49
Naples	1.60	99	39,663	41	4,961	0	0	4	6,220	144	50,844	1.36
Palm Bay-Melbourne-Titusville	0.41	23	6,693	11	2,389	0	0	3	233	37	9,315	2.02
Sarasota-Bradenton-Venice	3.97	196	58,879	158	32,561	0	0	3	143	357	91,583	2.76
St Johns 2005	1.99	99	39,919	79	10,027	0	0	1	197	179	50,143	0.26
Stuart- Martin County	0.10	7	2,822	2	650	0	0	0	0	9	3,472	0.00
Sumter 2005	0.49	40	4,969	2	821	0	0	2	134	44	5,924	0.98
West Palm Beach-Boca Raton	7.48	276	100,535	391	63,267	2	242	3	2,188	672	166,232	7.17

* Loan Data as of December 31, 2005. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2005 to December 31, 2005.

*** Deposit Data as of August 16, 2006. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE															
Geography: FLORIDA															
Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005															
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% 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 Review:															
Orlando 2005	972	32.19	0.62	0.31	17.95	24.49	49.89	60.91	31.54	14.30	0.15	0.26	0.13	0.18	0.10
Tampa-St Petersburg	652	21.59	0.87	0.46	19.07	11.81	49.33	39.88	30.72	47.85	0.24	0.00	0.12	0.23	0.31
Limited Review:															
Bellevue 2005	35	1.16	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.10	0.00	0.00	0.10	0.00
Bradenton Manatee 2005	47	1.56	0.00	0.00	29.42	21.28	50.64	59.57	19.94	19.15	0.09	0.00	0.06	0.12	0.05
Citrus 2005	3	0.10	0.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	0.00
Deltona-Daytona Beach	118	3.91	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.26	0.00	0.00	0.26	0.00
Flagler 2005	62	2.05	0.00	0.00	0.00	0.00	7.15	4.84	92.85	95.16	0.11	0.00	0.00	0.13	0.10
Fort Lauderdale-Pompano	73	2.42	1.16	1.37	23.67	10.96	45.93	41.10	29.24	46.58	0.04	0.00	0.02	0.04	0.06
Fort Myers - Cope Coral	225	7.45	0.00	0.00	8.39	16.44	66.21	55.11	25.40	28.44	0.39	0.00	0.63	0.40	0.31
Fort Walton Beach - Destin	30	0.99	0.00	0.00	1.80	3.33	78.47	50.00	19.73	46.67	0.27	0.00	0.81	0.23	0.32
Freeport	54	1.79	0.00	0.00	0.00	0.00	41.37	3.70	58.63	96.30	0.59	0.00	0.00	0.71	0.59
Grove City - Rotunda 2005	4	0.13	0.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00	0.39	0.00	0.00	0.00	0.39
Lakeland 2005	81	2.68	0.17	0.00	14.24	1.23	59.40	82.72	26.19	16.05	0.14	0.00	0.07	0.15	0.13
Miami-Miami Beach-Kendall	289	9.57	1.69	0.00	19.82	12.80	36.99	24.22	41.51	62.98	0.14	0.00	0.09	0.09	0.21
Naples	49	1.62	0.19	2.04	9.94	0.00	51.05	36.73	38.82	61.22	0.11	0.00	0.00	0.08	0.15
Palm Bay-Melbourne-Titusville	15	0.50	0.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00	0.04	0.00	0.00	0.00	0.04
Sarasota-Bradenton-Venice	112	3.71	0.67	0.00	12.06	19.64	54.98	43.75	32.30	36.61	0.18	0.00	0.18	0.14	0.24
St Johns 2005	70	2.32	0.00	0.00	13.49	11.43	45.07	80.00	41.43	8.57	0.29	0.00	0.25	0.50	0.06
Stuart- Martin County	3	0.10	0.00	0.00	5.57	0.00	42.11	33.33	52.32	66.67	0.04	0.00	0.00	0.00	0.07
Sumter 2005	29	0.96	0.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00	0.32	0.00	0.00	0.00	0.32
West Palm Beach-Boca Raton	97	3.21	1.53	7.22	24.63	8.25	36.35	27.84	37.50	56.70	0.06	0.32	0.05	0.05	0.06

* Based on 2004 Peer Mortgage Data (Eastern)

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

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

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT															
Geography: FLORIDA															
Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005															
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% 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 Review:															
Orlando 2005	57	18.69	0.62	1.75	17.95	22.81	49.89	61.40	31.54	14.04	0.16	0.00	0.12	0.24	0.06
Tampa-St Petersburg	67	21.97	0.87	0.00	19.07	11.94	49.33	53.73	30.72	34.33	0.19	0.00	0.29	0.11	0.25
Limited Review:															
Bellevue 2005	1	0.33	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Bradenton Manatee 2005	5	1.64	0.00	0.00	29.42	20.00	50.64	40.00	19.94	40.00	0.00	0.00	0.00	0.00	0.00
Citrus 2005	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
Deltona-Daytona Beach	11	3.61	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.18	0.00	0.00	0.18	0.00
Flagler 2005	0	0.00	0.00	0.00	0.00	0.00	7.15	0.00	92.85	0.00	0.00	0.00	0.00	0.00	0.00
Fort Lauderdale-Pompano	27	8.85	1.16	0.00	23.67	22.22	45.93	62.96	29.24	14.81	0.05	0.00	0.09	0.08	0.00
Fort Myers - Cope Coral	29	9.51	0.00	0.00	8.39	3.45	66.21	44.83	25.40	51.72	1.24	0.00	1.32	0.42	5.35
Fort Walton Beach-Destin	0	0.00	0.00	0.00	1.80	0.00	78.47	0.00	19.73	0.00	0.00	0.00	0.00	0.00	0.00
Freeport	2	0.66	0.00	0.00	0.00	0.00	41.37	0.00	58.63	100.00	1.30	0.00	0.00	0.00	1.89
Grove City - Rotunda	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
Lakeland 2005	27	8.85	0.17	0.00	14.24	3.70	59.40	70.37	26.19	25.93	0.72	0.00	0.00	1.23	0.19
Miami-Miami Beach-Kendall	23	7.54	1.69	0.00	19.82	17.39	36.99	26.09	41.51	56.52	0.14	0.00	0.00	0.14	0.22
Naples	5	1.64	0.19	0.00	9.94	0.00	51.05	0.00	38.82	100.00	0.34	0.00	0.00	0.00	1.29
Palm Bay-Melbourne-Titusville	2	0.66	0.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00	0.16	0.00	0.00	0.00	0.16
Sarasota-Bradenton-Venice	14	4.59	0.67	0.00	12.06	21.43	54.98	35.71	32.30	42.86	1.25	0.00	2.50	0.29	3.15
St Johns 2005	5	1.64	0.00	0.00	13.49	0.00	45.07	80.00	41.43	20.00	0.00	0.00	0.00	0.00	0.00
Stuart- Martin County	0	0.00	0.00	0.00	5.57	0.00	42.11	0.00	52.32	0.00	0.00	0.00	0.00	0.00	0.00
Sumter 2005	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
West Palm Beach-Boca Raton	30	9.84	1.53	3.33	24.63	6.67	36.35	30.00	37.50	60.00	0.15	0.00	0.00	0.19	0.22

* Based on 2004 Peer Mortgage Data (Eastern)

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

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

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE															
Geography: FLORIDA															
Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005															
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% 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 Review:															
Orlando 2005	478	26.50	0.62	0.21	17.95	14.85	49.89	55.44	31.54	29.50	0.15	0.00	0.16	0.15	0.16
Tampa-St Petersburg	395	21.90	0.87	0.00	19.07	11.14	49.33	38.99	30.72	49.87	0.19	0.00	0.11	0.14	0.30
Limited Review:															
Bellevue 2005	9	0.50	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Bradenton Manatee 2005	29	1.61	0.00	0.00	29.42	17.24	50.64	44.83	19.94	37.93	0.12	0.00	0.00	0.16	0.15
Citrus 2005	1	0.06	0.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	0.00
Deltona-Daytona Beach	125	6.93	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.16	0.00	0.00	0.16	0.00
Flagler 2005	37	2.05	0.00	0.00	0.00	0.00	7.15	8.11	92.85	91.89	0.09	0.00	0.00	0.33	0.06
Fort Lauderdale-Pompano	71	3.94	1.16	1.41	23.67	11.27	45.93	47.89	29.24	39.44	0.03	0.00	0.02	0.02	0.05
Fort Myers-Cope Coral	124	6.87	0.00	0.00	8.39	8.06	66.21	62.90	25.40	29.03	0.42	0.00	0.31	0.37	0.59
Fort Walton Beach-Destin	12	0.67	0.00	0.00	1.80	0.00	78.47	58.33	19.73	41.67	0.11	0.00	0.00	0.14	0.00
Freeport	19	1.05	0.00	0.00	0.00	0.00	41.37	5.26	58.63	94.74	0.50	0.00	0.00	0.55	0.50
Grove City - Rotunda	2	0.11	0.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00	0.45	0.00	0.00	0.00	0.45
Lakeland 2005	44	2.44	0.17	0.00	14.24	11.36	59.40	68.18	26.19	20.45	0.25	0.00	0.50	0.28	0.12
Miami-Miami Beach-Kendall	153	8.48	1.69	0.65	19.82	9.15	36.99	33.99	41.51	56.21	0.10	0.07	0.06	0.09	0.12
Naples	45	2.49	0.19	0.00	9.94	4.44	51.05	44.44	38.82	51.11	0.13	0.00	0.07	0.13	0.15
Palm Bay-Melbourne-Titusville	6	0.33	0.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00	0.05	0.00	0.00	0.00	0.05
Sarasota-Bradenton-Venice	70	3.88	0.67	0.00	12.06	37.14	54.98	45.71	32.30	17.14	0.12	0.00	0.53	0.09	0.00
St Johns 2005	24	1.33	0.00	0.00	13.49	8.33	45.07	70.83	41.43	20.83	0.25	0.00	0.18	0.42	0.11
Stuart- Martin County	3	0.17	0.00	0.00	5.57	0.00	42.11	0.00	52.32	100.00	0.14	0.00	0.00	0.00	0.25
Sumter 2005	11	0.61	0.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00	0.25	0.00	0.00	0.00	0.25
West Palm Beach-Boca Raton	146	8.09	1.53	0.00	24.63	31.51	36.35	30.14	37.50	38.36	0.15	0.00	0.27	0.12	0.12

