



# LARGE BANK

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Comptroller of the Currency  
Administrator of National Banks

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## Public Disclosure

Evaluation Period:  
January 1, 2007 – March 31, 2009

## Community Reinvestment Act Performance Evaluation

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

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

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

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## Definitions and Common Abbreviations

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

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

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

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

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

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

**Census Tract (CT)** - Small, locally defined statistical areas within metropolitan areas. These areas are determined by the United States Census Bureau in an attempt to group homogenous populations. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density.

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

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

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

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

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

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

**Geography** - A census tract 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 pre-approval and loans for manufactured housing.

**Home Mortgage Loans** - Such loans include home purchase, home improvement, and home refinance, 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.

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

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

**Market Share (MS)** - 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 United States Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above it and half below it.

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

**Metropolitan Division (MD)** - Area defined by the Director of the United States Office of Management and Budget. MDs are a county or group of counties within a Core Based Statistical Area that contains a core with a population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main county or counties through commuting ties.

**Metropolitan Statistical Area (MSA)** - Area defined by the Director of the United States Office of Management and Budget. A Core Based Statistical Area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county as measured through commuting.

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

**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 contribution that has as its primary purpose community development.

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

**Small 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.

## Description of Institution

Bank of America, N.A. (BANA) is a full-service interstate bank that operated in 32 states and the District of Columbia during the evaluation period. The bank, headquartered in Charlotte, North Carolina, is a subsidiary of Bank of America Corporation (BAC) which is the largest banking company in the U.S. The bank has established over 6,000 banking offices and more than 18,000 automated teller machines (ATMs). BANA internet services also allow for nationwide banking activity with a current user base of approximately 27 million.

As of March 31, 2009, BANA and BAC had total assets of approximately \$1.4 trillion and \$2.3 trillion, respectively. Net Tier 1 Capital for BANA was \$90.4 billion. However, Tier 1 Capital at the bank level was influenced by BAC's receipt of TARP funds. This significant increase to capital near the end of the evaluation period was considered as part of performance context when analyzing the bank's performance.

The bank offers a varied and wide range of products and services directly or indirectly through affiliates. Types of lending products include commercial and small business loans, consumer loans, credit card loans, residential real estate loans, Small Business Administration (SBA) guaranteed loans, and other specialized lending programs. Deposit products include business and personal checking, money market, savings, time deposit, and individual retirement accounts.

BANA did not face any major legal or financial impediments that would hamper its ability to help meet the credit needs of its communities. The financial condition and performance of the bank's affiliates also did not negatively impact the bank's compliance with the Community Reinvestment Act (CRA).

During the last evaluation period which covered years 2004 through 2006, the bank received a rating of Outstanding. The scope of the previous evaluation included 38 rating areas. BAC made several acquisitions during the current evaluation period. In July 2007, BAC purchased U.S. Trust Corporation. There was a subsequent merger of United States Trust Company, NA into BANA in February 2008 which added one rating area for this evaluation. BAC acquired LaSalle Bank Corporation in October 2007 resulting in the later merger of two LaSalle bank charters into BANA in October 2008. These mergers added three new rating areas for this evaluation. Finally, in July 2008, BAC acquired Countrywide Financial Corporation and in January 2009 added Merrill Lynch Corporation. There were no mergers into BANA from these acquisitions during the evaluation period so no data from these mergers are included in this review.

## **Description of Evaluation Process**

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

Unless otherwise noted, conclusions drawn throughout this evaluation were based upon bank performance during years 2007, 2008, and the first quarter of 2009. The last evaluation was based on performance during years 2004 through 2006. At the bank's request, we considered affiliate Home Mortgage Disclosure Act (HMDA) lending and small business and small farm lending activities that occurred within the bank's assessment areas (AAs). In addition, we considered the community development lending, community development services, and qualified investment activity by subsidiaries and affiliates. The lending and investment activities of 11 bank subsidiaries and three affiliates were included in our evaluation of the bank's performance during the 27 month period.

Please refer to Appendix A for information on the subsidiaries, affiliates, and products reviewed during this evaluation.

### **Description of Evaluation Period**

The time period covered by this evaluation was challenging in terms of events and circumstances affecting the national economy. The first year of the evaluation period saw continuing increases in housing costs in some sections of the country, including a number of the bank's assessment areas. These increases had an impact on affordability in housing costs, especially for low- and moderate-income people wanting to purchase a home. By late 2007, deterioration in housing prices had begun to occur and the economy began to move towards recession. Lay-offs or threats of lay-offs contributed to mortgage delinquencies and the rise in foreclosures across the country. These circumstances made it more difficult to attract qualified loan applicants. The impact of these economic changes combined with a tightening of mortgage underwriting standards saw the volume of home mortgage loan applications and originations drop significantly in 2008 compared to prior years.

Challenges were also noted in the community development field. Early in the evaluation period there was intense competition and high demand for qualified investments and community development loans. However, by mid-2007, the size of the market had started to decline and many investors left the market. The value of tax credits decreased making some projects more difficult to fund and state funding became more uncertain or even nonexistent.

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

We selected 58 of the 306 bank delineated AAs for full-scope review. In each state where the bank had an office, the AA with the largest BANA deposit presence was generally selected. However, in the state of Florida we analyzed four AAs using full-scope procedures, while in California we analyzed three, and in Missouri, North Carolina, South Carolina, and Texas we analyzed two. More than one AA was selected in each of these states due to the bank's significant deposit presence in those states and/or the distribution of those deposits. Every



multistate metropolitan statistical area (MSA) in which the bank had branches in more than one state also received a full-scope review. Detailed narratives were prepared for the Boston-Cambridge-Quincy, Charlotte-Gastonia-Concord, and New York-Northern NJ-Long Island multistate MSAs, and the states of California, Florida, Illinois, and Texas. These areas represented 65% of the bank's total deposits. Abbreviated narratives were prepared for the remaining rating areas. For additional information regarding the makeup of AAs, please refer to Appendix A.

## Ratings

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

When determining the Lending Test conclusions by AA, small business loan products were weighted more heavily than HMDA and small farm loans. The weighting reflects BANA's loan volume over the evaluation period. In many markets, BANA made few, if any, small farm loans. Where there was a sufficient quantity of farm loans to analyze, it is noted in the narrative for the applicable rating area. In addition, if there were a small number of loans for any product type in an AA, no analysis was performed.

Geographic and borrower distribution conclusions for HMDA, small business, and small farm lending provided the most weight to overall AA Lending Test conclusions. Expectations for lending in low- versus moderate-income geographies were similar; however, we gave greater consideration to performance in moderate-income tracts if there were a limited number of businesses or owner-occupied housing units in the low-income tracts. Expectations for lending to low-income borrowers were slightly lower than for lending to moderate-income borrowers due to performance context issues such as the percentage of the population living below the poverty level, housing affordability issues, and the difficulty low-income borrowers have in qualifying for home loans. In analyzing performance in lending to small businesses and in lending to small farms, loans where revenues were known were compared to businesses or farms where revenues were known. This data was provided by the bank as part of the examination process and is not included in the standard tables in Appendix C.

Significant housing affordability issues were considered in our analysis in the Portland-Vancouver-Beaverton and New York-Northern NJ-Long Island multistate MSAs, and the Boston-Quincy, Seattle-Bellevue-Everett, and Washington-Arlington-Alexandria metropolitan divisions (MDs) as well as all AAs in the state of California. Community development lending, based on volume and complexity, and the use of innovative and flexible lending programs provided either a neutral or positive impact to AA conclusions.

When determining Investment Test AA conclusions, investment and contribution activity and responsiveness to community development needs were given the most weight. However, qualitative factors, such as complexity and innovation, were also considered.

Finally, when determining Service Test conclusions, accessibility to branch offices and changes in branch locations provided the most weight. Adjacency of middle- and upper-

income branches to low- and moderate-income (LMI) geographies was considered. Branch hours and services as well as community development services received a lesser amount of weight.

BANA's overall rating is a blend of the multistate MSA and state ratings. Conclusions were determined by considering lending, investment, and service activity in relation to the bank's presence within each AA. In reviewing community development loans, investments, and services, consideration was given to anomalies caused by the bank's method of aggregating and reporting deposits from geographically diverse regional and national corporations. When consolidating AA conclusions into state ratings, communities with a large banking presence received more weight than those with a small banking presence. We applied similar standards when consolidating state and multistate ratings into the overall bank rating.

### **Data Integrity**

BANA public lending information is accurate. As part of this CRA evaluation, we reviewed the bank's compliance management systems for assuring the accuracy and reliability of the bank's publicly filed HMDA information as well as small business and small farm lending data. The bank's Compliance Risk Management division and individual lines of business performed reviews of HMDA information and small business and small farm data during the evaluation time period. We found their reviews to be satisfactory.

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

### **Community Contacts**

OCC Community Affairs Officers updated or completed contacts in full-scope AAs for this evaluation. Interviews were conducted with a variety of community organizations including low-income housing specialists, small business development centers, social service groups, and community action groups. We also reviewed existing contacts made during the evaluation period with community groups, local government leaders, realtors, or business leaders within the various AAs. Information from community contacts for the Primary Rating Areas is summarized, as needed, in the Community Profiles found in Appendix C.

### **Other Information**

BANA offers many programs that support affordable housing as well as small businesses and farms and their broader communities. Some examples include:

- Significant contributions to the relief efforts in response to disasters in the bank's communities across the U.S. A total of \$3 million was donated to help mitigate disasters such as California wildfires, midwestern floods, and southern tornadoes.
- Providing program management and master servicing to state and local agencies that issue mortgage revenue bonds to fund first time homebuyer programs. This unique

- business line is practiced by only three national banks.
- Participating in more than 1,500 affordable housing programs offered by state and local agencies.
  - Creating a Special Bond Offering program which is a tax-exempt, direct placement bond product that features a combined construction and term debt facility that can be used for a wide range of bond-financed Low Income Housing Tax Credit (LIHTC) projects.
  - Providing SBA 504 lending. BANA was the number one SBA 504 lender by volume in 2007.

### **Fair Lending Review**

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

## General Information and Overall CRA Rating

### General Information

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

This document is an evaluation of the CRA performance of Bank of America, N.A. issued by the OCC, the institution's supervisory agency, as of March 31, 2009. The agency evaluates performance in AAs, as they are delineated by the institution, rather than individual branches. This AA evaluation may include the visits to some, but not necessarily all of the institution's branches. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 25.

### Overall CRA Rating

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

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

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

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

## Summary of Multistate Metropolitan Areas and State Ratings

RATINGS - BANK OF AMERICA, N.A.				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Rating
BANK OF AMERICA, N.A.	Outstanding	Outstanding	Outstanding	Outstanding
<b>Multistate Metropolitan Area (MA):</b>				
Allentown-Bethlehem-Easton (PA-NJ)	High Satisfactory	Outstanding	Outstanding	Outstanding
Augusta-Richmond County (GA-SC)	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Boston-Cambridge-Quincy (MA-NH)	Outstanding	Outstanding	Outstanding	Outstanding
Charlotte-Gastonia-Concord (NC-SC)	High Satisfactory	Outstanding	Outstanding	Outstanding
Kansas City (MO-KS)	Outstanding	Outstanding	Outstanding	Outstanding
Kingsport-Bristol-Bristol (TN-VA)	High Satisfactory	High Satisfactory	Outstanding	Satisfactory
New York-Northern NJ-Long Island (NY-NJ)	Outstanding	Outstanding	Outstanding	Outstanding
Philadelphia-Camden-Wilmington (PA-NJ-DE)	High Satisfactory	Outstanding	Outstanding	Outstanding
Portland-Vancouver-Beaverton (OR-WA)	Outstanding	Outstanding	Outstanding	Outstanding
Providence-New Bedford-Fall River (RI-MA)	Outstanding	Outstanding	Outstanding	Outstanding
South Bend-Mishawaka (IN-MI)	High Satisfactory	High Satisfactory	Outstanding	Satisfactory
St. Louis (MO-IL)	Outstanding	Outstanding	High Satisfactory	Outstanding
Washington-Arlington-Alexandria (DC-VA-MD)	Outstanding	Outstanding	Outstanding	Outstanding
<b>State:</b>				
Arizona	Outstanding	Outstanding	High Satisfactory	Outstanding
Arkansas	High Satisfactory	Low Satisfactory	Outstanding	Satisfactory
California	Outstanding	Outstanding	Outstanding	Outstanding
Connecticut	Outstanding	Outstanding	Outstanding	Outstanding
Delaware	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory
Florida	High Satisfactory	Outstanding	Outstanding	Outstanding
Georgia	Outstanding	Outstanding	Outstanding	Outstanding
Idaho	Outstanding	Outstanding	Outstanding	Outstanding
Illinois	Outstanding	Outstanding	Outstanding	Outstanding
Indiana	Low Satisfactory	Outstanding	Outstanding	Satisfactory
Iowa	High Satisfactory	High Satisfactory	Outstanding	Satisfactory
Kansas	Outstanding	Outstanding	Outstanding	Outstanding
Maine	High Satisfactory	Outstanding	Outstanding	Outstanding
Maryland	Outstanding	Outstanding	High Satisfactory	Outstanding
Massachusetts	Outstanding	Outstanding	Outstanding	Outstanding
Michigan	Outstanding	Outstanding	High Satisfactory	Outstanding
Minnesota	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory
Missouri	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Nevada	High Satisfactory	Outstanding	Outstanding	Outstanding

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

<b>Overall Bank:</b>	<b>Lending Test Rating*</b>	<b>Investment Test Rating</b>	<b>Service Test Rating</b>	<b>Overall Rating</b>
<b>State (continued):</b>				
New Hampshire	Outstanding	Low Satisfactory	Outstanding	Outstanding
New Jersey	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
New Mexico	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
New York	Outstanding	Outstanding	Outstanding	Outstanding
North Carolina	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
Oklahoma	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
Oregon	High Satisfactory	Outstanding	Outstanding	Outstanding
Pennsylvania	High Satisfactory	High Satisfactory	Outstanding	Satisfactory
South Carolina	High Satisfactory	High Satisfactory	Outstanding	Satisfactory
Tennessee	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
Texas	Outstanding	Outstanding	Outstanding	Outstanding
Virginia	High Satisfactory	High Satisfactory	Outstanding	Satisfactory
Washington	Outstanding	Outstanding	Outstanding	Outstanding

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

## Executive Summary

Narrative support for Bank of America, N.A.'s overall performance rating is detailed below. Additional narrative regarding performance for each multistate MSA and state is included in the *Primary Rating Areas* and *Other Rating Areas* sections of this evaluation. Narrative is supported by numerical tables, found in *Appendix C*, that reflect data considered during the analysis of the bank's CRA performance<sup>1</sup>.

### LENDING TEST

- Lending performance was excellent and had a positive impact on the local communities in which the bank operates.
- As previously noted, during the evaluation period, economic conditions changed significantly and provided lending challenges. While BANA tightened its product mix and underwriting criteria in response to the economic crisis, it maintained a focus on serving the community, especially low- and moderate-income families and geographies.
- Challenges were also present in the community development arena during the evaluation period with lenders leaving the market and economic conditions making projects more difficult to fund. BANA remained committed to community development financing and continued to participate in complex transactions in major markets. The bank was a leading provider of debt to LIHTC projects.

An excellent level of community development lending in full-scope markets combined with good geographic and good borrower distribution resulted in an Outstanding rating. The bank's HMDA geographic distribution was excellent while small business was good. Borrower distribution was good for both HMDA and small business lending.

Geographic distribution was strongest in the Boston-Cambridge-Quincy, Portland-Vancouver-Beaverton, and Providence-New Bedford-Fall River multistate MSAs and the states of California and New Hampshire. Borrower distribution was strongest in the Kansas City multistate MSA and the states of Iowa, Kansas, Michigan, and Pennsylvania. Of the 58 full-scope areas we reviewed, community development lending had a significantly positive impact in 16 of the areas and a positive impact in 11 other. Rating areas where community development lending performance had a significantly positive or positive impact on overall Lending Test performance represent 80% of bank deposits.

In relation to the bank's deposit market share, lending activity levels supported the bank's overall excellent Lending Test performance as BANA's activity was generally commensurate with its presence in the market. Special loan products with flexible underwriting standards assisted the bank in meeting the credit needs of LMI individuals and geographies within its AAs.

BANA originated a substantial majority of HMDA, small business, small farm, and community development loans inside its defined AAs. At the bank level by product, 93% of HMDA loans,

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<sup>1</sup> Multifamily tables are included only for those AAs where performance was factored into the bank's rating.

97% of small business loans, 80% of small farm loans, and 100% of community development loans were originated inside the bank's AAs. We analyzed home mortgage and small business lending patterns using maps and other reports and found no unexplained conspicuous gaps.

## **INVESTMENT TEST**

- Investment activity reflected an excellent level of responsiveness to the needs of BANA's AAs. In many larger AAs, the company took a leadership role in developing and participating in investments that were complex and involved multiple partners with both public and private funding. Many investments served significant community development needs.
- As previously stated, there were challenges in the economy and in the community development market during the evaluation period but BANA remained a stable, long-term provider of capital which created positive impact for LMI families and communities.

BANA consistently demonstrated strong Investment Test performance. Rating areas where investment performance is excellent represent 95% of bank deposits while areas where performance is good represents approximately 4%. In many AAs, prior period investments that remained outstanding had a positive impact on Investment Test performance. In some rating areas, projects located outside of BANA's AAs but within a statewide or regional area enhanced investment performance.

During this evaluation period, large dollar volumes of investments (more than \$200 million) were made in the Chicago-Naperville-Joliet, Los Angeles-Long Beach-Glendale, New York-White Plains-Wayne, and San Francisco-San Mateo-Redwood City MSA/MDs. This volume represented significant financial commitment in challenging markets.

BANA often demonstrated significant leadership in its qualified investment activities. In April 2008, the bank announced a Neighborhood Preservation Initiative to assist homeowners to stay in their homes which also helped to prevent neighborhood deterioration. As part of this initiative, the bank pledged to fund \$15 million in grants to support foreclosure prevention and property disposition programs and \$15 million in investments to create capacity for non-profit organizations to preserve affordable single-family and rental housing. Although these pledges were to be funded over a two-year period, the bank met or exceeded its goal in less than a year. As of March 31, 2009, the bank had provided \$16.2 million in grants, exceeding its goal, and \$15 million in investments, which matched its goal.

The bank also reported it ranked among the most significant debt providers to LIHTC projects and was the largest financial institution investor in Community Development Financial Institutions (CDFI). CDFI investments were responsive to the needs of the bank's communities and were targeted to small businesses, microenterprises, affordable housing, and community facilities.

In addition, the bank, through its community development corporation (CDC), was one of the few financial institutions that acted as a direct developer of large scale affordable multifamily



housing projects in LMI urban areas. Finally, leadership was demonstrated by the bank's cash contributions through its corporate philanthropic program. The bank ranked as the second largest corporate donor in the U.S. in 2008 with total cash donations of \$215 million. Of this total, 45% qualified as an investment under CRA. As a response to the economic crisis, the bank shifted some of its philanthropic giving to support organizations that provide basic human services such as access to health care, job training, hunger relief, basic shelter, and child care.

BANA continues its innovative program entitled "Neighborhood Excellence Initiative." The program is directed towards developing relationships with and investing in non-profit/charitable organizations that focus on strengthening communities in the bank's markets. Leadership training and unrestricted general operating support are provided to these organizations. The bank invested nearly \$35 million in this initiative during the evaluation period.

## **SERVICE TEST**

- Provision of retail services showed excellent responsiveness to the banking needs of geographies and individuals of different income levels in the bank's AAs.
- As community needs changed due to the economic crisis, the bank responded by shifting the focus of some of its CD services to foreclosure prevention in its most stressed rating areas. Bank employees participated in foreclosure prevention workshops and assisted non-profits in increasing capacity for mortgage counseling.

BANA demonstrated excellent Service Test performance during the evaluation period. The accessibility of the bank's retail service delivery systems was excellent as the percentage of branches in LMI geographies was typically near to or exceeded the percentage of the population in these areas. Rating areas with excellent Service Test performance represent 88% of franchise deposits. During the evaluation period, the bank began adding deposit imaging capabilities to its ATMs, including those in LMI communities. These ATMs have the capability to scan checks, count cash, and display results on screen increasing customer confidence in the deposit. This feature also provides an additional convenience as deposits are accepted up to 8 p.m. for same day processing.

The bank's record of opening and closing branches has generally improved accessibility of delivery systems, including in LMI geographies. One hundred sixty-eight new branches were opened in full-scope AAs with 40 (24%) located in LMI geographies. BANA closed only six branches in LMI communities out of a total of 74 (8%) closures in full-scope AAs. Many of the closures were due to lease expirations where the landlord would not renew or the closing of a store where an instore branch was located. While branch hours vary by assessment area and within assessment areas, the bank's hours and services were typically tailored to the convenience and needs of the communities. Hours and services were considered to be excellent in 69% of the rating areas.

BANA provided an excellent level of community development services which were responsive to the community development needs of its communities. The bank's provision of community development services is excellent in 60% of rating areas which represent 51% of franchise deposits.

At the franchise level, community development services were targeted to the broad categories of neighborhood preservation, education, and health and human services. Actual activities within these categories varied by AA based on the needs of the specific area but there were several initiatives that were more nationwide in scope. These initiatives included assisting at Volunteer Income Tax Assistance (VITA) sites, providing financial education in schools that primarily serve LMI students, and homebuyer education.

### **Other**

BANA has been responsive in helping to meet the credit needs of its communities through its mortgage loan refinancing, restructuring, and modification programs. Foreclosure assistance was provided in all full-scope AAs and strengthened lending test performance in a number of rating areas as this assistance was considered highly responsive to the needs of the area.

## **PRIMARY RATING AREAS**

- Boston-Cambridge-Quincy (MA-NH) Multistate MSA
- Charlotte-Gastonia-Concord (NC-SC) Multistate MSA
- New York-Northern NJ-Long Island (NY-NJ) Multistate MSA
- State of California
- State of Florida
- State of Illinois
- State of Texas

## Boston-Cambridge-Quincy (MA-NH) Multistate MSA Rating

**CRA rating for the multistate MSA<sup>2</sup>:** Outstanding

**The Lending Test is rated:** Outstanding

**The Investment Test is rated:** Outstanding

**The Service Test is rated:** Outstanding

The major factors that support this rating:

- Lending levels that reflect good responsiveness to the credit needs of the multistate MSA;
- Excellent distribution of loans among geographies and good distribution among borrowers of different income levels in the multistate MSA;
- Community development lending activities that had a positive impact on performance in the multistate MSA;
- Investment volume that reflects an excellent level of responsiveness to the needs of the multistate MSA;
- Provision of combined retail banking and community development services that shows excellent responsiveness to banking and community needs.

### Description of Institution's Operations in Boston-Cambridge-Quincy (MA-NH) multistate MSA

BANA is the largest banking institution in the Boston-Cambridge-Quincy multistate MSA rating area. As of June 30, 2008, the bank held a market share of 21% representing \$32.8 billion in deposits. The bank's primary competitors are State Street Bank and Trust and RBS Citizens Bank with deposit market shares of 16% and 14%, respectively. Of the bank's 45 rating areas, the Boston-Cambridge-Quincy multistate MSA ranks 6<sup>th</sup> and accounts for approximately 5% of total bank deposits. Within the multistate MSA, BANA operates 214 branch offices.

Refer to the market profile section in Appendix B for detailed demographics and other performance context information for all primary rating areas.

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<sup>2</sup> This rating reflects performance within the multistate MSA. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate MSA.

## **LENDING TEST**

Lending Test performance in the Boston-Cambridge-Quincy multistate MSA is rated Outstanding. Based on a full-scope review, performance in the Boston-Quincy MD is excellent.

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

#### **Lending Activity**

Lending activity in the Boston-Quincy MD is good. With the largest deposit market share, the bank ranked second, sixth, and fifth in market share for home purchase, home improvement, and home refinance loans among local deposit taking institutions within the MD, respectively. In addition, the bank's small business lending market share rank for deposit taking institutions is third.

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

##### **Home Mortgage Loans**

The geographic distribution of home mortgage loans within the Boston-Quincy MD is excellent for each product. The portion of loans made in both low- and moderate-income geographies exceeds the percentage of owner-occupied units in like geographies for each product. In addition, the market share of loans in both low- and moderate-income geographies for each product exceeds the bank's overall market share within the MD.

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

The geographic distribution of small loans to businesses in the Boston-Quincy MD is good. The distribution of small loans to businesses in low-income geographies is below and in moderate-income geographies exceeds the percentage of businesses in like geographies. The bank's market share of small loans to businesses in both low- and moderate-income geographies exceeds the bank's overall market share within the MD.

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

The geographic distribution of small loans to farms in the Boston-Quincy MD is adequate. Our analysis considered that there are a very limited number of small farms in the MD decreasing the opportunity to make loans. The distribution of small loans to farms in low-income geographies exceeds and in moderate-income is significantly below the percentage of farms in like geographies. The bank's market share of small loans to farms is negligible in both low- and moderate-income geographies and is significantly below its overall market share of small farm loans in the MD.

## **Multifamily Loans**

The volume of multifamily loans in the Boston-Quincy MD is minimal and was not used in the Lending Test evaluation.

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

Our analysis for all three home mortgage products considered the high cost of housing within the MD.

Home purchase loan borrower distribution is good. The portion of loans originated to low-income borrowers is well below and to moderate-income borrowers exceeds the percentage of like families within the MD. The market share of loans to both low- and moderate-income families exceeds the bank's overall market share of home purchase loans within the MD.

Home improvement loan borrower distribution is excellent. The portion of loans originated to low-income borrowers is below and to moderate-income borrowers exceeds the percentage of like families within the MD. The market share of loans to both low- and moderate-income families exceeds the bank's overall market share of home improvement loans within the MD.

Home refinance loan borrower distribution is good. The portion of loans originated to low-income borrowers is well below and to moderate-income families exceeds the percentage of like families within the MD. The market share of loans to low- and moderate-income families is near to and exceeds the bank's overall market share of home refinance loans within the MD, respectively.

## **Small Loans to Businesses**

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

## **Small Loans to Farms**

The borrower distribution of small loans to farms is good in the Boston-Quincy MD. The percentage of loans to small farms with known revenues approximates the percentage of small farms with known revenues in the MD. However, the bank's market share of small loans to farms is well below its overall farm loan market share. The bank also makes a significant majority of these loans in smaller amounts.

## **Community Development Lending**

Community development lending had a positive impact on lending performance in the Boston-Quincy MD. During the evaluation period, the bank originated 26 community development loans totaling \$84.4 million. Most of these loans provided affordable housing and provided over 900 housing units affordable to LMI families within the MD.

## **Product Innovation and Flexibility**

BANA's use of flexible loan programs was favorably considered in its Lending Test performance for all rating areas.

Flexible loan underwriting criteria used in bank programs that increase LMI home ownership include: lower down payments and closing cost requirements as well as source of funds flexibility, higher debt ratios and non-traditional credit history consideration, reduced or no mortgage insurance requirement, and required home buyer education.

The bank also leverages partnerships with various non-profits and state and local organizations such as NACA and the Massachusetts Housing Partnership to help LMI applicants achieve home ownership.

Examples of BANA's flexible products include Community Accommodation loans which are designed to provide an alternative avenue for approval on mortgage loans that do not meet normal mortgage underwriting guidelines. No mortgage insurance and increased debt-to-income ratios are features of this product. In addition, Community Commitment is a product that offers non-traditional credit guidelines, low minimum credit scores, no mortgage insurance, and minimal out of pocket expense. Completion of homebuyer education is required for each product.

The bank's flexible lending programs are available throughout its footprint and use of these programs was considered in all rating areas.

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

Based on limited-scope reviews, Lending Test performance in the Peabody and Rockingham County-Strafford County MDs is excellent and is not inconsistent with the overall Outstanding performance in the multistate MSA. Performance in the Cambridge-Newton-Framingham MD is good but weaker than the overall performance in the multistate MSA due to lower relative levels of community development lending. Performance in limited-scope AAs did not negatively impact the Lending Test rating.

## **INVESTMENT TEST**

Investment Test performance in the Boston-Cambridge-Quincy multistate MSA is rated Outstanding. Based on a full-scope review, performance in the Boston-Quincy MD is excellent.

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

BANA made 328 investments in the Boston-Quincy MD totaling \$144.5 million. As of March 31, 2009, prior period investments totaled \$154.5 million. The largest investments in the Boston-Quincy MD totaled \$69.4 million and consisted of purchases of various affordable housing mortgage-backed securities that were targeted to LMI borrowers. The bank also invested \$32.2 million in LIHTC projects which provided more than 500 housing units

affordable to LMI families. In addition, BANA made investments totaling \$16 million in four CDFIs and \$15.9 million in bonds that supported affordable housing or revitalized or stabilized low- or moderate-income communities. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services, or activities that revitalize or stabilize LMI geographies.

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

Based on limited-scope reviews, Investment Test performance in the Cambridge-Newton-Framingham and Peabody MDs is excellent and is not inconsistent with the overall Outstanding performance in the multistate MSA. Performance in the Rockingham County-Strafford County MD is good but weaker than the overall performance in the multistate MSA due to a lower amount of qualified investments relative to the bank's operations in the multistate MSA. Performance in limited-scope AAs did not negatively impact the Investment Test rating.

### **SERVICE TEST**

Service Test performance in the Boston-Cambridge-Quincy multistate MSA is rated Outstanding. Based on a full-scope review, performance in the Boston-Quincy MD is excellent.

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

#### **Retail Banking Services**

Service delivery systems in the Boston-Quincy MD are readily accessible to geographies and individuals of different income levels. The percentage of the bank's branches in low- and moderate-income geographies exceeds and is near to the percentage of the population residing in these areas, respectively. Eight additional branches located in close proximity to moderate-income geographies and the use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 31% of the population that resides in LMI geographies, 31% of customers that use alternative delivery systems reside in LMI geographies.

The bank did not open or close any branches in LMI geographies in the MD and hours and services do not vary in a way that inconveniences the people living in the MD.

#### **Community Development Services**

The bank is a leader in providing community development services to the MD. Services were provided to 23 organizations pursuing a variety of initiatives targeted at LMI areas and individuals which represents a high level of services. These services addressed community development needs such as technical assistance for organizations providing economic development, affordable housing, community services, or activities that revitalize or stabilize LMI geographies. The bank also provided home buyer education services and loans to 505



LMI individuals through partnership with non-profit organizations which represents a strong level of service.

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

Based on limited-scope reviews, Service Test performance in the Rockingham County-Strafford County MD is excellent and is not inconsistent with the overall Outstanding performance in the multistate MSA. Performance in the Cambridge-Newton-Framingham and Peabody MDs is good but weaker than the overall performance in the multistate MSA. Weaker performance is due to less accessible retail delivery systems to LMI geographies. Performance in limited-scope AAs did not negatively impact the Service Test rating.

Refer to Tables 1-14 in the multistate MA section of Appendix C for the facts and data that support all Test conclusions.

## Charlotte-Gastonia-Concord (NC-SC) Multistate MSA Rating

CRA rating for the multistate MSA<sup>3</sup>: Outstanding

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Outstanding

The Service Test is rated: Outstanding

The major factors that support this rating:

- Lending levels that reflect excellent responsiveness to the credit needs of the multistate MSA;
- Good distribution of loans among both geographies and borrowers of different income levels throughout the multistate MSA;
- Community development lending activities that had a positive impact on performance in the multistate MSA;
- Investment volume that reflects an excellent level of responsiveness to the needs of the multistate MSA;
- Provision of combined retail banking and community development services that shows excellent responsiveness to banking and community needs.

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

BANA is the 2<sup>nd</sup> largest banking institution in the Charlotte-Gastonia-Concord multistate MSA rating area. As of June 30, 2008, the bank held a market share of 19% representing \$20.8 billion in deposits. The bank's primary competitors are Wells Fargo Bank, N.A. and Branch Banking & Trust Company with deposit market shares of 69% and 3%, respectively. Of the bank's 45 rating areas, the Charlotte-Gastonia-Concord multistate MSA ranks 9<sup>th</sup> and accounts for approximately 3% of total bank deposits. Within the multistate MSA, BANA operates 61 branch offices.

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<sup>3</sup> This rating reflects performance within the multistate MSA. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate MSA.

## **LENDING TEST**

Lending Test performance in the Charlotte-Gastonia-Concord multistate MSA is rated High Satisfactory.

### **Lending Activity**

Lending activity in the Charlotte-Gastonia-Concord multistate MSA is excellent. With the second largest deposit market share, the bank ranked first, fifth, and third in market share for home purchase, home improvement, and home refinance loans among local deposit taking institutions within the MSA, respectively. In addition, the bank's small business lending market share rank for deposit taking institutions is first.

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

#### **Home Mortgage Loans**

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

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

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

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

The geographic distribution of small loans to businesses in the Charlotte-Gastonia-Concord multistate MSA is adequate. The distribution in both low- and moderate-income geographies is below the percentage of businesses in like geographies. The bank's market share of small loans to businesses in low-income geographies exceeds and in moderate-income geographies is near to the bank's overall market share within the MSA.

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

The geographic distribution of small loans to farms in the Charlotte-Gastonia-Concord multistate MSA is good. The distribution was not analyzed in low-income geographies due to

the minimal number of farms located in these geographies. The distribution in moderate-income geographies exceeds the percentage of farms in like geographies. The bank's market share of small loans to farms in moderate-income geographies is below its overall market share of small farm loans in the MSA.

### **Multifamily Loans**

The volume of multifamily loans in the Charlotte-Gastonia-Concord multistate MSA is minimal and was not used in the Lending Test evaluation.

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

Our analysis for all three home mortgage products considered the higher than normal unemployment rate within the MSA.

Home purchase loan borrower distribution is excellent. The portion of loans originated to low-income borrowers is near to and to moderate-income borrowers exceeds the percentage of like families within the MSA. The market share of loans to both low- and moderate-income families exceeds the bank's overall market share of home purchase loans within the MSA.

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

Home refinance loan borrower distribution is good. The portion of loans originated to low-income borrowers is well below and to moderate-income families is near to the percentage of like families within the MSA. The market share of loans to low- and moderate-income families is near to and exceeds the bank's overall market share of home refinance loans within the MSA, respectively.

### **Small Loans to Businesses**

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

### **Small Loans to Farms**

The borrower distribution of small loans to farms is good in the Charlotte-Gastonia-Concord multistate MSA. The percentage of loans to small farms with known revenues is near to the percentage of small farms with known revenues in the MSA. The bank's market share of small loans to farms exceeds its overall farm loan market share. The bank also makes a significant majority of these loans in smaller amounts.

## **Community Development Lending**

Community development lending had a positive impact on lending performance in the Charlotte-Gastonia-Concord multistate MSA with two projects considered to be complex. During the evaluation period, the bank originated 20 community development loans totaling \$50.5 million. Most of these loans were for affordable housing and provided over 600 housing units affordable to LMI families within the MSA.

## **INVESTMENT TEST**

Investment Test performance in the Charlotte-Gastonia-Concord multistate MSA is rated Outstanding. The role of the bank's CDC as a direct developer/investor in this market and the level of corporate deposits in this market were taken into consideration in forming our conclusion. BANA made 212 investments in the MSA totaling \$123.6 million. As of March 31, 2009, prior period investments totaled \$36.1 million. The largest investments in the Charlotte-Gastonia-Concord multistate MSA totaled \$61.3 million and consisted of purchases of various affordable housing mortgage-backed securities that were targeted to LMI borrowers. The bank also invested \$42 million in three CDFIs and \$11.1 million in LIHTC projects which provided more than 120 housing units affordable to LMI families. Finally, the bank's CDC acted as a direct developer/investor in one project for \$5.3 million that helped revitalize a moderate-income geography. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services, or activities that revitalize or stabilize LMI geographies.

## **SERVICE TEST**

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

## **Retail Banking Services**

Service delivery systems in the Charlotte-Gastonia-Concord multistate MSA are readily accessible to geographies and individuals of different income levels. The percentage of the bank's branches in both low- and moderate-income geographies exceeds the percentage of the population residing in these areas. Eight branches located in close proximity to moderate-income geographies and the bank's use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 26% of the population that resides in LMI geographies, 15% of customers that use alternative delivery systems reside in LMI geographies. The bank did not open or close any branches in LMI geographies and hours and services are tailored to the convenience and needs of people living in the multistate MSA.

## **Community Development Services**

The bank is a leader in providing community development services to the multistate MSA. Services were provided to 31 organizations pursuing a variety of initiatives targeted at LMI areas and individuals which represents a high level of services. These services addressed

community development needs such as technical assistance for organizations providing economic development, affordable housing, community services, or activities that revitalize or stabilize LMI geographies. The bank also provided home buyer education services and loans to 1,973 LMI individuals through partnership with non-profit organizations which represents a significant level of service.

Refer to Tables 1-14 in the multistate MA section of Appendix C for the facts and data that support all Test conclusions.

## New York-Northern NJ-Long Island Multistate MSA Rating

**CRA rating for the multistate MSA<sup>4</sup>:** Outstanding

**The Lending Test is rated:** Outstanding

**The Investment Test is rated:** Outstanding

**The Service Test is rated:** Outstanding

The major factors that support this rating:

- Lending levels that reflect good responsiveness to the credit needs of the multistate MSA;
- Good distribution of loans among both geographies and borrowers of different income levels throughout the multistate MSA;
- Community development lending activities that had a positive impact on performance in the multistate MSA;
- Investment volume that reflects an excellent level of responsiveness to the needs of the multistate MSA;
- Provision of combined retail banking and community development services that shows excellent responsiveness to banking and community needs.

### **Description of Institution's Operations in New York-Northern NJ-Long Island (NY-NJ) multistate MSA**

BANA is the 2<sup>nd</sup> largest banking institution in the New York-Northern NJ-Long Island multistate MSA rating area. As of June 30, 2008, the bank held a market share of almost 9% representing \$70.9 billion in deposits. The bank's primary competitors are JPMorgan Chase Bank, N.A. and Citibank, N. A. with deposit market shares of 30% and 8%, respectively. Of the bank's 45 rating areas, the New York-Northern NJ-Long Island multistate MD ranks 2<sup>nd</sup> and accounts for approximately 10% of total bank deposits. Within the multistate MSA, BANA operates 523 branch offices.

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<sup>4</sup> This rating reflects performance within the multistate MSA. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate MSA.

## LENDING TEST

Lending Test performance in the New York-Northern NJ-Long Island multistate MSA is rated Outstanding. Based on a full-scope review, performance in the Edison-New Brunswick, Nassau-Suffolk, Newark-Union, and New York-White Plains-Wayne MDs is excellent in each.

### Lending Activity

Lending activity in the Edison-New Brunswick MD is good. With the second largest deposit market share, the bank is ranked second, seventh, and fifth in market share for home purchase, home improvement, and home refinance loans among local deposit taking institutions within the MD, respectively. In addition, the bank has the third market rank for small business lending among local deposit taking institutions.

Lending activity in the Nassau-Suffolk MD is excellent. With the fifth largest deposit market share, the bank is ranked fourth, seventh, and fourth in market share for home purchase, home improvement, and home refinance loans among local deposit taking institutions within the MD, respectively. In addition, the bank has the fourth market rank for small business lending among local deposit taking institutions.

Lending activity in the Newark-Union MD is excellent. With the eighth largest deposit market share, the bank is ranked fourth, fifth, and sixth in market share for home purchase, home improvement, and home refinance loans among local deposit taking institutions within the MD, respectively. In addition, the bank has the third market rank for small business lending among local deposit taking institutions.

Lending activity in the New York-White Plains-Wayne multistate MD is good. With the second largest deposit market share, the bank is ranked third, eighth, and fifth in market share for home purchase, home improvement, and home refinance loans among local deposit taking institutions within the MD, respectively. In addition, the bank has the fourth market rank for small business lending among local deposit taking institutions.

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

#### Home Mortgage Loans

Home purchase loan geographic distribution within the Edison-New Brunswick MD is good. The portion of loans made in low-income is below and in moderate-income geographies exceeds the percentage of owner-occupied units in like geographies. The market share of home purchase loans in low-income exceeds and in moderate-income geographies is near to the bank's overall market share within the MD.

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



Home refinance loan geographic distribution is adequate. The portion of loans originated in low-income is significantly below and in moderate-income geographies is near to the percentage of owner-occupied units within like geographies. However, the market share of home refinance loans in low-income exceeds and in moderate-income is near to the bank's overall market share within the MD.

Home purchase loan geographic distribution within the Nassau-Suffolk MD is excellent. The distribution was not analyzed in low-income geographies for any home mortgage product due to the minimal number of owner-occupied housing units located in these geographies. The portion of loans made in moderate-income geographies exceeds the percentage of owner-occupied units in like geographies. Also, the market share of home purchase loans in moderate-income geographies exceeds the bank's overall market share within the MD.

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

Home refinance loan geographic distribution is excellent. The portion of loans originated in moderate-income geographies exceeds the percentage of owner-occupied units within like geographies. The market share of home refinance loans in moderate-income geographies is below the bank's overall market share within the MD.

The geographic distribution of home mortgage loans within the Newark-Union MD is excellent for each product. The portion of loans made in both low- and moderate-income geographies exceeds the percentage of owner-occupied units in like geographies for each product. In addition, the market share of loans in both low- and moderate-income geographies for each product exceeds the bank's overall market share within the MD.

The geographic distribution of home mortgage loans within the New York-White Plains-Wayne MD is excellent for each product. The portion of loans made in both low- and moderate-income geographies exceeds the percentage of owner-occupied units in like geographies for each product. Market share comparisons vary. For home purchase loans, the market share in low-income exceeds and in moderate-income geographies is near to, while for home improvement loans the market share in both low- and moderate-income geographies exceeds the bank's overall market share within the MD. Finally, the market share of home refinance loans in low-income geographies is below and in moderate-income is near to the bank's overall market share within the MD.

### **Small Loans to Businesses**

The geographic distribution of small loans to businesses in the Edison-New Brunswick MD is good. The distribution of small loans to businesses in low-income geographies is below and in moderate-income geographies approximates the percentage of businesses in like geographies. The bank's market share of small loans to businesses in both low- and

moderate-income geographies exceeds its overall market share of small business loans in the MD.

The geographic distribution of small loans to businesses in the Nassau-Suffolk MD is excellent. The distribution of small loans to businesses was not analyzed in low-income geographies due to the small number of businesses located in these geographies. The distribution of small loans to businesses in moderate-income geographies exceeds the percentage of businesses in like geographies. The bank's market share of small loans to businesses in moderate-income geographies exceeds its overall market share of small business loans in the MD.

The geographic distribution of small loans to businesses in both the Newark-Union and New York-White Plains-Wayne MDs is good. The distribution of small loans to businesses in low-income geographies is below and in moderate-income geographies is near to the percentage of businesses in like geographies. The bank's market share of small loans to businesses in both low- and moderate-income geographies exceeds its overall market share of small business loans in the MD.

### **Small Loans to Farms**

The geographic distribution of small loans to farms in both the Edison-New Brunswick and Nassau-Suffolk MDs is excellent. The distribution of small loans to farms was not analyzed in low-income geographies due to the small number of farms located in these geographies. The distribution of small loans to farms in moderate-income geographies exceeds the percentage of farms in like geographies. The bank's market share of small loans to farms in moderate-income geographies exceeds its overall market share of small farm loans in the MD.

The geographic distribution of small loans to farms in the Newark-Union MD is adequate considering that there are a very limited number of small farms in the MD decreasing the opportunity to make loans. The distribution of small loans to farms was not analyzed in low-income geographies due to the small number of farms located in these geographies. The distribution of small loans to farms in moderate-income geographies is significantly below the percentage of farms in like geographies. The bank's market share of small loans to farms in moderate-income geographies is significantly below its overall market share of small farm loans in the MD.

The geographic distribution of small loans to farms in the New York-White Plains-Wayne MD is good. The distribution of small loans to farms in both low- and moderate-income geographies exceeds the percentage of farms in like geographies. The bank's market share of small loans to farms in low-income geographies is near to and in moderate is well below its overall market share of small farm loans in the MD.

### **Multifamily Loans**

The volume of multifamily loans in the Edison-New Brunswick, Nassau-Suffolk, Newark-Union, and New York-White Plains-Wayne MDs is minimal and was not used in the Lending Test evaluation.

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

Our analysis for all three home mortgage products in the Edison-New Brunswick, Nassau-Suffolk, and Newark-Union MDs considered the high cost of housing in each market. Low-income borrowers have a particularly difficult time qualifying for loans in these markets and therefore we adjusted our expectations for lending to this segment of the community.

The borrower distribution of home purchase loans in the Edison-New Brunswick MD is excellent. The portion of home purchase loans originated to low-income borrowers is below and to moderate-income borrowers exceeds the percentage of like families within the MD. Also, the market share of home purchase loans to both low- and moderate-income families exceeds the bank's overall market share for this type of loan within the MD.

The borrower distribution of home improvement loans is good. The portion of home improvement loans originated to low-income borrowers is below and to moderate-income borrowers exceeds the percentage of like families within the MD. The market share of loans to both low- and moderate-income families is near to the bank's overall market share of home improvement loans within the MD.

The borrower distribution of home refinance loans is good. The portion of home refinance loans originated to low-income borrowers is well below and to moderate-income borrowers approximates the percentage of like families within the MD. The market share of loans to low-income families is near to and to moderate-income families is below the bank's overall market share of home refinance loans within the MD.

The borrower distribution of home purchase loans in the Nassau-Suffolk MD is good. The portion of home purchase loans originated to low-income borrowers is well below and to moderate-income borrowers approximates the percentage of like families within the MD. The market share of home purchase loans to both low- and moderate-income families exceeds the bank's overall market share for this type of loan within the MD.

The borrower distribution of home improvement loans is excellent. The portion of home improvement loans originated to low-income borrowers is below and to moderate-income borrowers exceeds the percentage of like families within the MD. The market share of loans to low-income is near to and to moderate-income families exceeds the bank's overall market share of home improvement loans within the MD.

The borrower distribution of home refinance loans in the Nassau-Suffolk MD is good. The portion of home refinance loans originated to low-income borrowers is well below and to moderate-income borrowers approximates the percentage of like families within the MD. The market share of loans to low-income families approximates and to moderate-income families is near to the bank's overall market share of home refinance loans within the MD.

The borrower distribution of home purchase loans in the Newark-Union MD is good. The portion of home purchase loans originated to low-income borrowers is significantly below and to moderate-income borrowers exceeds the percentage of like families within the MD. The

market share of home purchase loans to both low- and moderate-income families exceeds the bank's overall market share for this type of loan within the MD.

The borrower distribution of home improvement loans is excellent. The portion of home improvement loans originated to low-income borrowers is below and to moderate-income borrowers exceeds the percentage of like families within the MD. The market share of loans to low-income is near to and to moderate-income families exceeds the bank's overall market share of home improvement loans within the MD.

The borrower distribution of home refinance loans is good. The portion of home refinance loans originated to low-income borrowers is well below and to moderate-income borrowers is near to the percentage of like families within the MD. The market share of loans to low-income families is near to and to moderate-income families is below the bank's overall market share of home refinance loans within the MD.

The borrower distribution is adequate for home purchase, home improvement, and home refinance loans, respectively after consideration of the context that the New York-White Plains-Wayne MD is a very high cost housing market. Both low- and moderate-income borrowers have a difficult time qualifying for loans in this MD and therefore we adjusted our expectations for lending to each of these segments of the community.

The portion of home purchase loans originated to low- and moderate-income borrowers is significantly below the percentage of like families within the MD. However, the market share of home purchase loans to both low- and moderate-income families exceeds the bank's overall market share of home purchase loans within the MD.

The portion of home improvement loans originated to low-income borrowers is significantly below and to moderate-income borrowers is well below the percentage of like families within the MD. The market share of loans to low-income families is well below and to moderate-income families is near to the bank's overall market share of home improvement loans within the MD.

The portion of home refinance loans originated to low- and moderate-income borrowers is significantly below the percentage of like families within the MD. The market share of loans to low-income families is below and to moderate-income families is near to the bank's overall market share of home refinance loans within the MD.

### **Small Loans to Businesses**

The borrower distribution of small loans to businesses is good in the Edison-New Brunswick, Nassau-Suffolk, Newark-Union, and New York-White Plains-Wayne MDs, respectively. The percentage of loans to small businesses is near to the percentage of small businesses in the MD. The bank's market share of small loans to businesses exceeds its overall business loan market share. The bank also makes a significant majority of these loans in smaller amounts.

### **Small Loans to Farms**

The borrower distribution of small loans to farms is good in the Edison-New Brunswick MD. The percentage of loans to small farms with known revenues exceeds the percentage of small farms with known revenues in the MD. The bank's market share of small loans to farms is below its overall farm loan market share. The bank also makes a significant majority of these loans in smaller amounts.

The borrower distribution of small loans to farms is adequate in both the Nassau-Suffolk and New York-White Plains-Wayne MDs. The percentage of loans to small farms with known revenues is near to the percentage of small farms with known revenues in the MD. The bank's market share of small loans to farms is well below its overall farm loan market share in each MD. The bank also makes a significant majority of these loans in smaller amounts.

The borrower distribution of small loans to farms is excellent in the Newark-Union MD. The percentage of loans to small farms with known revenues approximates the percentage of small farms with known revenues in the MD. The bank's market share of small loans to farms is near to its overall farm loan market share. The bank also makes a significant majority of these loans in smaller amounts.

### **Community Development Lending**

Community development lending had a significantly positive impact on lending performance in the Edison-New Brunswick MD. During the evaluation period, the bank originated 7 community development loans totaling \$32.5 million. The majority of these loans revitalized or stabilized low-income geographies.

Community development lending had a significantly positive impact on lending performance in the Nassau-Suffolk MD. During the evaluation period, the bank originated 17 community development loans totaling \$43.4 million. The majority of these loans promoted economic development by financing small businesses.

Community development lending had a significantly positive impact on lending performance in the Newark-Union MD. During the evaluation period, the bank originated 15 community development loans totaling \$21.0 million. The majority of these loans provided affordable housing with almost 300 housing units affordable to LMI families within the MD.

Community development lending had a positive impact on lending performance in the New York-White Plains-Wayne MD. During the evaluation period, the bank originated 87 community development loans totaling \$197.3 million. All of these loans provided affordable housing with almost 1,000 housing units affordable to LMI families within the MD which was particularly responsive to affordable housing needs in the MSA.

### **INVESTMENT TEST**

Investment Test performance in the New York-Northern NJ-Long Island multistate MSA is rated Outstanding. Based on a full-scope review, performance in the Edison-New Brunswick, Nassau-Suffolk, Newark-Union, and New York-White Plains-Wayne MDs is excellent.