* Based on 2004 Peer Mortgage Data (Eastern)

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

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

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY															Geography: FLORIDA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% of MF Units***	% Bank Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Orlando 2005	7	6.73	2.41	0.00	30.42	57.14	49.93	14.29	17.23	28.57	3.85	0.00	3.92	1.75	10.53									
Tampa-St Petersburg	63	60.58	4.39	6.35	18.39	33.33	49.43	46.03	27.79	14.29	13.23	19.05	16.67	11.18	10.53									
Limited Review:																								
Bellevue 2005	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00									
Bradenton Manatee	0	0.00	0.00	0.00	34.27	0.00	47.12	0.00	18.62	0.00	0.00	0.00	0.00	0.00	0.00									
Citrus 2005	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00									
Deltona-Daytona Beach	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00									
Flagler 2005	0	0.00	0.00	0.00	0.00	0.00	1.98	0.00	98.02	0.00	0.00	0.00	0.00	0.00	0.00									
Fort Lauderdale-Pompano	6	5.77	2.27	0.00	32.48	66.67	48.64	33.33	16.61	0.00	1.30	0.00	2.25	1.03	0.00									
Fort Myers - Cope Coral	0	0.00	0.00	0.00	13.62	0.00	44.06	0.00	42.32	0.00	0.00	0.00	0.00	0.00	0.00									
Fort Walton Beach-Destin	0	0.00	0.00	0.00	3.91	0.00	84.86	0.00	11.23	0.00	0.00	0.00	0.00	0.00	0.00									
Freeport	0	0.00	0.00	0.00	0.00	0.00	0.84	0.00	99.16	0.00	0.00	0.00	0.00	0.00	0.00									
Grove City - Rotunda	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00									
Lakeland 2005	3	2.88	3.44	0.00	22.32	33.33	40.76	66.67	33.48	0.00	0.00	0.00	0.00	0.00	0.00									
Miami-Miami Beach-Kendall	21	20.19	6.85	9.52	35.49	80.95	30.24	0.00	27.42	9.52	1.58	1.75	2.31	0.00	1.98									
Naples	0	0.00	1.04	0.00	5.39	0.00	42.22	0.00	51.36	0.00	0.00	0.00	0.00	0.00	0.00									
Palm Bay-Melbourne-Titusville	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00									
Sarasota-Bradenton-Venice	0	0.00	0.93	0.00	12.47	0.00	38.40	0.00	48.20	0.00	0.00	0.00	0.00	0.00	0.00									
St Johns 2005	0	0.00	0.00	0.00	8.12	0.00	40.45	0.00	51.43	0.00	0.00	0.00	0.00	0.00	0.00									
Stuart- Martin County	1	0.96	0.00	0.00	13.96	0.00	52.17	0.00	33.86	100.00	8.33	0.00	0.00	0.00	20.00									
Sumter 2005	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00									
West Palm Beach-Boca Raton	3	2.88	3.13	0.00	32.78	33.33	31.51	66.67	32.58	0.00	0.00	0.00	0.00	0.00	0.00									

* Based on 2004 Peer Mortgage Data (Eastern)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

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

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES															
Geography: FLORIDA															
Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005															
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Orlando 2005	648	18.03	1.66	1.54	20.96	24.85	47.44	43.98	29.95	29.63	0.53	0.66	0.63	0.52	0.52
Tampa-St Petersburg	945	26.29	1.88	7.09	23.62	30.05	44.26	37.25	30.24	25.61	0.62	2.11	0.93	0.56	0.46
Limited Review:															
Belleview 2005	3	0.08	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.01	0.00	0.00	0.02	0.00
Bradenton Manatee 2005	16	0.45	0.00	0.00	27.65	12.50	53.98	56.25	18.37	31.25	0.16	0.00	0.06	0.15	0.25
Citrus 2005	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
Deltona-Daytona Beach	121	3.37	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.88	1.79	2.13	0.64	0.67
Flagler 2005	23	0.64	0.00	0.00	0.00	0.00	8.80	0.00	91.20	100.00	0.37	0.00	0.00	0.00	0.43
Fort Lauderdale-Pompano	248	6.90	4.88	7.66	22.78	27.42	43.09	39.52	29.26	25.40	0.12	0.21	0.17	0.11	0.11
Fort Myers - Cope Coral	244	6.79	0.00	0.00	11.62	9.43	60.91	52.05	27.47	38.52	0.67	0.00	0.57	0.57	1.02
Fort Walton Beach-Destin	45	1.25	0.00	0.00	6.30	0.00	69.50	33.33	24.20	66.67	0.41	0.00	0.00	0.23	1.18
Freeport	25	0.70	0.00	0.00	0.00	0.00	16.94	0.00	83.06	100.00	0.79	0.00	0.00	0.00	1.20
Grove City - Rotunda	3	0.08	0.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00	0.15	0.00	0.00	0.15	0.21
Lakeland 2005	140	3.89	0.56	1.43	21.15	21.43	54.66	56.43	23.63	20.71	0.63	2.22	0.52	0.78	0.55
Miami-Miami Beach-Kendall	457	12.71	5.08	4.60	22.20	16.41	32.40	29.32	39.91	49.67	0.26	0.23	0.25	0.25	0.29
Naples	41	1.14	0.83	0.00	9.47	0.00	44.75	41.46	44.95	58.54	0.17	0.00	0.00	0.17	0.21
Palm Bay-Melbourne-Titusville	11	0.31	0.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00	0.18	0.00	0.31	0.13	0.17
Sarasota-Bradenton-Venice	158	4.39	0.87	0.00	21.07	27.85	49.32	56.33	28.74	15.82	0.48	0.00	0.73	0.51	0.32
St Johns 2005	79	2.20	0.00	0.00	18.72	30.38	46.91	65.82	34.38	3.80	0.95	0.00	1.39	1.43	0.11
Stuart- Martin County	2	0.06	0.00	0.00	25.00	50.00	38.26	50.00	36.74	0.00	0.11	0.00	0.00	0.00	0.31
Sumter 2005	2	0.06	0.00	0.00	0.00	0.00	0.00	0.00	100.00	100.00	0.18	0.00	0.00	0.12	0.47
West Palm Beach-Boca Raton	384	10.68	3.71	9.64	22.16	22.40	34.11	29.69	39.88	38.28	0.37	1.29	0.39	0.27	0.36

* Based on 2004 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2005).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS															Geography: FLORIDA		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp						
Full Review:																					
Orlando 2005	7	25.00	0.80	0.00	18.13	57.14	55.92	42.86	25.16	0.00	0.78	0.00	2.22	0.77	0.00						
Tampa-St Petersburg	6	21.43	0.91	0.00	22.20	0.00	50.10	83.33	26.78	16.67	1.04	0.00	0.00	1.46	1.04						
Limited Review:																					
Bellevue 2005	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						
Bradenton Manatee 2005	0	0.00	0.00	0.00	20.87	0.00	57.45	0.00	21.68	0.00	0.00	0.00	0.00	0.00	0.00						
Citrus 2005	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00						
Deltona-Daytona Beach	6	21.43	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	5.33	0.00	0.00	6.56	0.00						
Flagler 2005	0	0.00	0.00	0.00	0.00	0.00	13.45	0.00	86.55	0.00	0.00	0.00	0.00	0.00	0.00						
Fort Lauderdale-Pompano	0	0.00	3.61	0.00	23.82	0.00	43.11	0.00	29.47	0.00	0.00	0.00	0.00	0.00	0.00						
Fort Myers - Cope Coral	1	3.57	0.00	0.00	9.12	100.00	72.45	0.00	18.42	0.00	1.37	0.00	0.00	2.04	0.00						
Fort Walton Beach - Destin	0	0.00	0.00	0.00	1.86	0.00	76.28	0.00	21.86	0.00	0.00	0.00	0.00	0.00	0.00						
Freeport	0	0.00	0.00	0.00	0.00	0.00	27.59	0.00	72.41	0.00	0.00	0.00	0.00	0.00	0.00						
Grove City - Rotunda 2005	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00						
Lakeland 2005	6	21.43	0.00	0.00	17.44	50.00	57.62	33.33	24.94	16.67	0.96	0.00	6.06	0.00	0.00						
Miami-Miami Beach-Kendall	0	0.00	2.17	0.00	17.49	0.00	34.28	0.00	45.97	0.00	0.00	0.00	0.00	0.00	0.00						
Naples	0	0.00	0.45	0.00	13.06	0.00	58.46	0.00	28.04	0.00	0.00	0.00	0.00	0.00	0.00						
Palm Bay-Melbourne-Titusville	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00						
Sarasota-Bradenton-Venice	0	0.00	0.55	0.00	16.35	0.00	58.65	0.00	24.45	0.00	0.00	0.00	0.00	0.00	0.00						
St Johns 2005	0	0.00	0.00	0.00	16.59	0.00	55.30	0.00	28.11	0.00	0.00	0.00	0.00	0.00	0.00						
Stuart- Martin County	0	0.00	0.00	0.00	19.21	0.00	35.81	0.00	44.98	0.00	0.00	0.00	0.00	0.00	0.00						
Sumter 2005	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00						
West Palm Beach-Boca Raton	2	7.14	4.25	0.00	23.75	50.00	36.04	0.00	35.95	50.00	0.00	0.00	0.00	0.00	0.00						

* Based on 2004 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2005).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: FLORIDA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005									
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families** *	% BANK Loans****	% Families	% BANK Loans****	% Families** *	% BANK Loans****	% Families** *	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Orlando 2005	895	34.16	18.74	3.69	18.84	14.86	22.70	22.23	39.72	59.22	0.18	0.13	0.12	0.11	0.24
Tampa-St Petersburg	552	21.07	18.60	3.26	18.59	9.06	21.85	12.32	40.95	75.36	0.25	0.20	0.10	0.14	0.35
Limited Review:															
Bellevue 2005	35	1.34	15.17	5.71	21.03	5.71	27.43	22.86	36.37	65.71	0.12	0.96	0.17	0.00	0.06
Bradenton Manatee 2005	37	1.41	21.37	8.11	20.90	16.22	23.30	21.62	34.44	54.05	0.08	0.00	0.00	0.13	0.09
Citrus 2005	3	0.11	16.74	0.00	14.77	0.00	16.94	0.00	51.55	100.00	0.00	0.00	0.00	0.00	0.00
Deltona-Daytona Beach	108	4.12	16.06	4.63	20.09	10.19	25.14	13.89	38.71	71.30	0.32	0.20	0.04	0.20	0.50
Flagler 2005	56	2.14	11.33	0.00	15.84	8.93	21.04	14.29	51.79	76.79	0.13	0.00	0.00	0.00	0.19
Fort Lauderdale-Pompano	55	2.10	20.85	0.00	18.17	7.27	20.48	12.73	40.50	80.00	0.05	0.00	0.03	0.03	0.06
Fort Myers - Cope Coral	186	7.10	14.80	4.30	18.97	14.52	23.57	23.12	42.66	58.06	0.42	0.90	0.59	0.49	0.33
Fort Walton Beach - Destin	27	1.03	15.32	0.00	18.60	0.00	25.44	11.11	40.64	88.89	0.27	0.00	0.00	0.13	0.38
Freeport	44	1.68	13.92	0.00	15.94	0.00	19.00	2.27	51.14	97.73	0.54	0.00	0.00	0.00	0.59
Grove City - Rotunda 2005	3	0.11	9.32	0.00	12.47	0.00	19.74	0.00	58.47	100.00	0.30	0.00	0.00	0.00	0.33
Lakeland 2005	75	2.86	17.68	5.33	19.23	21.33	22.41	24.00	40.68	49.33	0.14	0.46	0.07	0.16	0.13
Miami-Miami Beach-Kendall	220	8.40	23.00	0.45	16.98	2.73	18.53	8.18	41.50	88.64	0.14	0.00	0.07	0.04	0.19
Naples	33	1.26	16.30	0.00	18.92	3.03	21.15	18.18	43.63	78.79	0.09	0.00	0.06	0.11	0.09
Palm Bay-Melbourne-Titusville	15	0.57	8.76	0.00	12.75	6.67	19.86	13.33	58.63	80.00	0.05	0.00	0.00	0.08	0.05
Sarasota-Bradenton-Venice	95	3.63	15.83	2.11	17.96	14.74	22.94	13.68	43.27	69.47	0.19	0.00	0.13	0.13	0.22
St Johns 2005	66	2.52	14.94	0.00	16.28	13.64	19.50	18.18	49.28	68.18	0.31	0.00	0.53	0.19	0.33
Stuart- Martin County	2	0.08	13.51	0.00	14.70	0.00	20.02	50.00	51.76	50.00	0.05	0.00	0.00	0.00	0.06
Sumter 2005	29	1.11	6.18	0.00	15.68	17.24	28.28	13.79	49.85	68.97	0.38	0.00	0.00	0.00	0.55
West Palm Beach-Boca Raton	84	3.21	19.86	0.00	18.56	8.33	20.60	5.95	40.98	85.71	0.07	0.00	0.03	0.02	0.11

* Based on 2004 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

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

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: FLORIDA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005									
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families** *	% BANK Loans*** *	% Families	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Orlando 2005	46	33.82	18.74	15.22	18.84	30.43	22.70	23.91	39.72	30.43	0.17	0.26	0.10	0.15	0.19
Tampa-St Petersburg	29	21.32	18.60	17.24	18.59	31.03	21.85	10.34	40.95	41.38	0.18	0.36	0.33	0.05	0.16
Limited Review:															
Bellevue 2005	1	0.74	15.17	0.00	21.03	100.00	27.43	0.00	36.37	0.00	0.00	0.00	0.00	0.00	0.00
Bradenton Manatee 2005	0	0.00	21.37	0.00	20.90	0.00	23.30	0.00	34.44	0.00	0.00	0.00	0.00	0.00	0.00
Citrus 2005	0	0.00	16.74	0.00	14.77	0.00	16.94	0.00	51.55	0.00	0.00	0.00	0.00	0.00	0.00
Deltona-Daytona Beach	11	8.09	16.06	0.00	20.09	18.18	25.14	36.36	38.71	45.45	0.20	0.00	0.00	0.34	0.24
Flagler 2005	0	0.00	11.33	0.00	15.84	0.00	21.04	0.00	51.79	0.00	0.00	0.00	0.00	0.00	0.00
Fort Lauderdale-Pompano	1	0.74	20.85	0.00	18.17	0.00	20.48	100.00	40.50	0.00	0.02	0.00	0.00	0.06	0.00
Fort Myers - Cope Coral	8	5.88	14.80	37.50	18.97	0.00	23.57	12.50	42.66	50.00	0.36	1.56	0.00	0.00	0.60
Fort Walton Beach - Destin	0	0.00	15.32	0.00	18.60	0.00	25.44	0.00	40.64	0.00	0.00	0.00	0.00	0.00	0.00
Freeport	1	0.74	13.92	0.00	15.94	0.00	19.00	0.00	51.14	100.00	0.00	0.00	0.00	0.00	0.00
Grove City - Rotunda 2005	0	0.00	9.32	0.00	12.47	0.00	19.74	0.00	58.47	0.00	0.00	0.00	0.00	0.00	0.00
Lakeland 2005	26	19.12	17.68	26.92	19.23	34.62	22.41	19.23	40.68	19.23	0.67	3.70	1.26	0.29	0.16
Miami-Miami Beach-Kendall	6	4.41	23.00	16.67	16.98	0.00	18.53	0.00	41.50	83.33	0.07	0.52	0.00	0.00	0.10
Naples	1	0.74	16.30	0.00	18.92	0.00	21.15	0.00	43.63	100.00	0.18	0.00	0.00	0.00	0.42
Palm Bay-Melbourne-Titusville	1	0.74	8.76	0.00	12.75	100.00	19.86	0.00	58.63	0.00	0.17	0.00	1.49	0.00	0.00
Sarasota-Bradenton-Venice	2	1.47	15.83	0.00	17.96	50.00	22.94	0.00	43.27	50.00	0.19	0.00	0.79	0.00	0.00
St Johns 2005	0	0.00	14.94	0.00	16.28	0.00	19.50	0.00	49.28	0.00	0.00	0.00	0.00	0.00	0.00
Stuart- Martin County	0	0.00	13.51	0.00	14.70	0.00	20.02	0.00	51.76	0.00	0.00	0.00	0.00	0.00	0.00
Sumter 2005	0	0.00	6.18	0.00	15.68	0.00	28.28	0.00	49.85	0.00	0.00	0.00	0.00	0.00	0.00
West Palm Beach-Boca Raton	3	2.21	19.86	0.00	18.56	0.00	20.60	0.00	40.98	100.00	0.05	0.00	0.00	0.00	0.13