The bank funded 77 investments in the Edison-New Brunswick MD totaling \$48.1 million. As of March 31, 2009, prior period investments totaled \$21.9 million. The largest investments in Edison totaled \$35.6 million and consisted of funding LIHTC projects which provided more than 225 housing units affordable to LMI families. The bank also purchased various affordable housing mortgage-backed securities that were targeted to LMI borrowers totaling \$11 million and invested \$935,000 in a CDFI. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services or activities that revitalize or stabilize LMI geographies.

BANA funded 98 investments in the Nassau-Suffolk MD for \$27.7 million. As of March 31, 2009, prior period investments totaled \$5.9 million. The largest investments in Nassau consisted of funding three LIHTC projects totaling \$11.5 million which provided over 175 housing units affordable to LMI families. Additionally, the bank purchased \$10.6 million in affordable multifamily housing revenue bonds and \$3.9 million in various affordable housing mortgage-backed securities that were targeted to LMI borrowers. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services or activities that revitalize or stabilize LMI geographies.

In the Newark-Union MD, the bank made 129 investments totaling \$24.2 million. As of March 31, 2009, prior period investments totaled \$33.8 million. The largest investments in Newark-Union consisted of \$21.3 million in purchases of various affordable housing mortgage-backed securities that were targeted to LMI borrowers and \$1.5 million invested in CDFIs. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services or activities that revitalize or stabilize LMI geographies.

In New York-White Plains-Wayne MD, the level of corporate deposits in this market was taken into consideration in forming our conclusion. BANA made 285 investments in the MD totaling \$337 million. As of March 31, 2009, prior period investments totaled \$134.7 million. The largest investments in New York-White Plains-Wayne totaled \$153.7 million and consisted of investments in LIHTC projects which provided more than 1,250 housing units affordable to LMI families. The bank also invested in two NMTC projects totaling \$44 million and \$9.7 million in five CDFIs. In addition, the bank invested \$35.9 million in affordable multifamily housing revenue bonds and \$31.2 million in Qualified Zone Academy Bonds (QZABs). Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services, or activities that revitalize or stabilize LMI geographies.

## **SERVICE TEST**

Service Test performance in the New York-Northern NJ-Long Island multistate MSA is rated Outstanding. Based on a full-scope review, performance in the Edison-New Brunswick, Newark-Union, and Nassau-Suffolk MDs is excellent and in the New York-White Plains-Wayne MD is good.

## Retail Banking Services

Service delivery systems in the Edison-New Brunswick MD are readily accessible to geographies and individuals of different income levels. The percentage of the bank's branches in low-income geographies is well below the percentage of the population residing in these areas; however, the nominal percentage of the population that resides in low-income geographies was considered as context in the analysis. The percentage of branches in moderate-income geographies exceeds the percentage of the population residing in these areas. Three branches located in close proximity to low-income geographies as well as the bank's use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 21% of the population that resides in LMI geographies, 16% of customers that use alternative delivery systems reside in LMI geographies. The bank did not open or close any branches in LMI geographies and hours and services do not vary in a way that inconveniences the people living in the MD.

Service delivery systems in the Nassau-Suffolk MD are readily accessible to geographies and individuals of different income levels. The percentage of the bank's branches in low-income geographies substantially meets and in moderate-income geographies is near to the percentage of the population residing in these areas. Thirteen branches located in close proximity to moderate-income geographies and the bank's use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 17% of the population that resides in LMI geographies, 15% of customers that use alternative delivery systems reside in LMI geographies. The bank did not open or close any branches in LMI geographies in the MD and hours and services are tailored to the convenience and needs of the people living in the MD.

Service delivery systems in the Newark-Union MD are readily accessible to geographies and individuals of different income levels. The percentage of the bank's branches in low-income geographies exceeds and in moderate-income geographies is near to the percentage of the population residing in these areas. Eleven branches located in close proximity to moderate-income geographies as well as the bank's use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 33% of the population that resides in LMI geographies, 31% of customers that use alternative delivery systems reside in LMI geographies. Branch openings and closings have improved the accessibility of the bank's delivery systems in LMI geographies. The bank opened one branch in a low-income and one branch in a moderate-income geography and also closed one branch in a moderate-income geography. The closed branch was consolidated into the new branch that was opened. Hours and services are tailored to the convenience and needs of the people living in the MD.

Service delivery systems in the New York-White Plains-Wayne MD are accessible to geographies and individuals of different income levels after considering the improved access provided by branches located in close proximity. The percentage of the bank's branches in low-income geographies is significantly below and in moderate-income geographies is below the percentage of the population residing in these areas. However, 33 branches located in close proximity to LMI geographies and the bank's use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to

38% of the population that resides in LMI geographies, 29% of customers that use alternative delivery systems reside in LMI geographies. Branch openings and closings have improved the accessibility of the bank's delivery systems in LMI geographies. The bank opened five branches in low-income and three branches in moderate-income geographies. Hours and services are tailored to the convenience and needs of the people living in the MD.

### **Community Development Services**

The bank provided a relatively high level of community development services to the Edison-New Brunswick MD. Services were provided to 14 organizations pursuing a variety of initiatives targeted at LMI areas and individuals. These services consistently addressed community development needs such as technical assistance for organizations providing economic development, affordable housing, community services, or activities that revitalize or stabilize LMI geographies. The bank also provided home buyer education services and loans to 239 LMI individuals through partnership with non-profit organizations which represents a good level of service.

The bank is a leader in providing community development services to the Nassau-Suffolk MD. Services were provided to 18 organizations pursuing a variety of initiatives targeted at LMI areas and individuals which represents a high level of services. These services consistently addressed community development needs such as technical assistance for organizations providing economic development, affordable housing, community services, or activities that revitalize or stabilize LMI geographies. The bank also provided home buyer education services and loans to 175 LMI individuals through partnership with non-profit organizations which represents a good level of service.

The bank is a leader in providing community development services to the Newark-Union MD. Services were provided to 21 organizations pursuing a variety of initiatives targeted at LMI areas and individuals which represents a high level of services. These services consistently addressed community development needs such as technical assistance for organizations providing economic development, affordable housing, community services, or activities that revitalize or stabilize LMI geographies. The bank also provided home buyer education services and loans to 343 LMI individuals through partnership with non-profit organizations which represents a good level of service.

The bank is a leader in providing community development services to the New York-White Plains-Wayne MD. Services were provided to 30 organizations pursuing a variety of initiatives targeted at LMI areas and individuals which represents a high level of services. These services addressed community development needs such as technical assistance for organizations providing economic development, affordable housing, community services, or activities that revitalize or stabilize LMI geographies. The bank also provided home buyer education services to 594 LMI individuals through partnership with non-profit organizations which represents a strong level of service.

Refer to Tables 1-14 in the multistate MA section of Appendix C for the facts and data that support all Test conclusions.



## State of California Rating

**CRA Rating for the State <sup>5</sup>:** Outstanding

**The Lending Test is rated:** Outstanding

**The Investment Test is rated:** Outstanding

**The Service Test is rated:** Outstanding

The major factors that support this rating include:

- Lending levels that reflect good responsiveness to the credit needs of its AAs within the state;
- Excellent distribution of loans among geographies and good distribution among borrowers of different income levels throughout its AAs;
- Community development lending activities that had a positive impact on performance within the state;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state;
- Provision of combined retail banking and community development services that shows excellent responsiveness to banking and community needs.

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

BANA is the largest banking financial institution in the state of California. As of June 30, 2008, the bank held 21% of the market share representing \$163.8 billion in deposits. Primary competitors within the state include Wells Fargo Bank, N.A. and JPMorgan Chase Bank, N.A. with deposit market shares of 15% and 10%, respectively. Of the bank's 45 rating areas, California ranks 1<sup>st</sup> and accounts for 24% of total bank deposits. BANA has 30 defined AAs in California. The Los Angeles-Long Beach-Glendale and San Francisco-San Mateo-Redwood City MDs plus the Riverside-San Bernardino-Ontario MSA comprise 58% of bank deposits and 44% of bank lending totals in California and are the largest AAs in the state. For purposes of this review, two AAs that are not MSAs/MDs have been combined under the California Non-MSA. BANA operates 998 branch offices within the state not including any branches within a multistate MSA.

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

## **LENDING TEST**

Lending Test performance in California is rated Outstanding. Based on a full-scope review, performance in the Los Angeles-Long Beach-Glendale MD and Riverside-San Bernardino-Ontario MSA is excellent and in the San Francisco-San Mateo-Redwood City MD is good.

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

#### **Lending Activity**

Lending activity in the Los Angeles-Long Beach-Glendale MD is good. With the leading deposit market share, the bank ranks fourth, fourth, and third in market share for home purchase, home improvement, and home refinance loans among local deposit taking institutions within the MD, respectively. In addition, the bank's small business lending market share rank for deposit taking institutions is fourth.

Lending activity in the Riverside-San Bernardino-Ontario MSA is good. With the leading deposit market share, the bank ranks fourth, fifth, and third in market share for home purchase, home improvement and home refinance loans among local deposit taking institutions in the MSA respectively. In addition, the bank has the fourth ranked market share for small business lending for local deposit taking institutions.

Lending activity in the San Francisco-San Mateo-Redwood City MD is good. With the leading deposit market share, the bank ranks first, third, and third in market share for home purchase, home improvement, and home refinance loans among local deposit taking institutions within the MD, respectively. In addition, the bank has the fourth ranked market share for small business lending for local deposit taking institutions.

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

#### **Home Mortgage Loans**

The geographic distribution of home mortgage loans within the Los Angeles-Long Beach-Glendale MD is excellent for each product. The portion of loans made in both low- and moderate-income geographies exceeds the percentage of owner-occupied units in like geographies for each product. Market share comparisons vary. For home purchase loans, the market share in low- and moderate-income geographies exceeds and is near to while for home improvement loans the market share in both low- and moderate-income geographies exceeds the bank's overall market share. For home refinance loans the market share in low-income geographies is below and in moderate-income geographies is near to the bank's overall market share.

Home purchase loan geographic distribution in the Riverside-San Bernardino-Ontario MSA is good. The portion of loans made in low- and moderate-income geographies is below and exceeds the percentage of owner-occupied units in like geographies, respectively. In addition, the market share of home purchase loans in both low- and moderate-income geographies exceeds the bank's overall market share within the MD.

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

Home refinance loan geographic distribution is excellent. The portion of loans made in low- and moderate-income geographies exceeds and approximates the percentage of owner-occupied units in like geographies, respectively. In addition, the market share of home refinance loans in both low- and moderate-income geographies exceeds the bank's overall market share within the MD.

Home purchase loan geographic distribution in the San Francisco-San Mateo-Redwood City MD is excellent. The portion of loans made in both low- and moderate-income geographies exceeds the percentage of owner-occupied units in like geographies. In addition, the market share of home purchase loans in low- and moderate-income geographies exceeds and approximates the bank's overall market share within the MD, respectively.

Home improvement loan geographic distribution is excellent. The portion of loans made in both low- and moderate income geographies exceeds the percentage of owner-occupied units in like geographies. The market share of home improvement loans originated in both low- and moderate income geographies exceeds the bank's overall market share of these loans within the MD.

Home refinance loan geographic distribution is excellent. The portion of loans originated in both low- and moderate-income geographies exceeds the percentage of owner-occupied units within like geographies. However, the market share of home refinance loans in low- and moderate-income geographies is near to and below the bank's overall market share within the MD, respectively.

### **Small Loans to Businesses**

The geographic distribution of small loans to businesses in the Los Angeles-Long Beach-Glendale MD is excellent. The distribution of small loans to businesses in low- and moderate-income geographies is near to and exceeds the percentage of businesses in like geographies, respectively. The bank's market share of small loans to businesses in both low- and moderate-income geographies exceeds its overall market share of small business loans in the MD.

The geographic distribution of small loans to businesses in the Riverside-San Bernardino-Ontario MSA is good. The distribution of small loans to businesses in low-income geographies is below and in moderate-income geographies is near to the percentage of businesses in like geographies. The bank's market share of small loans to businesses in both low- and moderate-income geographies exceeds its overall market share of small business loans in the MD.

The geographic distribution of small loans to businesses in the San Francisco-San Mateo-Redwood City MD is good. The distribution of small loans to businesses in low-income geographies is below and in moderate-income geographies exceeds the percentage of businesses in like geographies. The bank's market share of small loans to businesses in both low- and moderate-income geographies exceeds its overall market share of small business loans in the MD.

### **Small Loans to Farms**

The geographic distribution of small loans to farms in the Los Angeles-Long Beach-Glendale MD is excellent. The distribution of small loans to farms in both low- and moderate-income geographies exceeds the percentage of farms in like geographies. The bank's market share of small loans to farms in low-and moderate-income geographies exceeds and is near to its overall market share of small farms loans in the MD, respectively.

The geographic distribution of small loans to farms in the Riverside-San Bernardino-Ontario MSA is good. The distribution of small loans to farms in low- and moderate-income geographies is significantly below and exceeds the percentage of farms in like geographies, respectively. The bank's market share of small loans to farms in both low-and moderate-income geographies exceeds its overall market share of small farms loans in the MSA.

The geographic distribution of small loans to farms in the San Francisco-San Mateo-Redwood City MD is poor. The bank made no small loans to farms in low-income geographies; however, there were only a small number of farms located within these geographies. The distribution of small loans to farms in moderate-income geographies is well below the percentage of farms in like geographies. The bank's market share of small loans to farms in moderate-income geographies is significantly below its overall market share of small farm loans in the MD.

### **Multifamily Loans**

The bank made no multifamily loans in the San Francisco-San Mateo-Redwood City MD or the Riverside-San Bernardino-Ontario MSAs. Geographic distribution of multifamily loans in the Los Angeles-Long Beach-Glendale MD is good. The portion of loans originated in low-income geographies exceeds and in moderate-income geographies is well below the percentage of owner-occupied units in like geographies.

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

### **Home Mortgage Loans**

The borrower distribution for home purchase, home improvement loans, and home refinance loans is adequate for each product after consideration of the context that the Los Angeles-Long Beach-Glendale MD is a very high cost housing market. Both low- and moderate-income borrowers have a difficult time qualifying for loans in this MD and therefore we adjusted our expectations for lending to each of these segments of the community.

The portion of home purchase loans originated to both low- and moderate-income borrowers is significantly below the percentage of like families within the MD. However, the market share of home purchase loans to low- and moderate-income borrowers is near to and exceeds the bank's overall market share for home purchase loans within the MD, respectively.

The portion of home improvement loans originated to low-income borrowers is significantly below and to moderate-income borrowers is below the percentage of like families within the MD. However, the market share of loans to low- and moderate-income borrowers is near to and exceeds the bank's overall market share of home improvement loans within the MD, respectively.

The portion of home refinance loans originated to low-income borrowers is significantly below and to moderate-income borrowers is well below the percentage of like families within the MD. However, the market share of loans to both low- and moderate-income borrowers exceeds the bank's overall market share of home refinance loans within the MD.

The borrower distribution for home improvement loans and home refinance loans is good and for home purchase loans is adequate after consideration of the context that the Riverside-San Bernardino-Ontario MSA is a high cost housing market. Low-income borrowers have a particularly difficult time qualifying for loans in these markets and therefore we adjusted our expectations for lending to this segment of the community.

The portion of home purchase loans originated to low-income borrowers is significantly below and to moderate-income borrowers is below the percentage of like families within the MSA. However, the market share of home purchase loans to both low- and moderate-income borrowers exceeds the bank's overall market share for home purchase loans within the MSA.

The portion of home improvement loans originated to low-income borrowers is well below and to moderate-income borrowers approximates the percentage of like borrowers within the MSA. In addition, the market share of home improvement loans to low- and moderate-income borrowers is near to and exceeds the bank's overall market share home improvement loans within the MSA, respectively.

The portion of home refinance loans originated to low-income borrowers is well below and to moderate-income borrowers is near to the percentage of like borrowers within the MSA. However, the market share of home refinance loans to both low- and moderate-income borrowers exceeds the bank's overall market share for this type of loan within the MSA.

The borrower distribution for home improvement loans and home refinance loans is good and for home purchase loans is adequate after consideration of the context that the San Francisco-San Mateo-Redwood City MD is a very high cost housing market. Both low- and moderate-income borrowers have a difficult time qualifying for loans in this MD and therefore we adjusted our expectations for lending to each of these segments of the community.

The portion of home purchase loans originated to both low- and moderate-income borrowers is significantly below the percentage of like families within the MD. However, the market share of

home purchase loans to low- and moderate-income borrowers is near to and exceeds the bank's overall market share for this type of loan within the MD, respectively.

The portion of home improvement loans originated to low-income borrowers is well below and to moderate-income borrowers approximates the percentage of like borrowers within the MD. In addition, the market share of home improvement loans to low- and moderate-income borrowers is near to and exceeds the bank's overall market share for this type of loan within the MD, respectively.

The portion of home refinance loans originated to low-income borrowers is well below the percentage of low-income families and is near to the percentage of moderate-income families within the MD. In addition, the market share of home refinance loans to low- and moderate-income borrowers is near to and exceeds the bank's overall market share for this type of loan within the MD, respectively.

### **Small Loans to Businesses**

The borrower distribution of small loans to businesses is good in the Los Angeles-Long Beach-Glendale and San Francisco-San Mateo-Redwood City MDs and the Riverside-San Bernardino-Ontario MSA, respectively. The percentage of loans to small businesses is near to the percentage of small businesses in the MD. The bank's market share of small loans to businesses exceeds its overall business loan market share. The bank also makes a significant majority of these loans in smaller amounts.

### **Small Loans to Farms**

The borrower distribution of small loans to farms is adequate in the Los Angeles-Long Beach-Glendale MD. The percentage of loans to small farms with known revenues is near to the percentage of small farms with known revenues in the MD. The bank's market share of small loans to farms is well below its overall farm loan market share. The bank also makes a significant majority of these loans in smaller amounts.

The borrower distribution of small loans to farms is good in both the Riverside-San Bernardino-Ontario MSA and San Francisco-San Mateo-Redwood City MD. The percentage of loans to small farms with known revenues is near to the percentage of small farms with known revenues in the MSA/MD. The bank's market share of small loans to farms in the Riverside-San Bernardino-Ontario MSA is near and in the San Francisco-San Mateo-Redwood City MD is below its overall farm loan market share. The bank also makes a significant majority of these loans in smaller amounts.

### **Community Development Lending**

Community development lending had a significantly positive impact on lending performance in the Los Angeles-Long Beach-Glendale MD. Many of the community development loans were complex and particularly responsive to the needs of the AA. During the evaluation period, the bank originated 131 community development loans totaling \$298.4 million. A majority of these loans promoted economic development by financing small businesses within the MD. In

addition, over 700 housing units affordable to LMI families were created through affordable housing loans.

Community development lending had a positive impact on lending performance in the Riverside-San Bernardino-Ontario MSA. During the evaluation period, the bank originated 22 community development loans totaling \$31.1 million. A majority of these loans promoted economic development by financing small businesses within the MSA.

Community development lending had a positive impact on lending performance in the San Francisco-San Mateo-Redwood City MD. Many of the community development loans were complex and particularly responsive to the needs of the AA. During the evaluation period, the bank originated 38 community development loans totaling \$88.1 million. A majority of these loans were for affordable housing and provided almost 250 housing units affordable to LMI families within the MD.

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

Based on limited-scope reviews, Lending Test performance in the Bakersfield, El Centro, Fresno, Hanford-Corcoran, Modesto, Napa, Oakland-Fremont-Hayward, Oxnard-Thousand Oaks-Ventura, Redding, San Diego-Carlsbad-San Marcos, Santa Ana-Anaheim-Irvine, Stockton, and Visalia-Porterville MSAs/MDs is excellent and is not inconsistent with the overall Outstanding performance in California. Performance is good and weaker than the overall performance in the state in the Chico, Madera-Chowchilla, Merced, Sacramento-Arden-Arcade-Roseville, Salinas, San Jose-Sunnyvale-Santa Clara, Santa Barbara-Santa Maria, Santa Cruz-Watsonville, Santa Rosa-Petaluma, Vallejo-Fairfield, Yuba City MSAs and the California Non-MSA. Weaker performance is due primarily to relatively lower levels of community development lending. Performance in the San Luis Obispo-Paso Robles MSA is adequate and weaker than its overall performance in California. Weaker performance was due to a relatively lower levels of community development lending and less favorable geographic distribution of home mortgage loans. Performance in limited-scope AAs did not negatively impact the Lending Test rating in California.

### **INVESTMENT TEST**

Investment Test performance in California is rated Outstanding. Based on a full-scope review, performance in the Los Angeles-Long Beach-Glendale and the San Francisco-San Mateo-Redwood MDs is excellent while the Riverside-San Bernardino-Ontario MSA is good.

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

BANA made 390 investments in the Los Angeles-Long Beach-Glendale MD totaling \$256.9 million. As of March 31, 2009, prior period investments totaled \$177.5 million. The largest investments totaled \$106.8 million and consisted of purchases of various affordable housing mortgage-backed securities that were targeted to LMI borrowers. In addition, the bank made investments in LIHTC projects totaling \$83.5 million which provided more than 2,100 housing units affordable to LMI families. BANA also invested \$47.7 million in affordable housing bonds and \$2.5 million in area QZABs. In addition, the bank invested \$4.1 million in seven CDFIs.

Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services, or activities that revitalize or stabilize LMI geographies.

BANA made 304 investments in the San Francisco-San Mateo-Redwood City MD totaling \$247.1 million. The level of corporate deposits in this market was taken into consideration in forming our conclusion. As of March 31, 2009, prior period investments totaled \$141.7 million. The largest investments totaled \$174.7 million and consisted of various affordable housing mortgage-backed securities that were targeted to LMI borrowers. The bank also invested \$42.4 million in LIHTC projects which provided over 375 housing units affordable to LMI families. BANA also made investments totaling \$23.6 million for affordable housing bonds and invested \$1.9 million in CDFIs. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services, or activities that revitalize or stabilize LMI geographies.

BANA made 115 investments in the Riverside-San Bernardino-Ontario MSA totaling \$40.9 million. As of March 31, 2009, prior period investments totaled \$55 million. The largest investments totaled \$19.8 million and consisted of the purchase of various affordable housing mortgage-backed securities that were targeted to LMI borrowers. The bank also purchased \$11 million in affordable multifamily housing revenue bonds. In addition, \$6.5 million in investments were made in LIHTC projects which provided 187 housing units affordable to LMI families. Finally, the bank invested \$2 million in two CDFIs. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services, or activities that revitalize or stabilize LMI geographies.

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

Based on limited-scope reviews, Investment Test performance in the Bakersfield, Chico, El Centro, Merced, Oakland-Fremont-Hayward, Oxnard-Thousand Oaks-Ventura, Sacramento-Arden-Arcade-Roseville, Salinas, San Diego-Carlsbad-San Marcos, San Jose-Sunnyvale-Santa Clara, San Luis Obispo-Paso Robles, Santa Barbara-Santa Maria, Stockton, Visalia-Porterville MSAs/MD, and the California Non-MSA is excellent and is not inconsistent with the overall Outstanding performance in California. Performance in the Fresno, Hanford-Corcoran, Napa, and Redding MSAs and Santa Ana-Anaheim-Irvine MSAs/MD is good and weaker than the overall performance in California. Performance in the Madera-Chowchilla, Modesto, Santa Cruz-Watsonville, Santa Rosa-Petaluma, Vallejo-Fairfield and the Yuba City MSAs is adequate and weaker than the overall performance in the state. Weaker performance is centered in a lower amount of current period qualified investments relative to the bank's operations in the AA. Performance in limited-scope AAs did not negatively impact the Investment Test rating for California.

### **SERVICE TEST**

Service Test performance in California is rated Outstanding. Based on a full-scope review, performance in the Los Angeles-Long Beach-Glendale and San Francisco-San Mateo-Redwood City MDs and the Riverside-San Bernardino-Ontario MSA is excellent.



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

### **Retail Banking Services**

Service delivery systems in the Los Angeles-Long Beach-Glendale MD are readily accessible to geographies and individuals of different income levels. The percentage of the bank's branches in low-income geographies exceeds and in moderate-income geographies is near to the percentage of the population residing in these areas. Thirty-eight branches located in close proximity to moderate-income geographies and the bank's use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 37% of the population that resides in LMI geographies, 29% of customers that use alternative delivery systems reside in LMI geographies. Branch openings and closings have improved accessibility of the bank's delivery systems in LMI geographies. The bank opened three branches and closed one in moderate-income geographies in the MD. The closure was an instore branch that was forced to close when the store in which it was located was sold and the lease cancelled. Hours and services are tailored to the convenience and needs of the people living in the MD.

Service delivery systems in the Riverside-San Bernardino-Ontario MSA are readily accessible to geographies and individuals of different income levels. The percentage of branches in low-income geographies exceeds and in moderate-income geographies substantially meets the percentage of the population residing in these areas. Nine branches located in close proximity to LMI geographies and the bank's use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 32% of the population that resides in LMI geographies, 25% of customers that use alternative delivery systems reside in LMI geographies. Branch openings and closings have improved the accessibility of the bank's delivery systems. The bank opened three branches in moderate-income geographies. Hours and services are tailored to the convenience and needs of the people living in the MD.

Service delivery systems in the San Francisco-San Mateo-Redwood City MD are readily accessible to geographies and individuals of different income levels. The percentage of branches in low-income geographies exceeds and in moderate-income geographies substantially meets the percentage of the population residing in these areas. Thirteen branches located in close proximity to LMI geographies and use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 29% of the population that resides in LMI geographies, 28% of customers that use alternative delivery systems reside in LMI geographies. The bank did not open or close any branches in LMI geographies and hours and services do not vary in a way that inconveniences the people living in the MD.

### **Community Development Services**

The bank provided a relatively high level of community development services to the Los Angeles-Long Beach-Glendale MD. Services were provided to 27 organizations pursuing a variety of initiatives targeted at LMI areas and individuals. These services consistently

addressed community development needs such as technical assistance for organizations providing economic development, affordable housing, community services, or activities that revitalize or stabilize LMI geographies. The bank also provided home buyer education and loans to 204 LMI individuals through partnership with non-profit organizations which represents an adequate level of service.

The bank provided an adequate level of community development services to the Riverside-San Bernardino-Ontario MSA. Services were provided to 14 organizations pursuing a variety of initiatives targeted at LMI areas and individuals. These services addressed community development needs such as technical assistance for organizations providing economic development, affordable housing, community services, or activities that revitalize or stabilize LMI geographies. The bank also provided home buyer education and loans to 553 LMI individuals through partnership with non-profit organizations which represents a good level of service.

The bank provided a relatively high level of community development services to the San Francisco-San Mateo-Redwood City MD. Services were provided to 26 organizations pursuing a variety of initiatives targeted at LMI areas and individuals. These services addressed community development needs such as technical assistance for organizations providing economic development, affordable housing, community services, or activities that revitalize or stabilize LMI geographies. The bank also provided home buyer education and loans to 243 LMI individuals through partnership with non-profit organizations which represents an adequate level of service.

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

Based on limited-scope reviews, Service Test performance in the Bakersfield, Chico, El Centro, Fresno, Hanford-Corcoran, Merced, Modesto, Napa, Oakland-Fremont-Hayward, Oxnard-Thousand Oaks-Ventura, Salinas, San Jose-Sunnyvale-Santa Clara, San Luis Obispo-Paso Robles, Santa Barbara-Santa Maria, Santa Cruz-Watsonville, Santa Rosa-Petaluma, Stockton, Vallejo-Fairfield, Visalia-Porterville, and Yuba City MSAs/MD and the California Non-MSA is excellent and is not inconsistent with the overall Outstanding performance in California. Performance in the Madera-Chowchilla, Redding, Sacramento--Arden-Arcade--Roseville, San Diego-Carlsbad-San Marcos MSAs and Santa Ana-Anaheim-Irvine MSAs/MD is good and weaker than the overall performance in the state. Weaker performance is due to less accessible retail delivery systems to LMI areas. Performance in limited-scope AAs did not negatively impact the Service Test rating for California.

Refer to Tables 1-14 in the California section of Appendix C for the facts and data that support all Test conclusions.

## State of Florida Rating

**CRA Rating for the State <sup>6</sup>:** Outstanding

**The Lending Test is rated:** High Satisfactory

**The Investment Test is rated:** Outstanding

**The Service Test is rated:** Outstanding

The major factors that support this rating:

- Lending levels that reflect good responsiveness to the credit needs of its AAs within the state;
- Good distribution of loans among both geographies and borrowers of different income levels throughout its AAs;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state;
- Provision of combined retail banking and community development services that shows excellent responsiveness to banking and community needs.

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

BANA is the 2<sup>nd</sup> largest banking financial institution in the state of Florida. As of June 30, 2008, the bank held 18% of the market share representing \$69.4 billion in deposits. The bank's primary competitors within the state include Wells Fargo Bank, N.A. and SunTrust Bank with deposit market shares of 19% and 9%, respectively. Of the bank's 45 rating areas, Florida ranks 3<sup>rd</sup> and accounts for approximately 10% of total bank deposits. BANA has 26 defined AAs in Florida. The Jacksonville, Orlando-Kissimmee, and Tampa-St. Petersburg-Clearwater MSAs plus the Miami-Miami Beach-Kendall MD comprise 58% of bank deposits and 47% of bank lending totals in Florida. For purposes of this review, five AAs that are not MSAs/MDs have been combined under the Florida Non-MSA. BANA operates 667 branch offices within the state not including any branches within a multistate MSA.

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

## **LENDING TEST**

Lending Test performance in Florida is rated High Satisfactory. Based on a full-scope review, performance in the Miami-Miami Beach-Kendall MD is excellent and in the Jacksonville, Orlando-Kissimmee, and Tampa-St. Petersburg-Clearwater MSAs is good.

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

#### **Lending Activity**

Lending activity in the Jacksonville MSA is good. With the leading deposit market share, the bank ranks fourth, eighth, and fifth in market share for home purchase, home improvement, and home refinance loans among local deposit taking institutions within the MSA, respectively. In addition, the bank's small business lending market share rank is second among local deposit taking institutions.

Lending activity in the Miami-Miami Beach-Kendall MD is good. With the second largest deposit market share, the bank ranks second, third, and third in market share for home purchase, home improvement, and home refinance loans among local deposit taking institutions within the MD, respectively. In addition, the bank's small business lending market share rank is third among local deposit taking institutions.

Lending activity in the Orlando-Kissimmee MSA is excellent. With the second largest deposit market share, the bank ranks fourth, second, and fourth in market share for home purchase, home improvement, and home refinance loans among local deposit taking institutions within the MSA, respectively. In addition, the bank's small business lending market share rank is second for local deposit taking institutions.

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

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

#### **Home Mortgage Loans**

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

Home improvement loan geographic distribution is excellent. The portion of loans made in low- and moderate-income geographies is near to and exceeds the percentage of owner-occupied units in like geographies, respectively. In addition, the market share of home

improvement loans in both low- and moderate-income geographies exceeds the bank's overall market share within the MSA.

Home refinance loan geographic distribution is excellent. The portion of loans made in low- and moderate-income geographies approximates and exceeds the percentage of owner-occupied units in like geographies, respectively. In addition, the market share of home refinance loans in both low- and moderate-income geographies exceeds the bank's overall market share within the MSA.

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

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

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

Home purchase loan geographic distribution in the Orlando-Kissimmee MSA is adequate. The portion of loans made in low- and moderate-income geographies is significantly below and near to the percentage of owner-occupied units in like geographies, respectively. However, the market share of home purchase loans in both low- and moderate-income geographies exceeds the bank's overall market share within the MSA.

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

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

Home purchase loan geographic distribution in the Tampa-St. Petersburg-Clearwater MSA is excellent. The portion of loans made in both low- and moderate-income geographies exceeds the percentage of owner-occupied units in like geographies. In addition, the market share of

home purchase loans in low- and moderate-income geographies approximates and exceeds the bank's overall market share within the MSA, respectively.

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

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

### **Small Loans to Businesses**

The geographic distribution of small loans to businesses in the Jacksonville MSA is adequate. The distribution of small loans to businesses in low-income geographies is significantly below and in moderate-income geographies is near to the percentage of businesses in like geographies. The bank's market share of small loans to businesses in low- and moderate-income geographies is below and exceeds its overall market share of small loans to businesses in the MSA, respectively.

The geographic distribution of small loans to businesses in the Miami-Miami Beach-Kendall MD is good. The distribution of small loans to businesses in low-income geographies is below and in moderate-income geographies approximates the percentage of businesses in like geographies. However, bank's market share of small loans to businesses in both low- and moderate-income geographies exceeds its overall market share of small business loans in the MD.

The geographic distribution of small loans to businesses in the Orlando-Kissimmee MSA is good. We did not use the distribution of small loans to businesses in low-income geographies as part of our analysis due to the minimal amount of small businesses in low-income geographies. The distribution of small loans to businesses in moderate-income geographies is below the percentage of businesses in like geographies. The bank's market share of small loans to businesses in moderate-income geographies exceeds its overall market share of small business loans in the MSA.

The geographic distribution of small loans to businesses in the Tampa-St. Petersburg-Clearwater MSA is adequate. The distribution of small loans to businesses in low-income geographies is well below and in moderate-income geographies is near to the percentage of businesses in like geographies. The bank's market share of small loans to businesses in low- and moderate-income geographies is near to and exceeds its overall market share of small business loans in the MSA, respectively.

### **Small Loans to Farms**

The geographic distribution of small loans to farms in the Jacksonville MSA is adequate. Our analysis considered that there are a very limited number of small farms in the MSA decreasing the opportunity to make loans. The bank made no small loans to farms in low-income geographies. The distribution of small loans to farms in moderate-income geographies is below the percentage of farms in like geographies. The bank's market share of small loans to farms in moderate-income geographies exceeds its overall market share of small loans to farms in the MSA.

The geographic distribution of small loans to farms in the Miami-Miami Beach-Kendall MD is good. The distribution of small loans to farms in low-income geographies is below and in moderate-income geographies is near to the percentage of farms in like geographies. The bank market share in both low- and moderate-income geographies exceeds its overall market share of small loans to farms in the MD.

The geographic distribution of small loans to farms in the Orlando-Kissimmee MSA is excellent. We did not use the distribution of small loans to farms in low-income geographies as part of our analysis due to the minimal amount of small farms in low-income geographies. The distribution of small loans to farms in moderate-income geographies exceeds the percentage of farms in like geographies. The bank market share in moderate-income geographies exceeds its overall market share of small loans to farms in the MSA.

The geographic distribution of small loans to farms in the Tampa-St. Petersburg-Clearwater MSA is good. We did not use the distribution of small loans to farms in low-income geographies as part of our analysis due to the minimal amount of small farms in low-income geographies. The distribution of small loans to farms in moderate-income geographies is below the percentage of farms in like geographies. The bank market share in moderate-income geographies exceeds its overall market share of small loans to farms in the MSA.

## **Multifamily Loans**

The bank either made no multifamily loans or the volume was minimal in the full-scope assessment areas in Florida therefore this analysis was not used in the Lending Test evaluation.

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

### **Home Mortgage Loans**

Home purchase loan borrower distribution in the Jacksonville MSA is good. The portion of loans originated to low-income borrowers is below and to moderate-income borrowers exceeds the percentage of like families within the MSA. The market share of home purchase loans to both low- and moderate-income borrowers exceeds the bank's overall market share for this type of loan within the MSA.

Home improvement loan borrower distribution is good. The portion of loans originated to low-income borrowers is below and to moderate-income borrowers is near to the percentage of like

families within the MSA. In addition, the market share of loans to low- and moderate-income borrowers is near to and below the bank's overall market share of home improvement loans within the MSA, respectively.

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

Home purchase loan borrower distribution in the Miami-Miami Beach-Kendall MD is poor. The portion of loans originated to both low- and moderate-income borrowers is significantly below the percentage of like families within the MD. However, the market share of home purchase loans to low- and moderate-income is near to and exceeds the bank's overall market share for this type of loan within the MD, respectively.

Home improvement loan borrower distribution is adequate. The portion of loans originated to low-income borrowers is significantly below and to moderate-income borrowers is below the percentage of like families within the MD. However, the market share of loans to low- and moderate-income borrowers is below and exceeds the bank's overall market share of home improvement loans within the MD, respectively.

Home refinance loan borrower distribution is adequate. The portion of loans originated to low-income borrowers is significantly below and to moderate-income borrowers is well below the percentage of like families within the MD. However, the market share of loans to low- and moderate-income borrowers exceeds and is near to the bank's overall market share of home refinance loans within the MD, respectively.

Home purchase loan borrower distribution in the Orlando-Kissimmee MSA is good. The portion of loans originated to low- and moderate-income borrowers is well below and near to the percentage of like families within the MSA, respectively. However, the market share of home purchase loans to low- and moderate-income exceeds the bank's overall market share for this type of loan within the MSA.

Home improvement loan borrower distribution is adequate. The portion of loans originated to both low-and moderate-income borrowers is below the percentage of like families within the MSA. In addition, the market share of loans to low- and moderate-income borrowers is well below and below the bank's overall market share of home improvement loans within the MSA, respectively.

Home refinance loan borrower distribution is adequate. The portion of loans originated to low-income borrowers is well below and to moderate-income borrowers is equal to the percentage of like families within the MSA. In addition, the market share of loans to both low- and moderate-income borrowers is below the bank's overall market share of home refinance loans within the MSA.



Our analysis for all three home mortgage products in the Tampa-St. Petersburg-Clearwater MSA considered the significantly higher proportion of retirees within the MSA. Retirees typically have fewer needs for home mortgage products therefore we lowered our expectations for lending in this community.

Home purchase loan borrower distribution in the Tampa-St. Petersburg-Clearwater MSA is excellent. The portion of loans originated to low- and moderate-income borrowers is well below and exceeds the percentage of like families within the MSA, respectively. In addition, the market share of home purchase loans to both low- and moderate-income exceeds the bank's overall market share for this type of loan within the MSA.

Home improvement loan borrower distribution is good. The portion of loans originated to low- and moderate-income borrowers is below and exceeds the percentage of like families within the MSA, respectively. In addition, the market share of loans to low- and moderate-income borrowers exceeds and is near to the bank's overall market share of home improvement loans within the MSA, respectively.

Home refinance loan borrower distribution is excellent. The portion of loans originated to low-income borrowers is well below and to moderate-income borrowers approximates the percentage of like families within the MSA. In addition, the market share of loans to low- and moderate-income borrowers is below and near to the bank's overall market share of home refinances loans within the MSA, respectively.

### **Small Loans to Businesses**

The borrower distribution of small loans to businesses is good in the Jacksonville, Orlando-Kissimmee, and Tampa-St. Petersburg-Clearwater MSAs and the Miami-Miami Beach-Kendall MD, respectively. The percentage of loans to small businesses is near to the percentage of small businesses in the MSA/MD. The bank's market share of small loans to businesses exceeds its overall business loan market share. The bank also makes a significant majority of these loans in smaller amounts.

### **Small Loans to Farms**

The borrower distribution of small loans to farms is adequate in both the Jacksonville and Tampa-St. Petersburg-Clearwater MSA. In both MSAs, the percentage of loans to small farms with known revenues is near to the percentage of small farms with known revenues in the MSA. The bank's market share of small loans to farms is well below its overall farm loan market share in both MSAs. The bank also makes a significant majority of these loans in smaller amounts.

The borrower distribution of small loans to farms is good in the Miami-Miami Beach-Kendall MD. The percentage of loans to small farms with known revenues is near to the percentage of small farms with known revenues in the MD. The bank's market share of small loans to farms is below its overall farm loan market share. The bank also makes a significant majority of these loans in smaller amounts.

The borrower distribution of small loans to farms is excellent in the Orlando-Kissimmee MSA. The percentage of loans to small farms with known revenues approximates the percentage of small farms with known revenues in the MSA. The bank's market share of small loans to farms is near to its overall farm loan market share. The bank also makes a significant majority of these loans in smaller amounts.

### **Community Development Lending**

Community development lending had a neutral impact on lending performance in the Jacksonville MSA. During the evaluation period, the bank originated three community development loans totaling \$5.5 million. All three loans were for affordable housing and provided over 200 housing units affordable to LMI families which was particularly responsive to needs in the MSA.

Community development lending had a significantly positive impact on lending performance in the Miami-Miami Beach-Kendall MD. During the evaluation period, the bank originated eight community development loans totaling \$51.5 million. Almost all of these loans were for affordable housing and provided more than 570 housing units affordable to LMI families which was particularly responsive to needs in the MD.

Community development lending had a neutral impact on lending performance in the Orlando-Kissimmee MSA. During the evaluation period, the bank originated six community development loans totaling \$14.5 million. Almost all of these loans promoted economic development for small businesses within the MSA.

Community development lending had a neutral impact on lending performance in the Tampa-St. Petersburg-Clearwater MSA. During the evaluation period, the bank originated 12 community development loans totaling \$21.9 million. Almost all of these loans were for affordable housing and provided more than 300 housing units affordable to LMI families within the MSA.

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

Based on limited-scope reviews, Lending Test performance in the Bradenton-Sarasota-Venice, Deltona-Daytona Beach-Ormond Beach, Fort Lauderdale-Pompano Beach-Deerfield, Fort Walton Beach-Crestview-Destin, Gainesville, Lakeland-Winter Haven, Naples-Marco Island, Palm Coast, Pensacola-Ferry Pass-Brent, Punta Gorda, and the West Palm Beach-Boca Raton-Boynton Beach MSAs/MDs and the Florida Non-MSA is good and is not inconsistent with the overall High Satisfactory Performance in Florida. Performance in the Cape Coral-Fort Myers, Palm Bay-Titusville, Sebastian Vero Beach, and the Tallahassee MSAs is excellent and stronger than the overall performance in the state. Stronger performance was due to a relatively higher level of community development lending. Performance in the Ocala and Port St. Lucie MSAs is adequate and weaker than the overall performance in the state. Weaker performance is due to a less favorable geographic distribution of home mortgage loans. Performance in limited-scope AAs did not negatively impact the Lending Test rating for Florida.

## **INVESTMENT TEST**

Investment Test performance in Florida is rated Outstanding. Based on a full-scope review, performance in Miami-Miami Beach-Kendall MD and the Orlando-Kissimmee and the Tampa-St. Petersburg-Clearwater MSAs is excellent while in Jacksonville MSA is good.

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

BANA made 240 investments in the Jacksonville MSA totaling \$64.2 million. As of March 31, 2009, prior period investments totaled \$18.3 million. The level of corporate deposits in this market was taken into consideration in forming our conclusion. The largest investments totaled \$58.3 million and consisted of the purchase of various affordable housing mortgage-backed securities that were targeted to LMI borrowers. The bank also invested \$2.2 million in historic tax credits that helped to revitalize and stabilize a low-income geography. Finally, the bank invested \$957,000 in a LIHTC project that provided 38 housing units affordable to LMI families and \$800,000 in four CDFIs. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services, or activities that revitalize or stabilize LMI geographies.

BANA made 109 investments in the Miami-Miami Beach-Kendall MD totaling \$166.3 million. As of March 31, 2009, prior period investments totaled \$18.8 million. The largest investments in the MD totaled \$157 million and consisted of investments in LIHTC projects which provided over 1,400 housing units affordable to LMI families. BANA also invested \$3.7 million in a NMTC project which helped to revitalize and stabilize a moderate-income geography. The bank also made a \$1.3 million equity investment in a multifamily affordable housing project where they were the direct developer. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services, or activities that revitalize or stabilize LMI geographies.

BANA made 97 investments totaling \$65.5 million in the Orlando-Kissimmee MSA. As of March 31, 2009, prior period investments totaled \$3.8 million. The largest investments totaled \$32.7 million and consisted of the purchase of affordable multifamily housing revenue bonds. The bank also made \$12.2 million in equity investments in multifamily affordable housing projects where they were the direct developer and played a leadership role. In addition, the bank invested \$10.7 million in various affordable housing mortgage-backed securities that were targeted to LMI borrowers and \$7.4 million in one LIHTC project which provided 288 housing units affordable to LMI families. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services, or activities that revitalize or stabilize LMI geographies.

BANA made 175 investments totaling \$92.8 million in the Tampa-St. Petersburg-Clearwater MSA. As of March 31, 2009, prior period investments totaled \$30.7 million. The largest investments totaled \$31.8 million and consisted of investments in LIHTC projects which provided 844 housing units affordable to LMI families. In addition, the bank invested \$25.8 million in various affordable housing mortgage-backed securities that were targeted to LMI borrowers and purchased \$23 million in affordable multifamily housing revenue bonds. The bank also made \$5.5 million in equity investments in multifamily affordable housing projects where they were the direct developer and invested \$3.5 million in three CDFIs. Other

investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services, or activities that revitalize or stabilize LMI geographies.

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

Based on limited-scope reviews, Investment Test performance in the Deltona-Daytona Beach-Ormond Beach, Fort Lauderdale-Pompano Beach-Deerfield Beach, Palm Bay-Melbourne-Titusville, Pensacola-Ferry Pass-Brent, Tallahassee, West Palm Beach-Boca Raton-Boynton Beach MSAs/MDs and the Florida Non-MSA is excellent and is not inconsistent with the overall Outstanding performance in Florida. Performance in the Bradenton-Sarasota-Venice, Lakeland-Winter Haven, Naples-Marco Island, Ocala, Palm Coast, and Port St. Lucie MSAs is good and weaker than the overall performance in the state. Performance in the Cape Coral-Fort Myers, Fort Walton Beach-Crestview-Destin, Gainesville, Punta Gorda, and the Sebastian-Vero Beach MSAs is adequate and weaker than the overall performance in the state. Weaker performance is centered in a lower amount of qualified investments relative to the bank's operations in the AA. Performance in limited-scope AAs did not negatively impact the Investment Test rating for Florida.

### **SERVICE TEST**

Service Test performance in Florida is rated Outstanding. Based on a full-scope review, performance in the Jacksonville MSA, the Miami-Miami Beach-Kendall MD, and the Orlando-Kissimmee and Tampa-St. Petersburg-Clearwater MSAs is excellent.

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

#### **Retail Banking Services**

Service delivery systems in the Jacksonville MSA are readily accessible to geographies and individuals of different income levels. The percentage of the bank's branches in low-income geographies exceeds and in moderate-income geographies is near to the percentage of the population residing in these areas. Seven branches located in close proximity to moderate-income geographies and the bank's use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 24% of the population that resides in LMI geographies, 17% of customers that use alternative delivery systems reside in LMI geographies. Branch openings and closings have not adversely affected the accessibility of the bank's delivery systems in LMI geographies. The bank opened one branch and closed one branch in a moderate-income geography. Hours and services do not vary in a way that inconveniences the people living in the MD.

Service delivery systems in the Miami-Miami Beach-Kendall MD are readily accessible to geographies and individuals of different income levels after considering the improved access provided by branches located in close proximity. The percentage of the bank's branches in both low- and moderate-income geographies is near to the percentage of the population residing in these areas. Twelve branches located in close proximity to moderate-income geographies and the bank's use of telephone and electronic banking delivery systems

improved access by LMI individuals to retail banking services. Compared to 34% of the population that resides in LMI geographies, 27% of customers that use alternative delivery systems reside in LMI geographies. The bank did not open or close any branches in LMI geographies and hours and services are tailored to the convenience and needs of the people living in the MD.

Service delivery systems in the Orlando-Kissimmee MSA are readily accessible to geographies and individuals of different income levels. The percentage of the bank's branches in low-income geographies exceeds and in moderate-income geographies approximates the percentage of the population residing in these areas. Eight branches located in close proximity to LMI geographies and the bank's use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 24% of the population that resides in LMI geographies, 20% of customers that use alternative delivery systems reside in LMI geographies. The bank did not open or close and branches in LMI geographies and hours and services are tailored to the convenience and needs of the people living in the MSA.

Service delivery systems in the Tampa-St. Petersburg-Clearwater MSA are readily accessible to geographies and individuals of different income levels. The percentage of the bank's branches in low-income geographies is well below the population percentage residing in these areas; however, the nominal percentage of the population that resides in low income geographies was considered as context in the analysis. The percentage of the bank's branches in moderate-income geographies exceeds the percentage of the population residing in these areas. Twenty-three branches located in close proximity to LMI geographies and the bank's use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 27% of the population that resides in LMI geographies, 21% of customers that use alternative delivery systems reside in LMI geographies. The bank did not open or close any branches in LMI geographies and hours and services are tailored to the convenience and needs of the people living in the MSA.

### **Community Development Services**

The bank is a leader in providing community development services to the Jacksonville MSA. Services were provided to 32 organizations pursuing a variety of initiatives targeted at LMI areas and individuals which represents a high level of services. These services addressed community development needs such as technical assistance for organizations providing economic development, affordable housing, community services, or activities that revitalize or stabilize LMI geographies. The bank also provided home buyer education and loans to 170 LMI individuals through partnership with non-profit organizations which represents a good level of service.

The bank provided a relative high level of community development services to the Miami-Miami Beach-Kendall MD. Services were provided to 15 organizations pursuing a variety of initiatives targeted at LMI areas and individuals. These services consistently addressed community development needs such as technical assistance for organizations providing economic development, affordable housing, community services, or activities that revitalize or stabilize LMI geographies. The bank also provided home buyer education and loans to 291

LMI individuals through partnership with non-profit organizations which represents a good level of service.

The bank provided a relatively high level of community development services to the Orlando-Kissimmee MSA. Services were provided to 14 organizations pursuing a variety of initiatives targeted at LMI areas and individuals. These services addressed community development needs such as technical assistance for organizations providing economic development, affordable housing, community services, or activities that revitalize or stabilize LMI geographies. The bank also provided home buyer education and loans to 192 LMI individuals through partnership with non-profit organizations which represents a good level of service.

The bank is a leader in providing community development services to the Tampa-St. Petersburg-Clearwater MSA. Services were provided to 20 organizations pursuing a variety of initiatives targeted at LMI areas and individuals. These services consistently addressed community development needs such as technical assistance for organizations providing economic development, affordable housing, community services, or activities that revitalize or stabilize LMI geographies. The bank also provided home buyer education and loans 626 to LMI individuals through partnership with non-profit organizations which represents a strong level of service.