* Based on 2004 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

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

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

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: FLORIDA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005									
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families** *	% BANK Loans****	% Families	% BANK Loans****	% Families** *	% BANK Loans****	% Families** *	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Orlando 2005	444	27.34	18.74	6.08	18.84	15.32	22.70	23.65	39.72	54.95	0.18	0.10	0.11	0.18	0.24
Tampa-St. Petersburg	361	22.23	18.60	6.93	18.59	11.08	21.85	17.45	40.95	64.54	0.23	0.28	0.11	0.19	0.30
Limited Review:															
Belleview 2005	9	0.55	15.17	11.11	21.03	33.33	27.43	33.33	36.37	22.22	0.00	0.00	0.00	0.00	0.00
Bradenton Manatee 2005	27	1.66	21.37	7.41	20.90	11.11	23.30	14.81	34.44	66.67	0.13	0.00	0.00	0.08	0.27
Citrus 2005	1	0.06	16.74	0.00	14.77	0.00	16.94	100.00	51.55	0.00	0.00	0.00	0.00	0.00	
Deltona-Daytona Beach	116	7.14	16.06	5.17	20.09	20.69	25.14	22.41	38.71	51.72	0.19	0.14	0.22	0.10	0.25
Flagler 2005	34	2.09	11.33	5.88	15.84	5.88	21.04	23.53	51.79	64.71	0.11	0.00	0.00	0.13	0.13
Fort Lauderdale-Pompano	57	3.51	20.85	3.51	18.17	8.77	20.48	29.82	40.50	57.89	0.03	0.03	0.00	0.05	0.03
Fort Myers - Cope Coral	103	6.34	14.80	5.83	18.97	27.18	23.57	25.24	42.66	41.75	0.44	0.00	0.64	0.38	0.43
Fort Walton Beach - Destin	11	0.68	15.32	0.00	18.60	0.00	25.44	27.27	40.64	72.73	0.14	0.00	0.00	0.15	0.20
Freeport	18	1.11	13.92	5.56	15.94	0.00	19.00	22.22	51.14	72.22	0.62	5.88	0.00	1.16	0.50
Grove City - Rotunda 2005	1	0.06	9.32	0.00	12.47	0.00	19.74	100.00	58.47	0.00	0.28	0.00	0.00	2.56	0.00
Lakeland 2005	43	2.65	17.68	13.95	19.23	9.30	22.41	13.95	40.68	62.79	0.31	0.72	0.06	0.09	0.50
Miami-Miami Beach-Kendall	134	8.25	23.00	2.24	16.98	6.72	18.53	17.91	41.50	73.13	0.11	0.17	0.07	0.07	0.13
Naples	36	2.22	16.30	11.11	18.92	19.44	21.15	47.22	43.63	22.22	0.15	0.24	0.13	0.36	0.03
Palm Bay-Melbourne-Titusville	6	0.37	8.76	0.00	12.75	0.00	19.86	50.00	58.63	50.00	0.06	0.00	0.00	0.08	0.07
Sarasota-Bradenton-Venice	64	3.94	15.83	15.63	17.96	20.31	22.94	20.31	43.27	43.75	0.14	0.00	0.39	0.00	0.14
St. Johns 2005	22	1.35	14.94	0.00	16.28	9.09	19.50	22.73	49.28	68.18	0.26	0.00	0.14	0.27	0.33
Stuart-Martin County	3	0.18	13.51	0.00	14.70	0.00	20.02	0.00	51.76	100.00	0.16	0.00	0.00	0.00	0.28
Sumter 2005	11	0.68	6.18	0.00	15.68	9.09	28.28	63.64	49.85	27.27	0.28	0.00	0.00	0.00	0.56
West Palm Beach-Boca Raton	123	7.57	19.86	4.07	18.56	17.89	20.60	30.08	40.98	47.97	0.16	0.07	0.18	0.14	0.19

* Based on 2004 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

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

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: FLORIDA			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Orlando 2005	648	17.99	62.75	53.70	56.02	20.06	23.92	0.53	0.85
Tampa-St Petersburg	945	26.23	63.01	59.37	43.60	23.07	33.33	0.62	1.03
Limited Review:									
Bellevue 2005	3	0.08	68.51	33.33	66.67	0.00	33.33	0.01	0.00
Bradenton Manatee 2005	16	0.44	63.64	62.50	43.75	37.50	18.75	0.16	0.35
Citrus 2005	0	0.00	63.99	0.00	0.00	0.00	0.00	0.00	0.00
Deltona-Daytona Beach	121	3.36	67.78	66.94	61.16	20.66	18.18	0.88	1.38
Flagler 2005	23	0.64	66.95	82.61	56.52	0.00	43.48	0.37	0.74
Fort Lauderdale-Pompano	248	6.88	63.85	58.06	67.34	18.95	13.71	0.12	0.30
Fort Myers - Cope Coral	244	6.77	64.01	65.16	59.84	20.08	20.08	0.67	1.26
Fort Walton Beach - Destin	45	1.25	63.38	68.89	48.89	26.67	24.44	0.41	0.87
Freeport	25	0.69	65.61	80.00	68.00	20.00	12.00	0.79	1.71
Grove City - Rotunda 2005	3	0.08	66.19	100.00	100.00	0.00	0.00	0.15	0.24
Lakeland 2005	140	3.89	64.34	63.57	61.43	25.71	12.86	0.63	1.35
Miami-Miami Beach-Kendall	458	12.71	61.72	63.32	71.18	13.32	15.50	0.26	0.63
Naples	41	1.14	63.81	63.41	68.29	17.07	14.63	0.17	0.28
Palm Bay-Melbourne-Titusville	11	0.31	66.05	63.64	54.55	9.09	36.36	0.18	0.33
Sarasota-Bradenton-Venice	158	4.39	65.36	65.82	55.70	16.46	27.85	0.48	0.99
St Johns 2005	79	2.19	66.23	46.84	65.82	18.99	15.19	0.95	1.45
Stuart- Martin County	2	0.06	65.23	100.00	0.00	50.00	50.00	0.11	0.36
Sumter 2005	2	0.06	66.33	100.00	0.00	0.00	100.00	0.18	0.46
West Palm Beach-Boca Raton	391	10.85	64.61	64.96	60.10	22.51	17.39	0.37	0.97

* Based on 2004 Peer Small Business Data -- US and PR

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2005).

**** 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 7.94% of small loans to businesses originated and purchased by the bank.

Table12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS									
		Geography: FLORIDA			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Orlando 2005	7	25.00	86.59	100.00	42.86	57.14	0.00	0.78	1.06
Tampa-St Petersburg	6	21.43	88.45	100.00	16.67	50.00	33.33	1.04	1.39
Limited Review:									
Bellevue 2005	0	0.00	87.76	0.00	0.00	0.00	0.00	0.00	0.00
Bradenton Manatee 2005	0	0.00	86.18	0.00	0.00	0.00	0.00	0.00	0.00
Citrus 2005	0	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00
Deltona-Daytona Beach	6	21.43	88.43	50.00	50.00	16.67	33.33	5.33	3.17
Flagler 2005	0	0.00	83.04	0.00	0.00	0.00	0.00	0.00	0.00
Fort Lauderdale-Pompano Beach	0	0.00	86.97	0.00	0.00	0.00	0.00	0.00	0.00
Fort Myers - Cope Coral	1	3.57	87.42	100.00	100.00	0.00	0.00	1.37	1.72
Fort Walton Beach - Destin 2005	0	0.00	91.63	0.00	0.00	0.00	0.00	0.00	0.00
Freeport	0	0.00	83.91	0.00	0.00	0.00	0.00	0.00	0.00
Grove City - Rotunda 2005	0	0.00	94.29	0.00	0.00	0.00	0.00	0.00	0.00
Lakeland 2005	6	21.43	86.80	83.33	83.33	16.67	0.00	0.96	1.44
Miami-Miami Beach-Kendall 2005	0	0.00	85.98	0.00	0.00	0.00	0.00	0.00	0.00
Naples	0	0.00	87.69	0.00	0.00	0.00	0.00	0.00	0.00
Palm Bay-Melbourne-Titusville 2005	0	0.00	93.06	0.00	0.00	0.00	0.00	0.00	0.00
Sarasota-Bradenton-Venice	0	0.00	90.11	0.00	0.00	0.00	0.00	0.00	0.00
St Johns 2005	0	0.00	88.02	0.00	0.00	0.00	0.00	0.00	0.00
Stuart- Martin County	0	0.00	87.77	0.00	0.00	0.00	0.00	0.00	0.00
Sumter 2005	0	0.00	92.86	0.00	0.00	0.00	0.00	0.00	0.00
West Palm Beach-Boca Raton	2	7.14	85.89	50.00	50.00	50.00	0.00	0.00	0.00

* Based on 2004 Peer Small Business Data -- US and PR

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

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2005).