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

Based on limited-scope reviews, Service Test performance in the Cape Coral-Fort Myers, Deltona-Daytona Beach-Ormond Beach, Gainesville, Lakeland-Winter Haven, Palm Bay-Melbourne-Titusville, Pensacola-Ferry Pass-Brent, Punta Gorda MSAs and the Florida Non-MSA is excellent and is not inconsistent with the overall Outstanding performance in Florida. Performance in the Bradenton-Sarasota-Venice, Naples-Marco Island, Ocala, Palm Coast, Tallahassee, and West Palm Beach-Boca Raton-Boynton Beach MSAs/MD is good and weaker while the performance in the Fort Lauderdale-Pompano Beach-Deerfield Beach is adequate and weaker than overall performance in the state. Performance in the Port St. Lucie MSA is poor and weaker while performance in the Fort Walton Beach-Crestview-Destin and Sebastian-Vero Beach MSAs is very poor and weaker than the overall performance in the state. Weaker performance is due to less accessible retail delivery systems to LMI areas. Performance in limited-scope AAs did not negatively impact the Service Test rating for Florida.

Refer to Tables 1-14 in the Florida section of Appendix C for the facts and data that support all Test conclusions.

## State of Illinois Rating

**CRA Rating for the State <sup>7</sup>:** Outstanding

**The Lending Test is rated:** Outstanding

**The Investment Test is rated:** Outstanding

**The Service Test is rated:** Outstanding

The major factors that support this rating:

- Lending levels that reflect good responsiveness to the credit needs of its AAs within the state;
- A high volume of loan modifications for homeowners facing foreclosure relative to banking presence, volume of overall home purchase lending, and number of foreclosures that was favorably considered as being highly responsive to the needs of its AAs;
- Good distribution of loans among both geographies and borrowers of different income levels within its AAs;
- Community development lending that had a positive impact on performance within the state;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state;
- Provision of combined retail banking and community development services that shows excellent responsiveness to banking and community needs.

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

BANA is the 2<sup>nd</sup> largest banking financial institution in the state of Illinois. As of June 30, 2008, the bank held 11% of the market share representing \$36.5 billion in deposits. The bank's primary competitors within the state include JPMorgan Chase Bank, N.A. and Harris Bank, N.A. with deposit market shares of 12% and 7%, respectively. Of the bank's 45 rating areas, Illinois ranks 5<sup>th</sup> and accounts for approximately 5% of total bank deposits. BANA has five defined AAs in Illinois. The Chicago-Naperville-Joliet MD comprises 97% of bank deposits and 87% of bank lending totals in Illinois and is the largest AA in the state. For purposes of this review, two AAs that are not MSA/MDs have been combined under the Illinois Non-MSA. BANA operates 205 branch offices within the state not including any branches within a multistate MSA.

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

## **LENDING TEST**

Lending Test performance in Illinois is rated Outstanding. Based on a full-scope review, performance in the Chicago-Naperville-Joliet MD is excellent.

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

#### **Lending Activity**

Lending activity in the Chicago-Naperville-Joliet MD is good. With the second largest deposit market share, the bank ranks fourth, eighth, and fifth in market share for home purchase, home improvement, and home refinance loans among local deposit taking institutions within the MD, respectively. In addition, the bank's small business lending market share rank is third among local deposit taking institutions.

We also gave favorable consideration to the bank's loan modification efforts for homeowners facing foreclosure as being responsive to the needs of its AAs.

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

##### **Home Mortgage Loans**

The geographic distribution of home mortgage loans in the Chicago-Naperville-Joliet MD is excellent for each product. The portion of loans made in both low- and moderate-income geographies exceeds the percentage of owner-occupied units in like geographies for all products. In addition, the market share of home purchase loans in both low- and moderate-income geographies exceeds and for home improvement and refinance loans exceeds and is near to the bank's overall market share within the MD, respectively.

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

The geographic distribution of small loans to businesses in the Chicago-Naperville-Joliet MD is good. The distribution of small loans to businesses in low-income geographies is well below and in moderate-income geographies approximates the percentage of businesses in like geographies. The bank's market share of small loans to businesses in both low- and moderate-income geographies exceeds its overall market share of small loans to businesses in the MD.

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

The geographic distribution of small loans to farms in the Chicago-Naperville-Joliet MD is excellent. We did not use the distribution of small loans to farms in low-income geographies as part of our analysis due to the minimal amount of small farms in low-income geographies. The distribution of small loans to farms in moderate-income geographies exceeds the percentage of farms in like geographies. The bank's market share of small loans to farms in moderate-income geographies exceeds its overall market share of small farm loans in the MD.



## **Multifamily Loans**

The geographic distribution of multifamily loans in the Chicago-Naperville-Joliet MD is excellent. The distribution of multifamily loans in both low- and moderate-income geographies exceeds the percentage of owner-occupied units in like geographies.

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

### **Home Mortgage Loans**

The borrower distribution of home purchase loans in the Chicago-Naperville-Joliet MD is good. The portion of home purchase loans originated to low-income borrowers is well below and to moderate-income borrowers exceeds the percentage of like families within the MD. The market share of home purchase loans to both low- and moderate-income borrowers exceeds the bank's overall market share for this type of loan within the MD.

The borrower distribution of home improvement loans is adequate. The portion of home improvement loans originated to low-income borrowers is well below and to moderate-income borrowers exceeds the percentage of like families within the MD. In addition, the market share of loans to low- and moderate-income borrowers is well below and near to the bank's overall market share of home improvement loans within the MD, respectively.

The borrower distribution of home refinance loans in the Chicago-Naperville-Joliet MD is good. The portion of home refinance loans originated to low-income borrowers is below and to moderate-income borrowers exceeds the percentage of moderate-income families within the MD. The market share of loans to low-income borrowers is below and to moderate-income borrowers exceeds the bank's overall market share of home refinance loans within the MD.

### **Small Loans to Businesses**

The borrower distribution of small loans to businesses in the Chicago-Naperville-Joliet MD is good. The percentage of loans to small businesses is near to the percentage of small businesses in the MD. The bank's market share of small loans to businesses exceeds its overall business loan market share. The bank also makes a significant majority of these loans in smaller amounts.

### **Small Loans to Farms**

The borrower distribution of small loans to farms is good in the Chicago-Naperville-Joliet MD. The percentage of loans to small farms with known revenues is near to the percentage of small farms with known revenues in the MD. The bank's market share of small loans to farms is below its overall farm loan market share. The bank also makes a significant majority of these loans in smaller amounts.

### **Community Development Lending**

Community development lending had a positive impact on lending performance in the Chicago-Naperville-Joliet MD with two projects being particularly responsive to the needs of the MD. A majority of the loans were for affordable housing and provided more than 550 housing units affordable to LMI families. During the evaluation period, the bank originated 23 community development loans totaling \$102.8 million.

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

Based on limited-scope reviews, Lending Test performance in the Lake County-Kenosha County MD, Rockford MSA, and the Illinois Non-MSA is good and weaker the overall Outstanding performance in Illinois. Weaker performance was due to a relatively lower level of community development lending. Performance in limited-scope AAs did not negatively impact the Lending Test rating for Illinois.

## **INVESTMENT TEST**

Investment Test performance in Illinois is rated Outstanding. Based on a full-scope review, performance in the Chicago-Napier-Joliet MD is excellent.

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

BANA made 345 investments in the MD totaling \$204.8 million. As of March 31, 2009, prior period investments totaled \$26.5 million. The largest investments in the Chicago-Napier-Joliet MD totaled \$108.5 million and consisted of investments in LIHTC projects. Those projects provided more than 1,150 housing units affordable to LMI families. BANA also made investments totaling \$47.6 million in affordable multifamily housing revenue bonds, and purchased \$20.7 million in various affordable housing mortgage-backed securities that were targeted to LMI borrowers. In addition, the bank invested in three NMTC projects totaling \$11.2 million and \$7 million in three CDFIs. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services, or activities that revitalize or stabilize LMI geographies.

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

Based on limited-scope reviews, Investment Test performance in the Illinois Non-MSA is excellent and is not inconsistent with the overall Outstanding performance in Illinois. Performance in the Rockford MSA is good and weaker and in the Lake County-Kenosha County MD is adequate and weaker than the overall performance in the state. Weaker performance is centered in a lower amount of qualified investments relative to the bank's operations in the AA. Performance in limited-scope AAs did not negatively impact the Investment Test rating for Illinois.

## **SERVICE TEST**

Service Test performance in Illinois is rated Outstanding. Based on a full-scope review, performance in the Chicago-Napier-Joliet MD is excellent.

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

### **Retail Banking Services**

Service delivery systems in the Chicago-Napier-Joliet MD are readily accessible to geographies and individuals of different income levels after considering the improved access provided by branches located in close proximity. The percentage of the bank's branches in low-income geographies is below and in moderate-income geographies is near to the percentage of the population residing in these areas. Eleven branches located in close proximity to LMI geographies and the bank's use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 31% of the population that resides in LMI geographies, 23% of customers that use alternative delivery systems reside in LMI geographies. Branch openings and closings have improved the accessibility of the bank's delivery systems in LMI geographies. The bank opened one branch in a low-income geography and seven in moderate-income geographies. Hours and services do not vary in a way that inconveniences the people living in the MD.

### **Community Development Services**

The bank is a leader in providing community development services to the MD. Services were provided to 30 organizations pursuing a variety of initiatives targeted at LMI areas and individuals which represents a high level of services. These services addressed community development needs such as technical assistance for organizations providing economic development, affordable housing, community services, or activities that revitalize or stabilize LMI geographies. The bank also provided home buyer education and loans to 616 LMI individuals through partnership with non-profit organizations which represents a strong level of service.

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

Based on limited-scope reviews, Service Test performance in the Illinois Non-MSA is excellent and is not inconsistent with the overall Outstanding performance in Illinois. Performance in the Rockford MSA is adequate and weaker and in the Lake County-Kenosha County MD is very poor and weaker than the overall performance in the state due to less accessible retail delivery systems to LMI areas. Performance in limited-scope AAs did not negatively impact the Service Test rating for Illinois.

Refer to Tables 1-14 in the Illinois section of Appendix C for the facts and data that support all Test conclusions.

## State of Texas Rating

**CRA Rating for the State <sup>8</sup>:** Outstanding

**The Lending Test is rated:** Outstanding

**The Investment Test is rated:** Outstanding

**The Service Test is rated:** Outstanding

The major factors that support this rating include:

- Lending levels that reflect good responsiveness to the credit needs of its AAs within the state;
- A high volume of loan modifications for homeowners facing foreclosure relative to banking presence, volume of overall home purchase lending, and number of foreclosures that was favorably considered as being highly responsive to the needs of its AAs;
- Good distribution of loans among both geographies and borrowers of different income levels within its AAs;
- Community development lending activities that had a positive impact on performance within the state;
- Investment activity that reflects excellent responsiveness to the needs of the state, particularly in the Dallas MSA where the bank acted as a direct developer and played a leadership role in the creation of affordable housing;
- Provision of combined retail banking and community development services that shows excellent responsiveness to banking and community needs.

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

BANA is the 3<sup>rd</sup> largest banking financial institution in the state of Texas. As of June 30, 2008, the bank held 12% of the market share representing \$59.9 billion in deposits. Primary competitors within the state include JPMorgan Chase Bank, N.A. and Wells Fargo Bank, N.A. with deposit market shares of 14% and 6%, respectively. Of the bank's 45 rating areas, Texas ranks 4<sup>th</sup> and accounts for 9% of total bank deposits. BANA has 30 defined AAs in Texas. The Dallas-Plano-Irving MD and the Houston-Sugar Land-Baytown MSA comprise 73% of bank deposits and 54% of bank lending totals in Texas and are the largest AAs in the state. For purposes of this review, five AAs that are not MSAs/MDs have been combined under the

<sup>8</sup> For institutions with branches in two or more states in a multistate MSA, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate MSA. Refer to the multistate MSA rating and discussion for the rating and evaluation of the institution's performance in that area.

Texas Non-MSA. BANA operates 476 branch offices within the state not including any branches within a multistate MSA.

## **LENDING TEST**

Lending Test performance in Texas is rated Outstanding. Based on a full-scope review, performance in the Houston-Sugar Land-Baytown MSA is excellent and in the Dallas-Plano-Irving MD is good.

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

#### **Lending Activity**

Lending activity in the Dallas-Plano-Irving MD is good. With the leading deposit market share, the bank ranks third, fourth, and fourth in market share for home purchase, home improvement, and home refinance loans among local deposit taking institutions within the MD, respectively. In addition, the bank's small business lending market share rank is fourth for local deposit taking institutions.

Lending activity in the Houston-Sugar Land-Baytown MSA is good. With the leading deposit market share, the bank ranks third, fourth, and fourth in market share for home purchase, home improvement, and home refinances loans within the MSA, respectively. In addition, the bank's small business lending market share rank is fifth for local deposit taking institutions.

We also gave favorable consideration to the bank's loan modification efforts for homeowners facing foreclosure as being responsive to the needs of its AAs.

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

#### **Home Mortgage Loans**

Home purchase loan geographic distribution in the Dallas-Plano-Irving MD is excellent. The portion of loans made in low- and moderate income geographies is near to and approximates the percentage of owner-occupied units in like geographies, respectively. In addition, the market share of home purchase loans in both low- and moderate income geographies exceeds the bank's overall market share within the MD.

Home improvement loan geographic distribution is excellent. The portion of loans made in low- and moderate-income geographies is near to and exceeds the percentage of owner-occupied units in like geographies, respectively. In addition, the market share of home improvement loans in both low- and moderate-income geographies exceeds the bank's overall market share within the MD.

Home refinance loan geographic distribution is good. The portion of loans originated in low-income geographies is below and in moderate-income geographies is near the percentage of owner-occupied units in like geographies. The market share of home refinance loans in both

low- and moderate-income geographies exceeds the bank's overall market share within the MD.

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

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

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

### **Small Loans to Businesses**

The geographic distribution of small loans to businesses in the Dallas-Plano-Irving MD is good. The distribution of small loans to businesses in both low- and moderate-income geographies is below the percentage of businesses in like geographies. The bank's market share of small loans to businesses in low- and moderate-income geographies exceeds its overall market share of small business loans in the MD.

The geographic distribution of small loans to businesses in the Houston-Sugar Land-Baytown MSA is good. The distribution of small loans to businesses in low-income geographies is below and in moderate-income geographies is near to the percentage of businesses in like geographies. The bank's market share of small loans to businesses in both low- and moderate-income geographies exceeds its overall market share of small business loans in the MSA.

### **Small Loans to Farms**

The geographic distribution of small loans to farms in the Dallas-Plano-Irving MD is adequate. The distribution of small loans to farms in both low- and moderate-income geographies is below the percentage of farms in like geographies. The bank's market share of small loans to farms in low- and moderate-income geographies is below and near to its overall market share of small farm loans in the MD, respectively.

The geographic distribution of small loans to farms in the Houston-Sugar Land-Baytown MSA is good. The distribution of small loans to farms in low-income geographies is well below and in moderate-income geographies exceeds the percentage of farms in like geographies. The

bank's market share of small loans to farms in both low- and moderate-income geographies exceeds its overall market share of small farm loans in the MSA.

### **Multifamily Loans**

Multifamily loan geographic distribution in the Dallas-Plano-Irving MD is excellent. The portion of loans originated in low-income geographies is near to and in moderate-income geographies exceeds the percentage of owner-occupied units in like geographies. The volume of multifamily loans in the Houston-Sugar Land-Baytown MSA is minimal and was not used in the Lending Test evaluation.

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

#### **Home Mortgage Loans**

Home purchase loan borrower distribution in the Dallas-Plano-Irving MD is good. The portion of loans originated to low-income borrowers is below and to moderate-income borrowers exceeds the percentage of like borrowers within the MD. The market share of home purchase loans to both low- and moderate-income borrowers exceeds the bank's overall market share of home purchase loans within the MD.

Home improvement loan borrower distribution is good. The portion of loans originated to low-income borrowers is below and to moderate-income borrowers approximates the percentage of like families within the MD. The market share of loans to low- and moderate-income borrowers is near to and exceeds the bank's overall market share of home improvement loans within MD, respectively.

Home refinance loan borrower distribution is good. The portion of loans originated to low-income borrowers is well below and to moderate-income borrowers is near to the percentage of like families within the MD. The market share of loans to both low- and moderate-income borrowers exceeds the bank's overall market share of home refinance loans within MD.

Home purchase loan and home refinance loan borrower distribution in the Houston-Sugar Land-Baytown MSA are both good. The portion of loans originated to low-income borrowers is well below and to moderate-income borrowers exceeds the percentage of like families within the MSA for both products. The market share to both low- and moderate-income borrowers exceeds the bank's overall market share for both products within the MSA.

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

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

The borrower distribution of small loans to businesses in both the Dallas-Plano-Irving MD and the Houston-Sugar Land-Baytown MSA is good. The percentage of loans to small businesses is near to the percentage of small businesses in the MSA/MD. The bank's market share of small loans to businesses exceeds its overall business loan market share. The bank also makes a significant majority of these loans in smaller amounts.

### **Small Loans to Farms**

The borrower distribution of small loans to farms is good in the Dallas-Plano-Irving MD. The percentage of loans to small farms with known revenues is near to the percentage of small farms with known revenues in the MD. The bank's market share of small loans to farms is below its overall farm loan market share. The bank also makes a significant majority of these loans in smaller amounts.

The borrower distribution of small loans to farms is good in the Houston-Sugar Land-Baytown MSA. The percentage of loans to small farms with known revenues exceeds the percentage of small farms with known revenues in the MSA. The bank's market share of small loans to farms is well below its overall farm loan market share. The bank also makes a significant majority of these loans in smaller amounts.

### **Community Development Lending**

Community development lending had a neutral impact on lending performance in the Dallas-Plano-Irving MD. During the evaluation period, the bank originated three community development loans totaling \$6.1 million. Two of these loans promoted economic development by financing small businesses within the MD and the third provided affordable housing for LMI seniors which was particularly responsive to the needs of the AA.

Community development lending had a significantly positive impact on lending performance in the Houston-Sugar Land-Baytown MSA. During the evaluation period, the bank originated 13 community development loans totaling \$37.4 million. The majority of these loans promoted economic development by financing small businesses within the MSA; however one project provided affordable housing to LMI seniors which was particularly responsive to the needs of the AA.

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

Based on limited-scope reviews, Lending Test performance in the Amarillo, College Station-Bryan, El Paso, Killeen-Temple-Fort Hood, McAllen-Edinburg-Mission, San Antonio, and Waco MSAs and the Fort Worth-Arlington MD is excellent and is not inconsistent with the overall Outstanding performance in Texas. Performance in the Austin-Round Rock, Beaumont-Port Arthur, Laredo, Lubbock, Midland, Odessa, San Angelo, Sherman-Denison, Tyler, and Wichita Falls MSAs and the Texas Non-MSA is good and weaker than the overall performance in the state. Performance in the Abilene, Brownsville-Harlingen, Corpus Christi, Longview, and Victoria MSAs is adequate and weaker than the overall performance in the state. Weaker performance is due to a less favorable borrower distribution of home mortgage loans and



relatively lower levels of community development lending. Performance in limited-scope AAs did not negatively impact the Lending Test rating in Texas.

## **INVESTMENT TEST**

Investment Test performance in Texas is rated Outstanding. Based on a full-scope review, performance in the Dallas-Plano-Irving MD and the Houston-Sugar Land-Baytown MSA is excellent.

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

The role of the bank's CDC as a direct developer/investor in the Dallas market, the effect of an investigation into corruption in affordable housing programs and developers<sup>9</sup> and the level of corporate deposits in this market were taken into consideration in forming our conclusion. BANA made 323 investments in the Dallas-Plano-Irving MD totaling \$128.3 million. As of March 31, 2009, prior period investments totaled \$24.9 million. The largest investments totaled \$71.9 million and consisted of purchases of various affordable housing mortgage-backed securities that were targeted to LMI borrowers. BANA also invested \$42.5 million in LIHTC projects which provided more than 1,150 housing units affordable to LMI families. Additionally, the bank's CDC acted as a direct developer in five affordable housing projects, playing a leadership role in two new projects during this evaluation period, and provided equity investments totaling \$7.9 million. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services, or activities that revitalize or stabilize LMI geographies.

BANA made 168 investments in the Houston-Sugar Land-Baytown MSA totaling \$59.3 million. As of March 31, 2009, prior period investments totaled \$30.6 million. The largest investments totaled \$29.9 million and consisted of investments in LIHTC projects which provided 896 housing units affordable to LMI families. The bank's CDC also acted as a direct developer in four affordable housing projects and provided equity investments totaling \$3.3 million. Additionally, the bank made investments totaling \$7.8 million in various affordable housing mortgage-backed securities that were targeted to LMI borrowers and provided \$1.1 million to two CDFIs. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services, or activities that revitalize or stabilize LMI geographies.

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

Based on limited-scope reviews, Investment Test performance in the Abilene, Austin-Round Rock, Beaumont-Port Arthur, Brownsville-Harlingen, El Paso, San Angelo, San Antonio, Sherman-Denison, Waco and Wichita Falls MSAs is excellent and is not inconsistent with the overall Outstanding performance in Texas. Performance in the College Station-Bryan, Killeen-Temple-Fort Hood, Longview, Lubbock, and Victoria MSAs is good and weaker than the overall performance in the state. Performance in the Amarillo, Corpus Christi, Fort Worth-Arlington, Laredo, Midland, Odessa, and Tyler MSAs/MD and the Texas Non-MSA is adequate

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<sup>9</sup> See Dallas-Plano-Irving MD Market Profile for additional information.

and weaker than the overall performance in the state. Performance in the McAllen-Edinburg-Mission MSAs is poor and weaker than the overall performance in the state. Weaker performance is centered in a lower amount of qualified investments relative to the bank's operations in the AA. Performance in limited-scope AAs did not negatively impact the overall Investment Test rating in Texas.

## **SERVICE TEST**

Service Test performance in Texas is rated Outstanding. Based on a full-scope review, performance in both the Dallas-Plano-Irving MD and the Houston-Sugar Land-Baytown MSA is excellent.

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

#### **Retail Banking Services**

Service delivery systems in the Dallas-Plano-Irving MD are accessible to geographies and individuals of different income levels after considering the improved access provided by branches located in close proximity. The percentage of the bank's branches in low-income geographies is below and in moderate-income geographies is near to the percentage of the population residing in these areas. Nine branches located in close proximity to moderate-income geographies as well as the bank's use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 35% of the population that resides in LMI geographies, 21% of customers that use alternative delivery systems reside in LMI geographies. Branch openings and closings have improved the accessibility of the bank's delivery systems in LMI geographies. The bank opened two branches in low-income geographies and one branch in a moderate-income geography and also closed one branch in a low-income geography. A new branch is being built to replace the closure. ATM service decreased but primarily due to circumstances not within the bank's control. Hours and services are tailored to the convenience and needs of people living in the MD.

Service delivery systems in the Houston-Sugar Land-Baytown MSA are accessible to geographies and individuals of different income levels after considering the improved access provided by branches located in close proximity. The percentage of branches in low-income geographies is well below and in moderate-income geographies approximates the percentage of the population living in these areas. Five branches located in close proximity to low-income geographies and the bank's use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 37% of the population that resides in LMI geographies, 22% of customers that use alternative delivery systems reside in LMI geographies. Branch openings and closings have improved the accessibility of the bank's delivery systems in LMI geographies. The bank opened one branch in a low-income geography and two branches in moderate-income geographies and also closed one branch in a moderate-income geography. The closure was an instore branch that was closed due to the store in which it was located going out of business. ATM service decreased but primarily due to circumstances not within the bank's control. Hours and services are tailored to the convenience and needs of people living in the MSA.

## **Community Development Services**

The bank is a leader in providing community development services to the Dallas-Plano-Irving MD. Services were provided to 25 organizations pursuing a variety of initiatives targeted at LMI areas and individuals which represents a high level of services. These services addressed community development needs such as technical assistance for organizations providing economic development, affordable housing, community services, or activities that revitalize or stabilize LMI geographies. The bank also provided home buyer education and loans to 819 LMI individuals through partnership with non-profit organizations which represents a strong level of service.

The bank is a leader in providing community development services to the Houston-Sugar Land-Baytown MSA. Services were provided to 42 organizations pursuing a variety of initiatives targeted at LMI areas and individuals which represents a high level of services. These services addressed community development needs such as technical assistance for organizations providing economic development, affordable housing, community services, or activities that revitalize or stabilize LMI geographies. The bank also provided home buyer education and loans to 1,611 LMI individuals through partnership with non-profit organizations which represents a significant level of service.

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

Based on limited-scope reviews, Service Test performance in the Amarillo, Brownsville-Harlingen, College Station-Bryan, Killeen-Temple-Fort Hood, Midland, Odessa, San Antonio, Sherman-Denison, Tyler, and Wichita Falls MSAs and in the Texas Non-MSA is excellent and is not inconsistent with the overall Outstanding performance in Texas.

Performance in the Abilene, Austin-Round Rock, Beaumont-Port Arthur, Corpus Christi, El Paso, Lubbock, and Waco MSAs and the Fort Worth-Arlington MD is good and weaker than the overall performance in the state. Performance in the Laredo, Longview, San Angelo, and Victoria MSAs is adequate and weaker while performance in the McAllen-Edinburg-Mission MSA is very poor and weaker than the overall performance in the state. Weaker performance is due to less accessible retail delivery systems to LMI areas. Performance in limited-scope AAs did not negatively impact the Service Test rating in Texas.

Refer to Tables 1-14 in the Texas section of Appendix C for the facts and data that support all Test conclusions.

## OTHER RATING AREAS

- Allentown-Bethlehem-Easton (PA-NJ) Multistate MSA
- Augusta-Richmond County (GA-SC) Multistate MSA
- Kansas City (MO-KS) Multistate MSA
- Kingsport-Bristol-Bristol (TN-VA) Multistate MSA
- Philadelphia-Camden-Wilmington (PA-NJ-DE) MSA
- Portland-Vancouver-Beaverton (OR-WA) Multistate MSA
- Providence-New Bedford-Fall River (RI-MA) Multistate MSA
- South Bend-Mishawaka (IN-MI) MSA
- St. Louis (MO-IL) Multistate MSA
- Washington-Arlington-Alexandria (DC-VA-MD) Multistate MSA
- State of Arizona
- State of Arkansas
- State of Connecticut
- State of Delaware
- State of Georgia
- State of Idaho
- State of Indiana
- State of Iowa
- State of Kansas
- State of Maine
- State of Maryland
- State of Massachusetts
- State of Michigan
- State of Minnesota
- State of Missouri
- State of Nevada
- State of New Hampshire
- State of New Jersey
- State of New Mexico
- State of New York
- State of North Carolina
- State of Oklahoma
- State of Oregon
- State of Pennsylvania
- State of South Carolina
- State of Tennessee
- State of Virginia
- State of Washington

## Allentown-Bethlehem-Easton (PA-NJ) Multistate MSA Rating

CRA rating for the multistate MSA <sup>10</sup>: Outstanding

The Lending Test is rated:	<u>High Satisfactory</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness to the credit needs of the multistate MSA;
- Good distribution of loans among both geographies and borrowers of different income levels throughout the multistate MSA;
- Investment volume that reflects an excellent level of responsiveness to the needs of the multistate MSA;
- Provision of combined retail banking and community development services that shows excellent responsiveness to banking and community needs.

### Description of Institution's Operations in Allentown-Bethlehem-Easton (PA/NJ) multistate MSA

BANA is the 6<sup>th</sup> largest banking financial institution in the Allentown-Bethlehem-Easton multistate MSA rating area. As of June 30, 2008, the bank held a market share of 5% representing \$697.5 million in deposits. Primary competitors include Wells Fargo Bank, N.A. and National Penn Bank with deposit market shares of approximately 24% and 12%, respectively. Of the bank's 45 rating areas, the Allentown-Bethlehem-Easton multistate MSA ranks 38<sup>th</sup> and accounts for less than 1% of total bank deposits. Within the multistate MSA, BANA operates 28 branch offices.

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

## **LENDING TEST**

Performance under the Lending Test in the Allentown-Bethlehem-Easton multistate MSA is rated High Satisfactory. Lending performance is highlighted by excellent lending activity, excellent geographic distribution for home mortgage loans and small loans to farms, good geographic and borrower distribution for small loans to businesses, good borrower distribution for home mortgage loans and small loans to farms. The bank did not originate any community development loans during the evaluation period which had a neutral impact on lending performance.

## **INVESTMENT TEST**

Investment Test performance in the Allentown-Bethlehem-Easton multistate MSA is rated Outstanding. The bank made 39 investments in the multistate MSA totaling \$4 million. As of March 31, 2009, prior period investments totaled \$202 thousand. The largest individual investments in the multistate MSA totaled \$800 thousand and were made to two CDFIs to aid in the expansion of loan fund pools. The bank also invested \$2.8 million in various affordable housing mortgage-backed securities that were targeted to LMI borrowers. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services, or activities that revitalize or stabilize LMI geographies.

## **SERVICE TEST**

Service Test performance in the Allentown-Bethlehem-Easton multistate MSA is rated Outstanding. The bank has excellent branch accessibility in LMI geographies and to LMI individuals. Use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 24% of the population that resides in LMI geographies, 22% of customers that use alternative delivery systems reside in LMI geographies. The bank has not opened or closed any branches in LMI geographies during the evaluation period. Hours and services are tailored to the convenience and needs of the people living in the multistate MSA. The bank provided a high level of community development services through its work with 10 organizations during the evaluation period. In addition, the bank provided home buyer education and loans to 45 LMI individuals through partnership with non-profit organizations which represents a good level of service.

Refer to Tables 1-14 in the multistate MA section of Appendix C for the facts and data that support all Test conclusions.

## Augusta-Richmond County (GA-SC) Multistate MSA Rating

CRA rating for the multistate MSA <sup>11</sup>: Satisfactory

<b>The Lending Test is rated:</b>	<u>High Satisfactory</u>
<b>The Investment Test is rated:</b>	<u>High Satisfactory</u>
<b>The Service Test is rated:</b>	<u>High Satisfactory</u>

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness to the credit needs of the multistate MSA;
- Good distribution of loans among borrowers and adequate distribution among geographies of different income levels throughout the multistate MSA;
- Investment volume that reflects a good level of responsiveness to the needs of the multistate MSA;
- Provision of combined retail banking and community development services that shows good responsiveness to banking and community needs.

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

BANA is the 3<sup>rd</sup> largest banking financial institution in the Augusta-Richmond County multistate MSA rating area. As of June 30, 2008, the bank held a market share of approximately 10% representing \$652.3 million in deposits. Primary competitors include Wells Fargo Bank, N.A. and Georgia Bank & Trust Company of Augusta with deposit market shares of approximately 25% and 14%, respectively. Of the bank's 45 rating areas, the Augusta-Richmond County multistate MSA ranks 39<sup>th</sup> and accounts for less than 1% of total bank deposits. Within the multistate MSA, BANA operates 10 branch offices.

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

## **LENDING TEST**

Performance under the Lending Test in the Augusta-Richmond County multistate MSA is rated High Satisfactory. Lending performance is highlighted by excellent lending activity, good borrower distribution for home mortgage loans and small loans to businesses, adequate geographic distribution of home mortgage loans and small loans to businesses, and adequate geographic and borrower distributions for small loans to farms. The bank did not originate any community development loans during the evaluation period which had a neutral impact on lending performance.

## **INVESTMENT TEST**

Investment Test performance in the Augusta-Richmond County multistate MSA is rated High Satisfactory. The bank made 34 investments in the multistate MSA totaling \$2.5 million. As of March 31, 2009, prior period investments totaled \$851 thousand. The largest investment in the multistate MSA totaled \$419 thousand and was made to a LIHTC fund. The bank also invested \$2 million in various affordable housing mortgage-backed securities that were targeted to LMI borrowers. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services, or activities that revitalize or stabilize LMI geographies.

## **SERVICE TEST**

Service Test performance in the Augusta-Richmond County multistate MSA is rated High Satisfactory. The bank has good branch accessibility in LMI geographies and to LMI individuals. Three additional branches located in close proximity to moderate-income geographies as well as the bank's use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 23% of the population that resides in LMI geographies, 17% of customers that use alternative delivery systems reside in LMI geographies. The bank has not opened or closed any branches in LMI geographies during the evaluation period. Hours and services do not vary in a way that inconveniences people living in the multistate MSA. The bank provided a high level of community development services through its work with five organizations during the evaluation period. In addition, the bank provided home buyer education and loans to 104 LMI individuals through partnership with non-profit organizations which represents a significant level of service.

Refer to Tables 1-14 in the multistate MA section of Appendix C for the facts and data that support all Test conclusions.



## Kansas City (MO-KS) Multistate MSA Rating

**CRA rating for the multistate MSA <sup>12</sup>:** Outstanding

<b>The Lending Test is rated:</b>	<u>Outstanding</u>
<b>The Investment Test is rated:</b>	<u>Outstanding</u>
<b>The Service Test is rated:</b>	<u>Outstanding</u>

The major factors that support this rating:

- Lending levels that reflect excellent responsiveness to the credit needs of the multistate MSA;
- A high volume of loan modifications for homeowners facing foreclosure relative to banking presence, volume of overall home purchase lending, and number of foreclosures that was favorably considered as being highly responsive to the needs of the multistate MSA;
- Excellent distribution of loans among borrowers of different income levels and good distribution among geographies of different income levels in the multistate MSA;
- Investment volume that reflects an excellent level of responsiveness to the needs of the multistate MSA;
- Provision of combined retail banking and community development services that shows excellent responsiveness to banking and community needs.

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

BANA is the largest banking financial institution in the Kansas City multistate MSA rating area. As of June 30, 2008, the bank held a market share of approximately 12% representing \$4.8 billion in deposits. Primary competitors include Commerce Bank, N.A. and UMB Bank, N.A. each with deposit market shares approximating 9%. Of the bank's 45 rating areas, the Kansas City multistate MSA ranks 24<sup>th</sup> and accounts for less than 1% of total bank deposits. Within the multistate MSA, BANA operates 55 branch offices.

### LENDING TEST

Lending Test performance in the Kansas City multistate MSA is rated Outstanding. Lending performance is highlighted by excellent lending activity, excellent borrower distribution of home mortgage loans, excellent geographic distribution for small loans to farms, excellent

<sup>12</sup> This rating reflects performance within the multistate MSA. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate MSA.

geographic distribution of multifamily loans, good geographic and borrower distribution for small business loans, good geographic distribution of home mortgage loans, and good borrower distribution for small loans to farms. The bank's community development lending had a neutral impact on performance while loan modifications efforts for homeowners facing foreclosure were favorably considered as being responsive to the needs of the community.

## **INVESTMENT TEST**

Investment Test performance in the Kansas City multistate MSA is rated Outstanding. The bank made 103 investments in the multistate MSA totaling \$31.9 million. As of March 31, 2009, prior period investments totaled \$24.5 million. The largest investments in the multistate MSA totaled \$11.4 million and consisted of direct equity investments in affordable housing projects where the bank acts as contractor/developer. The bank also invested \$9.6 million in LIHTC projects that provided over 700 units of affordable housing and \$6.4 million in an affordable multifamily housing revenue bond. Additionally, the bank invested \$900 thousand in two CDFIs and \$1.7 million in an historic tax credit project that helped to revitalize and stabilize low- and moderate-income geographies. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services, or activities that revitalize or stabilize LMI geographies.

## **SERVICE TEST**

Service Test performance in the Kansas City multistate MSA is rated Outstanding. The bank has excellent branch accessibility in LMI geographies and to LMI individuals. Seven additional branches located in close proximity to LMI geographies as well as the bank's use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 26% of the population that resides in LMI geographies, 19% of customers that use alternative delivery systems reside in LMI geographies. The bank has not opened or closed any branches in LMI geographies during the evaluation period. Hours and services are tailored to the convenience and needs of the people living in the multistate MSA. The bank provided a high level of community development services through its work with 19 organizations during the evaluation period. In addition, the bank provided home buyer education and loans to 1,382 LMI individuals through partnership with non-profit organizations which represents a significant level of service.

Refer to Tables 1-14 in the multistate MA section of Appendix C for the facts and data that support all Test conclusions.

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

CRA rating for the multistate MSA <sup>13</sup>: Satisfactory

<b>The Lending Test is rated:</b>	<u>High Satisfactory</u>
<b>The Investment Test is rated:</b>	<u>High Satisfactory</u>
<b>The Service Test is rated:</b>	<u>Outstanding</u>

The major factors that support this rating:

- Lending levels that reflect good responsiveness to the credit needs of the multistate MSA;
- Excellent distribution of loans among geographies and good distribution among borrowers of different income levels throughout the multistate MSA;
- Investment volume that reflects a good level of responsiveness to the needs of the multistate MSA;
- Provision of combined retail banking and community development services that shows excellent responsiveness to banking and community needs.

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

BANA is the 10<sup>th</sup> largest banking financial institution in the Kingsport-Bristol-Bristol multistate MSA rating area. As of June 30, 2008, the bank held a market share of 4% representing \$171.7 million in deposits. Primary competitors include Regions Bank and Branch Banking and Trust Company with deposit market shares of 12% and 10%, respectively. Of the bank's 45 rating areas, the Kingsport-Bristol-Bristol multistate MSA ranks 42<sup>nd</sup> and accounts for less than 1% of total bank deposits. Within the multistate MSA, BANA operates five branch offices.

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<sup>13</sup> This rating reflects performance within the multistate MSA. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate MSA.

## **LENDING TEST**

Performance under the Lending Test in the Kingsport-Bristol-Bristol multistate MSA is rated High Satisfactory. Lending performance is highlighted by good lending activity, excellent geographic distribution of home mortgage loans, good geographic and borrower distribution of small loans to businesses, and good borrower distribution of home mortgage loans. The bank did not originate any community development loans during the evaluation period which had a neutral impact on lending performance.

## **INVESTMENT TEST**

Investment Test performance in the Kingsport-Bristol-Bristol multistate MSA is rated High Satisfactory. The bank made 14 investments in the multistate MSA totaling \$706 thousand. As of March 31, 2009, the bank had one prior period investment for \$156 thousand. Most of the investments consisted of various affordable housing mortgage-backed securities that were targeted to LMI borrowers. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services, or activities that revitalize or stabilize LMI geographies.

## **SERVICE TEST**

Service Test performance in the Kingsport-Bristol-Bristol multistate MSA is rated Outstanding. The bank has excellent branch accessibility in LMI geographies and to LMI individuals. Use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 14% of the population that resides in LMI geographies, 10% of customers that use alternative delivery systems reside in LMI geographies. Branch openings and closings have improved the accessibility of the bank's delivery systems in LMI geographies. The bank opened one branch in a moderate-income geography. Hours and services do not vary in a way that inconveniences people living in the multistate MSA. The bank provided a high level of community development services through its work with five organizations during the evaluation period.

Refer to Tables 1-14 in the multistate MA section of Appendix C for the facts and data that support all Test conclusions.

## Philadelphia-Camden-Wilmington (PA-NJ-DE) Multistate MSA Rating

CRA rating for the multistate MSA <sup>14</sup>: Outstanding

The Lending Test is rated:	<u>High Satisfactory</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness to the credit needs of the multistate MSA;
- Good distribution of loans among both geographies and borrowers of different income levels within the multistate MSA;
- Investment volume that reflects an excellent level of responsiveness to the needs of the multistate MSA; and
- Provision of combined retail banking and community development services that shows excellent responsiveness to banking and community needs.

### Description of Institution's Operations in Philadelphia-Camden-Wilmington (PA-NJ-DE) multistate MSA

BANA is the 6<sup>th</sup> largest banking financial institution in the Philadelphia-Camden-Wilmington multistate MSA rating area. As of June 30, 2008, the bank held a market share of 4% representing \$10.1 billion in deposits. Primary competitors include ING Bank F.S.B. and Chase Bank USA, NA with deposit market shares of approximately 25% and 13%, respectively. Of the bank's 45 rating areas, the Philadelphia-Camden-Wilmington multistate MSA ranks 16<sup>th</sup> and accounts for slightly more than 1% of total bank deposits. Within the multistate MSA, BANA operates 122 branch offices.

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<sup>14</sup> This rating reflects performance within the multistate MSA. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate MSA.

## LENDING TEST

Lending Test performance in the Philadelphia-Camden-Wilmington multistate MSA is rated High Satisfactory. Based on a full-scope review, performance in the Wilmington MD is excellent and in the Philadelphia MD is good. Lending performance in the Philadelphia MD is highlighted by excellent lending activity, good geographic distribution and borrower distribution for home mortgage loans, good borrower distribution for small loans to businesses and small loans to farms, adequate geographic distribution for small loans to businesses, and poor geographic distribution of small loans to farms. The bank's community development lending had a neutral impact on performance in the MD.

Lending performance in the Wilmington MD is highlighted by excellent lending activity, excellent geographic distribution of home mortgage loans, good borrower distribution of home mortgage loans, and good geographic and borrower distribution of small loans to businesses. The bank's community development lending had a significantly positive impact on performance in the MD.

Based on a limited-scope review, Lending Test performance in the Camden MD is good and is not inconsistent with the overall High Satisfactory performance in Philadelphia-Camden-Wilmington multistate MSA.

## INVESTMENT TEST

Investment Test performance in the Philadelphia-Camden-Wilmington multistate MSA is rated Outstanding. Based on a full-scope review, performance in the both the Philadelphia and Wilmington MDs is excellent.

The bank made 121 investments in the Philadelphia MD totaling \$69.2 million. As of March 31, 2009, prior period investments totaled \$9.4 million. The largest investments in the MD totaled \$35.7 million and consisted of investments in LIHTC projects that provided over 550 units of affordable housing. In addition, the bank invested \$28.2 million in a QZAB and \$2.4 million in a NMTC investment which helped revitalize a moderate-income census tract. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services, or activities that revitalize or stabilize LMI geographies.

The bank made 64 investments in the Wilmington MD totaling \$17.1 million. As of March 31, 2009, prior period investments totaled \$5.4 million. Investments in the MD consisted primarily of investments in various affordable housing mortgage-backed securities that were targeted to LMI borrowers. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services, or activities that revitalize or stabilize LMI geographies.

Based on a limited-scope review, Investment Test performance in the Camden MD is excellent and is not inconsistent with the overall Outstanding performance in Philadelphia-Camden-Wilmington multistate MSA.

## SERVICE TEST

Service Test performance in the Philadelphia-Camden-Wilmington multistate MSA is rated Outstanding. Based on a full-scope review, performance in the both the Philadelphia and Wilmington MDs is excellent.

In the Philadelphia MD, the bank has good branch accessibility in LMI geographies and to LMI individuals. Use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 33% of the population that resides in LMI geographies, 26% of customers that use alternative delivery systems reside in LMI geographies. Branch openings and closings have improved the accessibility of the bank's delivery systems in LMI geographies. One branch was opened in a moderate-income geography. Hours and services are tailored to the convenience and needs of the people living in the MD. The bank provided a high level of community development services through its work with 29 organizations during the evaluation period. In addition, the bank provided home buyer education and loans to 283 LMI individuals through partnership with non-profit organizations which represents a good level of service.

In the Wilmington MD, the bank has excellent branch accessibility in LMI geographies and to LMI individuals. Use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 22% of the population that resides in LMI geographies, 16% of customers that use alternative delivery systems reside in LMI geographies. The bank did not open or close any branches in LMI geographies during the evaluation period. Hours and services are tailored to the convenience and needs of the people living in the MD. The bank provided a high level of community development services through its work with 12 organizations during the evaluation period. In addition, the bank provided home buyer education and loans to 29 LMI individuals through partnership with non-profit organizations which represents a significant level of service.

Based on a limited-scope review, Service Test performance in the Camden MD is good and weaker than the overall Outstanding performance in the Philadelphia-Camden-Wilmington multistate MSA. Weaker performance is due to less accessible retail delivery systems to LMI geographies. Performance in the limited-scope AA did not negatively impact the Service Test rating for the multistate MSA.

Refer to Tables 1-14 in the multistate MA section of Appendix C for the facts and data that support all Test conclusions.

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

CRA rating for the multistate MSA <sup>15</sup>: Outstanding

<b>The Lending Test is rated:</b>	<u>Outstanding</u>
<b>The Investment Test is rated:</b>	<u>Outstanding</u>
<b>The Service Test is rated:</b>	<u>Outstanding</u>

The major factors that support this rating include:

- Lending levels that reflect good responsiveness to the credit needs of the multistate MSA;
- Excellent distribution of loans among geographies and good distribution among borrowers of different income levels within the multistate MSA;
- Community development lending activities that had a significantly positive impact on performance in the multistate MSA;
- Investment volume that reflects an excellent level of responsiveness to the needs of the multistate MSA;
- Provision of combined retail banking and community development services that shows excellent responsiveness to banking and community needs.

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

BANA is the largest banking financial institution in the Portland-Vancouver-Beaverton multistate MSA rating area. As of June 30, 2008, the bank held a market share of 19% representing \$5.8 billion in deposits. Primary competitors include U.S. Bank, N.A. and Wells Fargo Bank, N.A. with deposit market shares of approximately 19% and 14%, respectively. Of the bank's 45 rating areas, the Portland-Vancouver-Beaverton multistate MSA ranks 23<sup>rd</sup> and accounts for slightly less than 1% of total bank deposits. Within the multistate MSA, BANA operates 64 branch offices.

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<sup>15</sup> This rating reflects performance within the multistate MSA. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate MSA.



## **LENDING TEST**

Lending Test performance in the Portland-Vancouver-Beaverton multistate MSA is rated Outstanding. Our analysis considered the high cost of housing within the MSA. Lending performance is highlighted by good lending activity, excellent geographic distribution of home mortgage loans and small loans to farms, good geographic and good borrower distribution of small loans to businesses, and good borrower distribution of home mortgage loans and small loans to farms. The bank's community development lending had a significantly positive impact on performance in the MSA based on both volume and complexity.

## **INVESTMENT TEST**

Investment Test performance in the Portland-Vancouver-Beaverton multistate MSA is rated Outstanding. BANA made 86 investments in the multistate MSA totaling \$33.4 million. As of March 31, 2009, prior period investments totaled \$26.9 million. The largest investments in the multistate MSA totaled \$23.6 million and consisted of investments in affordable multifamily housing revenue bonds. Those projects provided 184 housing units affordable to LMI families. In addition, the bank invested \$5.6 million in various affordable housing mortgage-backed securities that were targeted to LMI borrowers and \$2.7 million in an historic tax credit equity investment which helped revitalize a low-income census tract. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services, or activities that revitalize or stabilize LMI geographies.

## **SERVICE TEST**

Service Test performance in the Portland-Vancouver-Beaverton multistate MSA is rated Outstanding. The bank has excellent branch accessibility in LMI geographies and to LMI individuals. Use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 23% of the population that resides in LMI geographies, 22% of customers that use alternative delivery systems reside in LMI geographies. The bank did not open or close any branches in LMI geographies during the evaluation period. Hours and services are tailored to the convenience and needs of the people living in the multistate MSA. The bank provided an adequate level of community development services through its work with 10 organizations during the evaluation period. In addition, the bank provided home buyer education and loans to 417 LMI individuals through partnership with non-profit organizations which represents a strong level of service.

Refer to Tables 1-14 in the multistate MA section of Appendix C for the facts and data that support all Test conclusions.

## Providence-New Bedford-Fall River (RI-MA) Multistate MSA Rating

CRA rating for the multistate MSA <sup>16</sup>: Outstanding

<b>The Lending Test is rated:</b>	<u>Outstanding</u>
<b>The Investment Test is rated:</b>	<u>Outstanding</u>
<b>The Service Test is rated:</b>	<u>Outstanding</u>

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness by to the credit needs of the multistate MSA;
- Excellent distribution of loans among geographies and good distribution among borrowers of different income levels within the multistate MSA;
- Community development lending activities that had a significantly positive impact on performance in the multistate MSA;
- Investment volume that reflects an excellent level of responsiveness to the needs of the multistate MSA;
- Provision of combined retail banking and community development services that shows excellent responsiveness to banking and community needs.

### Description of Institution's Operations in Providence-New Bedford-Fall River (RI/MA) multistate MSA

BANA is the 2<sup>nd</sup> largest banking financial institution in the Providence-New Bedford-Fall River multistate MSA rating area. As of June 30, 2008, the bank held a market share of 21% representing \$7.6 billion in deposits. Primary competitors include RBS Citizens Bank N.A. and Sovereign Bank with deposit market shares of 38% and 9%, respectively. Of the bank's 45 rating areas, the Providence-New Bedford-Fall River multistate MSA ranks 19<sup>th</sup> and accounts for 1% of total bank deposits. Within the multistate MSA, BANA operates 76 branch offices.

### LENDING TEST

Lending Test performance in the Providence-New Bedford-Fall River multistate MSA is rated Outstanding. Lending performance is highlighted by excellent lending activity, excellent geographic distribution for home mortgage loans, small loans to businesses, and small loans farms, and good borrower distribution for home mortgage loans, small loans to businesses,

<sup>16</sup> This rating reflects performance within the multistate MSA. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate MSA.

and small loans to farms. The bank's community development lending had a significantly positive impact on performance and was particularly responsive to affordable housing needs in the MSA.

## **INVESTMENT TEST**

Investment Test performance in the Providence-New Bedford-Fall River multistate MSA is rated Outstanding. BANA made 92 investments in the multistate MSA totaling \$45.4 million. As of March 31, 2009, prior period investments totaled \$24.4 million. The largest investments in the multistate MSA consisted of \$22.4 million in LIHTC projects which provided over 300 housing units affordable to LMI families. The bank also invested \$19 million in three NMTC or HTC projects that helped to revitalize and stabilize LMI geographies. Additionally they made an investment totaling \$750 thousand in a CDFI. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services, or activities that revitalize or stabilize LMI geographies.

## **SERVICE TEST**

Service Test performance in the Providence-New Bedford-Fall River multistate MSA is rated Outstanding. The bank has excellent branch accessibility in LMI geographies and to LMI individuals. Use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 26% of the population that resides in LMI geographies, 25% of customers that use alternative delivery systems reside in LMI geographies. Branch openings and closings have improved the accessibility of the bank's delivery systems in LMI geographies. The bank opened one branch in a moderate-income geography. Hours and services do not vary in a way that inconveniences people living in the multistate MSA. The bank provided a high level of community development services through its work with 24 organizations during the evaluation period. In addition, the bank provided home buyer education and loans to 927 LMI individuals through partnership with non-profit organizations which represents a significant level of service.

Refer to Tables 1-14 in the multistate MA section of Appendix C for the facts and data that support all Test conclusions.