**** 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 7.14% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: FLORIDA									
Evaluation Period: JANUARY 1, 2003 TO JUNE 30, 2006									
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Orlando	0	0	154	6,411	154	6,411	15.31	0	0
Tampa-St Petersburg	0	0	114	5,246	114	5,246	12.53	0	0
Limited Review:									
Belleview	0	0	4	403	4	403	0.96	0	0
Bradenton Manatee 2005	0	0	0	0	0	0	0.00	0	0
Citrus 2005	0	0	8	31	8	31	0.07	0	0
Deltona-Daytona Beach	0	0	11	747	11	747	1.78	0	0
Flagler	0	0	1	448	1	448	1.07	0	0
Fort Lauderdale-Pompano Beach	0	0	43	5,172	43	5,172	12.35	0	0
Fort Myers - Cope Coral	0	0	27	1,510	27	1,510	3.61	0	0
Fort Walton Beach - Destin	0	0	3	101	3	101	0.24	0	0
Freeport	0	0	1	125	1	125	0.30	0	0
Grove City – Rotunda	0	0	6	3	6	3	0.01	0	0
Lakeland	0	0	21	807	21	807	1.93	0	0
Miami-Miami Beach-Kendall	0	0	35	5,635	35	5,635	13.46	0	0
Naples	0	0	13	1,992	13	1,992	4.76	0	0
Palm Bay-Melbourne-Titusville	0	0	12	1,997	12	1,997	4.77	0	0
Sarasota-Bradenton-Venice	0	0	13	797	13	797	1.90	0	0
St Johns	0	0	5	416	5	416	0.99	0	0
Stuart- Martin County	0	0	2	5	2	5	0.01	0	0
Sumter-Citrus	0	0	5	4	5	4	0.01	0	0
West Palm Beach-Boca Raton	0	0	29	4,752	29	4,752	11.35	0	0
Statewide and/or regional investment fund	6	1,221	41	4,056	47	5,277	12.60	0	0

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS Geography: FLORIDA Evaluation Period: JANUARY 1, 2003 TO JUNE 30, 2006																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Orlando	26.50	32	20.00	0.00	18.75	59.38	21.87	14	4	0	1	9	0	1.63	22.82	48.22	27.33
Tampa-St Petersburg	15.81	24	16.25	0.00	25.00	45.83	29.17	13	4	0	1	4	4	2.62	22.02	46.92	28.44
Limited Review:																	
Bellevue	0.71	1	0.63	0.00	0.00	100.00	0.00	1	1	0	0	0	0	0.00	0.00	100.00	0.00
Bradenton Manatee	0.00	0	0.00	0.00	0.00	0.00	0.00	0	0	0	0	0	0	0.00	37.80	45.08	17.12
Citrus 2005	0.00	0	0.00	0.00	0.00	0.00	0.00	0	0	0	0	0	0	0.00	0.00	0.00	100.00
Deltona-Daytona Beach	5.77	8	5.00	0.00	0.00	75.00	25.00	3	1	0	-1	2	1	0.00	0.00	100.00	0.00
Flagler	0.52	2	1.25	0.00	0.00	0.00	100.00	0	0	0	0	0	0	0.00	0.00	8.15	91.85
Fort Lauderdale-Pompano	7.89	17	10.63	11.76	11.76	35.30	41.18	15	1	1	1	6	6	3.57	26.43	43.13	26.88
Fort Myers - Cope Coral	7.16	17	9.38	0.00	11.76	58.82	29.42	7	2	0	1	2	2	0.00	12.84	66.07	21.09
Fort Walton Beach-Destin	0.00	1	0.00	0.00	0.00	0.00	100.00	1	0	0	0	0	1	0.00	3.44	80.22	16.35
Freeport	0.66	1	0.63	0.00	0.00	0.00	100.00	1	0	0	0	0	1	0.00	0.00	43.44	56.56
Grove City - Rotunda	0.29	3	1.25	0.00	0.00	100.00	0.00	3	0	0	0	3	0	0.00	0.00	0.00	100.00
Lakeland	1.82	4	2.50	0.00	25.00	75.00	0.00	0	1	0	0	-1	0	0.63	18.77	56.16	24.44
Miami-Miami Beach-Kendall	17.49	15	9.38	0.00	6.67	26.67	66.66	5	1	0	0	2	2	4.89	28.61	35.68	30.79
Naples	1.36	4	2.50	0.00	0.00	25.00	75.00	0	0	0	0	0	0	0.65	16.41	50.69	32.25
Palm Bay-Melbourne-Titusville	2.02	6	3.75	0.00	50.00	33.33	16.67	0	3	0	0	-1	-2	0.00	0.00	0.00	100.00
Sarasota-Bradenton-Venice	2.76	6	3.75	0.00	16.67	66.66	16.67	4	0	0	1	3	0	1.54	16.28	53.72	28.46
St Johns	0.26	2	1.25	0.00	0.00	100.00	0.00	0	1	0	0	-1	0	0.00	16.76	43.22	40.02
Stuart- Martin County	0.00	1	0.00	0.00	100.00	0.00	0.00	1	0	0	1	0	0	0.00	11.31	38.89	49.79
Sumter - Citrus	1.82	5	3.13	0.00	0.00	80.00	20.00	3	0	0	0	2	1	0.00	0.00	0.00	100.00
West Palm Beach-Boca Raton	7.17	13	8.75	7.69	7.69	46.16	38.46	5	0	1	0	2	2	4.21	29.32	33.88	32.37

Table 1. Lending Volume

LENDING VOLUME		Geography: NEVADA						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
MA/Assessment Area (2005):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
Las Vegas 2005	23.98	105	17,563	185	48,342	1	250	2	600	293	66,755	52.35
Limited Review:												
Carson City 2005	12.76	69	14,111	85	17,159	0	0	2	7,815	156	39,085	9.78
Churchill-Douglas-Lyon	17.02	123	17,914	76	16,584	9	1,242	0	0	208	35,740	19.38
Reno 2005	46.24	417	80,041	148	29,838	0	0	0	0	565	109,879	18.49

* Loan Data as of December 31, 2005. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2005 to December 31, 2005.

*** Deposit Data as of August 16, 2006. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: NEVADA						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% Bank Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overa ll	Low	Mod	Mid	Upp
Full Review:															
Las Vegas 2005	69	16.75	0.40	0.00	16.08	8.70	44.07	36.23	39.45	55.07	0.01	0.00	0.03	0.01	0.01
Limited Review:															
Carson City 2005	30	7.28	0.00	0.00	6.59	10.00	54.99	70.00	38.42	20.00	0.33	0.00	0.36	0.56	0.06
Churchill-Douglas-Lyon	90	21.84	0.00	0.00	6.95	0.00	64.06	95.56	28.98	4.44	0.76	0.00	0.00	1.00	0.07
Reno 2005	223	54.13	0.99	1.79	16.60	32.74	43.47	39.46	38.95	26.01	0.66	2.53	1.69	0.63	0.36

* Based on 2004 Peer Mortgage Data (Western)

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

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

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: NEVADA						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005						
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units** *	% Bank Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full Review:															
Las Vegas 2005	5	100.00	0.40	0.00	16.08	0.00	44.07	0.00	39.45	100.00	0.02	0.00	0.00	0.00	0.05
Limited Review:															
Carson City 2005	0	0.00	0.00	0.00	6.59	0.00	54.99	0.00	38.42	0.00	0.00	0.00	0.00	0.00	0.00
Churchill-Douglas-Lyon	0	0.00	0.00	0.00	6.95	0.00	64.06	0.00	28.98	0.00	0.00	0.00	0.00	0.00	0.00
Reno 2005	0	0.00	0.99	0.00	16.60	0.00	43.47	0.00	38.95	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2004 Peer Mortgage Data (Western)

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

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

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: NEVADA						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005						
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% Owner Occ Units***	% Bank Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overa ll	Low	Mod	Mid	Upp
Full Review:															
Las Vegas 2005	31	10.44	0.40	0.00	16.08	19.35	44.07	22.58	39.45	58.06	0.02	0.00	0.05	0.01	0.02
Limited Review:															
Carson City 2005	39	13.13	0.00	0.00	6.59	5.13	54.99	53.85	38.42	41.03	0.40	0.00	0.58	0.34	0.46
Churchill-Douglas-Lyon	33	11.11	0.00	0.00	6.95	3.03	64.06	66.67	28.98	30.30	0.38	0.00	0.00	0.42	0.36
Reno 2005	194	65.32	0.99	1.03	16.60	20.10	43.47	39.69	38.95	39.18	0.55	1.41	1.06	0.48	0.48

* Based on 2004 Peer Mortgage Data (Western)

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

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

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: NEVADA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overa ll	Low	Mod	Mid	Upp	
	#	% of Total**	% of MF Units***	% Bank Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
Full Review:																
Las Vegas 2005	0	0.00	5.55	0.00	45.05	0.00	37.66	0.00	11.74	0.00	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Carson City 2005	0	0.00	0.00	0.00	18.15	0.00	60.88	0.00	20.97	0.00	0.00	0.00	0.00	0.00	0.00	
Churchill-Douglas-Lyon	0	0.00	0.00	0.00	6.88	0.00	58.96	0.00	34.17	0.00	0.00	0.00	0.00	0.00	0.00	
Reno 2005	0	0.00	11.65	0.00	53.61	0.00	24.69	0.00	10.05	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2004 Peer Mortgage Data (Western)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

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

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: NEVADA								Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005					
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% of Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Las Vegas 2005	185	37.45	7.42	4.32	20.71	9.73	36.51	28.65	34.98	57.30	0.22	0.48	0.11	0.17	0.31
Limited Review:															
Carson City 2005	85	17.21	0.00	0.00	7.96	1.18	71.71	43.53	20.33	55.29	0.79	0.00	0.34	0.83	1.11
Churchill-Douglas-Lyon	76	15.38	0.00	0.00	5.78	1.32	45.69	47.37	48.53	51.32	1.14	0.00	0.00	1.53	1.30
Reno 2005	148	29.96	4.30	10.14	46.41	29.73	26.85	18.24	22.44	41.89	0.51	1.50	0.39	0.35	0.80

* Based on 2004 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2005).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: NEVADA								Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005					
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms* **	% BANK Loans	% of Farms* **	% BANK Loans	% of Farms* **	% BANK Loans	% of Farms* **	% BANK Loans	Overa ll	Low	Mod	Mid	Upp
Full Review:															
Las Vegas 2005	1	10.00	3.84	0.00	18.20	0.00	40.55	100.00	37.41	0.00	0.81	0.00	0.00	2.04	0.00
Limited Review:															
Carson City 2005	0	0.00	0.00	0.00	6.35	0.00	56.35	0.00	37.31	0.00	0.00	0.00	0.00	0.00	0.00
Churchill-Douglas-Lyon	9	90.00	0.00	0.00	10.19	0.00	58.40	100.00	31.40	0.00	2.94	0.00	0.00	4.17	0.00
Reno 2005	0	0.00	3.11	0.00	31.99	0.00	34.00	0.00	30.90	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2004 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2005).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			Geography: NEVADA						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005						
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans**	% Families	% BANK Loans**	% Families***	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Las Vegas 2005	67	17.22	18.73	2.99	18.62	19.40	23.44	19.40	39.22	58.21	0.01	0.00	0.04	0.00	0.01
Limited Review:															
Carson City 2005	27	6.94	16.08	7.41	16.80	14.81	23.32	37.04	43.79	40.74	0.37	1.52	0.56	0.62	0.22
Churchill-Douglas-Lyon	86	22.11	15.64	10.47	19.41	23.26	26.08	33.72	38.87	32.56	0.92	2.67	1.28	1.28	0.47
Reno 2005	209	53.73	19.17	5.26	18.84	20.57	23.06	33.97	38.94	40.19	0.80	1.63	1.14	0.86	0.61

* Based on 2004 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

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

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: NEVADA								Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005					
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans****	% Families	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Las Vegas 2005	4	100.00	18.73	0.00	18.62	0.00	23.44	50.00	39.22	50.00	0.01	0.00	0.00	0.04	0.00
Limited Review:															
Carson City 2005	0	0.00	16.08	0.00	16.80	0.00	23.32	0.00	43.79	0.00	0.00	0.00	0.00	0.00	0.00
Churchill-Douglas-Lyon	0	0.00	15.64	0.00	19.41	0.00	26.08	0.00	38.87	0.00	0.00	0.00	0.00	0.00	0.00
Reno 2005	0	0.00	19.17	0.00	18.84	0.00	23.06	0.00	38.94	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2004 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

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

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: NEVADA						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans****	% Families	% BANK Loans****	% Families*	% BANK Loans****	% Families**	% BANK Loans**	Overa ll	Low	Mod	Mid	Upp
Full Review:															
Las Vegas 2005	30	10.71	18.73	0.00	18.62	10.00	23.44	43.33	39.22	46.67	0.02	0.00	0.01	0.03	0.02
Limited Review:															
Carson City 2005	37	13.21	16.08	2.70	16.80	10.81	23.32	18.92	43.79	67.57	0.48	0.00	0.40	0.28	0.66
Churchill-Douglas-Lyon	31	11.07	15.64	9.68	19.41	16.13	26.08	19.35	38.87	54.84	0.46	1.02	0.46	0.36	0.45
Reno 2005	182	65.00	19.17	6.04	18.84	27.47	23.06	28.57	38.94	37.91	0.62	0.48	0.77	0.55	0.62

* Based on 2004 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

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

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES					Geography: NEVADA			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005	
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total*	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Las Vegas 2005	185	37.45	57.16	43.78	41.62	26.49	31.89	0.22	0.27
Limited Review:									
Carson City 2005	85	17.21	48.39	48.24	56.47	11.76	31.76	0.79	1.05
Churchill-Douglas-Lyon	76	15.38	64.42	60.53	48.68	22.37	28.95	1.14	1.68
Reno 2005	148	29.96	56.07	52.03	46.62	26.35	27.03	0.51	0.77

* Based on 2004 Peer Small Business Data -- US and PR

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2005).

**** 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 4.25% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: NEVADA			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total*	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Las Vegas 2005	1	10.00	85.77	100.00	0.00	100.00	0.00	0.81	1.01
Limited Review:									
Carson City 2005	0	0.00	91.62	0.00	0.00	0.00	0.00	0.00	0.00
Churchill-Douglas-Lyon	9	90.00	83.75	88.89	66.67	11.11	22.22	2.94	2.94
Reno 2005	0	0.00	87.39	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2004 Peer Small Business Data -- US and PR

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

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2005).

**** 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 and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: NEVADA				Evaluation Period: JANUARY 1, 2003 TO JUNE 30, 2006			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Las Vegas	0	0	51	6,579	51	6,579	73.74	0	0
Limited Review:									
Carson City	0	0	3	164	3	164	1.84	0	0
Churchill-Douglas-Lyon	0	0	4	224	4	224	2.51	0	0
Reno	0	0	10	1,955	10	1,955	21.91	0	0

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: NEVADA 2004 2005																	
Evaluation Period: JANUARY 1, 2003 TO JUNE 30, 2006																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Las Vegas	52.35	8	53.85	0.00	0.00	25.00	75.00	3	0	0	0	+1	+2	2.11	27.80	41.17	28.92
Limited Review:																	
Carson City	9.79	1	7.69	0.00	0.00	100.0	0.00	0	0	0	0	0	0	0.00	8.73	58.44	32.83
Churchill-Douglas-Lyon	19.38	2	15.38	0.00	0.00	50.00	50.00	0	0	0	0	0	0	0.00	9.02	65.99	24.99
Reno	18.49	3	23.08	33.33	66.67	0.00	0.00	0	0	0	0	0	0	3.65	29.63	39.48	27.25

Table 1. Lending Volume

LENDING VOLUME		Geography: TEXAS						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
MA/Assessment Area (2005):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:												
Dallas 2005	76.84	441	100,151	880	153,562	2	400	11	22,476	1,334	276,589	91.18
Limited Review:												
Austin 2005	18.03	227	35,748	84	18,680	0	0	2	7,319	313	61,747	6.95
Tarrant County 2005	5.13	34	5,534	49	10,412	0	0	6	15,288	89	31,234	1.87

* Loan Data as of December 31, 2005. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2005 to December 31, 2005.

*** Deposit Data as of August 16, 2006. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: TEXAS					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overa ll	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% Bank Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Full Review:																
Dallas 2005	268	55.49	2.80	0.75	19.87	10.07	33.85	35.82	43.49	53.36	0.12	0.05	0.11	0.10	0.13	
Limited Review:																
Austin 2005	196	40.58	3.36	3.57	17.47	8.67	38.00	40.31	41.17	47.45	0.01	0.00	0.00	0.00	0.01	
Tarrant County 2005	19	3.93	0.00	0.00	6.28	0.00	36.12	21.05	57.60	78.95	0.04	0.00	0.00	0.03	0.05	

* Based on 2004 Peer Mortgage Data (Western)

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

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

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: TEXAS						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% Owner Occ Units***	% Bank Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full Review:															
Dallas 2005	26	86.67	2.80	0.00	19.87	7.69	33.85	19.23	43.49	73.08	0.18	0.00	0.18	0.13	0.22
Limited Review:															
Austin 2005	3	10.00	3.36	0.00	17.47	0.00	38.00	33.33	41.17	66.67	0.13	0.00	0.00	0.12	0.20
Tarrant County 2005	1	3.33	0.00	0.00	6.28	0.00	36.12	0.00	57.60	100.00	0.00	0.00	0.00	0.00	0.00

* Based on 2004 Peer Mortgage Data (Western)

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

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

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: TEXAS						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005						
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% Owner Occ Units***	% Bank Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overa ll	Low	Mod	Mid	Upp
Full Review:															
Dallas 2005	144	77.42	2.80	0.69	19.87	11.81	33.85	25.69	43.49	61.81	0.11	0.00	0.08	0.08	0.13
Limited Review:															
Austin 2005	28	15.05	3.36	3.57	17.47	7.14	38.00	14.29	41.17	75.00	0.00	0.00	0.00	0.00	0.00
Tarrant County 2005	14	7.53	0.00	0.00	6.28	7.14	36.12	14.29	57.60	78.57	0.06	0.00	0.00	0.00	0.09