## South Bend-Mishawaka (IN-MI) Multistate MSA Rating

CRA rating for the multistate MSA <sup>17</sup>: Satisfactory

The Lending Test is rated:	<u>High Satisfactory</u>
The Investment Test is rated:	<u>High Satisfactory</u>
The Service Test is rated:	<u>Outstanding</u>

The major factors that support this rating include:

- Lending levels that reflect adequate responsiveness to the credit needs of the multistate MSA;
- Excellent distribution of loans among borrowers and good distribution among geographies of different income levels and within the multistate MSA;
- Investment volume that reflects a good level of responsiveness to the needs of the multistate MSA;
- Provision of combined retail banking and community development services that shows excellent responsiveness to banking and community needs.

### Description of Institution's Operations in South Bend-Mishawaka (IN-MI) multistate MSA

BANA is the 9<sup>th</sup> largest banking financial institution in the South Bend-Mishawaka multistate MSA rating area. As of June 30, 2008, the bank held a market share of 4% representing \$150.6 million in deposits. Primary competitors include First Source Bank and Key Bank N.A. with deposit market shares of 42% and 12%, respectively. Of the bank's 45 rating areas, the South Bend-Mishawaka multistate MSA ranks 43<sup>rd</sup> and accounts for less than 1% of total bank deposits. Within the multistate MSA, BANA operates six branch offices.

The bank did not have a presence in this MSA until fourth quarter 2008 when entrance was gained through a merger. The limited amount of time the bank participated in this market during the evaluation period was considered as part of our analysis for all tests.

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<sup>17</sup> This rating reflects performance within the multistate MSA. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate MSA.

## **LENDING TEST**

Lending Test performance in the South Bend-Mishawaka multistate MSA is rated High Satisfactory. Lending performance is highlighted by adequate lending activity, excellent borrower distribution for small loans to businesses, good geographic and borrower distribution for home mortgage loans, and adequate geographic distribution for small loans to businesses. The bank did not originate any community development loans during the evaluation period which had a neutral impact on lending performance.

## **INVESTMENT TEST**

Investment Test performance in the South Bend-Mishawaka multistate MSA is rated High Satisfactory. The bank made 4 investments in the multistate MSA totaling \$247 thousand. As of March 31, 2009, prior period investments totaled \$93 thousand. The largest investments were made in various affordable housing mortgage-backed securities that were targeted to LMI borrowers. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services, or activities that revitalize or stabilize LMI geographies.

## **SERVICE TEST**

Service Test performance in the South Bend-Mishawaka multistate MSA is rated Outstanding. The bank has excellent branch accessibility in LMI geographies and to LMI individuals. Although the bank has no branches in low-income geographies, less than 2% of the MSA population resides in these areas. Use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 25% of the population that resides in LMI geographies, 15% of customers that use alternative delivery systems reside in LMI geographies. The bank did not open or close any branches in LMI geographies. Hours and services are tailored to the convenience and needs of the people living in the multistate MSA. The bank provided a high level of community development services through its work with three organizations during the evaluation period.

Refer to Tables 1-14 in the multistate MA section of Appendix C for the facts and data that support all Test conclusions.

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

CRA rating for the multistate MSA <sup>18</sup>: Outstanding

The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>High Satisfactory</u>

The major factors that support this rating include:

- Lending levels that reflect good responsiveness to the credit needs of the multistate MSA;
- Good distribution of loans among both geographies and borrowers of different income levels within the multistate MSA;
- Community development lending activities that had a significantly positive impact on performance in the multistate MSA;
- Investment volume that reflects an excellent level of responsiveness to the needs of the multistate MSA;
- Provision of combined retail banking and community development services that shows good responsiveness to banking and community needs.

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

BANA is the 2<sup>nd</sup> largest banking financial institution in the St. Louis multistate MSA rating area. As of June 30, 2008, the bank held a market share of 14% representing \$7.9 billion in deposits. Primary competitors include U.S. Bank, N.A. and Southwest Bank with deposit market shares of 18% and 8%, respectively. Of the bank's 45 rating areas, the St. Louis multistate MSA ranks 18<sup>th</sup> and accounts for slightly more than 1% of total bank deposits. Within the multistate MSA, BANA operates 62 branch offices.

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<sup>18</sup> This rating reflects performance within the multistate MSA. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate MSA.

## **LENDING TEST**

Lending Test performance in the St. Louis multistate MSA is rated Outstanding. Lending performance is highlighted by good lending activity, excellent geographic and borrower distribution of home mortgage loans, excellent geographic distribution of small loans to farms, good geographic and borrower distribution of small loans to businesses, and adequate borrower distribution of small loans to farms. The bank's community development lending had a significantly positive impact on performance in the multistate MSA.

## **INVESTMENT TEST**

Investment Test performance in the St. Louis multistate MSA is rated Outstanding. BANA made 96 investments in the multistate MSA totaling \$52.1 million. As of March 31, 2009, prior period investments totaled \$98 thousand. The largest investments in the multistate MSA were in LIHTC project which totaled \$17.9 million and provided more than 175 housing units affordable to LMI families. The bank also invested \$10 million in an affordable multifamily housing bond which provided 60 units of affordable housing. Additionally, the bank invested \$9.1 million in historic tax credits which helped to revitalize and stabilize low- and moderate-income geographies along with \$3 million in QZABs. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services, or activities that revitalize or stabilize LMI geographies.

## **SERVICE TEST**

Service Test performance in the St. Louis multistate MSA is rated High Satisfactory. The bank has good branch accessibility in LMI geographies and to LMI individuals. Use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 26% of the population that resides in LMI geographies, 20% of customers that use alternative delivery systems reside in LMI geographies. The bank did not open or close any branches in LMI geographies. Hours and services do not vary in a way that inconveniences people living in the multistate MSA. The bank provided a good level of community development services through its work with 15 organizations during the evaluation period. In addition, the bank provided home buyer education and loans to 687 LMI individuals through partnership with non-profit organizations which represents a significant level of service.

Refer to Tables 1-14 in the multistate MA section of Appendix C for the facts and data that support all Test conclusions.

## Washington-Arlington-Alexandria (DC-VA-MD) Multistate MSA Rating

CRA rating for the multistate MSA <sup>19</sup>: Outstanding

The Lending Test is rated: Outstanding

The Investment Test is rated: Outstanding

The Service Test is rated: Outstanding

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness by to the credit needs of the multistate MSA;
- Good distribution of loans among both geographies and borrowers of different income levels within the multistate MSA;
- Community development lending activities that had a significantly positive impact on performance in the multistate MSA;
- Investment volume that reflects an excellent level of responsiveness to the needs of the multistate MSA;
- Provision of combined retail banking and community development services that shows excellent responsiveness to banking and community needs.

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

BANA is the 4<sup>th</sup> largest banking financial institution in the Washington-Arlington-Alexandria multistate MSA rating area. As of June 30, 2008, the bank held a market share of 10% representing \$14.9 billion in deposits. Primary competitors include E\*Trade Bank and Wells Fargo Bank, N.A. with deposit market shares of 20% and 13% respectively. Of the bank's 45 rating areas, the Washington-Arlington-Alexandria multistate MSA ranks 13<sup>th</sup> and accounts for 2% of total bank deposits. Within the multistate MSA, BANA operates 178 branch offices.

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<sup>19</sup> This rating reflects performance within the multistate MSA. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate MSA.



## LENDING TEST

Lending Test performance in the Washington-Arlington-Alexandria multistate MSA is rated Outstanding. Based on a full-scope review, performance in the Washington-Arlington-Alexandria MD is excellent. Our analysis considered the high cost of housing within the MD. Lending performance is highlighted by excellent lending activity, excellent geographic and borrower distribution of home mortgage loans, excellent geographic distribution of small loans to farms, good geographic and borrower distribution of small loans to businesses, and adequate borrower distribution of small loans to farms. The bank's community development lending had a significantly positive impact on performance in the MD based on both volume and complexity.

Based on a limited-scope review, Lending Test performance in the Bethesda-Frederick-Rockville MD is excellent and is not inconsistent with the overall Outstanding performance in the Washington-Arlington-Alexandria MSA.

## INVESTMENT TEST

Investment Test performance in the Washington-Arlington-Alexandria multistate MSA is rated Outstanding. Based on a full-scope review, performance is excellent in the Washington-Arlington-Alexandria MD. The bank made 160 investments in the multistate MSA totaling \$96.6 million. As of March 31, 2009, prior period investments totaled \$29.3 million. The largest investments in the Washington-Arlington-Alexandria MD totaled \$39.1 million and consisted of investments in LIHTC projects which provided more than 1,200 housing units affordable to LMI families. The bank also invested \$24.9 million in an historic tax credit project that will help to revitalize and stabilize a low-income geography. Additionally, the bank's CDC acted as a direct developer/investor in three affordable housing projects, playing a leadership role in one new project during this evaluation period and provided equity investments totaling \$15.1 million. Finally, the bank purchased \$2.4 million in QZABs and invested \$6.1 million in NMTCs. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services or activities that revitalize or stabilize LMI geographies.

Based on a limited-scope review, Investment Test performance in the Bethesda-Frederick-Rockville MD is good and weaker than the overall Outstanding performance in the Washington-Arlington-Alexandria MSA. Weaker performance is centered in a lower amount of qualified investments relative to the bank's operations in the AA. Performance in the limited-scope MD did not negatively impact the Investment Test rating for the Washington-Arlington-Alexandria MSA.

## SERVICE TEST

Service Test performance in the Washington-Arlington-Alexandria multistate MSA is rated Outstanding. Based on a full-scope review, performance is excellent in the Washington-Arlington-Alexandria MD. The bank has excellent branch accessibility in LMI geographies and to LMI individuals. Use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 29% of the population that resides

in LMI geographies, 27% of customers that use alternative delivery systems reside in LMI geographies. Branch openings and closings have improved the accessibility of the bank's delivery systems in LMI geographies. The bank opened one branch in a low-income geography and two branches in moderate-income geographies. Hours and services are tailored to the convenience and needs of the people living in the MD. The bank provided a high level of community development services through its work with 20 organizations during the evaluation period. In addition, the bank provided home buyer education and loans to 2,783 LMI individuals through partnership with non-profit organizations which represents a significant level of service.

Based on a limited-scope review, Service Test performance in the Bethesda-Frederick-Rockville MD is excellent and is not inconsistent with the overall Outstanding performance in the Washington-Arlington-Alexandria MSA.

Refer to Tables 1-14 in the multistate MA section of Appendix C for the facts and data that support all Test conclusions.

## State of Arizona Rating

<b>CRA Rating for the State <sup>20</sup>:</b>	<u>Outstanding</u>
<b>The Lending Test is rated:</b>	<u>Outstanding</u>
<b>The Investment Test is rated:</b>	<u>Outstanding</u>
<b>The Service Test is rated:</b>	<u>High Satisfactory</u>

The major factors that support this rating include:

- Lending levels that reflect good responsiveness by to the credit needs of its AAs within the state;
- Good distribution of loans among both geographies and borrowers of different income levels throughout its AAs;
- Community development lending activities that had a significantly positive impact on performance in the state;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state;
- Provision of combined retail banking and community development services that shows good responsiveness to banking and community needs.

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

BANA is the 2<sup>nd</sup> largest banking financial institution in the state of Arizona. As of June 30, 2008, the bank held 21% of the market share representing \$16.2 billion in deposits. Primary competitors within the state include JPMorgan Chase Bank, N.A. and Wells Fargo Bank, N.A. with deposit market shares of 24% and 19%, respectively. Of the bank's 45 rating areas, Arizona ranks 12<sup>th</sup> and accounts for slightly more than 2% of total bank deposits. BANA has seven defined AAs in Arizona. The Phoenix-Mesa-Scottsdale MSA comprises 75% of bank deposits and 73% of bank lending totals in Arizona and is the largest AA in the state. For purposes of this review, the bank's Rural Arizona AA is listed as the Arizona Non-MSA. BANA operates 174 branch offices within the state not including any branches within a multistate MSA.

<sup>20</sup> For institutions with branches in two or more states in a multistate MSA, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate MSA. Refer to the multistate MSA rating and discussion for the rating and evaluation of the institution's performance in that area.

## LENDING TEST

Lending Test performance in Arizona is rated Outstanding. Based on a full-scope review, performance in the Phoenix-Mesa-Scottsdale MSA is excellent. Lending performance is highlighted by good lending activity, good geographic and borrower distribution of home mortgage loans, good geographic and borrower distributions of small loans to businesses, and adequate borrower and poor geographic distribution of small loans to farms. The bank's community development lending had a significantly positive impact on performance in the MSA and was especially responsive to the needs of the community.

Based on limited-scope reviews, Lending Test performance in the Arizona Non-MSA is excellent and is not inconsistent with the overall Outstanding performance in Arizona. Performance in the Flagstaff, Lake Havasu City-Kingman, Prescott, Tucson and Yuma MSAs is good and weaker than the overall performance in the state. Weaker performance is due to a less favorable borrower distribution of home mortgage loans. Performance in limited-scope AAs did not negatively impact the Lending Test rating for Arizona.

## INVESTMENT TEST

Investment Test performance in Arizona is rated Outstanding. Based on a full-scope review, performance is excellent in the Phoenix-Mesa-Scottsdale MSA. BANA funded 216 investments in the MSA totaling \$71.4 million. As of March 31, 2009, prior period investments totaled \$16.1 million. The largest investments in the Phoenix-Mesa-Scottsdale MSA totaled \$53.4 million and consisted of various affordable housing mortgage-backed securities that were targeted to LMI borrowers. The bank also invested \$11.7 million in LIHTC projects. Those projects provided more than 300 housing units affordable to LMI families. Additionally, the bank's CDC acted as a direct developer/investor in an affordable housing project and provided equity investments totaling \$2.8 million that provided for more than 400 housing units affordable for LMI families. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services or activities that revitalize or stabilize LMI geographies.

Based on limited-scope reviews, Investment Test performance in the Flagstaff, Prescott, and Yuma MSAs and the Arizona Non-MSA is excellent and is not inconsistent with the overall Outstanding performance in Arizona. Performance in the Lake Havasu City-Kingman and Tucson MSAs is adequate and weaker than the bank's overall performance in the state. Weaker performance is centered in a lower amount of qualified investments relative to the bank's operations in the AA. Performance in limited-scope AAs did not negatively impact the Investment Test rating for Arizona.

## SERVICE TEST

Service Test performance in Arizona is rated High Satisfactory. Based on a full-scope review, performance in the Phoenix-Mesa-Scottsdale MSA is good. The bank has good branch accessibility in LMI geographies and to LMI individuals. Seventeen additional branches located in close proximity to LMI geographies as well as the bank's use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking

services. Compared to 35% of the population that reside in LMI geographies, 24% of customers that use alternative delivery systems reside in LMI geographies. The bank did not open or close any branches in LMI geographies. Hours and services are tailored to the convenience and needs of the people living in the MSA. The bank provided a high level of community development services through its work with 22 organizations during the evaluation period. In addition, the bank provided home buyer education and loans to 1,051 LMI individuals through partnership with non-profit organizations which represents a significant level of service.

Based on limited-scope reviews, Service Test performance in the Prescott and Tucson MSAs is good and is not inconsistent with the overall High Satisfactory performance in Arizona. Performance in the Yuma MSA is excellent and stronger than the overall performance in the state. Stronger performance is due to more accessible retail delivery systems in LMI geographies. Performance in the Flagstaff and Lake Havasu City-Kingman MSAs and the Arizona Non-MSA is adequate and weaker than the overall performance in the state due to less accessible retail delivery systems to LMI geographies. Performance in limited-scope AAs did not negatively impact the overall Service Test performance for Arizona.

Refer to Tables 1-14 in the Arizona section of Appendix C for the facts and data that support all Test conclusions.

## State of Arkansas Rating

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

**The Lending Test is rated:** High Satisfactory

**The Investment Test is rated:** Low Satisfactory

**The Service Test is rated:** Outstanding

The major factors that support this rating include:

- Lending levels that reflect good responsiveness by to the credit needs of its AAs within the state;
- Good distribution of loans among both geographies and borrowers of different income levels throughout its AAs;
- Community development lending activities that had a positive impact on the performance in the state;
- Investment volume that reflects an adequate level of responsiveness to the needs of the state; and
- Provision of combined retail banking and community development services that shows excellent responsiveness to banking and community needs.

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

BANA is the 3<sup>rd</sup> largest banking financial institution in the state of Arkansas. As of June 30, 2008, the bank held 6% of the market share representing \$2.6 billion in deposits. Primary competitors within the state include Arvest Bank and Regions Bank with deposit market shares of approximately 10% and 9%, respectively. Of the bank's 45 rating areas, Arkansas ranks 30<sup>th</sup> and accounts for less than 1% of total bank deposits. BANA has six defined AAs in Arkansas. The Little Rock-North Little Rock MSA comprises 71% of bank deposits and 47% of bank lending totals in the state and is the largest AA in the state. For purposes of this review, the bank's Northern Arkansas AA is listed as the Arkansas Non-MSA. BANA operates 50 branch offices within the state not including any branches within a multistate MSA.

<sup>21</sup> For institutions with branches in two or more states in a multistate MSA, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate MSA. Refer to the multistate MSA rating and discussion for the rating and evaluation of the institution's performance in that area.

## LENDING TEST

Lending Test performance in Arkansas is rated High Satisfactory. Based on a full-scope review, performance in the Little Rock-North Little Rock MSA is good. Lending performance is highlighted by good lending activity, good geographic and borrower distribution of home mortgage loans, good geographic distribution and borrower distribution of small loans to businesses, good borrower distribution of small loans to farms, and adequate geographic distribution of small loans to farms. The bank's community development lending had a neutral impact on performance in the MSA. We also gave favorable consideration to the bank's loan modification efforts for homeowners facing foreclosure as being responsive to the needs of its AAs.

Based on limited-scope reviews, Lending Test performance in the Hot Springs and Pine Bluff MSAs and the Arkansas Non-MSA is good and is not inconsistent with the overall High Satisfactory performance in Arkansas. Performance in the Fayetteville-Springdale-Rogers MSA is excellent and stronger than the overall performance in the state. Stronger performance is due to a relatively higher level of community development loans. Performance in the Jonesboro MSA is adequate and weaker than the overall performance in the state. The weaker performance was due to a less favorable geographic distribution of home mortgage and small loans to business. Performance in limited-scope AAs did not negatively impact the Lending Test rating for Arkansas.

## INVESTMENT TEST

Investment Test performance in Arkansas is rated Low Satisfactory. Based on a full-scope review, performance is adequate in the Little Rock-North Little Rock MSA. BANA funded 77 investments in the MSA totaling \$4.9 million. As of March 31, 2009, prior period investments totaled \$3.3 million. The largest investments in the Little Rock-North Little Rock MSA totaled \$3.6 million and consisted of various affordable housing mortgage-backed securities that were targeted to LMI borrowers. The bank also made an investment in a LIHTC project totaling \$737 thousand which provided 100 housing units affordable to LMI families. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services or activities that revitalize or stabilize LMI geographies.

Based on limited-scope reviews, Investment Test performance in the Jonesboro MSA is adequate and not inconsistent with the overall Low Satisfactory performance in Arkansas. Performance in the Fayetteville-Springdale-Rogers and Hot Springs MSAs and the Arkansas Non-MSA is excellent and stronger than the overall performance in the state. The stronger performance was due to a higher level of qualified investments during the evaluation period. Performance is good and weaker in the Pine Bluff MSA due to a lower amount of qualified investments relative to the bank's operations in the AA. Performance in limited-scope AAs did not negatively impact the Investment Test rating for Arkansas.

## SERVICE TEST

Service Test performance in Arkansas is rated Outstanding. Based on a full-scope review, performance in the Little Rock-North Little Rock MSA is excellent. The bank has excellent branch accessibility in LMI geographies and to LMI individuals. Use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 23% of the population that resides in LMI geographies, 20% of customers that use alternative delivery systems reside in LMI geographies. The bank did not open or close any branches in LMI geographies. Hours and services are tailored to the convenience and needs of the people living in the MSA. The bank provided a high level of community development services through its work with seven organizations during the evaluation period. In addition, the bank provided home buyer education and loans to 494 LMI individuals through partnership with non-profit organizations which represents a significant level of service.

Based on limited-scope reviews, Service Test performance in the Fayetteville-Springdale-Rogers and Hot Springs MSAs is excellent and is not inconsistent with the overall Outstanding performance in Arkansas. Performance in the Pine Bluff MSA and the Arkansas Non-MSA is good and weaker and in the Jonesboro MSA is adequate and weaker than overall performance in the state. Weaker performance is due to less accessible retail delivery systems to LMI geographies. Performance in limited-scope AAs did not negatively impact the Service Test rating for Arkansas.

Refer to Tables 1-14 in the Arkansas section of Appendix C for the facts and data that support all Test conclusions.



## State of Connecticut Rating

**CRA Rating for the State <sup>22</sup>:** Outstanding

**The Lending Test is rated:** Outstanding

**The Investment Test is rated:** Outstanding

**The Service Test is rated:** Outstanding

The major factors that support this rating include:

- Lending levels that reflect good responsiveness to the credit needs of its AAs within the state;
- Good distribution of loans among both geographies and borrowers of different income levels throughout its AAs;
- Community development lending activities that had a positive impact on performance in the state;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state;
- Provision of combined retail banking and community development services that shows excellent responsiveness to banking and community needs.

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

BANA is the largest banking financial institution in the state of Connecticut. As of June 30, 2008, the bank held 21% of the market share representing \$17.8 billion in deposits. Primary competitors within the state include Webster Bank, N.A. and Peoples Bank with deposit market shares of approximately 12% and 11%, respectively. Of the bank's 45 rating areas, Connecticut ranks 10<sup>th</sup> and accounts for 2.5% of total bank deposits. BANA has six defined AAs in Connecticut. The Hartford-West Hartford-East Hartford MSA comprises 74% of bank deposits and 33% of bank lending totals in the state and is the largest AA in the state. For purposes of this review, two AAs that are not MSAs have been combined under the Connecticut Non-MSA. BANA operates 181 branch offices within the state not including any branches within a multistate MSA.

<sup>22</sup> For institutions with branches in two or more states in a multistate MSA, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate MSA. Refer to the multistate MSA rating and discussion for the rating and evaluation of the institution's performance in that area.

## LENDING TEST

Lending Test performance in Connecticut is rated Outstanding. Based on a full-scope review, performance in the Hartford-West Hartford-East Hartford MSA is excellent. Lending performance is highlighted by good lending activity, excellent geographic distribution of home mortgage loans and multifamily loans, good geographic and borrower distribution of small loans to businesses, good borrower distribution of home mortgage loans and small loans to farms, and adequate geographic distribution of small loans to farms. The bank's community development lending had a positive impact on performance in the MSA.

Based on limited-scope reviews, Lending Test performance in the Bridgeport-Stamford-Norwalk, New Haven-Milford, and Norwich-New London MSAs is excellent and is not inconsistent with the overall Outstanding performance in Connecticut. Performance in the Connecticut Non-MSA is good and weaker than the overall performance in the state. Weaker performance is due to a relatively lower level of community development loans. Performance in limited-scope AAs did not negatively impact the Lending Test rating for Connecticut.

## INVESTMENT TEST

Investment Test performance in Connecticut is rated Outstanding. Based on a full-scope review, performance is excellent in the Hartford-West Hartford-East Hartford MSA. The level of corporate deposits in this market was taken into consideration in forming our conclusion. BANA funded 228 investments in the MSA totaling \$64.3 million. As of March 31, 2009, prior period investments totaled \$76.6 million. The largest investments in the Hartford-West Hartford-East Hartford MSA totaled \$55 million and consisted of various affordable mortgage-backed securities that were targeted to LMI borrowers. Other significant investments include an investment in a LIHTC project totaling \$4.2 million which provided over 65 housing units affordable to LMI families. The bank also had investments of \$1.2 million in CDFIs and \$2 million in an historic tax credit project that revitalized or stabilized a low-income community in an urban core. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services or activities that revitalize or stabilize LMI geographies.

Based on limited-scope reviews, Investment Test performance in the Bridgeport-Stamford-Norwalk Connecticut Non-MSA is excellent and not inconsistent with the overall Outstanding performance in Connecticut. Performance in the Connecticut Non-MSA is good and weaker and the New Haven-Milford and Norwich-New London MSAs is adequate and weaker than the overall performance in the state. Weaker performance is centered in a lower amount of qualified investments relative to the bank's operations in the AA. Limited-scope AAs did not negatively impact the Investment Test rating for Connecticut.

## SERVICE TEST

Service Test performance in Connecticut is rated Outstanding. Based on a full-scope review, performance in the Hartford-West Hartford-East Hartford MSA is excellent. The bank has excellent branch accessibility in LMI geographies and to LMI individuals. Eight additional branches located in close proximity to LMI geographies and the bank's use of telephone and

electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 24% of the population that resides in LMI geographies, 23% of customers that use alternative delivery systems reside in LMI geographies. Branch openings and closings have not adversely affected accessibility of the bank's delivery systems in LMI geographies. The bank closed one drive-up branch in a moderate-income geography when the landlord would not renew the lease. Bank hours and services are tailored to the convenience and needs of the people living in the MSA. The bank provided a high level of community development services through its work with 20 organizations during the evaluation period. In addition, the bank provided home buyer education and loans to 286 LMI individuals through partnership with non-profit organizations which represents a good level of service.

Based on limited-scope reviews, Service Test performance in the Bridgeport-Stamford-Norwalk, New Haven-Milford, and Norwich-New London MSAs and the Connecticut Non-MSA is excellent and is not inconsistent with the overall Outstanding performance in Connecticut.

Refer to Tables 1-14 in the Connecticut section of Appendix C for the facts and data that support all Test conclusions.

## State of Delaware Rating

<b>CRA Rating for the State</b> <sup>23</sup> :	<u>Satisfactory</u>
<b>The Lending Test is rated:</b>	<u>High Satisfactory</u>
<b>The Investment Test is rated:</b>	<u>Outstanding</u>
<b>The Service Test is rated:</b>	<u>Low Satisfactory</u>

The major factors that support this rating include:

- Lending levels that reflect adequate responsiveness by to the credit needs of its AA within the state;
- Good distribution of loans among both geographies and borrowers of different income levels throughout its AA;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state;
- Provision of combined retail banking and community development services that shows adequate responsiveness to banking and community needs.

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

BANA is the 32<sup>nd</sup> largest banking financial institution in the state of Delaware. As of June 30, 2008, the bank held less than 1% of the market share representing \$51.0 million in deposits. Primary competitors within the state include ING Bank F.S.B. and Discover Bank with deposit market shares of approximately 44% and 17%, respectively. Of the bank's 45 rating areas Delaware ranks 45<sup>th</sup> and accounts for less than 1% of total bank deposits. BANA has one defined AA in Delaware.

The bank was required to delineate an AA in Delaware because it has a deposit-taking ATM in Sussex. It has no other branches in the state outside of the Wilmington MD which is part of the Philadelphia-Camden-Wilmington multistate MSA. The bank's extremely limited presence in this AA during the evaluation period was considered as part of our analysis for all tests.

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<sup>23</sup> For institutions with branches in two or more states in a multistate MSA, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate MSA. Refer to the multistate MSA rating and discussion for the rating and evaluation of the institution's performance in that area.

## **LENDING TEST**

Lending Test performance in Delaware is rated High Satisfactory. Lending performance is highlighted by adequate lending activity, good geographic distribution of home mortgage loans, small loans to businesses, and small loans to farms, good borrower distribution of small loans to businesses, adequate borrower distribution of home mortgage loans, and poor borrower distribution of small loans to farms. The bank did not originate any community development loans during the evaluation period which had a neutral impact on lending performance.

## **INVESTMENT TEST**

Investment Test performance in Delaware is rated Outstanding. BANA funded one investment in an affordable housing mortgage-backed security that was targeted to LMI borrowers totaling \$140 thousand. As of March 31, 2009, prior period investments totaled \$4.8 million.

## **SERVICE TEST**

Service Test performance in Delaware is rated Low Satisfactory. The bank has one deposit taking ATM and no branches located in the Delaware Non-MSA which provides adequate accessibility in the AA. The bank did not open or close any branches in LMI geographies and it provided an adequate level of community development services through its work with one organization during the evaluation period.

Refer to Tables 1-14 in the Delaware section of Appendix C for the facts and data that support all Test conclusions.

## State of Georgia Rating

**CRA Rating for the State <sup>24</sup>:** Outstanding

**The Lending Test is rated:** Outstanding

**The Investment Test is rated:** Outstanding

**The Service Test is rated:** Outstanding

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness to the credit needs of its AAs within the state;
- Good distribution of loans among both geographies and borrowers of different income levels throughout its AAs;
- Community development lending activities that had a positive impact on performance in the state;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state;
- Provision of combined retail banking and community development services that shows excellent responsiveness to banking and community needs.

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

BANA is the 3<sup>rd</sup> largest banking financial institution in the state of Georgia. As of June 30, 2008, the bank held 10% of the market share representing \$17.9 billion in deposits. Primary competitors within the state include SunTrust Bank and Wells Fargo Bank, N.A. with deposit market shares of 19% and 15%, respectively. Of the bank's 45 rating areas, Georgia ranks 11<sup>th</sup> and accounts for approximately 2.5% of total bank deposits. BANA has 15 defined AAs in Georgia. The Atlanta-Sandy Springs-Marietta MSA comprises 85% of bank deposits and 80% of bank lending totals in the state and is the largest AA in the state. For purposes of this review, three AAs that are not MSAs have been combined under the Georgia Non-MSA. BANA operates 218 branch offices within the state not including any branches within a multistate MSA.

<sup>24</sup> For institutions with branches in two or more states in a multistate MSA, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate MSA. Refer to the multistate MSA rating and discussion for the rating and evaluation of the institution's performance in that area.

## LENDING TEST

Lending Test performance in Georgia is rated Outstanding. Based on a full-scope review, performance in the Atlanta-Sandy Springs-Marietta MSA is excellent. Lending performance is highlighted by excellent lending activity, excellent geographic and borrower distribution of home mortgage loans, good geographic and borrower distribution of small loans to businesses, good borrower distribution of small loans to farms, and adequate geographic distribution of small loans to farms. The bank's community development lending had a positive impact on performance in the MSA.

Based on limited-scope reviews, Lending Test performance in the Brunswick MSA is excellent is not inconsistent with the overall Outstanding performance in Georgia. Performance in the Albany, Athens-Clarke County, Dalton, Gainesville, Hinesville-Ft Stewart, Macon, Savannah, Valdosta, and Warner Robins MSAs and the Georgia Non-MSA is good and weaker than the overall performance in the state. Performance in the Columbus MSA is adequate and weaker than the overall performance in the state. Weaker performance resulted from an absence of community development lending in those assessment areas. Performance in limited-scope AAs did not negatively impact the Lending Test rating for Georgia.

## INVESTMENT TEST

Investment Test performance in Georgia is rated Outstanding. Based on a full-scope review, performance is excellent in the Atlanta-Sandy Springs-Marietta MSA. BANA funded 169 investments in the MSA totaling \$86.4 million. As of March 31, 2009, prior period investments totaled \$29.6 million. The largest investments consisted of various affordable housing mortgage-backed securities that were targeted to LMI borrowers totaling \$43.9 million. Other large investments were made in LIHTC projects totaling \$17.7 million and providing more than 600 housing units affordable to LMI families. The bank also made investments of \$21.3 million in affordable housing bonds and \$700 thousand in two CDFIs. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services or activities that revitalize or stabilize LMI geographies.

Based on limited-scope reviews, Investment Test performance in the Athens-Clarke County, Brunswick, Columbus, Dalton, Gainesville, and Warner-Robins MSAs and the Georgia Non-MSA is excellent and is not inconsistent with the overall Outstanding performance in Georgia. Performance is good and weaker in the Valdosta MSA and adequate and weaker in the Albany, Hinesville-Ft. Stewart, Macon, and Savannah MSAs. Weaker performance is centered in a lower amount of qualified investments relative to the bank's operations in the AA. Performance in limited-scope AAs did not negatively impact the Investment Test rating for Georgia.

## SERVICE TEST

Service Test performance in Georgia is rated Outstanding. Based on a full-scope review, performance in the Atlanta-Sandy Springs-Marietta MSA is excellent. The bank has excellent

branch accessibility in LMI geographies and to LMI individuals. Eighteen additional branches located in close proximity to LMI geographies as well as the bank's use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 29% of the population that resides in LMI geographies, 22% of customers that use alternative delivery systems reside in LMI geographies. The bank did not open or close any branches in LMI geographies. Hours and services are tailored to the convenience and needs of the people living in the MSA. The bank provided a good level of community development services through its work with 16 organizations during the evaluation period. In addition, the bank provided home buyer education and loans to 2,940 LMI individuals through partnership with non-profit organizations which represents a significant level of service.

Based on limited-scope reviews, Service Test performance in the Albany, Athens-Clarke County, Brunswick, Gainesville, Macon, and Valdosta MSAs is excellent and is not inconsistent with the overall Outstanding performance in Georgia. Performance in the Georgia Non-MSA is good and weaker and in the Columbus, Dalton, Hinesville-Ft. Stewart, Savannah, and Warner Robins MSAs is adequate and weaker than the overall performance in the state. Weaker performance is due to less accessible retail delivery systems to LMI geographies. Performance in limited-scope AAs did not negatively impact the Service Test rating for Georgia.

Refer to Tables 1-14 in the Georgia section of Appendix C for the facts and data that support all Test conclusions.



## State of Idaho Rating

**CRA Rating for the State <sup>25</sup>:** Outstanding

**The Lending Test is rated:** Outstanding

**The Investment Test is rated:** Outstanding

**The Service Test is rated:** Outstanding

The major factors that support this rating include:

- Lending levels that reflect good responsiveness to the credit needs of its AAs within the state;
- Good distribution of loans among both geographies and borrowers of different income levels throughout its AAs;
- Community development lending activities that had a significantly positive impact on performance in the state;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state;
- Provision of combined retail banking and community development services that shows excellent responsiveness to banking and community needs.

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

BANA is the 4<sup>th</sup> largest banking financial institution in the state of Idaho. As of June 30, 2008, the bank held 5% of the market share representing \$846.4 million in deposits. Primary competitors within the state include Wells Fargo Bank, N.A. and U.S. Bank, N.A. with deposit market shares of 20% and 15%, respectively. Of the bank's 45 rating areas, Idaho ranks 37<sup>th</sup> and accounts for less than 1% of total bank deposits. BANA has six defined AAs in Idaho. The Boise City-Nampa MSA comprises 51% of bank deposits and 45% of bank lending totals in Idaho and is the largest AA in the state. For purposes of this review, two AAs that are not MSAs have been combined under the Idaho Non-MSA. BANA operates 21 branch offices within the state not including any branches within a multistate MSA.

<sup>25</sup> For institutions with branches in two or more states in a multistate MSA, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate MSA. Refer to the multistate MSA rating and discussion for the rating and evaluation of the institution's performance in that area.

## **LENDING TEST**

Lending Test performance in Idaho is rated Outstanding. Based on a full-scope review, performance in the Boise City-Nampa MSA is excellent. Lending performance is highlighted by good lending activity, excellent geographic distribution of small loans to farms, good geographic and borrower distribution of small loans to businesses, good borrower distribution of home mortgage loans, and adequate geographic distribution of home mortgage loans. The bank's community development lending had a significantly positive impact on performance in the MSA.

Based on limited-scope reviews, Lending Test performance in the Coeur d'Alene MSA is excellent and is not inconsistent with the overall Outstanding performance in Idaho. Performance in the Idaho Falls and Pocatello MSAs and the Idaho Non-MSA is good and weaker than the overall performance in the state. Weaker performance is due to an absence of community development lending in the Idaho Falls and Pocatello MSAs and a less favorable geographic and borrower distribution of home mortgage loans in the Idaho Non-MSA. Performance in limited-scope AAs did not negatively impact the Lending Test rating for Idaho.

## **INVESTMENT TEST**

Investment Test performance in Idaho is rated Outstanding. Based on a full-scope review, performance is excellent in the Boise City-Nampa MSA. BANA funded 41 investments in the MSA totaling \$3 million. As of March 31, 2009, the bank had no prior period investments outstanding. The largest investment in the Boise City-Nampa MSA was an investment in a LIHTC project totaling \$2 million which provided 57 units of affordable housing. The bank also made purchases of various affordable housing mortgage-backed securities that were targeted to LMI borrowers totaling \$927 thousand. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services or activities that revitalize or stabilize LMI geographies.

Based on limited-scope reviews, Investment Test performance in the Coeur d'Alene, Idaho Falls, and Pocatello MSAs and the Idaho Non-MSA is excellent and is not inconsistent with the overall Outstanding performance in Idaho.

## **SERVICE TEST**

Service Test performance in Idaho is rated Outstanding. Based on a full-scope review, performance in the Boise City-Nampa MSA is excellent. The bank has excellent branch accessibility in LMI geographies and to LMI individuals. Although the bank has no branches in low-income geographies, less than 2% of the MSA population resides in these areas. The bank's percentage of branches in moderate-income geographies exceeds the population living in these areas. Use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 23% of the population that resides in LMI geographies, 19% of customers that use alternative delivery systems reside in LMI geographies. The bank did not open or close any branches in LMI geographies. Hours and services do not vary in a way that inconveniences the people in the MSA. The bank provided

a high level of community development services through its work with five organizations during the evaluation period. In addition, the bank provided home buyer education and loans to 12 LMI individuals through partnership with non-profit organizations which represents a good level of service.

Based on limited-scope reviews, Service Test performance in the Coeur d'Alene, Idaho Falls, and Pocatello MSAs and the Idaho Non-MSA is excellent and is not inconsistent with the overall Outstanding performance in Idaho.

Refer to Tables 1-14 in the Idaho section of Appendix C for the facts and data that support all Test conclusions.

## State of Indiana Rating

<b>CRA Rating for the State <sup>26</sup>:</b>	<u>Satisfactory</u>
<b>The Lending Test is rated:</b>	<u>Low Satisfactory</u>
<b>The Investment Test is rated:</b>	<u>Outstanding</u>
<b>The Service Test is rated:</b>	<u>Outstanding</u>

The major factors that support this rating include:

- Lending levels that reflect good responsiveness to the credit needs of its AA within the state;
- Good distribution of loans among borrowers and poor distribution among geographies of different income levels throughout its AA;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state;
- Provision of combined retail banking and community development services that shows excellent responsiveness to banking and community needs.

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

BANA is the 101<sup>st</sup> largest banking financial institution in the state of Indiana. As of June 30, 2008, the bank held less than 1% of the market share representing \$128.3 million in deposits. Primary competitors within the state include JPMorgan Chase Bank, N.A. and Fifth Third Bank with deposit market shares of 14% and 7%, respectively. Of the bank's 45 rating areas, Indiana ranks 44<sup>th</sup> and accounts for less than 1% of total bank deposits. BANA has one defined AA in Indiana. BANA operates two branch offices within the state not including any branches within a multistate MSA.

The bank did not have a presence in this state until fourth quarter 2008 when entrance was gained through a merger. The limited amount of time the bank participated in this market during the evaluation period was considered as part of our analysis for all tests.

<sup>26</sup> For institutions with branches in two or more states in a multistate MSA, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate MSA. Refer to the multistate MSA rating and discussion for the rating and evaluation of the institution's performance in that area.

## **LENDING TEST**

Lending Test performance in Indiana is rated Low Satisfactory. Lending performance is highlighted by good lending activity, excellent borrower distribution of home mortgage loans, good borrower distribution of small loans to businesses, adequate geographic distribution of home mortgage loans, and poor geographic distribution of small loans to businesses. The bank did not originate any community development loans during the evaluation period which had a neutral impact on lending performance.

## **INVESTMENT TEST**

Investment Test performance in Indiana is rated Outstanding. Investments in the broader statewide area had a positive impact on the Investment Test rating. The bank funded four investments in the Elkhart-Goshen MSA totaling \$96 thousand. As of March 31, 2009, prior period investments totaled \$88 thousand. The largest investments in the MSA were purchases of various affordable housing mortgage-backed securities that were targeted to LMI borrowers totaling \$90 thousand. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services, or activities that revitalize or stabilize LMI geographies. The bank made 12 investments totaling \$34.8 million and had prior period investments outstanding of \$2.2 million in the broader statewide area.

## **SERVICE TEST**

Service Test performance in Indiana is rated Outstanding. The bank has excellent branch accessibility in LMI geographies and to LMI individuals. Although the bank has no branches in low-income geographies, less than 1/2% of the MSA population resides in these areas. One of the bank's two branches in this MSA is in a moderate-income geography. The bank did not open or close any branches in LMI geographies. Hours and services do not vary in a way that inconveniences the people in the MSA. The bank provided a high level of community development services through its work with two organizations during the evaluation period.

Refer to Tables 1-14 in the Indiana section of Appendix C for the facts and data that support all Test conclusions.

## State of Iowa Rating

**CRA Rating for the State <sup>27</sup>:** 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 levels that reflect good responsiveness to the credit needs of its AAs within the state;
- Excellent distribution of loans among borrowers and good distribution among geographies of different income levels throughout its AAs;
- Investment volume that reflects a good level of responsiveness to the needs of the state;
- Provision of combined retail banking and community development services that shows excellent responsiveness to banking and community needs.

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

BANA is the 4<sup>th</sup> largest banking financial institution in the state of Iowa. As of June 30, 2008, the bank held 2% of the market share representing \$1.5 billion in deposits. Primary competitors within the state include Wells Fargo Bank, N.A. and U.S. Bank, N.A. with deposit market shares of 8% and 7%, respectively. Of the bank's 45 rating areas, Iowa ranks 34<sup>th</sup> and accounts for less than 1% of total bank deposits. BANA has three defined AAs in Iowa. The Des Moines MSA comprises 84% of bank deposits and 68% of bank lending totals in Iowa and is the largest AA in the state. For purposes of this review, the bank's Northern Iowa AA is listed as the Iowa Non-MSA. BANA operates 15 branch offices within the state not including any branches within a multistate MSA.

<sup>27</sup> For institutions with branches in two or more states in a multistate MSA, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate MSA. Refer to the multistate MSA rating and discussion for the rating and evaluation of the institution's performance in that area.

## LENDING TEST

Lending Test performance in Iowa is rated High Satisfactory. Based on a full-scope review, performance in the Des Moines MSA is good. Lending performance is highlighted by good lending activity, excellent borrower distribution of home mortgage loans, excellent geographic distribution of small loans to farms, good geographic and borrower distribution of small loans to businesses, good geographic distribution of home mortgage loans, and good borrower distribution of small loans to farms. The bank did not originate any community development loans during the evaluation period which had a neutral impact on lending performance.

Based on limited-scope reviews, Lending Test performance in the Sioux City MSA and the Iowa Non-MSA is good and is not inconsistent with the overall High Satisfactory performance in Iowa.

## INVESTMENT TEST

Investment Test performance in Iowa is rated High Satisfactory. Based on a full-scope review, performance is good in the Des Moines MSA. The level of corporate deposits in this market was taken into consideration in forming our conclusion. BANA funded 54 investments in the MSA totaling \$3.8 million. As of March 31, 2009, prior period investments totaled \$321 thousand. The largest investment in the Des Moines MSA totaled \$3.5 million and consisted of the purchase of various affordable housing mortgage-backed securities that were targeted to LMI borrowers. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services or activities that revitalize or stabilize LMI geographies.

Based on limited-scope reviews, Investment Test performance in the Sioux City MSA is excellent and stronger than the overall High Satisfactory performance in Iowa. Stronger performance is centered in a higher amount of qualified investments relative to the bank's operations in the AA. Performance in the Iowa Non-MSA is poor and weaker than the bank's overall performance in the state due to a lower amount of qualified investments relative to the bank's operations in the AA. Performance in limited-scope AAs did not negatively impact the Investment Test rating for Iowa.

## **SERVICE TEST**

Service Test performance in Iowa is rated Outstanding. Based on a full-scope review, performance in the Des Moines MSA is excellent. The bank has excellent branch accessibility in LMI geographies and to LMI individuals. Use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 25% of the population that resides in LMI geographies, 16% of customers that use alternative delivery systems reside in LMI geographies. The bank did not open or close any branches in LMI geographies. Hours and services do not vary in a way that inconveniences the people in the MSA. The bank provided a high level of community development services through its work with five organizations during the evaluation period. In addition, the bank provided home buyer education and loans to 65 LMI individuals through partnership with non-profit organizations which represents a good level of service.

Based on limited-scope reviews, Service Test performance in the Sioux City MSA and the Iowa Non-MSA is excellent and is not inconsistent with the overall Outstanding performance in Iowa.

Refer to Tables 1-14 in the Iowa section of Appendix C for the facts and data that support all Test conclusions.



## State of Kansas Rating

**CRA Rating for the State <sup>28</sup>:** Outstanding

**The Lending Test is rated:** Outstanding

**The Investment Test is rated:** Outstanding

**The Service Test is rated:** Outstanding

The major factors that support this rating include:

- Lending levels that reflect good responsiveness to the credit needs of its AAs within the state;
- Excellent distribution of loans among borrowers and good distribution among geographies of different income levels throughout its AAs;
- Stronger performance in limited-scope AAs had a positive impact on the Lending Test rating for Kansas;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state;
- Stronger performance in limited-scope AAs had a positive impact on the Investment Test rating for Kansas;
- Provision of combined retail banking and community development services that shows excellent responsiveness to banking and community needs.

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

BANA is the largest banking financial institution in the state of Kansas. As of June 30, 2008, the bank held 8% of the market share representing \$4.8 billion in deposits. Primary competitors within the state include Capitol Federal Savings Bank and Intrust Bank, N.A. with deposit market shares of 7% and 4%, respectively. Of the bank's 45 rating areas, Kansas ranks 31<sup>st</sup> first and accounts for less than 1% of total bank deposits. BANA has six defined AAs in Kansas. The Wichita MSA comprises 56% of bank deposits and 51% of bank lending totals in Kansas and is the largest AA in the state. For purposes of this review, three AAs that are not MSAs have been combined under the Kansas Non-MSA. BANA operates 47 branch offices within the state not including any branches within a multistate MSA.

<sup>28</sup> For institutions with branches in two or more states in a multistate MSA, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate MSA. Refer to the multistate MSA rating and discussion for the rating and evaluation of the institution's performance in that area.

## LENDING TEST

Lending Test performance in Kansas is rated Outstanding. Based on a full-scope review, performance in the Wichita MSA is good. Stronger performance in limited-scope AAs had a positive impact on the Lending Test rating for Kansas. Lending performance is highlighted by good lending activity, excellent borrower distribution of home mortgage loans, excellent geographic and good borrower distribution of small loans to businesses, good borrower distribution of small loans to farms, good geographic distribution of home mortgage loans, and very poor geographic borrower distribution of small loans to farms. The bank did not originate any community development loans during the evaluation period which had a neutral impact on lending performance.

Based on limited-scope reviews, Lending Test performance in the Kansas Non-MSA is excellent and is not inconsistent with the overall Outstanding performance in Kansas. Performance in the Lawrence, Manhattan, and Topeka MSAs is good and weaker than the overall performance in Kansas. Weaker performance is due to a less favorable geographic distribution of small loans to businesses and borrower distribution of home mortgage loans. Performance in limited-scope AAs had a positive impact on the Lending Test rating for Kansas.

## INVESTMENT TEST

Investment Test performance in Kansas is rated Outstanding. Based on a full-scope review, performance is good in the Wichita MSA. Stronger performance in limited-scope AAs had a positive impact on the Investment Test rating for Kansas. BANA funded 55 investments in the MSA totaling \$4.7 million. As of March 31, 2009, the bank had no prior period investments outstanding. The largest investments in the Wichita MSA totaled \$3 million and consisted of investments in LIHTC projects which provided for over 150 housing units affordable to LMI families. The bank also invested \$300 thousand in one CDFI. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services or activities that revitalize or stabilize LMI geographies.

Based on limited-scope reviews, Investment Test performance in the Lawrence, Manhattan, and Topeka MSAs, and the Kansas Non-MSA is excellent and is not inconsistent with the overall Outstanding performance in Kansas. Performance in limited-scope AAs had a positive impact on the Investment Test rating for Kansas.

## SERVICE TEST

Service Test performance in Kansas is rated Outstanding. Based on a full-scope review, performance in the Wichita MSA is excellent. The bank has excellent branch accessibility in LMI geographies and to LMI individuals. Although the bank has no branches in low-income geographies, only 2% of the MSA population resides in these areas. The bank's percentage of branches in moderate-income geographies exceeds the population living in these areas. Use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 26% of the population that resides in LMI geographies, 22% of customers that use alternative delivery systems reside in LMI geographies. The bank

did not open or close any branches in LMI geographies. Hours and services do not vary in a way that inconveniences the people in the MSA. The bank provided a high level of community development services through its work with seven organizations during the evaluation period. In addition, the bank provided home buyer education and loans to 305 LMI individuals through partnership with non-profit organizations which represents a significant level of service.

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

Refer to Tables 1-14 in the Kansas section of Appendix C for the facts and data that support all Test conclusions.

## State of Maine Rating

**CRA Rating for the State <sup>29</sup>:** Outstanding

**The Lending Test is rated:** High Satisfactory

**The Investment Test is rated:** Outstanding

**The Service Test is rated:** Outstanding

The major factors that support this rating include:

- Lending levels that reflect good responsiveness to the credit needs of its AAs within the state;
- Good distribution of among both geographies and borrowers of different income levels throughout its AAs;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state;
- Provision of combined retail banking and community development services that shows excellent responsiveness to banking and community needs.

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

BANA is the 3<sup>rd</sup> largest banking financial institution in the state of Maine. As of June 30, 2008, the bank held 9% of the market share representing \$1.4 billion in deposits. Primary competitors within the state include Keybank N.A. and TD Banknorth, N.A. with deposit market shares of 13% and 13%, respectively. Of the bank's 45 rating areas, Maine ranks 32<sup>nd</sup> and accounts for less than 1% of total bank deposits. BANA has four defined AAs in Maine. The Portland-South Portland-Biddeford MSA comprises 82% of bank deposits and 59% of bank lending totals in Maine and is the largest AA in the state. For purposes of this review, the Central Maine AA is listed as the Maine Non-MSA. BANA operates 42 branch offices within the state not including any branches within a multistate MSA.

<sup>29</sup> For institutions with branches in two or more states in a multistate MSA, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate MSA. Refer to the multistate MSA rating and discussion for the rating and evaluation of the institution's performance in that area.

## LENDING TEST

Lending Test performance in Maine is rated High Satisfactory. Based on a full-scope review, performance in the Portland-South Portland-Biddeford MSA is good. Our analysis considered the higher than normal level of unemployment within the MSA. Lending performance is highlighted by good lending activity, good geographic and good borrower distribution for home mortgage loans and small loans to businesses, good borrower and poor geographic distribution of small loans to farms. The bank did not originate any community development loans during the evaluation period which had a neutral impact on lending performance.

Based on limited-scope reviews, performance in the Bangor and Lewiston-Auburn MSAs is good and is not inconsistent with the overall High Satisfactory performance in Maine. Performance in the Maine Non-MSA is excellent and stronger than the overall performance in the state. The stronger performance was due to a relatively higher level of community development lending. Performance in limited-scope AAs did not negatively impact the Lending Test rating for Maine.

## INVESTMENT TEST

Investment Test performance in Maine is rated Outstanding. Based on a full-scope review, performance is excellent in the Portland-South Portland-Biddeford MSA. BANA funded 62 investments in the MSA totaling \$8.8 million. As of March 31, 2009, prior period investments totaled \$16.9 million. The largest investments in the Portland-South Portland-Biddeford MSA totaled \$6.2 million and consisted of investments in LIHTC projects which provided more than 75 housing units affordable to LMI families. The bank also purchased \$2.2 million in various affordable housing mortgage-backed securities that were targeted to LMI borrowers and invested \$25 thousand in one CDFI. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services or activities that revitalize or stabilize LMI geographies.

Based on limited-scope reviews, Investment Test performance in the Maine Non-MSA is excellent and is not inconsistent with the overall Outstanding performance in Maine. Performance in the Bangor MSA is good and weaker than and in the Lewiston-Auburn MSA is adequate and weaker than the overall performance in the state. Weaker performance is centered in a lower amount of qualified investments relative to the bank's operations in the AA. Performance in limited-scope AAs did not negatively impact the Investment Test rating for Maine.

## SERVICE TEST

Service Test performance in Maine is rated Outstanding. Based on a full-scope review, performance in the Portland-South Portland-Biddeford MSA is excellent. The bank has excellent branch accessibility in LMI geographies and to LMI individuals. Although the bank has no branches in low-income geographies, only 1% of the MSA population resides in these areas. The bank's percentage of branches in moderate-income geographies exceeds the population living in these areas. Use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 13% of the

population that resides in LMI geographies, 12% of customers that use alternative delivery systems reside in LMI geographies. Branch openings and closings have improved accessibility of the bank's delivery systems in LMI geographies. The bank opened one branch in a moderate-income geography. Hours and services are tailored to the convenience and needs of the people living in the MSA. The bank provided a high level of community development services through its work with seven organizations during the evaluation period. In addition, the bank provided home buyer education and loans to 39 LMI individuals through partnership with non-profit organizations which represents a good level of service.

Based on limited-scope reviews, Service Test performance in the Lewiston-Auburn MSA and the Maine Non-MSA is excellent and is not inconsistent with the overall Outstanding performance in Maine. Performance in the Bangor MSA is good and weaker than the overall performance in the state due to less accessible retail delivery systems to LMI geographies. Performance in limited-scope AAs did not negatively impact the Service Test rating for Maine.

Refer to Tables 1-14 in the Maine section of Appendix C for the facts and data that support all Test conclusions.

## State of Maryland Rating

<b>CRA Rating for the State <sup>30</sup>:</b>	<u>Outstanding</u>
<b>The Lending Test is rated:</b>	<u>Outstanding</u>
<b>The Investment Test is rated:</b>	<u>Outstanding</u>
<b>The Service Test is rated:</b>	<u>High Satisfactory</u>

The major factors that support this rating include:

- Lending levels that reflect good responsiveness to the credit needs of its AAs within the state;
- Good distribution of loans among both geographies and borrowers of different income levels throughout its AAs;
- Community development lending activities that had a significantly positive impact on performance in the state;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state;
- Provision of combined retail banking and community development services that shows good responsiveness to banking and community needs.

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

BANA is the largest banking financial institution in the state of Maryland. As of June 30, 2008, the bank held approximately 19% of the market share representing \$20.5 billion in deposits. Primary competitors within the state include Manufacturers and Traders Trust Company and Chevy Chase Bank, F.S.B. with deposit market shares of 13% and 10%, respectively. Of the bank's 45 rating areas, Maryland ranks 14<sup>th</sup> and accounts for almost 2% of total bank deposits. BANA has five defined AAs in Maryland. The Baltimore-Towson MSA comprises 96% of bank deposits and 90% of bank lending totals in Maryland and is the largest AA in the state. For purposes of this review, two AAs that are not MSAs have been combined under the Maryland Non-MSA. BANA operates 112 branch offices within the state not including any branches within a multistate MSA.

<sup>30</sup> For institutions with branches in two or more states in a multistate MSA, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate MSA. Refer to the multistate MSA rating and discussion for the rating and evaluation of the institution's performance in that area.

## LENDING TEST

Lending Test performance in Maryland is rated Outstanding. Based on a full-scope review, performance in the Baltimore-Towson MSA is excellent. Lending performance is highlighted by good lending activity, excellent geographic distribution of home mortgage loans and multifamily loans, excellent geographic and borrower distribution of small loans to farms, good geographic and borrower distribution of small loans to businesses, and good borrower distribution of home mortgage loans. The bank's community development lending had a significantly positive impact on performance in the MSA based on both volume and complexity.

Based on a limited-scope review, performance in the Salisbury MSA and the Maryland Non-MSA is excellent and is not inconsistent with the overall Outstanding performance in Maryland.

## INVESTMENT TEST

Investment Test performance in Maryland is rated Outstanding. Based on a full-scope review, performance is excellent in the Baltimore-Towson MSA. BANA funded 207 investments in the MSA totaling \$86.8 million. As of March 31, 2009, prior period investments totaled \$18 million. The largest investments in the Baltimore-Towson MSA totaled \$41.2 million and consisted of LIHTC projects which provided almost 1,200 housing units affordable to LMI families. The bank also invested in NMTC projects totaling \$17.2 million, purchased \$15.5 million in various affordable housing mortgage-backed securities that were targeted to LMI borrowers, invested \$5 million in QZABs, and \$2 million in two CDFIs. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services or activities that revitalize or stabilize LMI geographies.

Based on a limited-scope review, Investment Test performance in the Salisbury MSA and the Maryland Non-MSA is excellent and is not inconsistent than the overall Outstanding performance in Maryland.

## SERVICE TEST

Service Test performance in Maryland is rated High Satisfactory. Based on a full-scope review, performance in the Baltimore-Towson MSA is good. The bank has good branch accessibility in LMI geographies and to LMI individuals. Use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 29% of the population that resides in LMI geographies, 24% of customers that use alternative delivery systems reside in LMI geographies. The bank did not open or close any branches in LMI geographies. Hours and services do not vary in a way that inconveniences the people living in the MSA. The bank provided a high level of community development services through its work with 25 organizations during the evaluation period. In addition, the bank provided home buyer education and loans to 645 LMI individuals through partnership with non-profit organizations which represents a strong level of service.

Based on limited-scope reviews, Service Test performance in the Maryland Non-MSA is excellent and stronger than the overall High Satisfactory performance in Maryland. Stronger performance is due to more accessible retail delivery systems to LMI geographies.



Performance in the Salisbury MSA is adequate and weaker than the overall performance in the state. Weaker performance is due to less accessible retail delivery systems to LMI geographies. Performance in the limited-scope AAs did not negatively impact the Service Test rating for Maryland.

Refer to Tables 1-14 in the Maryland section of Appendix C for the facts and data that support all Test conclusions.

## State of Massachusetts Rating

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

**The Lending Test is rated:** Outstanding

**The Investment Test is rated:** Outstanding

**The Service Test is rated:** Outstanding

The major factors that support this rating include:

- Lending levels that reflect good responsiveness to the credit needs of its AAs within the state;
- A high volume of loan modifications for homeowners facing foreclosure relative to banking presence, volume of overall home purchase lending, and number of foreclosures that was favorably considered as being highly responsive to the needs of its AAs;
- Good distribution of loans among both geographies and borrowers of different income levels throughout its AAs;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state;
- Performance in limited-scope AAs had a positive impact on the Investment Test rating;
- Provision of combined retail banking and community development services that shows excellent responsiveness to banking and community needs.

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

BANA is the largest banking financial institution in the state of Massachusetts. As of June 30, 2008, the bank held approximately 20% of the market share representing \$37 billion in deposits. Primary competitors within the state include State Street Bank and Trust Company and RBS Citizens Bank N.A. with deposit market shares of 13% and 12%, respectively. Of the bank's 45 rating areas, Massachusetts ranks 26<sup>th</sup> and accounts for less than 1% of total bank deposits. BANA has four defined AAs in Massachusetts. The Springfield MSA comprises 55% of bank deposits and 36% of bank lending totals in Massachusetts and is the largest AA in the state. For purposes of this review, the Dukes-Nantucket Counties AA is listed as the Massachusetts Non-MSA.

<sup>31</sup> For institutions with branches in two or more states in a multistate MSA, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate MSA. Refer to the multistate MSA rating and discussion for the rating and evaluation of the institution's performance in that area.

BANA operates 80 branch offices within the state not including any branches within a multistate MSA.

## **LENDING TEST**

Lending Test performance in Massachusetts is rated Outstanding. We gave favorable consideration to the bank's loan modification efforts for homeowners facing foreclosure as being responsive to the needs of its AAs. Based on a full-scope review, performance in the Springfield MSA is excellent. Lending performance is highlighted by good lending activity, excellent geographic distribution of home mortgage loans, good borrower distribution of home mortgage loans and small loans to farms, good geographic and borrower distribution of small loans to businesses, and poor geographic distribution of small loans to farms. The bank's community development lending had a positive impact on performance in the MSA.

Based on limited-scope reviews, performance in the Barnstable Town and Worcester MSAs and the Massachusetts Non-MSA is good and weaker than the overall Outstanding performance in Massachusetts. Weaker performance was due to a less favorable borrower distribution of home mortgage loans and small loans to businesses. Performance in the limited-scope AAs did not negatively impact the Lending Test rating for Massachusetts.

## **INVESTMENT TEST**

Investment Test performance in Massachusetts is rated Outstanding. Based on a full-scope review, performance is good in the Springfield MSA. Performance in limited-scope AAs had a positive impact on the Investment Test rating. BANA funded 45 investments in the MSA totaling \$5.1 million. As of March 31, 2009, prior period investments totaled \$19.1 million. The largest investments in the Springfield MSA totaled \$3.9 million and consisted of LIHTC projects which provided more than 400 housing units affordable to LMI families. The bank also invested \$290 thousand in one CDFI. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services or activities that revitalize or stabilize LMI geographies.

Based on limited-scope reviews, Investment Test performance in the Barnstable Town and Worcester MSAs and the Massachusetts Non-MSA is excellent and is not inconsistent than the overall Outstanding performance in Massachusetts. Performance in limited-scope AAs had a positive impact on the Investment Test rating for Massachusetts.

## **SERVICE TEST**

Service Test performance in Massachusetts is rated Outstanding. Based on a full-scope review, performance in the Springfield MSA is excellent. The bank has excellent branch accessibility in LMI geographies and to LMI individuals. The bank did not open or close any branches in LMI geographies. Hours and services are tailored to the convenience and needs of the people living in the MSA. The bank provided an adequate level of community development services through its work with three organizations during the evaluation period. In addition, the bank provided home buyer education and loans to 607 LMI individuals through partnership with non-profit organizations which represents a significant level of service.

Based on limited-scope reviews, Service Test performance in the Barnstable Town and Worcester MSAs is excellent and is not inconsistent with the overall Outstanding performance in Massachusetts. Performance in the Massachusetts Non-MSA is adequate and weaker than the overall performance in the state. Weaker performance is due to less accessible retail delivery systems to LMI geographies. Performance in the limited-scope AAs did not negatively impact the Service Test rating for Massachusetts.

Refer to Tables 1-14 in the Massachusetts section of Appendix C for the facts and data that support all Test conclusions.

## State of Michigan Rating

<b>CRA Rating for the State <sup>32</sup>:</b>	<u>Outstanding</u>
<b>The Lending Test is rated:</b>	<u>Outstanding</u>
<b>The Investment Test is rated:</b>	<u>Outstanding</u>
<b>The Service Test is rated:</b>	<u>High Satisfactory</u>

The major factors that support this rating include:

- Lending levels that reflect good responsiveness to the credit needs of its AAs within the state;
- Excellent distribution of loans among borrowers and good distribution among geographies of different income levels throughout its AAs;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state;
- Provision of combined retail banking and community development services that shows good responsiveness to banking and community needs;
- Performance in limited-scope AAs had a negative impact on the Service Test rating for the state.

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

BANA is the largest banking financial institution in the state of Michigan. As of June 30, 2008, the bank held 16% of the market share representing \$24.9 billion in deposits. The bank's primary competitors are Comerica Bank and JPMorgan Chase Bank, N.A., with deposit market shares of 15% and 12% respectively. Of the bank's 45 rating areas, Michigan ranks 8<sup>th</sup> and accounts for almost 4% of total bank deposits. BANA has 19 defined AAs in Michigan. The Warren-Troy-Farmington Hills MD comprises 75% of bank deposits and 38% of bank lending totals in Michigan and is the largest AA in the state. For purposes of this review, four AAs that are not MSAs/MDs have been combined under the Michigan Non-MSA. BANA operates 252 branch offices within the state not including any branches within a multistate MSA. The bank did not have a presence in this state until fourth quarter 2008 when entrance was gained through a merger. The limited amount of time the bank participated in this market during the evaluation period was considered as part of our analysis for all tests.

<sup>32</sup> For institutions with branches in two or more states in a multistate MSA, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate MSA. Refer to the multistate MSA rating and discussion for the rating and evaluation of the institution's performance in that area.

## LENDING TEST

Lending Test performance in Michigan is rated Outstanding. The challenging economic and affordable housing issues in this state were considered as part of our analysis of overall performance under the Lending Test. Based on a full-scope review, performance in the Warren-Troy-Farmington Hills MD is excellent. Lending performance is highlighted by good lending activity, excellent geographic and borrower distribution of small loans to businesses, excellent geographic distribution of small loans to farms, excellent borrower and good geographic distribution of home mortgage loans, and adequate borrower distribution of small loans to farms. The bank did not originate any community development loans during the evaluation period which had a neutral impact on lending performance.

Based on limited-scope reviews, Lending Test performance in the Detroit-Livonia-Dearborn MSA is excellent and is not inconsistent with the overall Outstanding performance in Michigan. Performance in the Ann Arbor, Bay City, Flint, Grand Rapids-Wyoming, Holland-Grand-Haven, Jackson, Lansing-East Lansing, Monroe, Muskegon-Norton Shores, and Saginaw-Saginaw Township North MSAs is good and weaker than the overall performance in the state. Performance in the Battle Creek, Kalamazoo-Portage, and Niles-Benton Harbor MSAs and the Michigan Non-MSA is adequate and weaker than the overall performance in the state. Weaker performance is due to a less favorable geographic and borrower distribution of home mortgage loans and small loans to businesses. Performance in the limited-scope AAs did not negatively impact the Lending Test rating for Michigan.

## INVESTMENT TEST

Investment Test performance in Michigan is rated Outstanding. Based on a full-scope review, performance is excellent in the Warren-Troy-Farmington Hills MD. BANA funded 117 investments in the MSA totaling \$59.6 million. As of March 31, 2009, there were \$488 thousand in prior period investments. The largest investments in the Warren-Troy-Farmington Hills MD consisted of investments in various affordable housing mortgage-backed securities that were targeted to LMI borrowers totaling \$47.9 million. The bank also invested in LIHTC projects that totaled \$11.6 million and provided 250 housing units affordable to LMI families. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services or activities that revitalize or stabilize LMI geographies.

Based on limited-scope reviews, Investment Test performance in the Ann Arbor, Bay City, Detroit-Livonia-Dearborn, Grand Rapids-Wyoming, Holland-Grand-Haven, Lansing-East Lansing, Monroe, Muskegon-Norton Shores, Niles-Benton Harbor, Saginaw-Saginaw Township North MSAs and the Michigan Non-MSA AA is excellent and is not inconsistent with the overall Outstanding performance in Michigan. Performance in the Flint and Jackson MSAs is good and weaker and in the Battle Creek and Kalamazoo-Portage MSAs is adequate and weaker than the overall performance in the state. Weaker performance is centered in a lower amount of qualified investments relative to the bank's operations in the AA. Performance in limited-scope AAs did not negatively impact the Investment Test rating for Michigan.

## SERVICE TEST

Service Test performance in Michigan is rated High Satisfactory. Based on a full-scope review, performance in the Warren-Troy-Farmington Hills MD is excellent. Performance in limited-scope AAs had a negative impact on the Service Test rating for Michigan. The bank has excellent branch accessibility in LMI geographies and to LMI individuals. Although the bank has no branches in low-income geographies, only 2% of the MSA population resides in these areas. The bank's percentage of branches in moderate-income geographies is near to the population living in these areas. Eleven additional branches located in close proximity to a moderate-income geography and use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 23% of the population that resides in LMI geographies, 15% of customers that use alternative delivery systems reside in LMI geographies. Branch openings and closings have improved accessibility of the bank's delivery systems in LMI geographies. The bank opened one branch in a moderate-income geography. Hours and services are tailored to the convenience and needs of the people living in the MSA. The bank provided a good level of community development services through its work with 13 organizations during the evaluation period.

Based on limited-scope reviews, Service Test performance in the Jackson MSA is good and not inconsistent with the overall High Satisfactory performance in Michigan. Performance in the Ann Arbor, Flint, Grand Rapids-Wyoming, Lansing-East Lansing, Monroe, Niles-Benton Harbor, and Saginaw-Saginaw Township North MSAs is excellent and stronger than the overall performance in the state. Stronger performance is due to more accessible retail delivery systems to LMI geographies. Performance in the Battle Creek, Bay City, Detroit-Livonia-Dearborn, Holland-Grand-Haven, and Muskegon-Norton Shores MSAs is adequate and weaker than the overall performance in the state. In addition, performance in the Kalamazoo-Portage MSA is poor and weaker and in the Michigan Non-MSA is very poor and weaker than the overall performance in the state. Weaker performance is due to less accessible retail delivery systems to LMI area. Performance in limited-scope AAs had a negative impact on the Service Test rating for Michigan.

Refer to Tables 1-14 in the Michigan section of Appendix C for the facts and data that support all Test conclusions.

## State of Minnesota Rating

<b>CRA Rating for the State</b> <sup>33</sup> :	<u>Satisfactory</u>
<b>The Lending Test is rated:</b>	<u>High Satisfactory</u>
<b>The Investment Test is rated:</b>	<u>Outstanding</u>
<b>The Service Test is rated:</b>	<u>Low Satisfactory</u>

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness to the credit needs of its AAs within the state;
- Good distribution of loans among both geographies and borrowers of different income levels throughout its AAs;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state; and
- Provision of combined retail banking and community development services that shows adequate responsiveness to banking and community needs.

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

BANA is the 75<sup>th</sup> largest banking financial institution in the state of Minnesota. As of June 30, 2008, the bank held less than 1% of the market share representing \$190.8 million in deposits. The bank's primary competitors are Wells Fargo Bank, N.A. and U.S. Bank, N.A. with deposit market shares of 28% and 17%, respectively. Of the bank's 45 rating areas, Minnesota ranks 41<sup>st</sup> and accounts for less than 1% of total bank deposits. BANA has one defined AA in Minnesota. BANA operates one branch office within the state not including any branches within a multistate MSA.

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<sup>33</sup> For institutions with branches in two or more states in a multistate MSA, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate MSA. Refer to the multistate MSA rating and discussion for the rating and evaluation of the institution's performance in that area.



## **LENDING TEST**

Lending Test performance in Minnesota is rated High Satisfactory. Based on a full-scope review, performance in the Minneapolis-St. Paul-Bloomington MSA is good. Lending performance is highlighted by excellent lending activity, excellent borrower distribution of home mortgage loans, excellent geographic distribution of multifamily loans, good geographic and borrower distribution of small loans to businesses, good geographic distribution of home mortgage loans, good borrower distribution of small loans to farms, and very poor geographic distribution of small loans to farms. The bank did not originate any community development loans during the evaluation period which had a neutral impact on lending performance.

## **INVESTMENT TEST**

Investment Test performance in Minnesota is rated Outstanding. Based on a full-scope review, performance is excellent in the Minneapolis-St. Paul-Bloomington MSA. Investments in the broader statewide area had a positive impact on the Investment Test rating. The bank funded 15 investments in the MSA totaling \$5.9 million. As of March 31, 2009, prior period investments totaled \$3.5 million. The largest investments totaled \$5.4 million and were made in LIHTC projects which provided over 200 housing units affordable to LMI families. The bank also made investments in two CDFIs totaling \$450 thousand. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services or activities that revitalize or stabilize LMI geographies. The bank made six investments totaling \$15.4 million and had \$552 thousand in prior period investments in the broader statewide area.

## **SERVICE TEST**

Service Test performance in Minnesota is rated Low Satisfactory. Based on a full-scope review, performance in the Minneapolis-St. Paul-Bloomington MSA is adequate. The bank has only one branch located in a middle-income geography in the MSA. Use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 22% of the population that resides in LMI geographies, 16% of customers that use alternative delivery systems reside in LMI geographies. The bank did not open or close any branches in LMI geographies. Hours and services do not vary in a way that inconveniences the people living in the MSA. The bank provided a high level of community development services through its work with two organizations during the evaluation period.

Refer to Tables 1-14 in the Minnesota section of Appendix C for the facts and data that support all Test conclusions.

## State of Missouri Rating

**CRA Rating for the State** <sup>34</sup>: Satisfactory

**The Lending Test is rated:** High Satisfactory

**The Investment Test is rated:** High Satisfactory

**The Service Test is rated:** High Satisfactory

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness to the credit needs of its AAs within the state;
- Good distribution of loans among both geographies and borrowers of different income levels throughout its AAs;
- Investment volume that reflects a good level of responsiveness to the needs of the state;
- Performance in limited-scope AAs had a negative impact but investments in the broader statewide area had a positive impact on the Investment Test rating;
- Provision of combined retail banking and community development services that shows good responsiveness to banking and community needs;
- Performance in limited-scope AAs had a negative impact on the Service Test rating.

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

BANA is the 2<sup>nd</sup> largest banking financial institution in the state of Missouri. As of June 30, 2008, the bank held 10% of the market share representing \$11.3 billion in deposits. The bank's primary competitors are U.S. Bank, N.A. and Commerce Bank, N.A. with deposit market shares of 12% and 8%, respectively. Of the bank's 45 rating areas, Missouri ranks 35<sup>th</sup> and accounts for less than 1% of total bank deposits. BANA has seven defined AAs in Missouri. The Columbia and Springfield MSAs comprise 44% of bank deposits and 43% of bank lending totals in Missouri and are the largest AAs in the state. For purposes of this review, three AAs that are not MSAs have been combined under the Missouri Non-MSA. BANA operates 42 branch offices within the state not including any branches within a multistate MSA.

<sup>34</sup> For institutions with branches in two or more states in a multistate MSA, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate MSA. Refer to the multistate MSA rating and discussion for the rating and evaluation of the institution's performance in that area.

## LENDING TEST

Lending Test performance in Missouri is rated High Satisfactory. Based on full-scope review, performance in the Columbia MSA is excellent and in the Springfield MSA is good.

Lending performance in the Columbia MSA is highlighted by good lending activity, excellent geographic and borrower distribution of home mortgage loans, excellent geographic distribution of small loans to businesses, and good borrower distribution of small loans to businesses. The bank did not originate any community development loans during the evaluation period which had a neutral impact on lending performance.

Performance in the Springfield MSA is highlighted by excellent lending activity, excellent borrower distribution of home mortgage loans, good geographic distribution of home mortgage loans, good borrower distribution of small loans to businesses, and adequate geographic distribution of small loans to businesses and borrower distribution of small loans to farms, and poor geographic distribution of small loans to farms. The bank did not originate any community development loans during the evaluation period which had a neutral impact on overall performance.

Based on limited-scope reviews, Lending Test performance in the Cape Girardeau-Jackson, Joplin MSA, and the Missouri Non-MSA is good and is not inconsistent with the overall High Satisfactory performance in Missouri.

## INVESTMENT TEST

Investment Test performance in Missouri is rated High Satisfactory. Based on full-scope reviews, performance is excellent in the Columbia MSA and good in the Springfield MSA. Performance in limited-scope AAs had a negative impact but investments in the broader statewide area had a positive impact on the Investment Test rating.

The bank funded eight investments in the Columbia MSA totaling \$2.9 million. As of March 31, 2009, prior period investments totaled \$3.3 million. The largest investments consisted of two investments in NMTC projects totaling \$2.7 million to revitalize and stabilize a low-income geography. Other investments in the aforementioned assessment areas consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services or activities that revitalize or stabilize LMI geographies.

The bank funded 39 investments in the Springfield MSA totaling \$1.9 million. As of March 31, 2009, prior period investments totaled \$4.3 million. The largest investments were purchases of \$1.1 million in various affordable housing mortgage-backed securities that were targeted to LMI borrowers and funding of a LIHTC project for \$585 thousand. The LIHTC project provided 32 housing units affordable for LMI families. Other investments in the consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services or activities that revitalize or stabilize LMI geographies.

The bank made 11 investments totaling \$3.8 million and had \$33.5 million in prior period investments in the broader statewide area.

Based on limited-scope reviews, Investment Test performance in the Joplin MSA and the Missouri Non-MSA is adequate and weaker than the overall High Satisfactory performance in Missouri. Performance in the Cape Girardeau-Jackson MSA is poor and weaker than the overall performance in the state. Weaker performance is centered in a lower amount of qualified investments relative to the bank's operations in the AA. Performance in limited-scope AAs had a negative impact on the Investment Test rating for Missouri.

## **SERVICE TEST**

Service Test performance in Missouri is rated High Satisfactory. Based on a full-scope review, performance in the Columbia and Springfield MSAs is excellent. Performance in limited-scope AAs had a negative impact on the Service Test rating for Missouri.

The bank has excellent branch accessibility in LMI geographies and to LMI individuals in the Columbia MSA. Use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 26% of the population that resides in LMI geographies, 29% of customers that use alternative delivery systems reside in LMI geographies. The bank did not open or close any branches in LMI geographies. Hours and services are tailored to the convenience and needs of the people living in the MSA. The bank provided an adequate level of community development services through its work with one organization during the evaluation period. In addition, the bank provided home buyer education and loans to 81 LMI individuals through partnership with non-profit organizations which represents a significant level of service.

The bank has excellent branch accessibility in LMI geographies and to LMI individuals in the Springfield MSA. One additional branch located in close proximity to a moderate-income geography and the use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 21% of the population that resides in LMI geographies, 18% of customers that use alternative delivery systems reside in LMI geographies. The bank did not open or close any branches in LMI geographies. Hours and services are tailored to the convenience and needs of the people living in the MSA. The bank provided a high level of community development services through its work with seven organizations during the evaluation period. In addition, the bank provided home buyer education and loans to 273 LMI individuals through partnership with non-profit organizations which represents a significant level of service.

Based on limited-scope reviews, Service Test performance in the Joplin MSA and the Missouri Non-MSA is good and is not inconsistent with the overall High Satisfactory performance in Missouri. Performance in the Cape Girardeau-Jackson MSA is adequate and weaker than the overall performance in the state due to less accessible retail delivery systems to LMI geographies. Performance in limited-scope AAs had a negative impact on the Service Test rating for Missouri.

Refer to Tables 1-14 in the Missouri section of Appendix C for the facts and data that support all Test conclusions.

## State of Nevada Rating

**CRA Rating for the State <sup>35</sup>:** Outstanding

**The Lending Test is rated:** High Satisfactory

**The Investment Test is rated:** Outstanding

**The Service Test is rated:** Outstanding

The major factors that support this rating include:

- Lending levels that reflect good responsiveness to the credit needs of its AAs within the state;
- Good distribution of among borrowers and adequate distribution among geographies of different income levels within its AAs;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state;
- Provision of combined retail banking and community development services that shows excellent responsiveness to banking and community needs.

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

BANA is the 5<sup>th</sup> largest banking financial institution in the state of Nevada. As of June 30, 2008, the bank held more than 5% of the market share representing \$9.5 billion in deposits. Primary competitors within the state include Citibank N.A. and JPMorgan Chase Bank N.A. with deposit market shares of 41% and almost 21%, respectively. Of the bank's 45 rating areas, Nevada ranks 17<sup>th</sup> and accounts for approximately 1% of total bank deposits. BANA has four defined AAs in Nevada. The Las Vegas-Paradise MSA comprises 80% of bank deposits and 71% of bank lending totals in Nevada and is the largest AA in the state. For purposes of this review, the bank's Rural Nevada AA is listed as the Nevada Non-MSA. BANA operates 89 branch offices within the state not including any branches within a multistate MSA.

<sup>35</sup> For institutions with branches in two or more states in a multistate MSA, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate MSA. Refer to the multistate MSA rating and discussion for the rating and evaluation of the institution's performance in that area.

## LENDING TEST

Lending Test performance in Nevada is rated High Satisfactory. Based on a full-scope review, performance in the Las Vegas-Paradise MSA is good. Our analysis considered the higher than normal level of unemployment within the MSA. Lending performance is highlighted by good lending activity, excellent geographic distribution of multifamily loans, good geographic and borrower distribution of home mortgage loans, good borrower distribution of small loans to businesses, and adequate geographic distribution of small loans to businesses. The bank's community development lending had a neutral impact on performance in the MSA.

Based on limited-scope reviews, Lending Test performance in the Carson City and Reno-Sparks MSAs and the Nevada Non-MSA is good and is not inconsistent with the overall High Satisfactory performance in Nevada.

## INVESTMENT TEST

Investment Test performance in Nevada is rated Outstanding. Based on a full-scope review, performance is excellent in the Las Vegas-Paradise MSA. BANA funded 133 investments in the MSA totaling \$44.7 million. As of March 31, 2009, prior period investments totaled \$14.1 million. The largest investments totaled \$26 million and consisted of purchases of various affordable housing mortgage-backed securities that were targeted to LMI borrowers. Also, the bank made investments in LIHTC projects totaling \$16.9 million that provided over 125 housing units affordable to LMI families. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services or activities that revitalize or stabilize LMI geographies.

Based on limited-scope reviews, Investment Test performance in the Reno-Sparks MSA is excellent and is not inconsistent with the overall Outstanding performance in Nevada. Performance in the Carson City MSA and the Nevada Non-MSA is adequate and weaker than the overall performance in the state. Weaker performance is centered in a lower amount of qualified investments relative to the bank's operations in the AA. Performance in limited-scope AAs did not negatively impact the Investment Test rating for Nevada.

## SERVICE TEST

Service Test performance in Nevada is rated Outstanding. Based on a full-scope review, performance in the Las Vegas-Paradise MSA is excellent. The bank has good branch accessibility in LMI geographies and to LMI individuals. Seven additional branches located in close proximity to moderate-income geographies and the bank's use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 30% of the population that resides in LMI geographies, 15% of customers that use alternative delivery systems reside in LMI geographies. Branch openings and closings have improved the accessibility of the bank's delivery systems in LMI geographies. The bank opened one branch in a moderate-income geography during the evaluation period. Hours and services are tailored to the convenience and needs of the people living in the MSA. The bank provided a high level of community development services through its work with 17 organizations during the evaluation period. In addition, the bank provided

home buyer education and loans to 426 LMI individuals through partnership with non-profit organizations which represents a significant level of service.

Based on limited-scope reviews, Service Test performance in the Reno-Sparks MSA is excellent and is not inconsistent with the overall Outstanding performance in Nevada. Performance in the Carson City MSA and the Nevada Non-MSA is weaker than the overall performance in the state due to less accessible retail delivery systems to LMI geographies. Performance in the limited-scope AAs did not negatively impact the Service Test rating for Nevada.

Refer to Tables 1-14 in the Nevada section of Appendix C for the facts and data that support all Test conclusions.

## State of New Hampshire Rating

<b>CRA Rating for the State</b> <sup>36</sup> :	<u>Outstanding</u>
<b>The Lending Test is rated:</b>	<u>Outstanding</u>
<b>The Investment Test is rated:</b>	<u>Low Satisfactory</u>
<b>The Service Test is rated:</b>	<u>Outstanding</u>

The major factors that support this rating include:

- Lending levels that reflect good responsiveness to the credit needs of its AAs within the state;
- Excellent distribution of loans among geographies and good distribution among borrowers of different income levels within its AAs;
- Investment volume that reflects an adequate level of responsiveness to the needs of the state;
- Provision of combined retail banking and community development services that shows excellent responsiveness to banking and community needs.

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

BANA is the 2<sup>nd</sup> largest banking financial institution in the state of New Hampshire. As of June 30, 2008, the bank held 19% of the market share representing \$4.3 billion in deposits. The bank's primary competitors within the state include RBS Citizens Bank N.A. and TD Bank, N.A. with deposit market shares of 25% and 18%, respectively. Of the bank's 45 rating areas, New Hampshire ranks 27<sup>th</sup> and accounts for less than 1% of total bank deposits. BANA has three defined AAs in New Hampshire. The Manchester-Nashua MSA comprises 80% of bank deposits and 60% of bank lending totals in New Hampshire and is the largest AA in the state. For purposes of this review, the Rural New Hampshire AA is listed as the New Hampshire Non-MSA. BANA operates 21 branch offices within the state not including any branches within a multistate MSA.

<sup>36</sup> For institutions with branches in two or more states in a multistate MSA, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate MSA. Refer to the multistate MSA rating and discussion for the rating and evaluation of the institution's performance in that area.



## LENDING TEST

Lending Test performance in New Hampshire is rated Outstanding. Based on a full-scope review, performance in the Manchester-Nashua MSA is excellent. Lending performance is highlighted by good lending activity, excellent geographic distribution of home mortgage loans and small loans to businesses, and good borrower distribution of home mortgage loans and small loans to businesses. The bank did not originate any community development loans during the evaluation period which had a neutral impact on lending performance.

Based on limited-scope reviews, Lending Test performance in the New Hampshire Non-MSA is good and weaker than the overall Outstanding performance in New Hampshire. Weaker performance is due to a less favorable geographic distribution of home mortgage loans and small loans to businesses and borrower distribution of home mortgage loans. Performance in the limited-scope AA did not negatively impact the Lending Test rating for New Hampshire.

## INVESTMENT TEST

Investment Test performance in New Hampshire is rated Low Satisfactory. Based on a full-scope review, performance is adequate in the Manchester-Nashua MSA. BANA funded 66 investments in the MSA totaling \$6.8 million. As of March 31, 2009, prior period investments totaled \$3 million. The largest investments in the Manchester-Nashua MSA consisted of \$6.2 million in purchases of various affordable housing mortgage-backed securities that were targeted to LMI borrowers. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services or activities that revitalize or stabilize LMI geographies.

Based on limited-scope reviews, Investment Test performance in the New Hampshire Non-MSA is good and stronger than the overall Low Satisfactory performance in New Hampshire. Stronger performance is centered in a higher amount of qualified investments relative to the bank's operations in the AA. Performance in the limited-scope AA did not negatively impact the Investment Test rating for New Hampshire.

## SERVICE TEST

Service Test performance in New Hampshire is rated Outstanding. Based on a full-scope review, performance in the Manchester-Nashua MSA is excellent. The bank has excellent branch accessibility in LMI geographies and to LMI individuals. Although the bank has no branches in low-income geographies, less than 3% of the MSA population resides in these areas. The bank's percentage of branches in moderate-income geographies exceeds the population living in these areas. Use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 20% of the population that resides in LMI geographies, 19% of customers that use alternative delivery systems reside in LMI geographies. The bank did not open or close any branches in LMI geographies. Hours and services are tailored to the convenience and needs of the people living in the MSA. The bank provided a high level of community development services through its work with nine organizations during the evaluation period. In addition, the bank provided

home buyer education and loans to 24 LMI individuals through partnership with non-profit organizations which represents a good level of service.

Based on limited-scope reviews, Service Test performance in the New Hampshire Non-MSA is good and weaker than the overall Outstanding performance in New Hampshire. Weaker performance is due to less accessible retail delivery systems to LMI geographies. Performance in the limited-scope AA did not negatively impact the Service Test rating for New Hampshire.

Refer to Tables 1-14 in the New Hampshire section of Appendix C for the facts and data that support all Test conclusions.

## State of New Jersey Rating

**CRA Rating for the State** <sup>37</sup>: Satisfactory

**The Lending Test is rated:** High Satisfactory

**The Investment Test is rated:** High Satisfactory

**The Service Test is rated:** High Satisfactory

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness to the credit needs of its AAs within the state;
- Good distribution of loans among both geographies and borrowers of different income levels within its AAs;
- Community development lending activities that had a positive impact on performance in the state;
- Performance in limited-scope AAs had a negative impact on the Lending Test rating;
- Investment volume that reflects a good level of responsiveness to the needs of the state;
- Performance in limited-scope AAs had a positive impact on the Investment Test rating;
- Provision of combined retail banking and community development services that shows good responsiveness to banking and community needs.

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

BANA is the largest banking financial institution in the state of New Jersey. As of June 30, 2008, the bank held 16% of the market share representing \$36.2 billion in deposits. The bank's primary competitors are Wells Fargo Bank, N.A. and TD Bank, N.A. with deposit market shares of 13% and 11%, respectively. Of the bank's 45 rating areas, New Jersey ranks 33<sup>rd</sup> and accounts for less than 1% of total bank deposits. BANA has four defined AAs in New Jersey. The Trenton-Ewing MSA comprises 46% of bank deposits and 38% of bank lending totals in New Jersey and is the largest AA in the state. The bank has no Non-MSA AAs in New Jersey. BANA operates 51 branch offices within the state not including any branches within a multistate MSA.

<sup>37</sup> For institutions with branches in two or more states in a multistate MSA, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate MSA. Refer to the multistate MSA rating and discussion for the rating and evaluation of the institution's performance in that area.

## **LENDING TEST**

Performance under the Lending Test in New Jersey is rated High Satisfactory. Based on a full-scope review, performance in Trenton-Ewing MSA is excellent. Performance in limited-scope AAs had a negative impact on the Lending Test rating for New Jersey. Lending performance is highlighted by excellent lending activity, good geographic and borrower distribution of home mortgage loans, good borrower distribution of small loans to businesses, and adequate geographic distribution of small loans to businesses. The bank's community development lending had a significantly positive impact on performance in the MSA.

Based on limited-scope reviews, Lending Test performance in the Atlantic City and Vineland-Millville-Bridgeton MSAs is good and is not inconsistent with the overall High Satisfactory performance in New Jersey. Performance in the Ocean City MSA is adequate and weaker than the overall performance in the state. Weaker performance is due to a relatively lower level of community development lending and less favorable borrower distribution of small loans to businesses. Performance in limited-scope AAs had a negative impact on the Lending Test rating for New Jersey.

## **INVESTMENT TEST**

Investment Test performance in New Jersey is rated High Satisfactory. Based on a full-scope review, performance is adequate in the Trenton-Ewing MSA. Performance in limited-scope AAs had a positive impact on the Investment Test rating for New Jersey. BANA funded 27 investments in the MSA totaling \$1.5 million. As of March 31, 2009, prior period investments totaled \$2.4 million. The largest investments consisted of \$1.2 million in purchases of various affordable housing mortgage-backed securities that were targeted to LMI borrowers. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services or activities that revitalize or stabilize LMI geographies.

Based on limited-scope reviews, Investment Test performance in the Atlantic City and Vineland-Millville-Bridgeton MSAs is excellent and stronger than the overall High Satisfactory performance in New Jersey. Stronger performance is centered in a higher amount of qualified investments relative to the bank's operations in the AA. Performance in the Ocean City MSA is adequate and weaker than the bank's overall performance in the state. Weaker performance is centered in a lower amount of qualified investments relative to the bank's operations in the AA. Performance in limited-scope AAs had a positive impact on the Investment Test rating for New Jersey.

## **SERVICE TEST**

Service Test performance in New Jersey is rated High Satisfactory. Based on a full-scope review, performance in the Trenton-Ewing MSA is good. The bank has good branch accessibility in LMI geographies and to LMI individuals. Three additional branches located in close proximity to moderate-income geographies improved access by LMI individuals to retail

banking services. Branch openings and closings have improved accessibility of the bank's delivery systems in LMI geographies. One branch was opened in a low-income geography. Hours and services are tailored to the convenience and needs of the people living in the MSA. The bank provided a high level of community development services through its work with six organizations during the evaluation period. In addition, the bank provided home buyer education and loans to 40 LMI individuals through partnership with non-profit organizations which represents a strong level of service.

Based on limited-scope reviews, Service Test performance in Atlantic City MSA is excellent and stronger than the overall High Satisfactory performance in New Jersey. Stronger performance is due to more accessible retail delivery systems to LMI geographies. Performance in the Vineland-Millville-Bridgeton and the Ocean City MSAs is adequate and poor, respectively, and is weaker than the overall performance in the state. Weaker performance is due to less accessible retail delivery systems to LMI geographies. Performance in limited-scope AAs did not negatively impact the Service Test rating for New Jersey.

Refer to Tables 1-14 in the New Jersey section of Appendix C for the facts and data that support all Test conclusions.

## State of New Mexico Rating

**CRA Rating for the New Mexico** <sup>38</sup>: 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 levels that reflect good responsiveness to the credit needs of its AAs within the state;
- Good distribution of loans among both geographies and borrowers of different income levels within its AAs;
- Investment volume that reflects an adequate level of responsiveness to the needs of the state;
- Provision of combined retail banking and community development services that shows good responsiveness to banking and community needs.

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

BANA is the 2<sup>nd</sup> largest banking financial institution in the state of New Mexico. As of June 30, 2008, the bank held 16% of the market share representing \$3.6 billion in deposits. Primary competitors within the state include Wells Fargo Bank, N.A. and First Community Bank with deposit market shares of 20% and 8%, respectively. Of the bank's 45 rating areas, New Mexico ranks 28<sup>th</sup> and accounts for less than 1% of total bank deposits. BANA has six defined AAs in New Mexico. The Albuquerque MSA comprises 72% of bank deposits and 58% of bank lending totals in New Mexico and is the largest AA in the state. For purposes of this review, two AAs that are not MSAs have been combined under the New Mexico Non-MSA. BANA operates 52 branch offices within the state not including any branches within a multistate MSA.

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<sup>38</sup> For institutions with branches in two or more states in a multistate MSA, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate MSA. Refer to the multistate MSA rating and discussion for the rating and evaluation of the institution's performance in that area.

## LENDING TEST

Lending Test performance in New Mexico is rated High Satisfactory. Based on a full-scope review, performance in the Albuquerque MSA is good. Our analysis considered the higher than normal level of unemployment within the MSA. Lending performance is highlighted by good lending activity, excellent geographic distribution of small loans to farms, good geographic and borrower distribution of home mortgage loans, good geographic and borrower distribution of small loans to businesses, and good borrower distribution of small loans to farms. The bank did not originate any community development loans during the evaluation period which had a neutral impact on lending performance. We also gave favorable consideration to the bank's loan modification efforts for homeowners facing foreclosure as being responsive to the needs of its AAs.

Based on limited-scope reviews, performance in the New Mexico Non-MSA is good and is not inconsistent with the High Satisfactory performance in New Mexico. Performance in the Las Cruces and Santa Fe MSAs is excellent and stronger than the overall performance in the state. Stronger performance is due to a relatively higher level of community development lending. Performance in the Farmington MSA is adequate and weaker than the overall performance in the state. Weaker performance is due to a less favorable geographic and borrower distribution of home mortgage loans. Performance in limited-scope AAs did not negatively impact the Lending Test rating for New Mexico.

## INVESTMENT TEST

Investment Test performance in New Mexico is rated Low Satisfactory. Based on a full-scope review, performance is adequate in the Albuquerque MSA. BANA funded 60 investments in the MSA totaling \$6.8 million. As of March 31, 2009, prior period investments totaled \$453 thousand. The largest investments totaled \$4.8 million and consisted of the purchase of various affordable housing mortgage-backed securities that were targeted to LMI borrowers. Investment was also made in one LIHTC project that totaled \$1.2 million and provided 54 housing units affordable to LMI families. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services or activities that revitalize or stabilize LMI geographies.

Based on limited-scope reviews, Investment Test performance in the Farmington and Santa Fe MSAs is adequate and is not inconsistent with the overall Low Satisfactory performance in New Mexico. Performance in the Las Cruces MSA and the New Mexico Non-MSA is excellent and stronger than the bank's overall performance in the state. Stronger performance is centered in a higher amount of qualified investments relative to the bank's operations in the AA. Performance in limited-scope AAs did not negatively impact the Investment Test rating for New Mexico.

## SERVICE TEST

Service Test performance in New Mexico is rated High Satisfactory. Based on a full-scope review, performance in the Albuquerque MSA is good. The bank has good branch accessibility in LMI geographies and to LMI individuals. Although the bank has no branches in

low-income geographies, less than 3% of the MSA population resides in these areas. The bank's percentage of branches in moderate-income geographies is below the population living in these areas. Three additional branches located in close proximity to moderate-income geographies and the bank's use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 31% of the population that resides in LMI geographies, 22% of customers that use alternative delivery systems reside in LMI geographies. The bank did not open or close any branches in LMI geographies. Hours and services are tailored to the convenience and needs of the people living in the MSA. The bank provided a high level of community development services through its work with 15 organizations during the evaluation period. In addition, the bank provided home buyer education and loans to 648 LMI individuals through partnership with non-profit organizations which represents a significant level of service.

Based on limited-scope reviews, Service Test performance in the Farmington MSA is good and is not inconsistent with the overall High Satisfactory performance in New Mexico. Performance in the New Mexico Non-MSA is excellent and stronger than the overall performance in the state due to more accessible retail delivery systems to LMI geographies. Performance in the Las Cruces and Santa Fe MSAs is adequate and weaker than the overall performance in the state. Weaker performance is due to less accessible retail delivery systems to LMI geographies. Performance in limited-scope AAs did not negatively impact the Service Test rating for New Mexico.

Refer to Tables 1-14 in the New Mexico section of Appendix C for the facts and data that support all Test conclusions.



## State of New York Rating

**CRA Rating for the State** <sup>39</sup>: Outstanding

**The Lending Test is rated:** Outstanding

**The Investment Test is rated:** Outstanding

**The Service Test is rated:** Outstanding

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness to the credit needs of its AAs within the state;
- Good distribution of loans among both geographies and borrowers of different income levels within its AAs;
- Community development lending activities that had a positive impact on performance in the state;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state;
- Provision of combined retail banking and community development services that shows excellent responsiveness to banking and community needs.

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

BANA is the 4<sup>th</sup> largest banking financial institution in the state of New York. As of June 30, 2008, the bank held 6% of the market share representing \$44.5 billion in deposits. Primary competitors within the state include JPMorgan Chase Bank, N.A. and HSBC Bank USA, N.A. with deposit market shares of 32% and 9%, respectively. Of the bank's 45 rating areas, New York ranks 25<sup>th</sup> and accounts for less than 1% of total bank deposits. BANA has 11 defined AAs in New York. The Buffalo-Niagara Falls MSA, which was selected for full-scope review, comprises 19% of bank deposits and 17% of bank lending totals in New York and is the second largest AA in the state. The largest AA in the state is of similar size to Buffalo-Niagara Falls and was not selected for full scope review as it had been selected during the prior evaluation. For purposes of this review, two AAs that are not MSAs have been combined under the New York Non-MSA. BANA operates 172 branch offices within the state not including any branches within a multistate MSA.

<sup>39</sup> For institutions with branches in two or more states in a multistate MSA, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate MSA. Refer to the multistate MSA rating and discussion for the rating and evaluation of the institution's performance in that area.

## LENDING TEST

Lending Test performance in New York is rated Outstanding. Based on a full-scope review, performance in the Buffalo-Niagara Falls MSAs is excellent. Performance is highlighted by excellent lending activity and borrower distribution of small loans to farms, good borrower and geographic distribution of home mortgage loans and small loans to businesses, and very poor geographic distribution of small loans for farms. The bank's community development lending had a significantly positive impact on performance in the MSA.

Based on limited-scope reviews, Lending Test performance in the Albany-Schenectady-Troy, Rochester, and Utica-Rome MSAs and the New York Non-MSA is excellent and is not inconsistent with the overall Outstanding performance in New York. Performance in the Glens Falls, Ithaca, Kingston, Poughkeepsie-Newburgh-Middletown, and Syracuse MSAs is good and weaker than the overall performance in the state. Weaker performance is due to a relatively lower level of community development lending. Performance in limited-scope AAs did not negatively impact the Lending Test rating for New York.

## INVESTMENT TEST

Investment Test performance in New York is rated Outstanding. Based on a full-scope review, performance is excellent in the Buffalo-Niagara Falls MSA. BANA funded 38 investments in Buffalo totaling \$21 million. As of March 31, 2009, prior period investments totaled \$23.4 million. The largest investments in Buffalo consisted of investments in NMTC/HTC projects totaling \$12.5 million that will help to revitalize and stabilize low-income geographies. In addition, the bank invested \$5.4 million in one LIHTC project that provided 55 housing units affordable to LMI families and \$2.5 million in two CDFIs. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services or activities that revitalize or stabilize LMI geographies.

Based on limited-scope reviews, Investment Test performance in the Albany-Schenectady-Troy, Ithaca, Kingston, Poughkeepsie-Newburgh-Middletown, and Rochester MSAs and the New York Non-MSA is excellent and is not inconsistent with the overall Outstanding performance in New York. Performance in the Syracuse MSA is good and weaker and in the Glens Falls MSA is adequate and weaker while in the Utica-Rome MSA is poor and weaker than the overall performance in the state. Weaker performance is centered in a lower amount of qualified investments relative to the bank's operations in the AA. Performance in limited-scope AAs did not negatively impact the Investment Test rating for New York.

## SERVICE TEST

Service Test performance in New York is rated Outstanding. Based on a full-scope review, performance in the Buffalo-Niagara Falls MSA is excellent. The bank has excellent branch accessibility in LMI geographies and to LMI individuals. Four additional branches located in close proximity to moderate-income geographies and the bank's use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 25% of the population that resides in LMI geographies, 24% of customers that use alternative delivery systems reside in LMI geographies. The bank did not

open or close any branches in LMI geographies. Hours and services do not vary in a way that inconveniences the people living in the MSA. The bank provided a high level of community development services through its work with 10 organizations during the evaluation period. In addition, the bank provided home buyer education and loans to 67 LMI individuals through partnership with non-profit organizations which represents a good level of service.