* Based on 2004 Peer Mortgage Data (Western)

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

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

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: TEXAS					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total**	% of MF Units***	% Bank Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overa ll	Low	Mod	Mid	Upp	
Full Review:																
Dallas 2005	3	100.00	14.54	33.33	30.27	66.67	33.08	0.00	22.10	0.00	0.43	0.00	1.22	0.00	0.00	
Limited Review:																
Austin 2005	0	0.00	18.05	0.00	30.90	0.00	35.27	0.00	15.78	0.00	0.00	0.00	0.00	0.00	0.00	
Tarrant County 2005	0	0.00	0.00	0.00	17.49	0.00	59.62	0.00	22.89	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2004 Peer Mortgage Data (Western)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

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

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: TEXAS								Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005					
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Dallas 2005	866	86.69	4.55	2.89	24.10	22.86	32.44	28.64	37.83	45.61	0.46	0.34	0.46	0.41	0.52
Limited Review:															
Austin 2005	84	8.41	5.41	10.71	17.37	21.43	34.95	33.33	42.14	34.52	0.14	0.45	0.14	0.13	0.13
Tarrant County 2005	49	4.90	0.00	0.00	7.66	2.04	40.59	14.29	51.75	83.67	0.07	0.17	0.05	0.04	0.12

* Based on 2004 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2005).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: TEXAS						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005							
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms* **	% BANK Loans	% of Farms* **	% BANK Loans	% of Farms* **	% BANK Loans	% of Farms* **	% BANK Loans	Overa ll	Low	Mod	Mid	Upp
Full Review:															
Dallas 2005	2	100.00	3.15	0.00	19.03	0.00	38.64	100.00	38.83	0.00	0.23	0.00	0.00	0.62	0.00
Limited Review:															
Austin 2005	0	0.00	3.21	0.00	15.99	0.00	42.19	0.00	38.60	0.00	0.00	0.00	0.00	0.00	0.00
Tarrant County 2005	0	0.00	0.00	0.00	5.45	0.00	37.74	0.00	56.81	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2004 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2005).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: TEXAS						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans**	%Families ⁹	% BANK Loans**	% Families***	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Dallas 2005	237	54.36	21.32	4.22	17.79	16.46	20.00	18.57	40.89	60.76	0.12	0.11	0.11	0.09	0.14
Limited Review:															
Austin 2005	181	41.51	19.35	2.21	17.46	16.57	22.21	21.55	40.98	59.67	0.01	0.00	0.01	0.00	0.01
Tarrant County 2005	18	4.13	11.11	0.00	14.56	11.11	20.68	38.89	53.66	50.00	0.04	0.00	0.05	0.07	0.03

* Based on 2004 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

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

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

⁹ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: TEXAS								Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005					
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans****	% Families	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Dallas 2005	22	88.00	21.32	0.00	17.79	4.55	20.00	9.09	40.89	86.36	0.14	0.00	0.00	0.07	0.24
Limited Review:															
Austin 2005	2	8.00	19.35	0.00	17.46	0.00	22.21	0.00	40.98	100.00	0.10	0.00	0.00	0.00	0.22
Tarrant County	1	4.00	11.11	0.00	14.56	0.00	20.68	0.00	53.66	100.00	0.00	0.00	0.00	0.00	0.00

* Based on 2004 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

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

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: TEXAS						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans****	% Families	% BANK Loans****	% Families*	% BANK Loans****	% Families*	% BANK Loans**	Overall	Low	Mod	Mid	Upp
Full Review:															
Dallas 2005	127	75.60	21.32	3.15	17.79	14.96	20.00	16.54	40.89	65.35	0.13	0.06	0.13	0.12	0.15
Limited Review:															
Austin 2005	27	16.07	19.35	7.41	17.46	14.81	22.21	7.41	40.98	70.37	0.00	0.00	0.00	0.00	0.00
Tarrant County 2005	14	8.33	11.11	0.00	14.56	7.14	20.68	28.57	53.66	64.29	0.08	0.00	0.00	0.13	0.08

* Based on 2004 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

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

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES					Geography: TEXAS			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005	
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total*	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Dallas 2005	880	86.87	63.68	63.86	58.98	21.02	20.00	0.46	0.86
Limited Review:									
Austin 2005	84	8.29	65.08	57.14	45.24	27.38	27.38	0.14	0.25
Tarrant County 2005	49	4.84	65.78	73.47	55.10	18.37	26.53	0.07	0.14

* Based on 2004 Peer Small Business Data -- US and PR

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2005).

**** 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 0.89% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS					Geography: TEXAS			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005	
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms** *	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Dallas 2005	2	100.00	86.04	100.00	0.00	100.00	0.00	0.23	0.29
Limited Review:									
Austin 2005	0	0.00	85.64	0.00	0.00	0.00	0.00	0.00	0.00
Tarrant County 2005	0	0.00	85.15	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2004 Peer Small Business Data -- US and PR

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

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2005).

**** 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 and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: TEXAS				Evaluation Period: JANUARY 1, 2003 TO JUNE 30, 2006			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Dallas	0	0	41	5,004	41	5,004	55.26	0	0
Limited Review:									
Austin	0	0	11	2,046	11	2,046	22.59	0	0
Tarrant County	0	0	12	1,738	12	1,738	19.19	0	0
MBS – statewide investments with potential to benefit the bank's AA	2	268	0	0	2	268	2.96	0	0

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	Geography: TEXAS 2004 2005				Evaluation Period: JANUARY 1, 2003 TO JUNE 30, 2006			
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population										
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography										
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp							
Full Review:																								
Dallas	91.18	8	66.67	0.00	12.50	37.50	37.50	3	3	0	0	+1	-1	8.22	27.51	32.05	32.22							
Limited Review:																								
Austin	6.95	3	25.00	0.00	0.00	66.67	33.33	2	0	0	0	+1	+1	9.65	24.84	35.54	29.72							
Tarrant County	1.87	2	8.33	0.00	0.00	0.00	100.00	2	0	0	0	0	+2	0.00	9.22	39.83	50.96							

Table 1. Lending Volume

LENDING VOLUME		Geography: GEORGIA						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
MA/Assessment Area (2005):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)	
Full Review:												
Atlanta 2005	49.75	201	44,017	402	71,091	19	718	10	7,066	632	122,892	73.97
Limited Review:												
Macon 2005	50.25	203	23,164	220	25,353	0	0	0	0	423	48,517	26.03

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: GEORGIA						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% Bank Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overa ll	Low	Mod	Mid	Upp
Full Review:															
Atlanta 2005	84	47.73	2.96	5.95	14.25	16.67	38.08	30.95	44.71	46.43	0.03	0.05	0.01	0.02	0.03
Limited Review:															
Macon 2005	92	52.27	5.45	10.87	14.50	16.30	41.18	20.65	38.88	52.17	0.31	1.69	0.64	0.11	0.28

* Loan Data as of December 31, 2005. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2005 to December 31, 2005.

*** Deposit Data as of August 16, 2006. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

* Based on 2004 Peer Mortgage Data (Eastern)

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

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

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: GEORGIA						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005						
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% Owner Occ Units***	% Bank Loan	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full Review:															
Atlanta 2005	12	48.00	2.96	0.00	14.25	41.67	38.08	50.00	44.71	8.33	0.09	0.00	0.21	0.12	0.00
Limited Review:															
Macon 2005	13	52.00	5.45	23.08	14.50	0.00	41.18	15.38	38.88	61.54	2.05	7.32	0.00	1.17	2.59

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: GEORGIA						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005						
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total*	% Owner Occ Units***	% Bank Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full Review:															
Atlanta 2005	103	52.55	2.96	8.74	14.25	24.27	38.08	40.78	44.71	26.21	0.05	0.11	0.06	0.05	0.03
Limited Review:															
Macon 2005	93	47.45	5.45	10.75	14.50	17.20	41.18	21.51	38.88	50.54	0.42	0.79	0.67	0.19	0.51

* Based on 2004 Peer Mortgage Data (Eastern)

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

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

* Based on 2004 Peer Mortgage Data (Eastern)

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

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

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: GEORGIA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total**	% of MF Units***	% Bank Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overa II	Low	Mod	Mid	Upp	
Full Review:																
Atlanta 2005	2	28.57	12.55	0.00	27.78	50.00	30.54	50.00	29.13	0.00	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Macon 2005	5	71.43	10.62	20.00	19.08	40.00	40.11	20.00	30.18	20.00	5.71	0.00	20.00	5.00	0.00	

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: GEORGIA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total*	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	Overal I	Low	Mod	Mid	Upp	
Full Review:																
Atlanta 2005	402	64.63	5.74	3.48	16.22	20.90	34.44	37.31	43.60	38.31	0.19	0.17	0.30	0.20	0.16	
Limited Review:																
Macon 2005	220	35.37	14.29	28.18	16.44	10.45	35.86	24.09	33.42	37.27	1.26	2.56	0.68	0.86	1.42	

* Based on 2004 Peer Mortgage Data (Eastern)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

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

* Based on 2004 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2005).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: GEORGIA								Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005					
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms* **	% BANK Loans	% of Farms* **	% BANK Loans	% of Farms* **	% BANK Loans	% of Farms* **	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Atlanta 2005	19	100.00	2.54	0.00	14.08	84.21	40.98	10.53	42.40	5.26	2.12	0.00	6.72	0.00	0.65
Limited Review:															
Macon 2005	0	0.00	4.90	0.00	13.88	0.00	42.24	0.00	38.98	0.00	0.00	0.00	0.00	0.00	0.00

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: GEORGIA								Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005					
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families ***	% BANK Loans****	% Families	% BANK Loans****	% Families ***	% BANK Loans****	% Families ***	% BANK Loans**	Overall	Low	Mod	Mid	Upp
Full Review:															
Atlanta 2005	71	46.10	19.13	5.63	16.94	9.86	21.11	30.99	42.82	53.52	0.03	0.02	0.01	0.03	0.05
Limited Review:															
Macon 2005	83	53.90	22.34	12.05	16.44	20.48	21.27	28.92	39.95	38.55	0.29	0.53	0.19	0.26	0.33

* Based on 2004 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2005).

* Based on 2004 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

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

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: GEORGIA								Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005					
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans****	% Families	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Atlanta 2005	10	45.45	19.13	30.00	16.94	10.00	21.11	40.00	42.82	20.00	0.08	0.12	0.00	0.15	0.08
Limited Review:															
Macon 2005	12	54.55	22.34	0.00	16.44	25.00	21.27	25.00	39.95	50.00	1.95	0.00	1.90	1.52	2.84

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: GEORGIA								Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005					
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans****	% Families	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans**	Overall	Low	Mod	Mid	Upp
Full Review:															
Atlanta 2005	86	51.50	19.13	6.98	16.94	11.63	21.11	12.79	42.82	68.60	0.06	0.03	0.02	0.04	0.09
Limited Review:															
Macon 2005	81	48.50	22.34	6.17	16.44	19.75	21.27	18.52	39.95	55.56	0.44	0.38	0.50	0.25	0.55

* Based on 2004 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

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

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

* Based on 2004 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

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

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

Table11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES					Geography: GEORGIA			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005		
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*		
	#	% of Total*	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less	
Full Review:										
Atlanta 2005	402	64.63	60.79	66.67	55.97	20.15	23.88	0.19	0.36	
Limited Review:										
Macon 2005	220	35.37	57.77	53.18	67.27	21.36	11.36	1.26	1.15	

Table12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS					Geography: GEORGIA			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005		
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*		
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less	
Full Review:										
Atlanta 2005	19	100.00	85.46	84.21	89.47	10.53	0.00	2.12	2.31	
Limited Review:										
Macon 2005	0	0.00	89.39	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2004 Peer Small Business Data -- US and PR

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2005).

**** 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 15.70% of small loans to businesses originated and purchased by the bank.

* Based on 2004 Peer Small Business Data -- US and PR

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

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2005).

**** 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 15.00% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: GEORGIA				Evaluation Period: JANUARY 1, 2003 TO JUNE 30, 2006					
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Atlanta	0	0	8	2,485	8	2,485	45.31	0	0
Limited Review:									
Macon	0	0	18	532	18	532	9.70	0	0
Statewide investments with potential to benefit the bank's AAs	2	467	2	2,000	4	2,467	44.99		

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: GEORGIA																	
Evaluation Period: JANUARY 1, 2003 TO JUNE 30, 2006																	
MA/Assessment Area:	Deposits % of Rated Area Deposits in AA	Branches						Branch Openings/Closings						Population			
		# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Atlanta	73.97	13	72.22	0.00	15.38	46.16	38.46	2	1	0	-1	+1	+1	7.27	20.31	36.03	36.39
Limited Review:																	
Macon	26.03	3	27.78	33.34	0.00	0.00	66.66	0	2	0	-1	0	-1	10.25	20.07	37.59	32.10

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

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

Table 1. Lending Volume

LENDING VOLUME		Geography: TENNESSEE 2004 2005						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
MA/Assessment Area (2005):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)	
Full Review:												
South Tennessee 2005	100.00	72	5,331	29	2,976	16	1,484	1	190	118	9,981	0.00

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: TENNESSEE 2004 2005						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% Bank Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overa ll	Low	Mod	Mid	Upp
Full Review:															
South Tennessee 2005	34	100.00	0.00	0.00	0.00	0.00	72.18	79.41	27.82	20.59	3.31	0.00	0.00	3.36	3.10

* Loan Data as of December 31, 2005. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2005 to December 31, 2005.

*** Deposit Data as of August 16, 2006. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

* Based on 2004 Peer Mortgage Data (Eastern)

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

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

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			Geography: TENNESSEE 2004 2005				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005								
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% Bank Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full Review:															
South Tennessee 2005	11	100.00	0.00	0.00	0.00	0.00	72.18	90.91	27.82	9.09	11.83	0.00	0.00	15.63	3.45

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: TENNESSEE 2004 2005				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005								
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% Bank Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overa ll	Low	Mod	Mid	Upp
Full Review:															
South Tennessee 2005	27	100.00	0.00	0.00	0.00	0.00	72.18	81.48	27.82	18.52	2.62	0.00	0.00	2.92	1.89

* Based on 2004 Peer Mortgage Data (Eastern)

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

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

* Based on 2004 Peer Mortgage Data (Eastern)

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

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

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY			Geography: TENNESSEE 2004 2005				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total**	% of MF Units***	% Bank Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overa II	Low	Mod	Mid	Upp	
Full Review:																
South Tennessee 2005	0	0.00	0.00	0.00	0.00	0.00	89.75	0.00	10.25	0.00	0.00	0.00	0.00	0.00	0.00	

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: TENNESSEE 2004 2005				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005					Market Share (%) by Geography*				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total*	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	% of Busines ses***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full Review:																
South Tennessee 2005	29	100.00	0.00	0.00	0.00	0.00	77.70	86.21	22.30	13.79	1.28	0.00	0.00	1.36	1.06	

* Based on 2004 Peer Mortgage Data (Eastern)

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

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

* Based on 2004 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2005).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: TENNESSEE 2004 2005						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005							
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms* **	% BANK Loans	% of Farms* **	% BANK Loans	% of Farms* **	% BANK Loans	% of Farms* **	% BANK Loans	Overa ll	Low	Mod	Mid	Upp
Full Review:															
South Tennessee 2005	16	100.00	0.00	0.00	0.00	0.00	67.57	56.25	32.43	43.75	1.85	0.00	0.00	1.40	3.08

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: TENNESSEE 2004 2005						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans**	% Families	% BANK Loans**	% Families***	% BANK Loans****	% Families**	% BANK Loans****	Overa ll	Low	Mod	Mid	Upp
Full Review:															
South Tennessee 2005	34	100.00	16.03	8.82	15.92	14.71	21.24	20.59	46.82	55.88	4.05	8.11	1.54	4.72	4.50

* Based on 2004 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2005).

* Based on 2004 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

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

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT				Geography: TENNESSEE 2004 2005				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans****	% Families	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
South Tennessee 2005	9	100.00	16.03	33.33	15.92	11.11	21.24	11.11	46.82	44.44	9.89	23.08	4.00	4.76	12.50

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE				Geography: TENNESSEE 2004 2005				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005							
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total*	% Families***	% BANK Loans****	% Families	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans**	Overall	Low	Mod	Mid	Upp
Full Review:															
South Tennessee 2005	27	100.00	16.03	3.70	15.92	18.52	21.24	37.04	46.82	40.74	3.13	1.96	2.46	2.94	3.79

* Based on 2004 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

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

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

* Based on 2004 Peer Mortgage Data (Eastern)

** As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

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

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: TENNESSEE 2004 2005				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005			
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
South Tennessee 2005	29	100.00	61.24	37.93	79.31	10.34	10.34	1.28	0.86

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: TENNESSEE 2004 2005				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005			
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
South Tennessee 2005	16	100.00	93.51	43.75	56.25	43.75	0.00	1.85	1.30

* Based on 2004 Peer Small Business Data -- US and PR

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2005).

**** 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 34.48% of small loans to businesses originated and purchased by the bank.

* Based on 2004 Peer Small Business Data -- US and PR

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

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2005).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 25.00% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: TENNESSEE 2004 2005				Evaluation Period: JANUARY 1, 2003 TO JUNE 30, 2006			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
South Tennessee	0	0	8	68	8	68	11.97	0	0
Regional and/or statewide investment fund	0	0	1	500	1	500	88.03		

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS		Geography: TENNESSEE 2004 2005				Evaluation Period: JANUARY 1, 2003 TO JUNE 30, 2006											
MA/Assessment Area:	Deposits	Branches				Branch Openings/Closings				Population							
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
South Tennessee	0.00	0	0.00	0.00	0.00	0.00	0.00	0	3	0	0	-3	0	0.00	0.00	72.60	27.40

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

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