Based on limited-scope reviews, Service Test performance in the Albany-Schenectady-Troy, Glen Falls, Ithaca, Kingston, Rochester, and Utica-Rome MSAs and the New York Non-MSA is excellent and is not inconsistent with the overall Outstanding performance in New York. Performance in the Poughkeepsie-Newburgh-Middletown and Syracuse MSAs is good and weaker than the overall performance in the state. Weaker performance is due to less accessible retail delivery systems to LMI. Performance in limited-scope AAs did not negatively impact the Service Test rating for New York.

Refer to Tables 1-14 in the New York section of Appendix C for the facts and data that support all Test conclusions.

## State of North Carolina Rating

<b>CRA Rating for the State <sup>40</sup>:</b>	<u>Satisfactory</u>
<b>The Lending Test is rated:</b>	<u>High Satisfactory</u>
<b>The Investment Test is rated:</b>	<u>Outstanding</u>
<b>The Service Test is rated:</b>	<u>High Satisfactory</u>

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness to the credit needs of its AAs within the state;
- Good distribution of loans among both geographies and borrowers of different income levels within its AAs;
- Community development lending activities that had a positive impact on performance in the state;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state;
- Provision of combined retail banking and community development services that shows good responsiveness to banking and community needs.

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

BANA is the 3<sup>rd</sup> largest banking financial institution in the state of North Carolina. As of June 30, 2008, the bank held 12% of the market share representing \$27.4 billion in deposits. Primary competitors within the state include Wells Fargo Bank, N.A. and Branch Banking & Trust Company with deposit market shares of 44% and 13%, respectively. Of the bank's 45 rating areas, North Carolina ranks 20<sup>th</sup> and accounts for 1% of total bank deposits. BANA has 14 defined AAs in North Carolina. The Greensboro-High Point and Raleigh-Cary MSAs comprise 32% of bank deposits and 31% of bank lending totals in North Carolina and are the two largest AAs in the state. For purposes of this review, two AAs that are not MSAs have been combined under the North Carolina Non-MSA. BANA operates 149 branch offices within the state not including any branches within a multistate MSA.

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<sup>40</sup> For institutions with branches in two or more states in a multistate MSA, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate MSA. Refer to the multistate MSA rating and discussion for the rating and evaluation of the institution's performance in that area.

## LENDING TEST

Lending Test performance in North Carolina is rated High Satisfactory. Based on a full-scope review, performance in both the Greensboro and Raleigh-Cary MSAs is good. Our analysis considered the higher than normal level of unemployment within the Greensboro MSA. Lending performance is highlighted by excellent lending activity, excellent geographic and borrower distributions of home mortgage loans, and good geographic and borrower distribution of small loans to businesses. The bank's community development lending had a neutral impact on performance in the MSA.

Performance in the Raleigh-Cary MSA is highlighted by excellent lending activity, excellent borrower distribution of home mortgage loans, excellent geographic distribution of small loans to farms, good geographic distribution of home mortgage loans, good borrower distribution of small loans to businesses and small loans to farms, and adequate geographic distribution of small loans to businesses. The bank's community development lending had a neutral impact on performance in the MSA.

Based on limited-scope reviews, Lending Test performance in the Asheville, Hickory-Lenoir-Morganton, Jacksonville, and Wilmington MSAs, and the North Carolina Non-MSA is excellent and is not inconsistent with the overall Outstanding performance in North Carolina. Performance in the Burlington, Durham, Fayetteville, Goldsboro, and Winston-Salem MSAs is good and weaker than the overall performance in the state. Performance in the Greenville MSA is adequate and weaker than the overall performance in the state. Weaker performance is due to a less favorable geographic distribution of home mortgage loans. Performance in limited-scope AAs did not negatively impact the Lending Test rating for North Carolina.

## INVESTMENT TEST

Investment Test performance in North Carolina is rated Outstanding. Based on a full-scope review, performance is excellent in both the Greensboro-High Point and Raleigh-Cary MSAs.

BANA funded 56 investments in Greensboro-High Point MSA totaling \$6.2 million. As of March 31, 2009, prior period investments totaled \$2.5 million. The largest investments in the MSA totaled \$4.8 million and consisted of purchases of various affordable housing mortgage-backed securities that were targeted to LMI borrowers. In addition, the bank invested \$900 thousand in a CDFI. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services or activities that revitalize or stabilize LMI geographies.

BANA funded 72 investments in Raleigh-Cary MSA for \$7.3 million. As of March 31, 2009, prior period investments totaled \$8.9 million. The largest investments in the MSA totaled \$5 million and consisted of purchases of various affordable housing mortgage-backed securities that were targeted to LMI borrowers. In addition, the bank invested \$1.6 million in two CDFIs. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services or activities that revitalize or stabilize LMI geographies.

Based on limited-scope reviews, Investment Test performance in the Durham, Fayetteville, Goldsboro, Jacksonville, Wilmington, and Winston-Salem MSAs and the North Carolina Non-MSA is excellent and is not inconsistent with the overall Outstanding performance in North Carolina. Performance in the Asheville, Burlington, and Greenville MSAs is good and weaker than and in the Hickory-Lenoir-Morganton MSA is adequate and weaker than the overall performance in the state. Weaker performance is centered in a lower amount of qualified investments relative to the bank's operations in the AA. Performance in limited-scope AAs did not negatively impact the Investment Test rating for North Carolina.

## **SERVICE TEST**

Service Test performance in North Carolina is rated High Satisfactory. Based on a full-scope review, performance in the Greensboro MSA is excellent and in the Raleigh-Cary MSA is good.

The bank has excellent branch accessibility in the Greensboro MSA in LMI geographies and to LMI individuals. Use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 22% of the population that resides in LMI geographies, 16% of customers that use alternative delivery systems reside in LMI geographies. The bank did not open or close any branches in LMI geographies. Hours and services are tailored to the convenience and needs of the people living in the MSA. The bank provided a high level of community development services through its work with six organizations during the evaluation period. In addition, the bank provided home buyer education and loans to 405 LMI individuals through partnership with non-profit organizations which represents a significant level of service.

The bank has good branch accessibility in the Raleigh-Cary MSA in LMI geographies and to LMI individuals. Although the bank has no branches in low-income geographies only 4% of the MSA population resides in these areas. The bank's percentage of branches in moderate-income geographies is well below the population living in these areas. Four additional branches located in close proximity to LMI geographies and the bank's use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 25% of the population that resides in LMI geographies, 13% of customers that use alternative delivery systems reside in LMI geographies. The bank did not open or close any branches in LMI geographies. Hours and services are tailored to the convenience and needs of the people living in the MSA. The bank provided a high level of community development services through its work with 12 organizations during the evaluation period. In addition, the bank provided home buyer education and loans to 543 LMI individuals through partnership with non-profit organizations which represents a significant level of service.

Based on limited-scope reviews, Service Test performance in the Burlington and Winston-Salem MSAs is good and is not inconsistent with its overall High Satisfactory performance in North Carolina. Performance in the Asheville, Fayetteville, Greenville, and Wilmington MSAs and the North Carolina Non-MSA is excellent and stronger than the overall performance in the state. Performance is stronger due to more accessible retail delivery systems to LMI geographies. Performance in the Durham, Goldsboro, Hickory-Lenoir-Morganton, and

Jacksonville MSAs is adequate and weaker than the overall performance in the state. Weaker performance is due to less accessible retail delivery systems to LMI geographies. Performance in limited-scope AAs did not negatively impact the Service Test rating for North Carolina.

Refer to Tables 1-14 in the North Carolina section of Appendix C for the facts and data that support all Test conclusions.

## State of Oklahoma Rating

<b>CRA Rating for the State</b> <sup>41</sup> :	<u>Satisfactory</u>
<b>The Lending Test is rated:</b>	<u>High Satisfactory</u>
<b>The Investment Test is rated:</b>	<u>Outstanding</u>
<b>The Service Test is rated:</b>	<u>High Satisfactory</u>

The major factors that support this rating include:

- Lending levels that reflect good responsiveness to the credit needs of its AAs within the state;
- Good distribution of loans among both geographies and borrowers of different income levels within its AAs;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state; and
- Provision of combined retail banking and community development services that shows good responsiveness to banking and community needs;
- Performance in limited-scope AAs had a negative impact on the Service Test rating.

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

BANA is the 5<sup>th</sup> largest banking financial institution in the state of Oklahoma. As of June 30, 2008, the bank held 5% of the market share representing \$3.0 billion in deposits. Primary competitors within the state include Bank of Oklahoma, N.A. and MidFirst Bank with deposit market shares of 12% and 10%, respectively. Of the bank's 45 rating areas, Oklahoma ranks 29<sup>th</sup> and accounts for less than 1% of total bank deposits. BANA has five defined AAs in Oklahoma. The Tulsa MSA comprises 56% of bank deposits and 39% of bank lending totals in Oklahoma and is the largest AA in the state. For purposes of this review, two AAs that are not MSAs have been combined under the Oklahoma Non-MSA. BANA operates 44 branch offices within the state not including any branches within a multistate MSA.

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<sup>41</sup> For institutions with branches in two or more states in a multistate MSA, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate MSA. Refer to the multistate MSA rating and discussion for the rating and evaluation of the institution's performance in that area.



## LENDING TEST

Lending Test performance in Oklahoma is rated High Satisfactory. Based on a full-scope review, performance in the Tulsa MSA is good. Lending performance is highlighted by good lending activity, excellent geographic distribution of small loans to farms and multifamily loans, good geographic and borrower distribution of home mortgage loans, good geographic and borrower distribution of small loans to businesses, and good borrower distribution of small loans to farms. The bank did not originate any community development loans during the evaluation period which had a neutral impact on lending performance.

Based on limited-scope reviews, Lending Test performance in the Lawton and Oklahoma City MSAs and the Oklahoma Non-MSA is good and is not inconsistent with the overall High Satisfactory performance in Oklahoma.

## INVESTMENT TEST

Investment Test performance in Oklahoma is rated Outstanding. Based on a full-scope review, performance is excellent in the Tulsa MSA. Investments in the broader statewide area had a positive impact on the Investment Test rating. BANA funded 41 investments in the MSA totaling \$17.7 million. As of March 31, 2009, prior period investments totaled \$4.3 million. The largest investment in the Tulsa MSA totaled \$15.7 million and was made to a NMTC project to revitalize and stabilize a moderate-income geography. In addition, the bank purchased \$1.2 million of various affordable housing mortgage-backed securities that were targeted to LMI borrowers. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services or activities that revitalize or stabilize LMI geographies. The bank made 26 investments totaling \$19.1 million and had \$5.2 million in prior period investments in the broader statewide area.

Based on limited-scope reviews, Investment Test performance in the Lawton and Oklahoma City MSAs is excellent not inconsistent with the overall Outstanding performance in Oklahoma. Performance in the Oklahoma Non-MSA is poor and weaker than the overall performance in the state due to a lower amount of qualified investments relative to the bank's operations in the AA. Performance in limited-scope AAs did not negatively impact the Investment Test rating for Oklahoma.

## SERVICE TEST

Service Test performance in Oklahoma is rated High Satisfactory. Based on a full-scope review, performance in the Tulsa MSA is excellent. Performance in limited-scope AAs had a negative impact on the Service Test rating for Oklahoma. The bank has excellent branch accessibility in LMI geographies and to LMI individuals. Although the bank has no branches in low-income geographies less than 2% of the MSA population resides in these areas. The bank's percentage of branches in moderate-income geographies exceeds the population living in these areas. Use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 26% of the population that resides in LMI geographies, 19% of customers that use alternative delivery systems reside in LMI

geographies. The bank did not open or close any branches during the evaluation period in the MSA. Hours and services are tailored to the convenience and needs of the people living in the MSA. The bank provided a high level of community development services through its work with five organizations during the evaluation period. In addition, the bank provided home buyer education and loans to 135 LMI individuals through partnership with non-profit organizations which represents a strong level of service.

Based on limited-scope reviews, Service Test performance in the Oklahoma City MSA is good and is not inconsistent with the overall High Satisfactory performance in Oklahoma. Performance in the Lawton MSA and Oklahoma Non-MSA is adequate and very poor, respectively, and weaker than the overall performance in the state due to less accessible retail delivery systems to LMI geographies. Performance in limited-scope AAs had a negative impact on the Service Test rating for Oklahoma.

Refer to Tables 1-14 in the Oklahoma section of Appendix C for the facts and data that support all Test conclusions.

## State of Oregon Rating

**CRA Rating for the State <sup>42</sup>:** Outstanding

**The Lending Test is rated:** High Satisfactory

**The Investment Test is rated:** Outstanding

**The Service Test is rated:** Outstanding

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness to the credit needs of its AAs within the state;
- Good distribution of loans among both geographies and borrowers of different income levels within its AAs;
- Community development lending activities that had a positive impact on performance in the state;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state;
- Provision of combined retail banking and community development services that shows excellent responsiveness to banking and community needs.

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

BANA is the 2<sup>nd</sup> largest banking financial institution in the state of Oregon. As of June 30, 2008, the bank held 13% of the market share representing \$6.6 billion in deposits. Primary competitors within the state include U.S. Bank, N.A. and Wells Fargo Bank, N.A. with deposit market shares of 17%, and 12%, respectively. Of the bank's 45 rating areas, Oregon ranks 36<sup>th</sup> and accounts for less than 1% of total bank deposits. BANA has seven defined AAs in Oregon. The Oregon Non-MSA comprises 54% of bank deposits and 41% of bank lending totals in Oregon and is the largest AA in the state. For purposes of this review, two AAs that are not MSAs have been combined under the Oregon Non-MSA. BANA operates 36 branch offices within the state not including any branches within a multistate MSA.

<sup>42</sup> For institutions with branches in two or more states in a multistate MSA, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate MSA. Refer to the multistate MSA rating and discussion for the rating and evaluation of the institution's performance in that area.

## LENDING TEST

Lending Test performance in Oregon is rated High Satisfactory. Based on a full-scope review, performance in the Oregon Non-MSA is good. Our analysis considered the higher than normal level of unemployment within the MSA. Lending performance is highlighted by excellent lending activity, excellent geographic distribution of small loans to businesses, good geographic distribution of home mortgage loans, good borrower distribution of small loans to businesses, good geographic and borrower distribution of small loans to farms, and adequate borrower distribution of home mortgage loans. The bank's community development lending had a neutral impact on performance in the MSA.

Based on limited-scope reviews, Lending Test performance in the Bend, Corvallis and Medford MSAs is good and is not inconsistent with the overall High Satisfactory performance in Oregon. Performance in the Salem and Eugene-Springfield MSAs is excellent and stronger than the overall performance in the state. Stronger performance is due to a relatively higher level of community development lending. Performance in limited-scope AAs did not have a negative impact on the Lending Test rating for Oregon.

## INVESTMENT TEST

Investment Test performance in Oregon is rated Outstanding. Based on a full-scope review, performance is excellent in the Oregon Non-MSA. BANA funded 41 investments in the Oregon Non-MSA totaling \$4.6 million. As of March 31, 2009, prior period investments totaled \$4.8 million. The largest investments in the Oregon Non-MSA were purchases of various affordable housing mortgage-backed securities that were targeted to LMI borrowers totaling \$2.4 million. In addition, the bank made investments in LIHTC projects totaling \$2 million which provided 46 housing units affordable for LMI families. Other investments consisted of contributions to local or regional organizations providing economic development, affordable housing, community services or activities that revitalize or stabilize LMI geographies.

Based on limited-scope reviews, Investment Test performance in the Eugene-Springfield Medford, and Salem MSAs is excellent and is not inconsistent with the overall Outstanding performance in Oregon. Performance in the Bend and Corvallis MSAs is good and weaker than the overall performance in the state. Weaker performance is due to a lower amount of qualified investments relative to the bank's operations in the AA. Performance in limited-scope AAs did not negatively impact the Investment Test rating for Oregon.

## SERVICE TEST

Service Test performance in Oregon is rated Outstanding. Based on a full-scope review, performance in the Oregon Non-MSA is excellent. The bank has excellent branch accessibility in moderate-income geographies. There are no low-income geographies in this AA. Use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 9% of the population that resides in LMI geographies, 8% of customers that use alternative delivery systems reside in LMI geographies. The bank did not open or close any branches in LMI geographies. Hours and services are tailored to the convenience and needs of the people living in the MSA. The bank provided a high level of

community development services through its work with seven organizations during the evaluation period.

Based on limited-scope reviews, Service Test performance in the Bend, Corvallis, Eugene-Springfield, Medford, and Salem MSAs is excellent and is not inconsistent with the overall Outstanding performance in Oregon.

Refer to Tables 1-14 in the Oregon section of Appendix C for the facts and data that support all Test conclusions.

## State of Pennsylvania Rating

**CRA Rating for the State <sup>43</sup>:** 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 levels that reflect excellent responsiveness to the credit needs of its AAs within the state;
- Good distribution of loans among geographies and borrowers of different income levels within its AAs;
- Investment volume that reflects a good level of responsiveness to the needs of the state;
- Investments in the broader statewide area had a positive impact on the Investment Test rating as did performance in the limited-scope AAs;
- Provision of combined retail banking and community development services that shows excellent responsiveness to banking and community needs.

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

BANA is the 9<sup>th</sup> largest banking financial institution in the state of Pennsylvania. As of June 30, 2008, the bank held 3% of the market share representing \$7.6 billion in deposits. Primary competitors within the state include PNC Bank N.A. and Wells Fargo Bank, N.A. with deposit market shares of 15% and 11%, respectively. Of the bank's 45 rating areas Pennsylvania ranks 40<sup>th</sup> and accounts for less than 1% of total bank deposits. BANA has four defined AAs in Pennsylvania. The Scranton-Wilkes-Barre MSA comprises 80% of bank deposits and 39% of bank lending totals in Pennsylvania and is the largest AA in the state. For purposes of this review the Schuylkill County AA is referred to as the Pennsylvania Non-MSA. BANA operates 16 branch offices within the state not including any branches within a multistate MSA.

<sup>43</sup> For institutions with branches in two or more states in a multistate MSA, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate MSA. Refer to the multistate MSA rating and discussion for the rating and evaluation of the institution's performance in that area.

## **LENDING TEST**

Lending Test performance in Pennsylvania is rated High Satisfactory. Based on a full-scope review, performance in the Scranton-Wilkes-Barre MSA is good. Lending performance is highlighted by excellent lending activity, excellent geographic and borrower distribution of home mortgage loans, and adequate geographic and borrower distribution of small loans to businesses. The bank did not originate any community development loans during the evaluation period which had a neutral impact on lending performance.

Based on limited-scope reviews, Lending Test performance in the Lancaster and Reading MSAs and the Pennsylvania Non-MSA is good and is not inconsistent with the overall High Satisfactory performance in Pennsylvania.

## **INVESTMENT TEST**

Investment Test performance in Pennsylvania is rated High Satisfactory. Based on a full-scope review, performance is adequate in the Scranton-Wilkes-Barre MSA. Investments in the broader statewide area had a positive impact on the Investment Test rating for Pennsylvania as did performance in the limited-scope AAs. BANA funded 12 investments in the MSA totaling \$598 thousand. As of March 31, 2009, there were no prior period investments. The largest investments in the MSA were purchases of various affordable housing mortgage-backed securities that were targeted to LMI borrowers totaling \$458 thousand. The bank also invested \$50 thousand in a CDFI. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services or activities that revitalize or stabilize LMI geographies. The bank made 19 investments totaling \$17.5 million and had \$7.2 million in prior period investments in the broader statewide area.

Based on limited-scope reviews, Investment Test performance in the Pennsylvania Non-MSA is good and not inconsistent with the overall High Satisfactory performance in Pennsylvania. Performance in the Lancaster and Reading MSAs is excellent and stronger than the overall performance in the state. Stronger performance is centered in a higher amount of qualified investments relative to the bank's operations in the AA. Performance in limited-scope AAs had a positive impact on the Investment Test performance in Pennsylvania.

## **SERVICE TEST**

Service Test performance in Pennsylvania is rated Outstanding. Based on a full-scope review, performance in the Scranton-Wilkes-Barre MSA is excellent. The bank has excellent branch accessibility in LMI geographies and to LMI individuals. The bank did not open or close any branches in LMI geographies. Hours and services are tailored to the convenience and needs of the people living in the MSA. The bank provided a high level of community development services through its work with four organizations during the evaluation period. In addition, the bank provided home buyer education and loans to 10 LMI individuals through partnership with non-profit organizations which represents a good level of service.

Based on limited-scope reviews, Service Test performance in the Reading MSA is excellent and is not inconsistent with the overall Outstanding performance in Pennsylvania. Performance in the Lancaster MSA is good and weaker and in the Pennsylvania Non-MSA is adequate and weaker than the overall performance in the state. Weaker performance is due to less accessible retail delivery systems. Performance in limited-scope AAs did not negatively impact the Service Test rating for Pennsylvania.

Refer to Tables 1-14 in the Pennsylvania section of Appendix C for the facts and data that support all Test conclusions.



## State of South Carolina Rating

**CRA Rating for the State <sup>44</sup>:** 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 levels that reflect excellent responsiveness to the credit needs of its AAs within the state;
- Good distribution of loans among borrowers and adequate distribution among geographies of different income levels within its AAs;
- Community development lending activities that had a positive impact on performance in the state;
- Investment volume that reflects a good level of responsiveness to the needs of the state;
- Performance in limited-scope AAs had a positive impact on the Investment Test rating;
- Provision of combined retail banking and community development services that shows excellent responsiveness to banking and community needs.

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

BANA is the 2<sup>nd</sup> largest banking financial institution in the state of South Carolina. As of June 30, 2008, the bank held 11% of the market share representing \$7.5 billion in deposits. Primary competitors within the state include Wells Fargo Bank, N.A. and Branch Banking & Trust Company with deposit market shares of 18% and 10%, respectively. Of the bank's 45 rating areas, South Carolina ranks 21<sup>st</sup> and accounts for 1% of total bank deposits. BANA has 11 defined AAs in South Carolina. The Charleston-North Charleston-Summerville and Columbia MSAs comprise 53% of bank deposits and 48% of bank lending totals in South Carolina and are the largest AAs in the state. For purposes of this review, three AAs that are not MSAs have been combined under the South Carolina Non-MSA. BANA operates 111 branch offices within the state not including any branches within a multistate MSA.

<sup>44</sup> For institutions with branches in two or more states in a multistate MSA, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate MSA. Refer to the multistate MSA rating and discussion for the rating and evaluation of the institution's performance in that area.

## LENDING TEST

Lending Test performance in South Carolina is rated High Satisfactory. Based on full-scope reviews, performance in the Charleston MSA and the Columbia MSA is good.

Lending performance in the Charleston MSA is highlighted by excellent lending activity, good borrower distribution of small loans to businesses, adequate geographic and borrower distribution of home mortgage loans, and adequate geographic distribution of small loans to businesses. The bank's community development lending had a significantly positive impact on performance in the MSA.

Performance in the Columbia MSA is highlighted by excellent lending activity, excellent geographic distribution of small loans to farms, good geographic and borrower distribution of small loans to businesses, good borrower distribution of home mortgage loans and small loans to farms, and adequate geographic distribution of home mortgage loans. The bank's community development lending had a neutral impact on performance in the MSA.

Based on limited scope reviews, Lending Test performance in the Anderson, Florence, Greenville-Mauldin-Easley, and Spartanburg MSAs and the South Carolina Non-MSA is good and is not inconsistent with the overall High Satisfactory performance in South Carolina. Performance in the Sumter MSA is excellent and stronger than the overall performance in the state. Stronger performance is due to a relatively higher level of community development loans. Performance in the Myrtle Beach-Conway-North Myrtle Beach MSAs is adequate and weaker than the overall performance in the state. Weaker performance is due to a less favorable borrower distribution of home mortgage loans. Performance in the limited-scope AAs did not negatively impact the overall Lending Test rating for South Carolina.

## INVESTMENT TEST

Investment Test performance in South Carolina is rated High Satisfactory. Based on a full-scope review, performance is adequate in both the Charleston-North Charleston-Summerville and the Columbia MSAs. Performance in limited-scope AAs had a positive impact on the Investment Test rating for South Carolina.

BANA funded 34 investments in Charleston-North Charleston-Summerville MSA for a total of \$3.7 million. As of March 31, 2009, prior period investments totaled \$11.4 million. The largest investments totaled \$3.1 million and consisted of various affordable housing mortgage-backed securities that were targeted to LMI borrowers. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services or activities that revitalize or stabilize LMI geographies.

BANA funded 78 investments in the Columbia MSA for \$5.9 million. As of March 31, 2009 prior period investments totaled \$176 thousand. The largest investments totaled \$5 million and consisted of various affordable housing mortgage-backed securities that were targeted to LMI borrowers. The bank also had a \$250 thousand investment in a CDFI. Other investments consisted primarily of contributions to local or regional organizations providing economic

development, affordable housing, community services or activities that revitalize or stabilize LMI geographies.

Based on limited-scope reviews, Investment Test performance in the Florence MSA is good and is not inconsistent with the overall High Satisfactory performance in South Carolina. Performance is excellent and stronger than the overall performance in the state in the Anderson, Greenville-Mauldin-Easley, Spartanburg, and Sumter MSAs. Stronger performance is centered in a higher amount of qualified investments relative to the bank's operations in the AA. Performance in the Myrtle Beach-North Myrtle Beach-Conway MSA and the South Carolina Non-MSA is adequate and weaker than the overall performance in the state. Weaker performance is centered in a lower amount of qualified investments relative to the bank's operations in the AA. Performance in limited-scope AAs had a positive impact on the Investment Test rating for South Carolina.

## **SERVICE TEST**

Service Test performance in South Carolina is rated Outstanding. Based on a full-scope review, performance in the Charleston-North Charleston-Summerville and Columbia MSAs is excellent.

The bank has excellent branch accessibility in the Charleston-North Charleston-Summerville MSA in LMI geographies and to LMI individuals. Use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 25% of the population that resides in LMI geographies, 15% of customers that use alternative delivery systems reside in LMI geographies. The bank did not open or close any branches in LMI geographies. Hours and services are tailored to the convenience and needs of the people living in the MSA. The bank provided an adequate level of community development services through its work with four organizations during the evaluation period. In addition, the bank provided home buyer education and loans to 305 LMI individuals through partnership with non-profit organizations which represents a significant level of service.

The bank has excellent branch accessibility in the Columbia MSA in LMI geographies. Five additional branches located in close proximity to moderate-income geographies and the bank's use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 31% of the population that resides in LMI geographies, 22% of customers that use alternative delivery systems reside in LMI geographies. The bank did not open or close any branches in LMI geographies. Hours and services are tailored to the convenience and needs of the people living in the MSA. The bank provided an adequate level of community development services through its work with 12 organizations during the evaluation period. In addition, the bank provided home buyer education and loans to 708 LMI individuals through partnership with non-profit organizations which represents a significant level of service.

Based on limited-scope reviews, Service Test performance in the Florence, Greenville-Mauldin-Easley, Spartanburg, and Sumter MSAs is excellent and is not inconsistent with the overall Outstanding performance in South Carolina. Performance in the Anderson MSA and the South Carolina Non-MSA is adequate while performance in the Myrtle Beach-Conway-

North Myrtle Beach MSA is very poor. Weaker performance is due to less accessible retail delivery systems. Performance in limited-scope AAs did not negatively impact the Service Test rating for South Carolina.

Refer to Tables 1-14 in the South Carolina section of Appendix C for the facts and data that support all Test conclusions.

## State of Tennessee Rating

<b>CRA Rating for the State <sup>45</sup>:</b>	<u>Satisfactory</u>
<b>The Lending Test is rated:</b>	<u>High Satisfactory</u>
<b>The Investment Test is rated:</b>	<u>Outstanding</u>
<b>The Service Test is rated:</b>	<u>High Satisfactory</u>

The major factors that support this rating include:

- Lending levels that reflect good responsiveness to the credit needs of its AAs within the state;
- Good distribution of loans among both geographies and borrowers of different income levels within its AAs;
- Community development lending activities that had a positive impact on performance in the state;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state;
- Provision of combined retail banking and community development services that shows good responsiveness to banking and community needs;
- Performance in limited-scope AAs had a negative impact on the Service Test rating.

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

BANA is the 4<sup>th</sup> largest banking financial institution in the state of Tennessee. As of June 30, 2008, the bank held 6% of the market share representing \$6.3 billion in deposits. Primary competitors within the state include Regions Bank and First Tennessee Bank, N.A. with deposit market shares of 16% and 14%, respectively. Of the bank's 45 rating areas, Tennessee ranks 22<sup>nd</sup> and accounts for approximately 1% of total bank deposits. BANA has nine defined AAs in Tennessee. The Nashville-Davidson-Murfreesboro MSA comprises 70% of bank deposits and 44% of bank lending totals in Tennessee and is the largest AA in the state. For purposes of this review, three AAs that are not MSAs have been combined under the Tennessee Non-MSA. BANA operates 86 branch offices within the state not including any branches within a multistate MSA.

<sup>45</sup> For institutions with branches in two or more states in a multistate MSA, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate MSA. Refer to the multistate MSA rating and discussion for the rating and evaluation of the institution's performance in that area.

## **LENDING TEST**

Lending Test performance in Tennessee is rated High Satisfactory. Based on a full-scope review, performance in the Nashville-Davidson-Murfreesboro MSA is good. Lending performance is highlighted by good lending activity, good geographic and borrower distribution of home mortgage loans, good geographic and borrower distribution of small loans to businesses, good geographic distribution of small loans to farms, and adequate borrower distribution of small loans to farms. The bank's community development lending had a neutral impact on performance in the MSA.

Based on limited-scope reviews, Lending Test performance in the Johnson City and Knoxville MSAs is good and is not inconsistent with the overall High Satisfactory performance in Tennessee. Performance in the Clarksville and Memphis MSAs and the Tennessee Non-MSA is excellent and stronger than the overall performance in the state. Stronger performance is due a relatively higher level of community development lending. Performance in the Chattanooga MSA is adequate and weaker than the overall performance in the state. Weaker performance is due to a less favorable geographic distribution of home mortgage loans and small loans to businesses. Performance in limited-scope AAs did not negatively impact the Lending Test rating in Tennessee.

## **INVESTMENT TEST**

Investment Test performance in Tennessee is rated Outstanding. Based on a full-scope review, performance is excellent in the Nashville-Davidson-Murfreesboro MSA. BANA funded 108 investments in the MSA totaling \$25.3 million. As of March 31, 2009, prior period investments totaled \$2 million. The largest investments in the MSA totaled \$14.4 million and consisted of purchases of various affordable housing mortgage-backed securities that were targeted to LMI borrowers. The bank also invested \$8.5 million in two CDFIs. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services or activities that revitalize or stabilize LMI geographies.

Based on limited-scope reviews, Investment Test performance in the Chattanooga, Johnson City, and Memphis MSAs is excellent and is not inconsistent with the overall Outstanding performance in Tennessee. Performance in the Tennessee Non-MSA is good and weaker and in the Clarksville and Knoxville MSAs is adequate and weaker. Weaker performance is centered in a lower amount of qualified investments relative to the bank's operations in the AA. Performance in limited-scope AAs did not negatively impact the Investment Test rating for Tennessee.

## **SERVICE TEST**

Service Test performance in Tennessee is rated High Satisfactory. Based on a full-scope review, performance in the Nashville-Davidson-Murfreesboro MSA is excellent. Performance in limited-scope AAs had a negative impact on the Service Test rating in Tennessee. The bank has excellent branch accessibility in LMI geographies and to LMI individuals in the

Nashville-Davidson-Murfreesboro MSA. Five additional branches located in close proximity to LMI geographies and the bank's use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 25% of the population that resides in LMI geographies, 17% of customers that use alternative delivery systems reside in LMI geographies. The bank did not open or close any branches in LMI geographies. Hours and services are tailored to the convenience and needs of the people living in the MSA. The bank provided a high level of community development services through its work with 17 organizations during the evaluation period. In addition, the bank provided home buyer education and loans to 263 LMI individuals through partnership with non-profit organizations which represents a good level of service.

Based on limited-scope reviews, Service Test performance in the Clarksville, Johnson City, and Knoxville MSAs is excellent and stronger than the overall High Satisfactory performance in Tennessee. Stronger performance is due to more accessible retail delivery systems to LMI geographies. Performance in the Chattanooga and Memphis MSAs is adequate and weaker and in the Tennessee Non-MSA is very poor and weaker than the overall performance in the state. Weaker performance is due to less accessible retail delivery systems to LMI geographies. Performance in limited-scope AAs had a negative impact on the Service Test rating for Tennessee.

Refer to Tables 1-14 in the Tennessee section of Appendix C for the facts and data that support all Test conclusions.

## State of Virginia Rating

**CRA Rating for the State <sup>46</sup>:** 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 levels that reflect good responsiveness to the credit needs of its AAs within the state;
- Good distribution of loans among both geographies and borrowers of different income levels within its AAs;
- Community development lending activities that had a positive impact on performance in the state;
- Investment volume that reflects a good level of responsiveness to the needs of the state;
- Provision of combined retail banking and community development services that shows excellent responsiveness to banking and community needs.

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

BANA is the 5<sup>th</sup> largest banking financial institution in the state of Virginia. As of June 30, 2008, the bank held 9% of the market share representing \$18.3 billion in deposits. Primary competitors within the state include E\*Trade Bank and Wells Fargo Bank, N.A. with deposit market shares of 16% and 13%, respectively. Of the bank's 45 rating areas, Virginia ranks 15<sup>th</sup> and accounts for approximately 2% of total bank deposits. BANA has 11 defined AAs in Virginia. The Richmond MSA comprises 61% of bank deposits and 32% of bank lending totals in Virginia and is the largest AA in the state. For purposes of this review, three AAs that are not MSAs have been combined under the Virginia Non-MSA. BANA operates 132 branch offices within the state not including any branches within a multistate MSA.

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<sup>46</sup> For institutions with branches in two or more states in a multistate MSA, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate MSA. Refer to the multistate MSA rating and discussion for the rating and evaluation of the institution's performance in that area.



## LENDING TEST

Lending Test performance in Virginia is rated High Satisfactory. Based on a full-scope review, performance in the Richmond MSA is good. Lending performance is highlighted by good lending activity, excellent geographic distribution of home mortgage loans and small loans to farms, good geographic and borrower distribution of small loans to businesses, good borrower distribution of home mortgage loans, and adequate borrower distribution of small loans to farms. The bank's community development lending had a neutral impact on performance in the MSA.

Based on limited-scope reviews, Lending Test performance in the Charlottesville, Danville, Harrisonburg, and Roanoke MSAs and the Virginia Non-MSA is good and is not inconsistent with the overall High Satisfactory performance in Virginia. Performance in the Blacksburg and Virginia Beach-Norfolk-Newport News MSAs is excellent and stronger than the overall performance in the state due to a relatively higher level of community development lending. Performance in the Lynchburg MSA is adequate and weaker than the overall performance in the state. Weaker performance is due to a less favorable borrower distribution of small loans to businesses. Performance in limited-scope AAs did not negatively impact the Lending Test rating in Virginia.

## INVESTMENT TEST

Investment Test performance in Virginia is rated High Satisfactory. Based on a full-scope review, performance is good in the Richmond MSA. BANA funded 90 investments in the MSA totaling \$20.5 million. As of March 31, 2009, prior period investments totaled \$7.8 million. The largest investments in the MSA totaled \$9.1 million and consisted of purchases of various affordable housing mortgage-backed securities that were targeted to LMI borrowers. The bank also had investments in LIHTC projects of \$8.7 million that provided 268 housing units affordable to LMI families. In addition, the bank invested \$1.6 million in two CDFIs. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services or activities that revitalize or stabilize LMI geographies.

Based on limited-scope reviews, Investment Test performance in the Danville MSA is good and is not inconsistent with the overall High Satisfactory performance in Virginia. Performance in the Blacksburg-Christiansburg-Radford, Roanoke, Virginia Beach-Norfolk-Newport News MSAs, and the Virginia Non-MSA is excellent and stronger than the bank's overall High Satisfactory performance in Virginia. Stronger performance is centered in a higher amount of qualified investments relative to the bank's operations in the AA. Performance in the Charlottesville, Harrisonburg, and Lynchburg MSAs is adequate and weaker than the bank's overall performance in the state. Weaker performance is centered in a lower amount of qualified investments relative to the bank's operations in the AA. Performance in limited-scope AAs did not negatively impact the Investment Test rating in Virginia.

## SERVICE TEST

Service Test performance in Virginia is rated Outstanding. Based on a full-scope review, performance in the Richmond MSA is excellent. The bank has excellent branch accessibility in LMI geographies and to LMI individuals. Use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 28% of the population that resides in LMI geographies, 24% of customers that use alternative delivery systems reside in LMI geographies. The bank did not open or close any branches in LMI geographies. Hours and services are tailored to the convenience and needs of the people living in the MSA. The bank provided a high level of community development services through its work with 15 organizations during the evaluation period. In addition, the bank provided home buyer education and loans to 414 LMI individuals through partnership with non-profit organizations which represents a significant level of service.

Based on limited-scope reviews, Service Test performance in the Lynchburg, Roanoke, and Virginia Beach-Norfolk-Newport News MSAs is excellent and is not inconsistent with the overall Outstanding performance in Virginia. Performance in the Danville MSA and the Virginia Non-MSA is good and weaker while performance in the Blacksburg-Christiansburg-Radford, Charlottesville, and Harrisonburg MSAs is adequate and weaker than overall performance in the state. Weaker performance is due to less accessible retail delivery systems to LMI geographies. Performance in limited-scope AAs did not negatively impact the Service Test rating in Virginia.

Refer to Tables 1-14 in the Virginia section of Appendix C for the facts and data that support all Test conclusions.

## State of Washington Rating

**CRA Rating for the State <sup>47</sup>:** Outstanding

**The Lending Test is rated:** Outstanding

**The Investment Test is rated:** Outstanding

**The Service Test is rated:** Outstanding

The major factors that support this rating include:

- Lending levels that reflect good responsiveness to the credit needs of its AAs within the state;
- Good distribution of loans among both geographies and borrowers of different income levels throughout its AAs;
- Community development lending activities that had a positive impact on performance in the state;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state;
- Provision of combined retail banking and community development services that shows excellent responsiveness to banking and community needs.

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

BANA is the largest banking financial institution in the state of Washington. As of June 30, 2008, the bank held 23% of the market share representing \$26.3 billion in deposits. Primary competitors within the state include JPMorgan Chase Bank, N.A. and U.S. Bank, N.A. with deposit market shares of 11% and 19%, respectively. Of the bank's 45 rating areas, Washington ranks 7<sup>th</sup> and accounts for approximately 4% of total bank deposits. BANA has 14 defined AAs in Washington. The Seattle-Bellevue-Everett MD comprises 81% of bank deposits and 56% of bank lending totals in Washington and is the largest AA in the state. For purposes of this review, two AAs that are not MSAs/MDs have been combined under the Washington Non-MSA. BANA operates 227 branch offices within the state not including any branches within a multistate MSA.

<sup>47</sup> For institutions with branches in two or more states in a multistate MSA, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate MSA. Refer to the multistate MSA rating and discussion for the rating and evaluation of the institution's performance in that area.

## LENDING TEST

Lending Test performance in Washington is rated Outstanding. Based on a full-scope review, performance in the Seattle-Bellevue-Everett MD is excellent. Our analysis for all three home mortgage products considered the high cost housing within the MD. Lending performance is highlighted by good lending activity, excellent geographic distribution of home mortgage loans, good geographic and borrower distribution of small loans to businesses and small loans to farms, and good borrower distribution of home mortgage loans. The bank's community development lending had a positive impact on performance in the MD based on both volume and complexity.

Based on limited-scope reviews, Lending Test performance in the Bellingham, Bremerton-Silverdale, Spokane, and Tacoma MSA/MDs is excellent and is not inconsistent with the overall Outstanding performance in Washington. Performance in the Kennewick-Richland-Pasco, Lewiston, Longview, Mount Vernon-Anacortes, Olympia, Wenatchee, and Yakima MSAs and the Washington Non-MSA is good and weaker than the overall performance in the state. Weaker performance is due to a relatively lower level of community development lending. Performance in limited-scope AAs did not negatively impact the Lending Test rating for Washington.

## INVESTMENT TEST

Investment Test performance in Washington is rated Outstanding. Based on a full-scope review, Investment Test performance is excellent in the Seattle-Bellevue-Everett MD. BANA funded 164 investments in the MD totaling \$137 million. As of March 31, 2009, prior period investments totaled \$79.3 million. The largest investments in the Seattle-Bellevue-Everett MD totaled \$71.1 million and consisted of investments in LIHTC projects which provided more than 1,200 housing units affordable to LMI families. The bank also purchased \$34.2 million in various affordable housing mortgage-backed securities that were targeted to LMI borrowers, \$27.6 million in affordable multifamily housing revenue bonds, and invested \$1.5 million in an HTC project to revitalize and stabilize a moderate-income geography. Other investments consisted primarily of contributions to local or regional organizations providing economic development, affordable housing, community services or activities that revitalize or stabilize LMI geographies.

Based on limited-scope reviews, Investment Test performance in the Bremerton-Silverdale, Mount Vernon-Anacortes, Spokane, Tacoma, and Wenatchee MSA/MDs is excellent and is not inconsistent with the overall Outstanding performance in Washington. Performance in the Bellingham and Longview MSAs and the Washington Non-MSA is good and weaker than the bank's overall performance in the state. Performance in the Kennewick-Pasco-Richland, Lewiston, Olympia, and Yakima MSAs is adequate and weaker than the bank's overall performance in the state. Weaker performance is centered in a lower level of qualified investments relative to the bank's operations in the AA. Performance in limited-scope AAs did not negatively impact the Investment Test rating for Washington.

## SERVICE TEST

Service Test performance in Washington is rated Outstanding. Based on a full-scope review, performance in the Seattle-Bellevue-Everett MD is excellent. The bank has excellent branch accessibility in LMI geographies and to LMI individuals. Use of telephone and electronic banking delivery systems improved access by LMI individuals to retail banking services. Compared to 24% of the population that resides in LMI geographies, 22% of customers that use alternative delivery systems reside in LMI geographies. The bank did not open or close any branches in LMI geographies. Hours and services are tailored to the convenience and needs of the people living in the MD. The bank provided a good level of community development services through its work with 12 organizations during the evaluation period. In addition, the bank provided home buyer education and loans to 260 LMI individuals through partnership with non-profit organizations which represents a good level of service.

Based on limited-scope reviews, Service Test performance in the Bellingham, Lewiston, Mount Vernon-Anacortes, Olympia, Spokane, Tacoma, and Yakima MSAs/MD and the Washington Non-MSA is excellent and is not inconsistent with the overall Outstanding performance in Washington. Performance in the Longview and Wenatchee MSAs is good while performance in the Bremerton-Silverdale and Kennewick-Richland-Pasco MSAs is adequate. Weaker performance is due to less accessible retail delivery systems to LMI geographies. Performance in limited-scope AAs did not negatively impact the Service Test rating for Washington.

Refer to Tables 1-14 in the Washington section of Appendix C for the facts and data that support all Test conclusions.

# Appendix

## Appendix A: Scope of Examination

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

<b>Time Period Reviewed</b>	Lending Test: January 1, 2007 to March 31, 2009	January 1, 2007 to March 31, 2009
	Investment Test: January 1, 2007 to March 31, 2009	
	Service Test: January 1, 2007 to March 31, 2009	
Financial Institution		Products Reviewed
Bank of America, N.A. Charlotte, NC		HMDA, Small business, and Small farm loans Community development loans Qualified investments Letters of Credit
Subsidiary or Affiliate	Relationship	Products Reviewed
FIA Card Services, N.A.	Bank Affiliate	Small business loans Small farm loans
The Bank of America Foundation, Inc.	Bank Affiliate	Qualified investments
Banc of America Neighborhood Services Corporation	Bank Subsidiary	Qualified investments
Banc of America Community Development Corporation	Bank Subsidiary	Community development loans Qualified investments
Banc of America Community Holdings Inc. (BACHI)	Bank Affiliate	Qualified investments
Banc of America Public Capital Corp	Bank Subsidiary	Qualified investments
Banc of America Historic Capital Assets, LLC	Bank Subsidiary	Qualified investments
Banc of America HTC Investments, LLC	Bank Subsidiary	Qualified investments
Banc of America CDE I, LLC	Bank Subsidiary	Qualified investments
Banc of America CDE II, LLC	Bank Subsidiary	Qualified investments
Banc of America Historic New Ventures, LLC	Bank Subsidiary	Qualified investments
Banc of America Historic Ventures, LLC	Bank Subsidiary	Qualified investments
Standard Federal Bank Community Development Corporation (LaSalle)	Bank Subsidiary	Qualified investments
LaSalle Community Development Corporation	Bank Subsidiary	Qualified investments

<b>List of Assessment Areas and Type of Examination</b>			
<b>Assessment Area (Some AA's include portions of counties)</b>		<b>Type of Exam</b>	<b>Other Information (Reflects counties within aggregated AA's)</b>
<b>Multistate MSAs</b>			
Allentown-Bethlehem-Easton (PA-NJ) MSA	10900	Full-Scope	
Augusta-Richmond County (GA-SC) MSA	12260	Full-Scope	
<b>Boston-Cambridge-Quincy (MA-NH) MSA</b>			
Boston-Quincy MD	14484	Full-Scope	
Cambridge-Newton-Framingham MD	15764	Limited-Scope	
Peabody MD	37764	Limited-Scope	
Rockingham County-Strafford County MD	40484	Limited-Scope	
Charlotte-Gastonia-Concord (NC-SC) MSA	16740	Full-Scope	
Kansas City (MO-KS) MSA	28140	Full-Scope	
Kingsport-Bristol-Bristol (TN-VA) MSA	28700	Full-Scope	
<b>New York-Northern NJ-Long Island (NY-NJ) MSA</b>			
Edison-New Brunswick MD	20764	Full-Scope	
Nassau-Suffolk MD	35004	Full-Scope	
Newark-Union MD	35084	Full-Scope	All counties except Pike (PA)
New York-White Plains-Wayne MD	35644	Full-Scope	
<b>Philadelphia-Camden-Wilmington (PA-NJ-DE) MSA</b>			
Philadelphia MD	37964	Full-Scope	
Wilmington MD	48864	Full-Scope	All counties except Salem (NJ) and Cecil (MD)
Camden MD	15804	Limited-Scope	
Portland-Vancouver-Beaverton (OR-WA) MSA	38900	Full-Scope	
Providence-New Bedford-Fall River (RI-MA) MSA	39300	Full-Scope	
South Bend-Mishawaka (IN-MI) MSA	43780	Full-Scope	
St Louis (MO-IL) MSA	41180	Full-Scope	
<b>Washington-Arlington-Alexandria (DC-VA-MD-WV) MSA</b>			
Washington-Arlington-Alexandria MD	47894	Full-Scope	All counties except Jefferson (WV)
Bethesda-Frederick-Rockville MD	13644	Limited-Scope	
<b>Arizona</b>			
Phoenix-Mesa-Scottsdale MSA	38060	Full-Scope	
Flagstaff MSA	22380	Limited-Scope	
Lake Havasu City-Kingman MSA	29420	Limited-Scope	
Prescott MSA	39140	Limited-Scope	
Tucson MSA	46060	Limited-Scope	
Yuma MSA	49740	Limited-Scope	
Arizona Non-MSA		Limited-Scope	Apache, Cochise, Gila, Graham, La Paz, Navajo, and Santa Cruz
<b>Arkansas</b>			
Little Rock-North Little Rock MSA	30780	Full-Scope	



Fayetteville-Springdale-Rogers MSA	22220	Limited-Scope	All counties except McDonald (MO)
Hot Springs MSA	26300	Limited-Scope	
Jonesboro MSA	27860	Limited-Scope	
Pine Bluff MSA	38220	Limited-Scope	
Arkansas Non-MSA		Limited-Scope	Baxter, Boone, Independence, and Pope
<b>California</b>			
Los Angeles-Long Beach-Glendale MD	31084	Full-Scope	
Riverside-San Bernardino-Ontario MSA	40140	Full-Scope	
San Francisco-San Mateo-Redwood City MD	41884	Full-Scope	
Bakersfield MSA	12540	Limited-Scope	
Chico MSA	17020	Limited-Scope	
El Centro MSA	20940	Limited-Scope	
Fresno MSA	23420	Limited-Scope	
Hanford-Corcoran MSA	25260	Limited-Scope	
Madera-Chowchilla MSA	31460	Limited-Scope	
Merced MSA	32900	Limited-Scope	
Modesto MSA	33700	Limited-Scope	
Napa MSA	34900	Limited-Scope	
Oakland-Fremont-Hayward MD	36084	Limited-Scope	
Oxnard-Thousand Oaks-Ventura MSA	37100	Limited-Scope	
Redding MSA	39820	Limited-Scope	
Sacramento--Arden-Arcade--Roseville MSA	40900	Limited-Scope	
Salinas MSA	41500	Limited-Scope	
San Diego-Carlsbad-San Marcos MSA	41740	Limited-Scope	
San Jose-Sunnyvale-Santa Clara MSA	41940	Limited-Scope	
San Luis Obispo-Paso Robles MSA	42020	Limited-Scope	
Santa Ana-Anaheim-Irvine MD	42044	Limited-Scope	
Santa Barbara-Santa Maria MSA	42060	Limited-Scope	
Santa Cruz-Watsonville MSA	42100	Limited-Scope	
Santa Rosa-Petaluma MSA	42220	Limited-Scope	
Stockton MSA	44700	Limited-Scope	
Vallejo-Fairfield MSA	46700	Limited-Scope	
Visalia-Porterville MSA	47300	Limited-Scope	
Yuba City MSA	49700	Limited-Scope	
California Non-MSA		Limited-Scope	Amador, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Inyo, Lake, Lassen, Mariposa, Mendocino, Modoc, Mono, Nevada, Plumas, Siskiyou, Tehama, and Tuolumne
<b>Connecticut</b>			

Hartford-West Hartford-East Hartford MSA	25540	Full-Scope	
Bridgeport-Stamford-Norwalk MSA	14860	Limited-Scope	
New Haven-Milford MSA	35300	Limited-Scope	
Norwich-New London MSA	35980	Limited-Scope	
Connecticut Non-MSA		Limited-Scope	Litchfield and Windham
<b>Delaware</b>			
Delaware Non-MSA		Full-Scope	Sussex
<b>Florida</b>			
Jacksonville MSA	27260	Full-Scope	
Miami-Miami Beach-Kendall MD	33124	Full-Scope	
Orlando-Kissimmee MSA	36740	Full-Scope	
Tampa-St. Petersburg-Clearwater MSA	45300	Full-Scope	
Bradenton-Sarasota-Venice MSA	14600	Limited-Scope	
Cape Coral-Fort Myers MSA	15980	Limited-Scope	
Deltona-Daytona Beach-Ormond Beach MSA	19660	Limited-Scope	
Fort Lauderdale-Pompano Beach-Deerfield Beach MD	22744	Limited-Scope	
Fort Walton Beach-Crestview-Destin MSA	23020	Limited-Scope	
Gainesville MSA	23540	Limited-Scope	
Lakeland-Winter Haven MSA	29460	Limited-Scope	
Naples-Marco Island MSA	34940	Limited-Scope	
Ocala MSA	36100	Limited-Scope	
Palm Bay-Melbourne-Titusville MSA	37340	Limited-Scope	
Palm Coast MSA	37380	Limited-Scope	
Pensacola-Ferry Pass-Brent MSA	37860	Limited-Scope	
Port St. Lucie-MSA	38940	Limited-Scope	
Punta Gorda MSA	39460	Limited-Scope	
Sebastian-Vero Beach MSA	42680	Limited-Scope	
Tallahassee MSA	45220	Limited-Scope	
West Palm Beach-Boca Raton-Boynton Beach MD	48424	Limited-Scope	
Florida Non-MSA		Limited-Scope	Calhoun, Citrus, Columbia, De Soto, Dixie, Glades, Hamilton, Highlands, Madison, Monroe, Okeechobee, Putnam, Sumter, Suwannee, and Walton
<b>Georgia</b>			
Atlanta-Sandy Springs-Marietta MSA	12060	Full-Scope	
Albany MSA	10500	Limited-Scope	
Athens-Clarke County MSA	12020	Limited-Scope	
Brunswick MSA	15260	Limited-Scope	
Columbus (GA-AL) MSA	17980	Limited-Scope	All counties except Russell (AL)

Dalton MSA	19140	Limited-Scope	
Gainesville MSA	23580	Limited-Scope	
Hinesville-Fort Stewart MSA	25980	Limited-Scope	
Macon MSA	31420	Limited-Scope	
Savannah MSA	42340	Limited-Scope	
Valdosta MSA	46660	Limited-Scope	
Warner Robins MSA	47580	Limited-Scope	
Georgia Non-MSA		Limited-Scope	Ben Hill, Bulloch, Camden, Colquitt, Grady, Hart, Laurens, Thomas, Tift, Troup, Ware, and Wayne
<b>Idaho</b>			
Boise City-Nampa MSA	14260	Full-Scope	
Coeur d'Alene MSA	17660	Limited-Scope	
Idaho Falls MSA	26820	Limited-Scope	
Pocatello MSA	38540	Limited-Scope	
Idaho Non-MSA		Limited-Scope	Blaine, Bonner, Gooding, Lemhi, Payette, Shoshone, and Twin Falls
<b>Illinois</b>			
Chicago-Naperville-Joliet MD	16974	Full-Scope	
Lake County-Kenosha County (IL-WI) MD	29404	Limited-Scope	All counties except Kenosha (WI)
Illinois Non-MSA		Limited-Scope	Adams, Coles, Franklin, Jefferson, Marion, and Montgomery
<b>Indiana</b>			
Elkhart-Goshen MSA	21140	Full-Scope	
<b>Iowa</b>			
Des Moines MSA	19780	Full-Scope	
Sioux City (IA-NE-SD) MSA	43580	Limited-Scope	All counties except Dakota (NE), Dixon (NE), and Union (SD)
Iowa Non-MSA		Limited-Scope	Cerro Gordo, Clay, Emmet, Kossuth, and Webster
<b>Kansas</b>			
Wichita MSA	48620	Full-Scope	
Lawrence MSA	29940	Limited-Scope	
Manhattan MSA	31740	Limited-Scope	
Topeka MSA	45820	Limited-Scope	
Kansas Non-MSA		Limited-Scope	Barton, Crawford, Ellis, Finney, Ford, Geary, Lyon, McPherson, Montgomery, Reno, Saline, and Seward
<b>Maine</b>			
Portland-South Portland-Biddeford MSA	38860	Full-Scope	
Bangor MSA	12620	Limited-Scope	
Lewiston-Auburn MSA	30340	Limited-Scope	
Maine Non-MSA		Limited-Scope	Kennebec, Knox, and Waldo
<b>Maryland</b>			

Baltimore-Towson MSA	12580	Full-Scope	
Salisbury MSA	41540	Limited-Scope	
Maryland Non-MSA		Limited-Scope	Caroline, Dorchester, St. Mary's, Talbot, and Worcester
<b>Massachusetts</b>			
Springfield MSA	44140	Full-Scope	
Barnstable Town MSA	12700	Limited-Scope	
Worcester MSA	49340	Limited-Scope	
Massachusetts Non-MSA		Limited-Scope	Dukes and Nantucket
<b>Minnesota</b>			
Minneapolis-St. Paul-Bloomington MSA	33460	Full-Scope	All counties except Pierce and St. Croix (WI)
<b>Michigan</b>			
Warren-Troy-Farmington MD	47644	Full-Scope	
Ann Arbor MSA	11460	Limited-Scope	
Battle Creek MSA	12980	Limited-Scope	
Bay City MSA	13020	Limited-Scope	
Detroit-Livonia-Dearborn MD	19804	Limited-Scope	
Flint MSA	22420	Limited-Scope	
Grand Rapids-Wyoming MSA	24340	Limited-Scope	
Holland-Grand Haven MSA	26100	Limited-Scope	
Jackson MSA	27100	Limited-Scope	
Kalamazoo-Portage MSA	28020	Limited-Scope	
Lansing-East Lansing	29620	Limited-Scope	
Monroe MSA	33780	Limited-Scope	
Muskegon-Norton Shores MSA	34740	Limited-Scope	
Niles-Benton Harbor MSA	35660	Limited-Scope	
Saginaw-Saginaw Township North MSA	40980	Limited-Scope	
Michigan Non-MSA		Limited-Scope	Allegan, Gratiot, Midland, Lenawee, St. Joseph, and Tuscola
<b>Missouri</b>			
Springfield MSA	44180	Full-Scope	
Columbia MSA	17860	Limited-Scope	
Cape Girardeau-Jackson (MO-IL) MSA	16020	Limited-Scope	All counties except Alexander, IL
Joplin MSA	27900	Limited-Scope	
Missouri Non-MSA		Limited-Scope	Audrain, Barry, Cooper, Dade, Dunklin, Howell, Laclede, Lawrence, Phelps, Pulaski, Randolph, Saline, Stone, Taney, Vernon, and Wright
<b>Nevada</b>			
Las Vegas-Paradise MSA	29820	Full-Scope	
Carson City MSA	16180	Limited-Scope	
Reno-Sparks MSA	39900	Limited-Scope	

Nevada Non-MSA		Limited-Scope	Churchill, Douglas, Elko, Humboldt, Lander, Lincoln, Lyon, Mineral, Nye and White Pine
<b>New Hampshire</b>			
Manchester-Nashua MSA	31700	Full-Scope	
New Hampshire Non-MSA		Limited-Scope	Cheshire, Grafton and Merrimack
<b>New Jersey</b>			
Trenton-Ewing MSA	45940	Full-Scope	
Atlantic City MSA	15804	Limited-Scope	
Ocean City MSA	36140	Limited-Scope	
Vineland-Millville-Bridgeton MSA	47220	Limited-Scope	
<b>New Mexico</b>			
Albuquerque MSA	10740	Full-Scope	
Farmington MSA	22140	Limited-Scope	
Las Cruces MSA	29740	Limited-Scope	
Santa Fe MSA	42140	Limited-Scope	
New Mexico Non-MSA		Limited-Scope	Chaves, Colfax, Curry, Grant, Lea, Los Alamos, McKinley, Rio Arriba, and Socorro
<b>New York</b>			
Buffalo-Niagara Falls MSA	15380	Full-Scope	
Albany-Schenectady-Troy MSA	10580	Limited	
Glens Falls MSA	24020	Limited	
Ithaca MSA	27060	Limited	
Kingston MSA	28740	Limited	
Poughkeepsie-Newburgh-Middletown MSA	39100	Limited	
Rochester MSA	40380	Limited	
Syracuse MSA	45060	Limited	
Utica-Rome MSA	46540	Limited	
New York Non-MSA		Limited-Scope	Cayuga, Columbia, Cortland, Fulton, Genesee, Greene, Montgomery, Seneca, and Sullivan
<b>North Carolina</b>			
Greensboro-High Point MSA	24660	Full-Scope	
Raleigh-Cary MSA	39580	Full-Scope	
Asheville MSA	11700	Limited-Scope	
Burlington MSA	15500	Limited-Scope	
Durham MSA	20500	Limited-Scope	
Fayetteville MSA	22180	Limited-Scope	
Goldsboro MSA	24140	Limited-Scope	
Greenville MSA	24780	Limited-Scope	
Hickory-Lenoir-Morganton MSA	25860	Limited-Scope	
Jacksonville MSA	27340	Limited-Scope	

Wilmington MSA	48900	Limited-Scope	
Winston-Salem MSA	49180	Limited-Scope	
North Carolina Non-MSA		Limited-Scope	Avery, Beaufort, Bladen, Carteret, Chowan, Craven, Dare, Davidson, Duplin, Iredell, Jackson, Lenoir, Lincoln, McDowell, Macon, Mitchell, Moore, Northampton, Polk, Rowan, Surry, Vance, Watauga, Wilkes, and Wilson
<b>Oklahoma</b>			
Tulsa MSA	46140	Full-Scope	
Lawton MSA	30020	Limited-Scope	
Oklahoma City MSA	36420	Limited-Scope	
Oklahoma Non-MSA		Limited-Scope	Cherokee, Garfield, Kay, Muskogee
<b>Oregon</b>			
Oregon Non-MSA		Full-Scope	Baker, Clatsop, Coos, Douglas, Hood River, Josephine, Klamath, Lincoln, Linn, Malheur, Umatilla, Union, Wasco
Bend MSA	13460	Limited-Scope	
Corvallis MSA	18700	Limited-Scope	
Eugene-Springfield MSA	21660	Limited-Scope	
Medford MSA	32780	Limited-Scope	
Salem MSA	41420	Limited-Scope	
<b>Pennsylvania</b>			
Scranton--Wilkes-Barre MSA	42540	Full-Scope	
Lancaster MSA	29540	Limited-Scope	
Reading MSA	39740	Limited-Scope	
Pennsylvania Non-MSA		Limited-Scope	Schuylkill
<b>South Carolina</b>			
Charleston-North Charleston MSA	16700	Full-Scope	
Columbia MSA	17900	Full-Scope	
Anderson MSA	11340	Limited-Scope	
Florence MSA	22500	Limited-Scope	
Greenville MSA	24860	Limited-Scope	
Myrtle Beach-Conway-North Myrtle Beach MSA	34820	Limited-Scope	
Spartanburg MSA	43900	Limited-Scope	
Sumter MSA	44940	Limited-Scope	
South Carolina Non-MSA		Limited-Scope	Abbeville, Beaufort, Cherokee, Georgetown, Greenwood, Jasper, Newberry, Oconee, and Orangeburg
<b>Tennessee</b>			
Nashville-Davidson-Murfreesboro MSA	34980	Full-Scope	
Chattanooga (TN-GA) MSA	16860	Limited-Scope	All counties except Catoosa (GA), Dade (GA), and Walker (GA)
Clarksville (TN-KY) MSA	17300	Limited-Scope	All counties except Christian (KY) and Trigg (KY)

Johnson City MSA	27740	Limited-Scope	
Knoxville MSA	28940	Limited-Scope	
Memphis (TN-MS-AR) MSA	32820	Limited-Scope	All counties except Crittenden (AK), De Soto (MS), Marshall (MS), Tate (MS), and Tunica (MS)
Tennessee Non-MSA		Limited-Scope	Greene, Humphreys, Lawrence, Marshall, Maury, Roane, and White
<b>Texas</b>			
Dallas-Plano-Irving MD	19124	Full-Scope	
Houston-Sugar Land-Baytown MSA	26420	Full-Scope	
Abilene MSA	10180	Limited-Scope	
Amarillo MSA	11100	Limited-Scope	
Austin-Round Rock MSA	12420	Limited-Scope	
Beaumont-Port Arthur MSA	13140	Limited-Scope	
Brownsville-Harlingen MSA	15180	Limited-Scope	
College Station-Bryan MSA	17780	Limited-Scope	
Corpus Christi MSA	18580	Limited-Scope	
El Paso MSA	21340	Limited-Scope	
Fort Worth-Arlington MD	23104	Limited-Scope	
Killeen-Temple-Fort Hood MSA	28660	Limited-Scope	
Laredo MSA	29700	Limited-Scope	
Longview MSA	30980	Limited-Scope	
Lubbock MSA	31180	Limited-Scope	
McAllen-Edinburg-Mission MSA	32580	Limited-Scope	
Midland MSA	33260	Limited-Scope	
Odessa MSA	36220	Limited-Scope	
San Angelo MSA	41660	Limited-Scope	
San Antonio MSA	41700	Limited-Scope	
Sherman-Denison MSA	43300	Limited-Scope	
Tyler MSA	46340	Limited-Scope	
Victoria MSA	47020	Limited-Scope	
Waco MSA	47380	Limited-Scope	
Wichita Falls MSA	48660	Limited-Scope	
Texas Non-MSA		Limited-Scope	Angelina, Bosque, Brown, Dallam, Erath, Gray, Hill, Kerr, Lamar, Moore, Navarro, Palo Pinto, Titus, Uvalde, and Walker
<b>Virginia</b>			
Richmond MSA	40060	Full-Scope	
Blacksburg-Christiansburg-Radford MSA	13980	Limited-Scope	
Charlottesville MSA	16820	Limited-Scope	
Danville MSA	19260	Limited-Scope	
Harrisonburg MSA	25500	Limited-Scope	

Lynchburg MSA	31340	Limited-Scope	
Roanoke MSA	40220	Limited-Scope	
Virginia Beach-Norfolk-Newport News (VA-NC) MSA	47260	Limited-Scope	All counties except Currituck (NC)
Virginia Non-MSA		Limited-Scope	Augusta, Brunswick, Buckingham, Buena Vista City, Carroll, Franklin City, Halifax, Henry, Lexington City, Martinsville City, Mecklenburg, Northampton, Norton City, Orange, Page, Prince Edward, Rockbridge, Shenandoah, Staunton City, Waynesboro City, Wise, and Wythe
<b>Washington</b>			
Seattle-Bellevue-Everett MD	42644	Full-Scope	
Bellingham MSA	13380	Limited-Scope	
Bremerton-Silverdale MSA	14740	Limited-Scope	
Kennewick-Richland-Pasco MSA	28420	Limited-Scope	
Lewiston (ID-WA) MSA	30300	Limited-Scope	All counties except Nez Perce (WA)
Longview MSA	31020	Limited-Scope	
Mount Vernon-Anacortes MSA	34580	Limited-Scope	
Olympia MSA	36500	Limited-Scope	
Spokane MSA	44060	Limited-Scope	
Tacoma MD	45104	Limited-Scope	
Wenatchee MSA	48300	Limited-Scope	
Yakima MSA	49420	Limited-Scope	
Washington Non-MSA		Limited-Scope	Clallam, Columbia, Ferry, Grant, Grays Harbor, Island, Jefferson, Kittitas, Lewis, Lincoln, Mason, Okanogan, Pacific, Pend Oreille, Stevens, Wahkiakum, Walla Walla, and Whitman



## Appendix B: Bank Profiles

### Boston-Quincy MD

Demographic Information for Full Scope Area: Boston-Quincy MA MD						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	388	10.05	23.97	39.18	26.29	0.52
Population by Geography	1,812,937	7.06	23.54	40.00	29.24	0.16
Owner-Occupied Housing by Geography	395,204	1.97	14.35	46.50	37.18	0.00
Business by Geography	167,178	10.07	15.36	35.13	39.42	0.01
Farms by Geography	2,372	2.19	8.60	49.79	39.42	0.00
Family Distribution by Income Level	430,748	21.69	17.14	21.61	39.56	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	167,262	12.60	32.98	38.61	15.80	0.00
Median Family Income HUD Adjusted Median Family Income for 2009 Households Below Poverty Level		62,948 83,900 11%	Median Housing Value Unemployment Rate (2000 US Census)		224,547 2.55%	

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

Source: 2000 US Census and 2009 HUD updated MFI

The Boston-Quincy MD AA consists of the entire Boston-Quincy MD. It encompasses Norfolk, Plymouth and Suffolk counties. As of 6/30/08, BANA deposits in the MD comprised approximately 3.6% of the total deposits of the bank.

Competition is strong with over 79 direct competitors operating more than 624 offices in the MD. BANA operates 97 branches in the MD and has a 25.61% market share which ranks first among all institutions. Major competitors include State Street Bank and Trust with a 24.72% market share, RBS Citizen's N.A. with a 12.57% market share, and Mellon Trust of New England with a market share of 10.26%.

The Boston-Quincy MD has a well diversified economy. Key sectors of the economy include Education and Health Services, Government, Professional and Business Services and Finance. Major employers in the AA include Brigham & Women's Hospital, Massachusetts General Hospital, Boston University, Fidelity Investments, and John Hancock Financial Services. Based on data from the Bureau of Labor Statistics, the unemployment rate in Norfolk, Plymouth and Suffolk counties at January 2007 was 4.5%, 5.8% and 5.2%. In March 2009, the unemployment rate in the aforementioned counties increased to 7.1%, 8.7% and 7.3% respectively.

The National Association of Realtors reports that the median price of a home at December 31, 2006 was \$402,200 for the full Boston-Cambridge-Quincy MSA. As of March 31, 2009, this

value fell to \$290,700. Although the median housing price for the assessment area fell significantly, given the overall high median value home price, housing affordability continues to be a significant issue in the assessment area.

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

- Affordable housing financing for both single family and multifamily housing
- Neighborhood stabilization efforts due to rising foreclosures
- Financial literacy/education
- Credit counseling
- Consumer loans for appliances
- Micro business financing
- Foreclosure prevention counseling

Opportunities for participation by financial institutions include the following:

- Fund raising for affordable housing non-profit providers
- Affordable housing credit
- Economic development
- Financial literacy

## Charlotte-Gastonia-Concord Multistate MSA

Demographic Information for Full Scope Area: Charlotte-Gastonia-Concord NC SC MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	267	5.99	27.34	42.70	23.22	0.75
Population by Geography	1,330,448	3.20	22.69	48.82	25.14	0.14
Owner-Occupied Housing by Geography	344,864	1.23	18.14	51.31	29.32	0.00
Business by Geography	151,535	3.33	18.16	44.01	34.37	0.14
Farms by Geography	3,338	1.20	15.22	58.48	25.10	0.00
Family Distribution by Income Level	353,333	19.43	18.53	22.93	39.11	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	134,114	5.82	34.05	49.13	11.00	0.00
Median Family Income		54,850	Median Housing Value		129,322	
HUD Adjusted Median Family Income for 2009		66,500	Unemployment Rate (2000 US Census)		2.81%	
Households Below Poverty Level		9%				

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

Source: 2000 US Census and 2009 HUD updated MFI

The Charlotte-Gastonia-Concord MSA is a multi-state MSA and it comprises Anson, Cabarrus, Gaston, Mecklenburg, and Union Counties in North Carolina and York County in South Carolina. Mecklenburg County, with a 2006 estimated population of 850,178, is the most populous county in the MSA. The largest municipality in the MSA is the City of Charlotte, with an estimated population of 648,139. As of June 30, 2008, BANA deposits in the MSA comprised approximately 3% of the total deposits of the bank.

Banking competition is moderate with 48 banking institutions operating in the MSA. According to the FDIC, Wells Fargo Bank, N.A. has the greatest market share of deposits at 69.3%, followed by Bank of America at 19.1%. BB&T had the third greatest market share with 3.1%. No other banking institution has a deposit market share greater than 2%. Bank of America had 57 branch offices in the assessment area.

Historically, the region has been perceived as a textile center and more recently a banking center. Today, the region has a balanced economy that includes many sectors. Employment in Mecklenburg County is well distributed among all major business sectors, including education and health care (16%), finance and insurance (9%), lodging and food services (8%), manufacturing (6%), professional and technical services (7%), utilities and transportation (6%), and wholesale and retail trade (17%). The area is home to a number of Fortune 500 corporations, including Bank of America, Duke Energy, Family Dollar, Goodrich, Nucor, Sonic Automotive, and SPX. Smaller companies are just as important to the local economy. Entrepreneur and Fortune magazines have named the City of Charlotte as one of the nation's best large cities for entrepreneurs to start and operate a business. Some of the largest employers in the region include Carolinas Healthcare System, Wells Fargo & Company,

Charlotte-Mecklenburg Schools, Bank of America, and Wal-Mart Stores. The Charlotte Douglas International Airport is also a major employer, with nearly 18,000 employees and is the nation's eighth largest in operations. It also serves as the largest hub for US Airways. The current financial crisis and economic recession has been experienced in the region as in other parts of the country. According to the Bureau of Labor Statistics, the unemployment rate in the MSA showed an increasing trend during the evaluation period. During January 2007, the unemployment rate in the MSA was 4.9%, rising to 5.3% in January 2008, and increasing significantly to 11.6% in March 2009.

U.S. News & World Report has ranked Charlotte as one of the hottest and most affordable housing markets in the nation. The National Association of Realtors details the decline in the median sales price of homes during the evaluation period. For 2007, the median sales price of a home in the MSA was \$204,300. This declined to \$171,500 during the first quarter of 2009.

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

- Small business financing
- Affordable housing financing
- Foreclosure prevention counseling
- Programs to attract small businesses to the assessment area

Opportunities for participation by financial institutions include the following:

- Working with non-profits to aid in meeting the small business credit and education needs
- Working with non-profits to provide credit to low- and moderate-income individuals with minimal credit histories
- Working with a local consortium to provide affordable home financing

## New York-White Plains-Wayne MD

Demographic Information for Full Scope Area: New York-White Plains-Wayne NY NJ MD						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	2,921	11.64	24.58	28.48	33.07	2.23
Population by Geography	11,296,377	12.39	26.06	26.15	35.24	0.16
Owner-Occupied Housing by Geography	1,592,309	2.00	11.78	26.47	59.75	0.00
Business by Geography	962,391	6.73	17.85	21.49	52.99	0.95
Farms by Geography	6,967	2.51	7.46	16.87	73.00	0.16
Family Distribution by Income Level	2,705,548	25.76	15.40	16.77	42.07	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	1,113,466	22.20	36.69	25.23	15.87	0.00
Median Family Income		49,461	Median Housing Value	238,567		
HUD Adjusted Median Family Income for 2009		64,800	Unemployment Rate	3.85%		
Households Below Poverty Level		17%	(2000 US Census)			

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

Source: 2000 US Census and 2009 HUD updated MFI

The New York-White Plains-Wayne MD is a multi-state MD comprising Bronx, Kings, New York, Putnam, Queens, Richmond, Rockland, and Westchester Counties in New York, and Bergen, Hudson, and Passaic Counties in New Jersey. The AA includes the five New York City (NYC) boroughs. As of June 30, 2008, BANA deposits in the AA comprised approximately 8.3% of the total deposits of the bank.

Banking competition is very strong with over 170 financial institutions operating almost 3,000 branches in the AA. According to the FDIC's Deposit Market Share Report, as of June 30, 2008, Bank of America ranked second with a deposit market share of 9.2% and it operates 214 branches. Major banking competitors include JP Morgan Chase, Citibank, HSBC and Bank of New York with deposit market shares of 36%, 9%, 6%, and 5%, respectively.

NYC is home to a diversified mix of businesses including the headquarters of many national and international corporations. Historically, the downtown area of Manhattan has been dominated by the financial services industry, while midtown Manhattan has been home to advertising, publishing, and garment production. The retail sector is a major employer along with health and social care and finance and insurance. In addition, light manufacturing and wholesale trades provide a significant level of job opportunities in the Bronx. Some of the largest employers in NYC include New York Presbyterian Healthcare Systems, Citigroup, JP Morgan Chase, Verizon, and Federated Department Stores.

Unemployment has increased in the region due to the current economic recession and financial crisis. According to the U.S. Bureau of Labor Statistics, the AA unemployment rate for September 2009 is 9.8%, which is consistent with the national unemployment rate. However, the unemployment rate is higher than the 8.8% rate for the state of New York.

The housing market began deteriorating in late 2008 and contributed to the current economic recession. The National Association of Realtors has estimated the median price of housing in the AA at \$423,200 as of March 31, 2009. Home ownership continues to be very difficult for most low- and moderate-income families.

Good opportunities exist to make community development investments and loans in the assessment area. At least 46 CDFIs are actively operating in NYC. Most are large CDFIs and offer various community development opportunities.

Community contacts have identified the following credit and community development needs for this assessment area:

- Commercial lending to fund various revitalization projects;
- Financing the development of commercial, industrial, and residential units;
- Lines of credit for non-profits;
- Loan to small businesses;
- Grants;
- Additional access to financial services (e.g., more branches);
- Small business training;
- Financial literacy;
- Subsidies for affordable housing;
- Foreclosure prevention assistance.

Opportunities for participation by financial institutions include the following:

- Working with various non-profits on affordable housing financing
- Grants to numerous community development non-profit organizations
- Working with local government to assist low- and moderate-income individuals with affordable housing and small business lending

## Los Angeles-Long Beach-Glendale MD

Demographic Information for Full Scope Area: Los Angeles-Long Beach-Glendale CA MD						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	2,054	8.71	28.29	27.99	34.23	0.78
Population by Geography	9,519,338	8.00	29.44	30.88	31.58	0.10
Owner-Occupied Housing by Geography	1,499,694	1.91	15.46	31.30	51.33	0.00
Business by Geography	973,871	7.58	20.47	26.51	44.65	0.80
Farms by Geography	7,437	3.82	15.53	31.24	48.90	0.51
Family Distribution by Income Level	2,154,311	23.87	16.49	17.40	42.24	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	869,463	13.65	41.46	28.95	15.94	0.00
Median Family Income		46,509	Median Housing Value		240,248	
HUD Adjusted Median Family Income for 2009		62,100	Unemployment Rate (2000 US Census)		3.72%	
Households Below Poverty Level		15%				

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

Source: 2000 US Census and 2009 HUD updated MFI

The Los Angeles-Long Beach-Glendale (LLG) MD is comprised of Los Angeles County, a diverse urban area that includes more than 80 cities and a number of unincorporated areas. It is the most populous county in the state with more than 9.5 million residents. As with other areas of the state, LLG experienced a period of economic growth during the early years of the decade, and is now experiencing an economic decline. Housing costs and the migration of businesses to Southern California's Inland Empire (San Bernardino and Riverside Counties) resulted in a population net migration loss from Los Angeles County in excess of 100,000 by 2007 according to the IRS. As of June 30, 2008, BANA deposits in the AA comprised approximately 6.3% of the total deposits of the bank.

Competition is strong in Los Angeles County with over 140 financial institutions operating more than 1,700 offices in the county. Bank of America has \$44 billion in deposits distributed among 258 branch offices. According to the FDIC's June 30, 2008 Summary of Deposits report, Bank of America is the number one institution with 18% of the market share, followed by JP Morgan Chase Bank, N.A., Wells Fargo Bank, N.A. and Union Bank with 11%, 10%, and 8% of the market, respectively.

According to the U.S. Bureau of Labor Statistics and the state's Employment Development Department, the unemployment rate had climbed from 5.1% in January 2007 to 11.3% in September 2009. The local unemployment rate is similar to the 12% unemployment rate for the state of California, but significantly higher than the national unemployment rate of 9.8%. Los Angeles and Long Beach are home to the two busiest ports in the country, and are considered a gateway to Pacific Rim business interests. In addition to the trade sectors, leading business sectors include government, the motion picture and video industries,

restaurants, and other tourism-related businesses. Major employers include Kaiser Permanente, Northrop Grumman, and Bank of America. LLG has several federal and state designations aimed at stimulating economic development including Renewal Community, Empowerment Zone, and Enterprise Zones. Over \$17 billion in tax incentives are tied to the designations. Despite the variety of business and industry, according to Moody's Economy.com, the area has lost more than 37,000 jobs since its peak in 2007, thus confirming that it is in a recession.

Although affordability continues to be a significant issue, housing values in the region continue to decline from a 2006 high of \$584,000, thus increasing affordability. The California Association of Realtors (CAR) estimated a decline in prices of 6.2% in September 2009 from a year earlier. CAR's estimated median value of a home in the assessment area in September 2009 was \$351,680, compared to the state median value of \$296,090. CAR's Housing Affordability Index for June 2009 indicates that 41% of the households in LLG can afford to purchase the median priced home, up from just 22% a year earlier. LLG has been heavily impacted by foreclosures, especially in the northwestern area of the county in the Palmdale and Lancaster communities where high amounts of new housing development took place in the early years of the decade. The foreclosures have exacerbated the need for residential rental units, resulting in long waiting lists for affordable rentals. The LA housing authority reports waiting lists for subsidized properties with more than 1,000 names.

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

- Affordable housing financing
- Small business financing including micro loans
- Financial services for the unbanked
- Foreclosure prevention counseling

Opportunities for participation by financial institutions include the following:

- Participate in community based loan funds
- Financial education through community development organizations
- Loan, investment, and service opportunities through community development credit unions



## Riverside-San Bernardino-Ontario MSA

Demographic Information for Full Scope Area: Riverside-San Bernardino-Ontario CA MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	587	4.60	28.79	41.06	24.87	0.68
Population by Geography	3,254,821	3.53	28.54	41.16	26.73	0.04
Owner-Occupied Housing by Geography	689,493	1.49	21.74	43.33	33.44	0.00
Business by Geography	267,092	3.50	27.59	41.13	27.70	0.08
Farms by Geography	5,348	2.28	26.22	41.59	29.92	0.00
Family Distribution by Income Level	782,412	21.73	17.48	20.23	40.56	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	306,792	5.90	39.74	41.18	13.19	0.00
Median Family Income HUD Adjusted Median Family Income for 2009 Households Below Poverty Level		47,448 64,500 13%	Median Housing Value Unemployment Rate (2000 US Census)		130,941 3.35%	

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

Source: 2000 US Census and 2009 HUD updated MFI

The Riverside-San Bernardino-Ontario MSA is comprised of Riverside and San Bernardino Counties. The AA was the fastest growing area in the state during the first five years of the decade. The population grew from 3,254,821 to an estimated 4,169,800 in 2008. The growth was fueled by lower housing costs and more jobs resulting from businesses that were established or relocated from neighboring Orange and Los Angeles counties. Construction, driven by the development of housing tracts, fueled the economy. At its peak in 2005, more than 50,000 permits were issued for single- and multifamily housing developments. As of June 30, 2008, BANA deposits in the AA comprised approximately 1.2% of the total deposits of the bank.

Banking competition is strong with 70 financial institutions operating 600 branches within the two counties. According to the FDIC's June 30, 2008 Summary of Deposits Report, Bank of America has the largest market share with 22.1% of the deposits and 92 branch offices in the assessment area. Banks with more than 5% of the deposits include Wells Fargo Bank, N.A., and JP Morgan Chase Bank, N.A. with 17.3%, and 12.7% respectively.

The AA's leading industries include state and local government, employment services, restaurants, and hospitals. There are also substantial agricultural and tourism sectors within Riverside County. The area's main employers include the U.S. Marine Corps Air Ground Combat Center, Loma Linda University Adventist Health Sciences Center, Stater Brothers Markets, and the Ontario International Airport. Unemployment in the area was 5.4% in January 2007 and reached 13.0% in March 2009, according to the U.S. Bureau of Labor Statistics.

The assessment area was severely impacted by the foreclosure crisis beginning in 2007. According to the California Association of Realtors, housing values in the assessment area fell 20.9% between September 2008 and September 2009 from \$218,000 to \$172,420. Foreclosed properties now amount to two-thirds of all sales in the area.

There are a limited number of community development corporations operating within the AA. One of the CDFIs headquartered in the area closed operations during 2008. However, Riverside County has been designated as an Empowerment Zone.

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

- Financial education including Earned Income Tax Credit programs
- Foreclosure counseling
- Affordable housing credit
- Small business financing

Opportunities for participation by financial institutions include the following:

- Participate in financial education
- Participate in lending initiatives sponsored by local and statewide organizations

## San Francisco-San Mateo-Redwood City MD

Demographic Information for Full Scope Area: San Francisco-San Mateo-Redwood City CA MD						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	382	7.33	21.47	39.01	31.68	0.52
Population by Geography	1,731,183	7.21	21.80	42.21	28.77	0.00
Owner-Occupied Housing by Geography	335,597	1.54	12.79	45.12	40.55	0.00
Business by Geography	209,843	15.10	18.11	34.90	31.80	0.08
Farms by Geography	2,420	6.86	15.08	43.68	34.38	0.00
Family Distribution by Income Level	381,072	21.33	17.59	19.98	41.11	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	148,300	11.85	28.05	42.49	17.60	0.00
Median Family Income HUD Adjusted Median Family Income for 2009 Households Below Poverty Level		75,188 96,800 8%	Median Housing Value Unemployment Rate (2000 US Census)		501,526 2.12%	

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

Source: 2000 US Census and 2009 HUD updated MFI

The San Francisco-San Mateo-Redwood City (SSR) MD consists of the counties of Marin, San Francisco, and San Mateo. The area was projected to, and did achieve tremendous growth during the mid-portion of the decade. Despite the expense associated with living in the area, the housing boom, and growth in the life sciences and R&D sectors drove growth in employment in the area. However, the decline in the housing market has also reached SSR. As of June 30, 2008, BANA deposits in the AA comprised approximately 6.1% of the total deposits of the bank.

Banking competition is strong with 66 financial institutions operating 517 branch offices in the assessment area. According to the FDIC's June 30, 2008 Deposit Market Share Report, Bank of America ranked first with 33.9% of the area's deposits and 78 branch offices. Banks with more than 4% of the market share include Wells Fargo Bank, N.A., Citibank, and Union Bank with 21.2%, 13.1%, and 5.3% market shares, respectively.

Employment in the area has been impacted as in other areas of the state. The unemployment rate at the last census was 2.1%. In the San Francisco-Oakland-Fremont MSA (of which the AA is a part) as of January 2007, the unemployment rate was 4.7% and subsequently rose to 9.6% in March 2009. The level is slightly lower when compared with other areas in the state. After state and local government, the area's leading industries are traveler services and restaurants, computer systems design and related services, and general medical and surgical hospitals. Major employers include the University of California-San Francisco, United Airlines, Inc., Wells Fargo, and Kaiser Permanente.

At the 2000 census, the SSR population was 1.7 million. However, the population experienced a net out-migration of 3,845 in the period from 2000 to 2007 with most of those leaving moving to Oakland in the East Bay area. The percentage of households living below the poverty level was 8% in 2000.

Affordable housing remains a significant challenge in San Francisco despite the reduction in values. Housing values have declined from a high in excess of \$700,000 to \$501,526. The California Association of Realtors attributes an average decline of 22.5% in housing values from 2007 to 2008.

The area is known for its community development and philanthropic organizations that provide assistance to organizations throughout northern California. There are numerous opportunities for financial institutions to become involved in activities that benefit low- and moderate-income neighborhoods and individuals.

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

- Affordable housing
- Small business access to credit
- Financial counseling
- Support of non-profit organizations addressing homeownership preservation
- Foreclosure prevention and mitigation and disposition of foreclosed properties;
- Support for programs that help create jobs and technical assistance to small businesses

## Jacksonville MSA

Demographic Information for Full Scope Area: Jacksonville FL MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	201	5.47	25.87	51.74	16.92	0.00
Population by Geography	1,122,750	3.22	20.31	53.75	22.72	0.00
Owner-Occupied Housing by Geography	292,186	1.98	16.44	54.98	26.60	0.00
Business by Geography	159,847	4.17	20.81	50.42	24.61	0.00
Farms by Geography	3,943	1.93	17.17	59.27	21.63	0.00
Family Distribution by Income Level	299,459	19.42	18.51	23.14	38.94	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	113,570	5.57	28.91	53.96	11.56	0.00
Median Family Income HUD Adjusted Median Family Income for 2009 Households Below Poverty Level		50,048 65,100 10%	Median Housing Value Unemployment Rate (2000 US Census)		101,212 2.33%	

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

Source: 2000 US Census and 2009 HUD updated MFI

The AA consists of the entire Jacksonville, FL MSA. The MSA includes the following counties: Baker, Clay, Duval, Nassau and St. Johns. As of June 30, 2008, BANA deposits in the MSA comprised approximately 2.13% of the total deposits of the bank.

Competition is moderate with 47 institutions operating 325 offices within the Jacksonville MSA. BANA operates 36 offices within the AA and has the highest market share of deposits with a 42.8% market share. Major competitors include Wells Fargo Bank, NA with a market share of 19.1%, Everbank with an 11.8% market share and SunTrust Bank with a market share of 4.7%.

The Jacksonville MSA has a well diversified economy. Key economic sectors include Education and Health Services, Government, Retail Trade and Professional and Business services. The area's largest employer is the U.S. Navy with approximately 35,000 employees at its two Naval Air stations in the area. Other large employers include Blue Cross & Blue Shield of Florida, Publix Supermarkets, Winn-Dixie Stores, and Baptist Health Systems. The AA has also shown an increasing unemployment level during the evaluation period. In January 2007, the unemployment rate in the Jacksonville MSA was 3.7%. By December 2008 the rate had increased dramatically to 7.4%, and in March 2009 the level had increased even further to 9.4%. In addition, according to the Local Economic Indicators Project, the Jacksonville MSA has had weaker economic indicators than the nation as a whole for 13 of the 15 month period ended March 31, 2009.

The National Association of Realtors reports significant decline in housing prices in the AA. At 12/31/06, the median sales price of existing single-family homes in the Jacksonville MSA was

\$193,000. This declined 20% during the evaluation period so that at March 31, 2009, the median sales price for a single family home in the MSA was \$154,100.

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

- Affordable housing credit for moderate income borrowers
- Small business financing
- Foreclosure prevention programs
- Affordable rental housing

Opportunities for participation by financial institutions include the following:

- Participate in affordable housing consortiums
- Participate in affordable housing loan pools
- Construction financing
- Foreclosure prevention programs
- Home ownership classes

## Miami-Miami Beach-Kendall MD

Demographic Information for Full Scope Area: Miami-Miami Beach-Kendall FL MD						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	347	7.78	28.53	32.85	29.97	0.86
Population by Geography	2,253,362	4.89	28.61	35.68	30.79	0.02
Owner-Occupied Housing by Geography	449,333	1.69	19.82	36.99	41.51	0.00
Business by Geography	424,921	4.65	21.49	32.28	41.10	0.48
Farms by Geography	4,730	2.77	19.13	34.25	43.68	0.17
Family Distribution by Income Level	552,484	23.00	16.98	18.53	41.50	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	220,856	8.31	40.20	35.41	16.08	0.00
Median Family Income		40,266	Median Housing Value		123,974	
HUD Adjusted Median Family Income for 2009		50,800	Unemployment Rate (2000 US Census)		3.92%	
Households Below Poverty Level		18%				

(\*) The NA category consists of geographies that have not been assigned an income classification.  
Source: 2000 US Census and 2009 HUD updated MFI

The BANA AA consists of Miami-Dade County. Incorporated municipalities include Miami, Miami-Beach, North Miami Beach, Coral Gables, Homestead, South Miami and Kendall. As of June 30, 2008, BANA deposits in the MSA comprised approximately 1.31% of the total deposits of the bank.

Competition is strong with over 77 institutions operating 650 offices within Miami-Dade County. BANA operates 201 offices within the AA and has the second highest market share of deposits with 15.4% market share. Major competitors include Wells Fargo Bank, N.A. with a market share of 19.5%, and SunTrust Bank with a market share of 6.4%.

The Miami-Miami-Dade-Kendall FL MD has a well diversified economy. Key economic sectors include Education and Health Services, Government, Retail Trade and Professional and Business services. The area's largest employers include Publix Supermarkets, Baptist Health Systems of Southern Florida, Jackson Health System, University of Miami and American Airlines. In addition, the AA shows an increasing unemployment rate with average unemployment during 2007 and 2008 at 4.4% and 5.8% respectively. As of March 31, 2009, the unemployment rate stood at 7.8%.

The National Association of Realtors reports significant decline in housing prices in the AA. At 12/31/06, the median sales price of existing single-family homes in the Miami-Fort Lauderdale-Miami-Beach MSA was \$371,200. The median price declined 45% during the evaluation period so that at March 31, 2009, the median sales price for a single family home in the MSA was \$206,000. Despite the decline, our community contacts revealed that housing affordability continues to be an issue in the AA.

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

- Affordable rental housing
- Lease purchase programs
- Small business financing including micro lending
- Foreclosure prevention programs

Opportunities for participation by financial institutions include the following:

- Grants to small business non-profit organizations
- Fund raising for small business non-profit organizations
- Grants to affordable housing non-profit organizations
- Financial literacy education and counseling



## Orlando-Kissimmee MSA

Demographic Information for Full Scope Area: Orlando-Kissimmee FL MSA						
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	246,561	1.47	20.75	47.40	30.38	0.00
Farms by Geography	5,999	0.82	19.12	55.33	24.74	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 HUD Adjusted Median Family Income for 2009 Households Below Poverty Level		47,851 59,200 10%	Median Housing Value Unemployment Rate (2000 US Census)		105,369 2.34%	

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

Source: 2000 US Census and 2009 HUD updated MFI

The AA consists of the entire Orlando-Kissimmee FL MSA. The MSA includes the following counties: Lake, Orange, Osceola, and Seminole. As of June 30, 2008, BANA deposits in the MSA comprised approximately .79% of the total deposits of the bank.

Competition is moderate with over 52 institutions operating 618 offices within the MSA. BANA operates 71 offices within the AA and has the second highest market share of deposits at 17.2%. Major competitors include SunTrust Bank with a market share of 21.4% and Wells Fargo Bank, N.A. with a market share of 16.8%.

The Orlando-Kissimmee FL MSA has a well diversified economy. Key economic sectors include Leisure and Hospitality services, Professional and Business services, Government, and Retail Trade. The area's largest employers include Walt Disney, Wal-Mart Stores, Inc., Florida Hospital and Publix Supermarkets, Inc. In addition, the AA shows an increasing unemployment rate with average unemployment during 2007 and 2008 at 3.7% and 5.9%, respectively. As of March 31, 2009, the unemployment rate stood at 9.5%.

The National Association of Realtors reports significant decline in housing prices in the AA. At 12/31/06, the median sales price of existing single-family homes in the Orlando-Kissimmee FL MSA was \$270,400. The median price declined 43% during the evaluation period so that at March 31, 2009, the median sales price for a single family home in the MSA was \$154,800. Despite the decline, community contacts revealed that housing affordability continues to be an issue in the AA.

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

- Multifamily housing rehabilitation
- Owner-occupied housing rehabilitation
- Affordable workforce housing
- Foreclosure assistance
- Transitional and emergency housing for the homeless

Opportunities for participation by financial institutions include the following:

- Mortgage revenue bond programs for multifamily housing
- Credit counseling
- Investments in loan pools developed by non-profit CDFIs
- Investments in Low Income Housing Tax Credits

## Tampa-St. Petersburg-Clearwater MSA

Demographic Information for Full Scope Area: Tampa-St Petersburg-Clearwater FL MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	547	2.93	25.78	45.34	25.96	0.00
Population by Geography	2,395,997	2.35	24.27	46.05	27.32	0.00
Owner-Occupied Housing by Geography	714,394	0.77	21.94	48.28	29.01	0.00
Business by Geography	348,383	1.63	23.80	42.62	31.95	0.00
Farms by Geography	8,076	0.63	24.24	48.28	26.84	0.00
Family Distribution by Income Level	641,369	18.87	19.12	22.01	40.01	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	243,610	3.64	34.28	47.50	14.58	0.00
Median Family Income HUD Adjusted Median Family Income for 2009 Households Below Poverty Level		45,339 59,200 10%	Median Housing Value Unemployment Rate (2000 US Census)		92,588 2.36%	

(\*) The NA category consists of geographies that have not been assigned an income classification.  
Source: 2000 US Census and 2009 HUD updated MFI

The BANA AA consists of the entire Tampa-St. Petersburg-Clearwater MSA. It encompasses Hernando, Hillsborough, Pasco and Pinellas counties. As of June 30, 2008, BANA deposits in the MSA comprised approximately 1.54%% of the total deposits of the bank.

Competition is strong with 73 institutions as direct competitors operating 824 offices within the MSA. BANA operates 105 offices within the MSA and has the top deposit market share at 19.9%. Major competitors include Wells Fargo Bank N.A. with a deposit market share of 18.9%, Raymond James Bank F.S.B. with 14.3%, and SunTrust Bank with 11.9%.

The Tampa-St. Petersburg-Clearwater MSA has a diversified economy. Major employment sectors include Professional and Business Services, Education and Health Services and Government. The area's largest employers include MacDill Air Force Base, Verizon Communications, University of South Florida, Tampa International Airport, and the James A. Haley Veterans Hospital. Based on data from the Bureau of Labor Statistics, the local unemployment rate in the MSA increased dramatically from 3.9% in January 2007 to 10.5% in March 2009.

According to the National Association of Realtors, the median sales price of existing single-family homes for the Tampa-St. Petersburg-Clearwater MSA declined from \$228,900 at 12/31/06 to \$135,300 at 3/31/09. Sales prices of single family homes during 2009 have now reached a level that is below that of national averages.

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

- Community development financing
- Foreclosure prevention assistance
- Lease purchase programs
- Affordable housing credit

Opportunities for participation by financial institutions include the following:

- Participate in loan pools for affordable housing
- Participate in first time homebuyer programs
- Customer education and counseling

## Chicago-Naperville-Joliet MD

Demographic Information for Full Scope Area: Chicago-Naperville-Joliet IL MD						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	1,724	13.63	24.83	35.67	24.88	0.99
Population by Geography	7,628,412	8.00	23.35	39.50	29.15	0.01
Owner-Occupied Housing by Geography	1,751,998	2.59	15.03	45.23	37.15	0.00
Business by Geography	548,788	3.87	14.31	37.98	43.55	0.29
Farms by Geography	8,585	1.39	8.11	51.32	39.18	0.00
Family Distribution by Income Level	1,863,871	20.85	17.60	22.09	39.45	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	716,797	14.42	33.36	38.20	14.02	0.00
Median Family Income HUD Adjusted Median Family Income for 2009 Households Below Poverty Level		60,166 74,600 10%	Median Housing Value Unemployment Rate (2000 US Census)	174,526 3.20%		

(\*) The NA category consists of geographies that have not been assigned an income classification.  
Source: 2000 US Census and 2009 HUD updated MFI

The BANA AA consists of the entire Chicago-Naperville-Joliet MD (Chicago MD). The MD includes the following counties: Cook, DeKalb, DuPage, Grundy, Kane, Kendall, McHenry, and Will. As of June 30, 2008, BANA deposits in the MD comprised approximately 5% of the total deposits of the bank.

Competition is strong with 255 institutions operating 2,754 offices within the Chicago MD. BANA operates 59 offices within the AA and has the second highest market share of deposits with a 2.7% market share. Major competitors and their market share of deposits are as follows: JP Morgan Chase Bank N.A. 15.2%, Harris, N.A. 10%, Northern Trust Company 4.7%, and National City Bank 3.4%.

The Chicago MD has a well diversified economy. Key economic sectors include Professional and Business Services, Government, and Education and Health Services. The area's largest employer is Jewel-Osco Stores with approximately 32,000 employees. Other large employers include Advocate Health Care System, Mittal Steel USA, Inc, and Walgreens. The AA has also shown an increasing unemployment level during the evaluation period. In January 2007, the unemployment rate in the Chicago MD was 5.1%. By January 2008, the rate had increased dramatically and was 5.9%, and in March 2009 the level had increased even further to 9.4%.

The National Association of Realtors reports significant decline in housing prices in the AA. At 12/31/06, the median sales price of existing single-family homes in the Chicago MD was \$273,500. This declined 32% during the evaluation period so that at March 31, 2009, the median sales price for a single family home in the MSA was \$185,600. With declining

personal income in 2009, despite the decrease in housing prices, our community contacts revealed that housing affordability continues to be an issue in the AA.

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

- Bank branches in low- and moderate-income neighborhoods
- Conventional home purchase loans in low- and moderate-income neighborhoods
- Housing counseling for home buyers
- Grant funding for agencies that provide housing counseling
- Credit cards with affordable terms and Credit cards whose terms are clearly disclosed
- Equity Equivalent and similar low-cost investments in CDFIs, which are especially important from large institutions
- Grant funding for CDFIs and affordable housing non-profit entities
- Community development loans to finance projects in which CDFIs are participating as lenders
- Traditional/conservative lending services such as credit education and products for both housing and consumer loans
- Revitalization loans for commercial development
- Tax increment financing for redevelopment
- Small businesses education on the process to open a small business with a business plan and small business financing
- Housing financing with flexible criteria
- Financial literacy counseling
- Funding for housing counseling, particularly for foreclosure mitigation counseling

Opportunities for participation by financial institutions are numerous for community development loans, investments and services and are reflected in the aforementioned needs. Some examples are as follows:

- Investments in loan pools developed by non-profit CDFIs
- Investments in Low Income Housing Tax Credits
- Funding for housing counseling, especially for foreclosure mitigation counseling
- Small business micro lending
- Financial education

## Dallas-Plano-Irving MD

Demographic Information for Full Scope Area: Dallas-Plano-Irving TX MD						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	689	9.14	29.61	31.79	28.88	0.58
Population by Geography	3,451,226	7.60	27.39	34.04	30.98	0.00
Owner-Occupied Housing by Geography	733,873	2.57	20.21	36.31	40.91	0.00
Business by Geography	422,174	4.36	22.49	33.49	38.59	1.06
Farms by Geography	7,958	2.45	17.53	44.51	35.17	0.34
Family Distribution by Income Level	866,920	21.32	18.00	20.39	40.30	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	340,820	13.13	39.16	33.89	13.82	0.00
Median Family Income HUD Adjusted Median Family Income for 2009 Households Below Poverty Level		56,313 68,700 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 2009 HUD updated MFI

The Dallas-Plano-Irving MD is a large geographic area that includes eight counties (Collin, Dallas, Delta, Denton, Ellis, Hunt, Kaufman, and Rockwall). Situated within the nation's Sun Belt, Dallas has attracted people and businesses from colder regions for a number of years. The Dallas/Fort Worth area is the country's ninth most populated metropolitan area; with its continuous population growth, by 2010 it is expected to rank fourth. As of June 30, 2008, BANA deposits in the MSA comprised approximately 4.9% of the total deposits of the bank.

Competition is strong in the Dallas MD with 154 financial institutions operating 1,246 offices in the AA. BANA ranks first in the market, with a deposit market share of 33%. It has \$34 billion in deposits and 125 branch offices. Its largest competitor is JP Morgan Chase, with a 22% market share, \$22 billion in deposits, and 129 branches. No other financial institution has greater than 4% of deposits.

The Dallas area has well diversified economy. Key sectors of the economy include Professional and Business Services, Government, Educational and Health Services, and Retail Trade. Major employers include Wal-Mart Stores, Bank of America, Texas Health Resources, and AT&T. Like the rest of the nation, the Dallas area has not been immune to the economic recession. According to the U.S. Bureau of Labor Statistics, the area unemployment rate has increased to 7.0% in March 2009 from 4.8% in January 2007.

Dallas has experienced tremendous growth since the early 1990s, attracting many high technology firms that have added to its base of finance, insurance, real estate, telecommunications, and other non-manufacturing operations. The area has a strong service-based economy. Economic projections indicate continued growth at a slower rate because of

higher costs and a stabilization of wages. The median cost of a home has risen to \$150,700. Thus, Dallas is experiencing the same affordable housing and small business challenges as other large urban areas in the nation.

Geographically, the northern portions of the MD 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.

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

- Affordable housing financing
- Down payment and closing cost assistance
- Financial literacy education
- Micro lending to small businesses, particularly loans less than \$25,000

Opportunities for participation by financial institutions include the following:

- Partner with non-profit organizations in providing affordable housing and small business financing and technical assistance
- Partner with local government through participation in local housing trust funds



## Houston-Baytown-Sugar Land MSA

Demographic Information for Full Scope Area: Houston-Sugar Land-Baytown TX MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	895	7.93	31.40	30.61	28.94	1.12
Population by Geography	4,715,407	6.43	30.28	31.45	31.74	0.11
Owner-Occupied Housing by Geography	1,008,983	2.87	23.19	32.97	40.97	0.00
Business by Geography	522,591	4.76	24.30	28.60	41.80	0.54
Farms by Geography	9,359	2.79	19.74	39.47	37.90	0.11
Family Distribution by Income Level	1,191,102	22.61	17.36	18.97	41.06	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	476,081	11.33	43.52	30.68	14.47	0.00
Median Family Income		51,431	Median Housing Value		98,599	
HUD Adjusted Median Family Income for 2009		63,800	Unemployment Rate (2000 US Census)		3.00%	
Households Below Poverty Level		12%				

(\*) The NA category consists of geographies that have not been assigned an income classification.  
Source: 2000 US Census and 2009 HUD updated MFI

The Houston-Sugar Land-Baytown MSA is comprised of 10 counties, which consist of Austin, Brazoria, Chambers, Fort Bend, Galveston, Harris, Liberty, Montgomery, San Jacinto, and Waller. According to the 2000 census, the MSA contains 895 census tracts, of which 39.3% are low- and moderate-income. The 2009 HUD adjusted median family income for the MSA is \$63,800. Twelve percent of households fall below the poverty level. The Houston-Sugar Land-Baytown MSA is the largest MSA in Texas and the sixth most populous metropolitan area in the United States. As of June 30, 2008, BANA deposits in the MSA comprised approximately 1.4% of the total deposits of the bank.

Banking competition is strong in the assessment area with 118 financial institutions operating 1,549 branch offices. Bank of America ranks second with a market share of 8.9% and 109 branches. Other banks with more than 5% market shares include JP Morgan Chase, Wells Fargo, and Amegy Bank with 32%, 9% and 7%, respectively.

The unemployment rate in the city increased from 4.7% in January 2007, to 6.6% in March 2009. Arts, entertainment and recreation, accommodation, food services and the energy industry continue to be main sources of employment. The largest employment sector in the MSA is the retail sector. According to a 2007 Houston Chronicle survey, the ten largest employers in the Houston area are Wal-Mart Stores, Administaff, Memorial Hermann Healthcare System, Continental Airlines, the M.D. Anderson Cancer Center, Exxon Mobil, Kroger, Shell Oil, the Methodist Hospital System and the University of Texas Medical Branch.

The Houston-Sugar Land-Baytown MSA population grew between 2% and 3% every year from 2000 to 2005, but jumped by 3.5% from 2005 to 2006, which may be reflective of the number of Hurricane Katrina evacuees that migrated to the area. The Houston metropolitan area

ranked fourth in the nation for overall population growth, attracting slightly more than 120,500 new residents between 2006 and 2007. The MSA had a significant decline in single family housing permits from September 2008 to September 2009, which was less than the national average. Single family housing permits declined 36% while multifamily housing permits fell 56%. The rate of homeownership was 63% in December 2008 and the median single-family home price rose slightly from \$153,400 in September 2008 to \$157,400 in September 2009 (2.6% increase).

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

- Low interest fixed rate loans for affordable transportation
- Micro business financing to both existing and new businesses
- Affordable housing financing both single and multifamily

Opportunities for participation by financial institutions include the following:

- Partner with community based organizations to help facilitate small business workshops and flexible lending for small businesses
- Partner with local government to assist in affordable single family housing financing

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## Appendix C: Tables of Performance Data

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References to the “bank” include activities of any subsidiaries and affiliates that the bank provided for consideration (refer to Appendix A: *Scope of 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;
- Partially geocoded loans (loans where no census tract is provided) cannot be broken down by income geographies and, therefore, are only reflected in the Total Loans in Core Tables 2 through 7;
- Partially geocoded loans are included in the Total Loans and % Bank Loans Column in Core Tables 8 through 12; and
- Deposit data are compiled by the FDIC and are available as of June 30<sup>th</sup> of each year.

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

**Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration. See Interagency Q&As \_\_.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.

**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. 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. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.

**Table 14. 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		MULTISTATE METROPOLITAN AREA				Evaluation Period: January 1, 2007 To March 31, 2009						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA* **
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review												
Allentown-Bethlehem-Easton (PA-NJ)	100.00	1,743	270,152	4,412	71,839	38	359	0	0	6,193	342,350	100.00
Augusta-Richmond County (GA-SC)	100.00	1,870	257,646	2,750	40,261	36	2,179	0	0	4,656	300,086	100.00
Boston-Cambridge-Quincy (MA-NH)												
Full-Scope												
Boston (MA)	42.45	9,146	2,299,816	17,351	588,063	52	497	26	84,357	26,575	2,972,733	76.10
Limited-Scope												
Cambridge (MA)	35.45	6,451	1,807,407	15,701	451,394	34	415	6	13,974	22,192	2,273,190	16.25
Peabody (MA)	13.37	2,866	654,456	5,480	115,538	18	226	5	9,920	8,369	780,140	6.00
Rockingham (NH)	8.73	1,284	264,691	4,144	122,892	29	266	9	21,483	5,466	409,332	1.65
Charlotte-Gastonia-Concord (NC-SC)	100.00	20,090	3,544,602	15,114	383,741	63	2,140	20	50,453	35,287	3,980,936	100.00
Kansas City (MO-KS)	100.00	9,995	1,341,540	11,660	239,352	211	9,715	6	7,064	21,872	1,597,671	100.00
Kingsport-Bristol-Bristol (TN-VA)	100.00	403	50,042	1,086	13,514	20	324	0	0	1,509	63,880	100.00
New York-Northern NJ-Long Island, (NY-NJ)												
Full-Scope												
Edison (NJ)	18.72	9,868	2,468,576	26,490	753,604	101	1,424	7	32,476	36,466	3,256,080	7.58
Nassau (NY)	20.27	8,486	3,009,350	30,915	759,567	69	904	17	43,359	39,487	3,813,180	5.69
Newark (NJ)	14.21	6,974	1,878,410	20,617	540,409	67	835	15	21,041	27,673	2,440,695	5.59
New York-White Plains-Wayne (NY-NJ)	46.80	19,262	7,844,106	71,728	1,807,106	71	901	87	197,304	91,148	9,849,417	81.14

**Table 1. Lending Volume**

LENDING VOLUME		MULTISTATE METROPOLITAN AREA				Evaluation Period: January 1, 2007 To March 31, 2009						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA* **
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review												
Philadelphia-Camden-Wilmington, PA/NJ/DE												
Full-Scope												
Philadelphia (PA)	65.68	7,324	1,570,058	20,237	413,603	60	496	6	13,242	27,627	1,997,399	66.00
Wilmington (DE)	9.42	1,152	235,312	2,796	30,293	12	67	1	4,157	3,961	269,829	0.34
Limited-Scope												
Camden (NJ)	24.91	2,881	427,853	7,553	179,595	42	605	2	2,905	10,478	610,958	33.65
Portland-Vancouver-Beaverton (OR-WA)	100.00	8,900	2,075,065	19,568	367,671	215	7,600	32	58,536	28,715	2,508,872	100.00
Providence-New Bedford-Fall River (RI-MA)	100.00	7,228	1,533,696	13,896	553,408	68	664	22	92,332	21,214	2,180,100	100.00
St Louis (MO-IL)	100.00	10,188	1,587,852	16,968	420,635	135	1,991	16	64,055	27,307	2,074,533	100.00
South Bend-Mishawaka (IN-MI)	100.00	330	41,911	1,001	25,381	19	186	0	0	1,350	67,478	100.00
Washington-Arlington-Alexandria (DC-VA-MD)												
Full-Scope												
Washington-Arlington-Alexandria (DC-VA-MD)	77.18	33,024	9,407,048	35,278	821,135	90	1,729	18	72,818	68,410	10,302,730	78.08
Limited-Scope												
Bethesda (MD)	22.82	8,422	2,700,315	11,739	283,233	58	536	4	27,402	20,223	3,011,486	21.92

(\*) Loan Data as of March 31, 2009. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*) The evaluation period for Community Development Loans is January 1, 2007 to March 31, 2009

(\*\*\*) Deposit data as of June 30, 2008. Rated area refers to either the state or multistate MSA/MD rating area.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		MULTISTATE METROPOLITAN AREA						Evaluation Period: January 1, 2007 To March 31, 2009							
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full-Scope Review															
Allentown-Bethlehem-Easton (PA-NJ)	904	100.00	1.17	2.21	16.64	23.23	50.09	38.83	32.10	35.73	3.11	3.27	3.56	2.78	3.28
Augusta-Richmond County (GA-SC)	1,142	100.00	4.06	1.40	15.01	9.28	55.01	50.53	25.92	38.79	5.35	4.69	6.13	4.89	5.86
Boston-Cambridge-Quincy (MA-NH)															
Full-Scope															
Boston (MA)	5,314	48.72	1.97	10.33	14.35	30.30	46.50	35.75	37.18	23.62	8.39	19.64	13.43	6.89	5.82
Limited-Scope															
Cambridge (MA)	3,454	31.66	0.94	3.16	14.92	26.58	53.92	46.73	30.23	23.54	6.24	7.42	8.45	5.58	5.97
Peabody (MA)	1,542	14.14	1.66	7.78	11.05	25.68	55.92	47.92	31.37	18.61	5.44	10.79	8.43	5.07	4.02
Rockingham (NH)	598	5.48	0.00	0.00	16.82	17.22	63.78	63.55	19.40	19.23	4.29	0.00	4.44	4.36	3.95
Charlotte-Gastonia-Concord (NC-SC)	12,787	100.00	1.23	1.56	18.14	15.28	51.31	46.63	29.32	36.54	11.01	16.02	15.20	10.68	10.07
Kansas City (MO-KS)	6,547	100.00	2.94	1.94	18.06	16.34	47.91	47.23	31.08	34.49	7.50	10.03	9.66	8.18	5.94
Kingsport-Bristol-Bristol (TN-VA)	250	100.00	0.00	0.00	11.96	11.60	70.73	69.20	17.30	19.20	2.94	0.00	4.23	3.01	2.19
New York-Northern NJ-Long Island, (NY-NJ)															
Full-Scope															
Edison (NJ)	4,478	19.54	3.50	2.77	14.87	15.30	51.71	49.89	29.93	32.05	5.21	5.85	5.06	5.07	5.61
Nassau (NY)	3,859	16.84	0.22	0.62	12.21	16.77	66.17	63.02	21.40	19.59	5.42	8.44	5.45	5.13	6.41
Newark (NJ)	3,200	13.96	3.15	8.78	12.31	20.25	35.02	31.75	49.52	39.22	5.07	6.35	6.80	4.69	4.49
New York-White Plains-Wayne (NY-NJ)	11,385	49.67	2.00	4.43	11.78	17.12	26.47	22.25	59.75	56.21	5.41	6.31	5.35	4.49	5.85



**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		MULTISTATE METROPOLITAN AREA						Evaluation Period: January 1, 2007 To March 31, 2009							
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full-Scope Review															
Philadelphia-Camden-Wilmington, PA/NJ/DE															
Full-Scope															
Philadelphia (PA)	4,095	69.35	8.68	10.53	18.44	23.69	33.17	27.03	39.71	38.75	3.04	4.75	4.12	2.46	2.72
Wilmington (DE)	572	9.69	1.53	3.15	14.54	13.99	51.24	46.33	32.69	36.54	2.36	2.78	1.90	2.31	2.72
Limited-Scope															
Camden (NJ)	1,238	20.97	3.02	11.95	9.38	11.23	62.69	54.85	24.91	21.97	2.70	11.60	3.10	2.47	2.01
Portland-Vancouver-Beaverton (OR-WA)	4,782	100.00	0.71	1.44	15.43	21.71	55.69	47.70	28.18	29.15	4.67	7.24	5.30	4.36	4.71
Providence-New Bedford-Fall River (RI-MA)	3,586	100.00	2.94	10.62	10.87	22.70	50.84	40.71	35.35	25.96	9.04	18.03	17.32	7.82	6.28
St Louis (MO-IL)	5,410	100.00	2.98	3.60	17.61	18.87	52.76	47.89	26.65	29.63	4.63	7.30	6.16	4.23	4.32
South Bend-Mishawaka (IN-MI)	185	100.00	1.06	1.08	18.80	16.22	57.51	50.81	22.63	31.89	1.58	1.54	1.65	1.86	1.00
Washington-Arlington-Alexandria (DC-VA-MD)															
Full-Scope															
Washington-Arlington-Alexandria (DC-VA-MD)	19,341	80.50	2.12	6.66	16.26	20.91	44.00	36.95	37.62	35.47	8.42	17.24	10.82	7.48	7.50
Limited-Scope															
Bethesda (MD)	4,686	19.50	0.57	0.79	16.20	17.99	49.83	54.23	33.40	27.00	9.31	7.08	8.84	9.35	9.73

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data: US & PR.

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT		MULTISTATE METROPOLITAN AREA						Evaluation Period: January 1, 2007 To March 31, 2009							
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full-Scope Review:															
Allentown-Bethlehem-Easton (PA-NJ)	210	100.00	1.17	0.95	16.64	19.05	50.09	47.14	32.10	32.86	2.52	0.00	2.93	2.15	2.99
Augusta-Richmond County (GA-SC)	98	100.00	4.06	2.04	15.01	11.22	55.01	67.35	25.92	19.39	4.22	4.00	2.63	5.25	3.05
Boston-Cambridge-Quincy (MA-NH)															
Full-Scope															
Boston (MA)	550	44.86	1.97	5.64	14.35	25.27	46.50	42.18	37.18	26.91	6.43	12.63	10.35	5.85	4.83
Limited-Scope															
Cambridge (MA)	359	29.28	0.94	1.95	14.92	18.38	53.92	52.37	30.23	27.30	6.07	7.69	7.13	5.39	6.88
Peabody (MA)	173	14.11	1.66	4.05	11.05	15.03	55.92	49.13	31.37	31.79	4.89	10.61	5.33	4.29	5.43
Rockingham (NH)	144	11.75	0.00	0.00	16.82	16.67	63.78	60.42	19.40	22.92	3.89	0.00	3.25	3.71	5.82
Charlotte-Gastonia-Concord (NC-SC)	490	100.00	1.23	2.86	18.14	14.90	51.31	37.55	29.32	44.69	7.57	12.00	6.27	6.42	9.57
Kansas City (MO-KS)	431	100.00	2.94	3.94	18.06	22.27	47.91	44.55	31.08	29.23	4.62	4.60	6.51	4.41	4.00
Kingsport-Bristol-Bristol (TN-VA)	33	100.00	0.00	0.00	11.96	6.06	70.73	63.64	17.30	30.30	2.48	0.00	0.00	2.34	5.74
New York-Northern NJ-Long Island, (NY-NJ)															
Full-Scope															
Edison (NJ)	1,048	26.66	3.50	0.95	14.87	17.27	51.71	57.73	29.93	24.05	7.17	3.30	7.94	7.25	6.82
Nassau (NY)	935	23.79	0.22	0.21	12.21	14.12	66.17	71.34	21.40	14.33	6.64	5.00	5.65	6.90	6.76
Newark (NJ)	684	17.40	3.15	5.12	12.31	19.88	35.02	40.79	49.52	34.21	6.96	8.18	9.27	7.00	5.85
New York-White Plains-Wayne (NY-NJ)	1,264	32.15	2.00	3.40	11.78	13.84	26.47	31.65	59.75	51.11	5.53	7.43	5.61	6.41	4.96

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT MULTISTATE METROPOLITAN AREA Evaluation Period: January 1, 2007 To March 31, 2009															
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full-Scope Review:															
Philadelphia-Camden-Wilmington, PA/NJ/DE															
Full-Scope															
Philadelphia (PA)	552	51.59	8.68	13.77	18.44	21.56	33.17	38.77	39.71	25.91	1.86	3.57	2.21	2.04	1.18
Wilmington (DE)	60	5.61	1.53	1.67	14.54	6.67	51.24	55.00	32.69	36.67	1.21	1.89	0.54	1.26	1.47
Limited-Scope															
Camden (NJ)	458	42.80	3.02	6.77	9.38	11.14	62.69	64.85	24.91	17.25	3.88	9.96	5.28	3.90	2.64
Portland-Vancouver-Beaverton (OR-WA)	507	100.00	0.71	0.99	15.43	17.55	55.69	53.85	28.18	27.61	5.30	9.09	5.22	5.09	5.73
Providence-New Bedford-Fall River (RI-MA)	697	100.00	2.94	6.89	10.87	18.65	50.84	47.06	35.35	27.40	6.42	14.08	10.8	6.07	4.83
St Louis (MO-IL)	554	100.00	2.98	3.43	17.61	21.12	52.76	49.82	26.65	25.63	3.47	4.40	4.19	3.06	3.80
South Bend-Mishawaka (IN-MI)	15	100.00	1.06	0.00	18.80	33.33	57.51	60.00	22.63	6.67	1.12	0.00	2.34	0.99	0.51
Washington-Arlington-Alexandria (DC-VA-MD)															
Full-Scope															
Washington-Arlington-Alexandria (DC-VA-MD)	1,427	82.44	2.12	5.68	16.26	23.55	44.00	45.06	37.62	25.72	6.35	11.29	8.03	5.78	5.63
Limited-Scope															
Bethesda (MD)	304	17.56	0.57	0.66	16.20	23.03	49.83	56.58	33.40	19.74	6.20	2.56	7.92	6.00	5.40

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data: US & PR.

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE															MULTISTATE METROPOLITAN AREA					Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***													
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Over all	Low	Mod	Mid	Upp									
Full-Scope Review:																								
Allentown-Bethlehem-Easton (PA-NJ)	629	100.00	1.17	2.70	16.64	16.38	50.09	41.65	32.10	39.27	1.84	3.57	1.69	1.65	2.14									
Augusta-Richmond County (GA-SC)	630	100.00	4.06	2.86	15.01	15.40	55.01	43.65	25.92	38.10	2.92	6.94	5.11	2.37	2.72									
Boston-Cambridge-Quincy (MA-NH)																								
Full-Scope																								
Boston (MA)	3,281	43.11	1.97	4.39	14.35	18.62	46.50	38.13	37.18	38.86	3.80	5.48	4.65	3.28	3.91									
Limited-Scope																								
Cambridge (MA)	2,638	34.66	0.94	1.71	14.92	14.82	53.92	45.34	30.23	38.13	3.80	6.45	3.78	3.21	4.94									
Peabody (MA)	1,150	15.11	1.66	4.61	11.05	15.91	55.92	43.57	31.37	35.91	3.31	7.34	4.69	2.68	3.37									
Rockingham (NH)	542	7.12	0.00	0.00	16.82	9.96	63.78	62.55	19.40	27.49	2.42	0.00	1.71	2.39	3.08									
Charlotte-Gastonia-Concord (NC-SC)	6,810	100.00	1.23	1.20	18.14	13.92	51.31	35.48	29.32	49.40	6.19	9.56	8.79	4.92	6.77									
Kansas City (MO-KS)	3,016	100.00	2.94	1.86	18.06	15.55	47.91	41.84	31.08	40.75	3.15	3.53	3.92	3.07	2.93									
Kingsport-Bristol-Bristol (TN-VA)	120	100.00	0.00	0.00	11.96	23.33	70.73	63.33	17.30	13.33	1.42	0.00	3.51	1.22	0.94									
New York-Northern NJ-Long Island, (NY-NJ)																								
Full-Scope																								
Edison (NJ)	4,339	24.48	3.50	1.57	14.87	13.44	51.71	52.48	29.93	32.52	3.18	3.27	2.74	3.05	3.83									
Nassau (NY)	3,691	20.82	0.22	0.24	12.21	15.25	66.17	63.10	21.40	21.40	4.16	2.20	3.44	4.00	6.10									
Newark (NJ)	3,090	17.43	3.15	5.21	12.31	16.38	35.02	32.46	49.52	45.95	3.03	3.07	3.03	2.72	3.38									
New York-White Plains-Wayne (NY-NJ)	6,608	37.27	2.00	2.25	11.78	13.32	26.47	24.29	59.75	60.14	3.46	2.68	2.97	2.95	3.99									

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE		MULTISTATE METROPOLITAN AREA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Philadelphia-Camden-Wilmington, PA/NJ/DE																
Full-Scope																
Philadelphia (PA)	2,675	61.07	8.68	6.06	18.44	14.84	33.17	28.75	39.71	50.36	1.58	1.55	1.34	1.39	1.90	
Wilmington (DE)	520	11.87	1.53	1.73	14.54	15.96	51.24	45.58	32.69	36.73	1.51	1.70	1.40	1.27	2.10	
Limited-Scope																
Camden (NJ)	1,185	27.05	3.02	5.99	9.38	9.37	62.69	61.35	24.91	23.29	1.63	4.88	1.59	1.55	1.59	
Portland-Vancouver-Beaverton (OR-WA)																
Portland-Vancouver-Beaverton (OR-WA)	3,611	100.00	0.71	0.72	15.43	15.51	55.69	48.35	28.18	35.42	2.47	2.34	2.37	2.19	3.16	
Providence-New Bedford-Fall River (RI-MA)																
Providence-New Bedford-Fall River (RI-MA)	2,934	100.00	2.94	6.24	10.87	14.66	50.84	41.17	35.35	37.93	4.05	7.80	6.38	3.39	3.58	
St Louis (MO-IL)																
St Louis (MO-IL)	4,222	100.00	2.98	2.77	17.61	16.39	52.76	43.84	26.65	37.00	2.60	3.84	3.24	2.22	2.84	
South Bend-Mishawaka (IN-MI)																
South Bend-Mishawaka (IN-MI)	130	100.00	1.06	0.77	18.80	10.77	57.51	58.46	22.63	30.00	0.68	2.33	0.74	0.64	0.71	
Washington-Arlington-Alexandria (DC-VA-MD)																
Full-Scope																
Washington-Arlington-Alexandria (DC-VA-MD)	12,256	78.12	2.12	3.79	16.26	18.12	44.00	39.28	37.62	38.81	4.29	4.64	4.09	3.92	5.03	
Limited-Scope																
Bethesda (MD)	3,432	21.88	0.57	0.82	16.20	16.29	49.83	47.67	33.40	35.23	4.91	7.24	4.51	4.35	6.48	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data: US & PR.

**Table 5. Geographic Distribution of Multi-family Loans**

Geographic Distribution: MULTI-FAMILY		MULTISTATE METROPOLITAN AREA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Multi-family Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of MF Units**	% BANK Loans	% of MF Units**	% BANK Loans	% of MF Units**	% BANK Loans	% of MF Units**	% BANK Loans						
Full-Scope Review:																
Allentown-Bethlehem-Easton (PA-NJ)	0	0.00	7.30	0.00	27.94	0.00	48.77	0.00	15.99	0.00	0.00	0.00	0.00	0.00	0.00	
Augusta-Richmond County (GA-SC)	0	0.00	14.05	0.00	19.01	0.00	46.88	0.00	20.06	0.00	0.00	0.00	0.00	0.00	0.00	
Boston-Cambridge-Quincy (MA-NH)																
Full-Scope																
Boston (MA)	1	50.00	13.39	0.00	29.57	0.00	31.06	100.00	25.97	0.00	0.23	0.00	0.00	0.61	0.00	
Limited-Scope																
Cambridge (MA)	0	0.00	7.40	0.00	30.67	0.00	48.78	0.00	13.16	0.00	0.00	0.00	0.00	0.00	0.00	
Peabody (MA)	1	50.00	14.41	0.00	28.40	100.00	46.94	0.00	10.24	0.00	0.00	0.00	0.00	0.00	0.00	
Rockingham (NH)	0	0.00	0.00	0.00	30.35	0.00	64.88	0.00	4.78	0.00	0.00	0.00	0.00	0.00	0.00	
Charlotte-Gastonia-Concord (NC-SC)	3	100.00	3.38	33.33	25.80	0.00	46.15	33.33	24.68	33.33	0.68	0.00	0.00	1.61	0.00	
Kansas City (MO-KS)	1	100.00	7.16	0.00	28.18	100.00	45.97	0.00	18.70	0.00	0.51	0.00	1.52	0.00	0.00	
Kingsport-Bristol-Bristol (TN-VA)	0	0.00	0.00	0.00	22.71	0.00	57.58	0.00	19.71	0.00	0.00	0.00	0.00	0.00	0.00	
New York-Northern NJ-Long Island, (NY-NJ)																
Full-Scope																
Edison (NJ)	3	33.33	7.81	33.33	24.08	0.00	53.46	66.67	14.66	0.00	1.70	3.70	0.00	2.63	0.00	
Nassau (NY)	1	11.11	3.51	100.00	27.94	0.00	58.07	0.00	10.49	0.00	0.93	16.67	0.00	0.00	0.00	
Newark (NJ)	0	0.00	25.36	0.00	33.76	0.00	25.56	0.00	15.32	0.00	0.00	0.00	0.00	0.00	0.00	
New York-White Plains-Wayne (NY-NJ)	5	55.56	17.72	20.00	29.34	20.00	21.19	0.00	31.74	60.00	0.13	0.16	0.06	0.00	0.32	

**Table 5. Geographic Distribution of Multi-family Loans**

Geographic Distribution: MULTI-FAMILY		MULTISTATE METROPOLITAN AREA						Evaluation Period: January 1, 2007 To March 31, 2009							
MSA/Assessment Area:	Total Multi-family Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% of MF Units**	% BANK Loans	% of MF Units**	% BANK Loans	% of MF Units**	% BANK Loans	% of MF Units**	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full-Scope Review:															
Philadelphia-Camden-Wilmington, PA/NJ/DE															
Full-Scope															
Philadelphia (PA)	2	100.00	7.67	0.00	21.06	0.00	39.12	50.00	32.15	50.00	0.00	0.00	0.00	0.00	0.00
Wilmington (DE)	0	0.00	5.53	0.00	21.17	0.00	53.68	0.00	19.62	0.00	0.00	0.00	0.00	0.00	0.00
Limited-Scope															
Camden (NJ)	0	0.00	6.64	0.00	24.73	0.00	57.35	0.00	11.28	0.00	0.00	0.00	0.00	0.00	0.00
Portland-Vancouver-Beaverton (OR-WA)	0	0.00	3.45	0.00	34.95	0.00	43.30	0.00	18.31	0.00	0.00	0.00	0.00	0.00	0.00
Providence-New Bedford-Fall River (RI-MA)	11	100.00	16.04	0.00	28.43	0.00	38.62	100.00	16.91	0.00	2.02	0.00	0.00	6.72	0.00
St Louis (MO-IL)	2	100.00	10.64	0.00	20.19	0.00	48.13	50.00	21.04	50.00	0.00	0.00	0.00	0.00	0.00
South Bend-Mishawaka (IN-MI)	0	0.00	2.17	0.00	32.92	0.00	41.29	0.00	23.62	0.00	0.00	0.00	0.00	0.00	0.00
Washington-Arlington-Alexandria (DC-VA-MD)															
Full-Scope															
Washington-Arlington-Alexandria (DC-VA-MD)	0	0.00	12.45	0.00	37.50	0.00	29.17	0.00	20.88	0.00	0.00	0.00	0.00	0.00	0.00
Limited-Scope															
Bethesda (MD)	0	0.00	1.69	0.00	44.59	0.00	41.98	0.00	11.74	0.00	0.00	0.00	0.00	0.00	0.00

(\*) Multi-family loans originated and purchased in the MSA/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 housing units in a particular geography divided by the number of multi-family housing units in the area based on 2000 Census information.

(\*\*\*) Based on 2008 Peer Mortgage Data: US & PR.

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES		MULTISTATE METROPOLITAN AREA						Evaluation Period: January 1, 2007 To March 31, 2009							
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full-Scope Review:															
Allentown-Bethlehem-Easton (PA-NJ)	4,412	100.00	4.17	2.74	17.20	15.71	47.18	42.38	31.46	39.17	7.65	8.68	9.07	7.14	7.64
Augusta-Richmond County (GA-SC)	2,750	100.00	8.76	5.60	16.08	13.67	48.41	46.47	26.76	34.25	9.37	9.25	10.98	9.74	8.15
Boston-Cambridge-Quincy (MA-NH)															
Full-Scope															
Boston (MA)	17,351	40.66	10.15	6.76	15.43	16.25	35.04	35.44	39.37	41.55	10.99	11.71	13.79	9.99	10.88
Limited-Scope															
Cambridge (MA)	15,701	36.79	3.31	2.50	17.47	17.35	51.44	48.27	27.78	31.88	11.13	15.01	12.26	10.4	11.63
Peabody (MA)	5,480	12.84	6.63	5.46	15.05	13.70	50.15	45.91	28.17	34.93	8.51	12.65	10.25	7.65	8.63
Rockingham (NH)	4,144	9.71	0.00	0.00	17.50	14.31	67.15	65.15	15.35	20.54	9.82	0.00	10.34	9.77	9.05
Charlotte-Gastonia-Concord (NC-SC)	15,114	100.00	3.47	2.88	19.22	13.71	43.70	40.42	33.61	42.99	12.35	13.80	12.10	11.7	13.07
Kansas City (MO-KS)	11,660	100.00	3.97	2.74	19.58	16.55	44.42	38.97	32.02	41.74	8.81	10.71	10.48	8.67	8.26
Kingsport-Bristol-Bristol (TN-VA)	1,086	100.00	0.00	0.00	16.59	15.56	66.51	64.46	16.90	19.98	6.39	0.00	7.50	6.40	4.85
New York-Northern NJ-Long Island, (NY-NJ)															
Full-Scope															
Edison (NJ)	26,490	17.69	3.21	2.57	13.50	13.38	51.76	48.51	31.54	35.54	10.61	11.80	12.66	10.4	10.14
Nassau (NY)	30,915	20.64	0.74	0.59	13.42	14.81	62.66	61.88	23.18	22.72	8.60	13.24	10.81	8.62	7.40
Newark (NJ)	20,617	13.77	9.55	6.21	16.40	15.45	31.43	32.16	42.61	46.18	9.65	12.96	12.92	9.90	8.36
New York-White Plains-Wayne (NY-NJ)	71,728	47.90	6.80	4.82	17.91	16.52	21.56	23.90	53.73	54.76	7.09	7.88	8.21	7.74	6.51



**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES		MULTISTATE METROPOLITAN AREA						Evaluation Period: January 1, 2007 To March 31, 2009							
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full-Scope Review:															
Philadelphia-Camden-Wilmington, PA/NJ/DE															
Full-Scope															
Philadelphia (PA)	20,237	66.16	8.63	4.36	16.50	12.88	29.65	30.18	45.22	52.58	7.02	7.70	7.91	7.13	6.58
Wilmington (DE)	2,796	9.14	14.27	6.22	14.98	16.06	43.49	42.67	27.27	35.05	7.37	7.73	8.34	7.04	7.21
Limited-Scope															
Camden (NJ)	7,553	24.69	3.93	2.30	10.92	10.29	56.75	55.43	28.40	31.97	7.86	11.15	9.90	7.82	7.09
Portland-Vancouver-Beaverton (OR-WA)	19,568	100.00	4.38	3.61	21.30	20.90	48.60	44.38	25.73	31.11	9.91	11.61	11.86	9.55	9.56
Providence-New Bedford-Fall River (RI-MA)	13,896	100.00	8.72	8.00	15.67	16.07	44.41	41.54	31.20	34.39	11.44	15.93	15.35	10.5	10.55
St Louis (MO-IL)	16,968	100.00	4.81	3.12	18.36	14.86	47.87	44.62	28.96	37.40	9.57	10.95	10.84	9.06	9.73
South Bend-Mishawaka (IN-MI)	1,001	100.00	1.73	1.20	28.09	22.88	50.17	51.85	20.01	24.08	5.95	2.13	6.52	5.92	5.06
Washington-Arlington-Alexandria (DC-VA-MD)															
Full-Scope															
Washington-Arlington-Alexandria (DC-VA-MD)	35,278	75.03	5.00	3.41	16.90	15.66	39.06	40.55	39.04	40.38	10.82	12.69	13.22	11.2	9.60
Limited-Scope															
Bethesda (MD)	11,739	24.97	1.09	1.26	23.15	23.15	45.74	46.49	30.02	29.10	10.44	14.26	12.94	10.4	8.85

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS MULTISTATE METROPOLITAN AREA Evaluation Period: January 1, 2007 To March 31, 2009															
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full-Scope Review:															
Allentown-Bethlehem-Easton (PA-NJ)	38	100.00	0.70	0.00	6.19	7.89	48.64	50.00	44.47	42.11	12.57	0.00	25.00	10.99	14.29
Augusta-Richmond County (GA-SC)	36	100.00	3.90	0.00	20.21	27.78	52.31	58.33	23.59	13.89	8.79	0.00	12.77	9.62	0.00
Boston-Cambridge-Quincy (MA-NH)															
Full-Scope															
Boston (MA)	52	39.10	2.12	3.85	8.65	1.92	49.95	57.69	39.28	36.54	10.95	0.00	0.00	16.16	10.00
Limited-Scope															
Cambridge (MA)	34	25.56	1.08	0.00	11.49	2.94	54.24	32.35	33.19	64.71	9.74	0.00	0.00	6.67	18.52
Peabody (MA)	18	13.53	1.18	0.00	9.01	5.56	53.14	27.78	36.67	66.67	8.16	0.00	0.00	2.38	14.58
Rockingham (NH)	29	21.80	0.00	0.00	9.92	10.34	68.50	65.52	21.57	24.14	13.00	0.00	16.67	10.77	18.18
Charlotte-Gastonia-Concord (NC-SC)	63	100.00	1.27	0.00	15.77	17.46	57.67	57.14	25.28	25.40	10.87	0.00	8.57	11.94	10.17
Kansas City (MO-KS)	211	100.00	1.23	0.00	21.17	45.02	53.61	40.28	23.99	14.69	11.63	0.00	18.36	9.17	8.59
Kingsport-Bristol-Bristol (TN-VA)	20	100.00	0.00	0.00	11.80	0.00	76.58	95.00	11.62	5.00	5.24	0.00	0.00	6.86	0.00
New York-Northern NJ-Long Island, (NY-NJ)															
Full-Scope															
Edison (NJ)	101	32.79	1.29	0.00	9.15	8.91	53.24	51.49	36.31	39.60	15.74	0.00	17.14	13.90	20.21
Nassau (NY)	69	22.40	0.45	0.00	17.68	30.43	65.20	36.23	16.67	33.33	9.34	0.00	14.55	5.02	20.00
Newark (NJ)	67	21.75	1.13	2.99	6.63	2.99	34.76	20.90	57.47	73.13	13.82	25.00	4.35	8.70	17.61
New York-White Plains-Wayne (NY-NJ)	71	23.05	2.09	4.23	7.02	8.45	17.55	15.49	73.34	71.83	3.65	3.45	2.35	1.92	5.39

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS MULTISTATE METROPOLITAN AREA Evaluation Period: January 1, 2007 To March 31, 2009															
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full-Scope Review:															
Philadelphia-Camden-Wilmington, PA/NJ/DE															
Full-Scope															
Philadelphia (PA)	60	52.63	1.34	1.67	5.76	1.67	34.06	25.00	58.84	71.67	3.57	0.00	0.00	1.94	6.41
Wilmington (DE)	12	10.53	3.27	0.00	14.43	0.00	44.79	33.33	37.50	66.67	8.93	0.00	0.00	6.90	20.00
Limited-Scope															
Camden (NJ)	42	36.84	0.87	0.00	7.66	4.76	59.05	54.76	32.42	40.48	10.12	0.00	0.00	12.63	7.94
Portland-Vancouver-Beaverton (OR-WA)	215	100.00	1.30	0.47	10.62	12.56	64.08	61.40	24.00	25.58	11.95	10.00	15.38	10.49	19.62
Providence-New Bedford-Fall River (RI-MA)	68	100.00	2.90	8.82	5.55	5.88	44.85	30.88	46.70	54.41	12.61	22.22	6.67	12.09	13.51
St Louis (MO-IL)	135	100.00	1.03	1.48	12.01	11.11	69.49	63.70	17.46	23.70	4.65	40.00	5.79	3.47	13.27
South Bend-Mishawaka (IN-MI)	19	100.00	0.12	0.00	6.37	0.00	81.15	100.00	12.36	0.00	4.69	0.00	0.00	5.13	0.00
Washington-Arlington-Alexandria (DC-VA-MD)															
Full-Scope															
Washington-Arlington-Alexandria (DC-VA-MD)	90	60.81	1.32	2.22	13.32	18.89	50.38	44.44	34.98	34.44	9.78	18.18	18.18	8.30	8.92
Limited-Scope															
Bethesda (MD)	58	39.19	0.71	0.00	18.00	24.14	56.94	43.10	24.35	32.76	11.28	0.00	20.00	10.00	9.52

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		MULTISTATE METROPOLITAN AREA						Evaluation Period: January 1, 2007 To March 31, 2009							
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****				
	#	% of Total*	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***	Overall	Low	Mod	Mid	Upp
Full-Scope Review:															
Allentown-Bethlehem-Easton (PA-NJ)	904	100.00	18.44	7.87	19.24	23.85	23.54	27.97	38.78	40.31	3.06	3.30	3.63	2.63	3.01
Augusta-Richmond County (GA-SC)	1,142	100.00	22.37	8.30	16.64	23.60	20.78	22.76	40.21	45.34	5.51	5.66	5.92	4.26	6.03
Boston-Cambridge-Quincy (MA-NH)															
Full-Scope															
Boston (MA)	5,314	48.72	21.69	6.95	17.14	31.80	21.61	26.47	39.56	34.77	7.53	10.43	13.03	7.61	5.72
Limited-Scope															
Cambridge (MA)	3,454	31.66	19.32	12.36	18.26	29.27	22.74	24.57	39.69	33.79	6.58	10.27	9.35	5.84	5.55
Peabody (MA)	1,542	14.14	20.76	12.50	17.43	39.78	21.99	21.75	39.82	25.97	5.91	14.63	10.00	4.91	4.15
Rockingham (NH)	598	5.48	16.53	4.76	19.79	22.16	26.38	31.68	37.30	41.39	4.36	2.30	5.18	3.83	4.59
Charlotte-Gastonia-Concord (NC-SC)	12,787	100.00	19.43	12.69	18.53	31.23	22.93	16.88	39.11	39.20	11.79	18.60	18.13	9.16	9.70
Kansas City (MO-KS)	6,547	100.00	18.55	20.16	18.98	37.63	23.75	17.17	38.72	25.04	8.38	14.02	14.16	5.51	5.16
Kingsport-Bristol-Bristol (TN-VA)	250	100.00	19.41	8.55	18.61	17.09	23.07	17.95	38.90	56.41	2.89	2.70	2.48	2.06	3.54
New York-Northern NJ-Long Island, (NY-NJ)															
Full-Scope															
Edison (NJ)	4,478	19.54	19.11	6.63	18.58	21.95	22.73	29.23	39.58	42.20	5.37	5.88	6.38	5.30	5.04
Nassau (NY)	3,859	16.84	18.03	2.82	18.61	17.87	24.19	32.95	39.18	46.36	4.62	6.34	6.25	4.36	4.41
Newark (NJ)	3,200	13.96	22.05	2.70	16.60	18.15	20.25	31.97	41.11	47.18	5.24	6.43	7.95	5.98	4.40
New York-White Plains-Wayne (NY-NJ)	11,385	49.67	25.76	0.93	15.40	6.64	16.77	17.52	42.07	74.91	4.29	4.53	6.84	6.19	3.97

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		MULTISTATE METROPOLITAN AREA						Evaluation Period: January 1, 2007 To March 31, 2009							
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****				
	#	% of Total*	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***	Overall	Low	Mod	Mid	Upp
Full-Scope Review:															
Philadelphia-Camden-Wilmington, PA/NJ/DE															
Full-Scope															
Philadelphia (PA)	4,095	69.35	22.16	14.64	17.16	24.57	20.53	19.41	40.14	41.38	2.85	5.75	3.57	2.25	2.46
Wilmington (DE)	572	9.69	18.53	7.20	17.33	28.00	23.55	25.60	40.59	39.20	2.12	0.88	2.27	1.91	2.49
Limited-Scope															
Camden (NJ)	1,238	20.97	18.85	18.57	18.50	28.87	24.62	22.27	38.03	30.28	2.74	6.97	3.11	2.06	2.28
Portland-Vancouver-Beaverton (OR-WA)	4,782	100.00	18.37	3.43	19.20	23.57	23.62	29.38	38.81	43.62	4.45	4.31	6.09	4.85	3.79
Providence-New Bedford-Fall River (RI-MA)	3,586	100.00	21.48	7.63	17.23	34.84	22.00	28.35	39.28	29.19	9.86	16.64	19.11	9.73	6.06
St Louis (MO-IL)	5,410	100.00	19.63	14.33	18.60	32.68	22.66	19.65	39.11	33.33	5.17	6.78	6.95	4.16	4.25
South Bend-Mishawaka (IN-MI)	185	100.00	18.66	15.61	18.94	23.70	23.72	19.08	38.68	41.62	1.63	2.20	1.84	1.29	1.50
Washington-Arlington-Alexandria (DC-VA-MD)															
Full-Scope															
Washington-Arlington-Alexandria (DC-VA-MD)	19,341	80.50	20.06	9.99	17.74	29.02	22.20	25.85	39.99	35.13	8.50	14.34	13.93	7.66	6.38
Limited-Scope															
Bethesda (MD)	4,686	19.50	18.47	10.88	19.10	29.34	23.46	23.27	38.97	36.51	9.06	11.40	12.71	7.82	7.66

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 9.85% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data: US & PR.

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		MULTISTATE METROPOLITAN AREA						Evaluation Period: January 1, 2007 To March 31, 2009							
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****				
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Over all	Low	Mod	Mid	Upp
Full-Scope Review:															
Allentown-Bethlehem-Easton (PA-NJ)	210	100.00	18.44	9.76	19.24	15.61	23.54	30.24	38.78	44.39	2.52	2.53	1.90	2.45	2.86
Augusta-Richmond County (GA-SC)	98	100.00	22.37	9.18	16.64	15.31	20.78	19.39	40.21	56.12	4.34	6.42	3.62	2.81	5.09
Boston-Cambridge-Quincy (MA-NH)															
Full-Scope															
Boston (MA)	550	44.86	21.69	11.49	17.14	26.37	21.61	25.42	39.56	36.72	6.52	7.37	8.62	6.01	5.95
Limited-Scope															
Cambridge (MA)	359	29.28	19.32	11.34	18.26	24.18	22.74	26.27	39.69	38.21	6.08	5.53	6.82	5.23	6.42
Peabody (MA)	173	14.11	20.76	8.38	17.43	13.77	21.99	26.35	39.82	51.50	4.99	5.08	3.55	4.02	6.03
Rockingham (NH)	144	11.75	16.53	9.42	19.79	23.91	26.38	27.54	37.30	39.13	3.94	3.59	3.51	4.06	4.13
Charlotte-Gastonia-Concord (NC-SC)	490	100.00	19.43	6.47	18.53	17.24	22.93	16.81	39.11	59.48	7.42	5.11	6.48	6.97	8.33
Kansas City (MO-KS)	431	100.00	18.55	14.25	18.98	24.50	23.75	24.50	38.72	36.75	4.59	4.92	5.53	3.60	4.69
Kingsport-Bristol-Bristol (TN-VA)	33	100.00	19.41	0.00	18.61	10.34	23.07	48.28	38.90	41.38	2.44	0.00	1.11	2.27	3.91
New York-Northern NJ-Long Island, (NY-NJ)															
Full-Scope															
Edison (NJ)	1,048	26.66	19.11	9.66	18.58	21.70	22.73	34.42	39.58	34.22	7.20	6.48	6.60	8.15	6.99
Nassau (NY)	935	23.79	18.03	7.40	18.61	20.97	24.19	31.68	39.18	39.96	6.76	6.26	7.08	6.33	7.03
Newark (NJ)	684	17.40	22.05	7.68	16.60	21.66	20.25	28.11	41.11	42.55	7.02	6.78	7.73	6.41	7.15
New York-White Plains-Wayne (NY-NJ)	1,264	32.15	25.76	1.95	15.40	7.95	16.77	20.86	42.07	69.24	5.78	3.68	5.09	6.41	5.75

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		MULTISTATE METROPOLITAN AREA						Evaluation Period: January 1, 2007 To March 31, 2009							
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****				
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Over all	Low	Mod	Mid	Upp
Full-Scope Review:															
Philadelphia-Camden-Wilmington, PA/NJ/DE															
Full-Scope															
Philadelphia (PA)	552	51.59	22.16	13.04	17.16	25.14	20.53	26.65	40.14	35.16	1.84	1.82	2.04	1.88	1.73
Wilmington (DE)	60	5.61	18.53	5.36	17.33	14.29	23.55	33.93	40.59	46.43	1.10	0.00	0.34	1.12	1.92
Limited-Scope															
Camden (NJ)	458	42.80	18.85	15.16	18.50	29.41	24.62	26.24	38.03	29.19	3.86	5.07	4.62	3.85	3.17
Portland-Vancouver-Beaverton (OR-WA)															
	507	100.00	18.37	5.88	19.20	20.92	23.62	26.36	38.81	46.84	5.08	6.33	5.49	4.52	5.18
Providence-New Bedford-Fall River (RI-MA)															
	697	100.00	21.48	10.75	17.23	20.32	22.00	25.77	39.28	43.15	6.53	6.88	6.90	5.85	6.77
St Louis (MO-IL)															
	554	100.00	19.63	11.22	18.60	23.65	22.66	26.25	39.11	38.88	3.43	2.82	3.61	3.02	3.78
South Bend-Mishawaka (IN-MI)															
	15	100.00	18.66	33.33	18.94	16.67	23.72	8.33	38.68	41.67	0.96	2.65	0.43	0.39	1.19
Washington-Arlington-Alexandria (DC-VA-MD)															
Full-Scope															
Washington-Arlington-Alexandria (DC-VA-MD)	1,427	82.44	20.06	16.22	17.74	26.72	22.20	27.72	39.99	29.34	6.09	7.35	7.07	5.81	5.43
Limited-Scope															
Bethesda (MD)	304	17.56	18.47	14.44	19.10	28.16	23.46	25.63	38.97	31.77	5.89	6.93	6.67	5.07	5.73

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 5.23% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data: US & PR.

**Table 10. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE															MULTISTATE METROPOLITAN AREA					Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****													
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Over all	Low	Mod	Mid	Upp									
Full-Scope Review:																								
Allentown-Bethlehem-Easton (PA-NJ)	629	100.00	18.44	8.22	19.24	22.37	23.54	23.14	38.78	46.27	1.71	1.54	2.06	1.21	1.90									
Augusta-Richmond County (GA-SC)	630	100.00	22.37	6.60	16.64	14.34	20.78	21.32	40.21	57.74	2.36	2.43	2.06	1.84	2.69									
Boston-Cambridge-Quincy (MA-NH)																								
Full-Scope																								
Boston (MA)	3,281	43.11	21.69	5.53	17.14	18.38	21.61	23.25	39.56	52.84	3.61	3.20	4.21	3.38	3.58									
Limited-Scope																								
Cambridge (MA)	2,638	34.66	19.32	7.61	18.26	16.45	22.74	22.66	39.69	53.28	3.63	3.71	3.62	3.12	4.00									
Peabody (MA)	1,150	15.11	20.76	5.28	17.43	21.97	21.99	24.46	39.82	48.29	3.20	2.94	4.34	3.17	2.77									
Rockingham (NH)	542	7.12	16.53	4.15	19.79	20.96	26.38	24.45	37.30	50.44	2.33	1.65	1.90	1.92	2.93									
Charlotte-Gastonia-Concord (NC-SC)	6,810	100.00	19.43	5.64	18.53	15.67	22.93	17.25	39.11	61.44	5.94	5.68	6.29	4.54	6.55									
Kansas City (MO-KS)	3,016	100.00	18.55	11.84	18.98	25.29	23.75	22.36	38.72	40.52	3.16	4.26	4.19	2.51	2.84									
Kingsport-Bristol-Bristol (TN-VA)	120	100.00	19.41	9.38	18.61	23.96	23.07	18.75	38.90	47.92	1.12	0.87	0.58	0.82	1.58									
New York-Northern NJ-Long Island, (NY-NJ)																								
Full-Scope																								
Edison (NJ)	4,339	24.48	19.11	5.77	18.58	17.65	22.73	28.30	39.58	48.29	3.17	2.71	2.43	3.02	3.71									
Nassau (NY)	3,691	20.82	18.03	4.64	18.61	18.40	24.19	29.38	39.18	47.57	3.40	3.39	2.99	3.03	3.87									
Newark (NJ)	3,090	17.43	22.05	3.80	16.60	14.17	20.25	26.55	41.11	55.49	2.98	2.65	2.39	2.70	3.38									
New York-White Plains-Wayne (NY-NJ)	6,608	37.27	25.76	1.23	15.40	4.95	16.77	14.58	42.07	79.23	2.91	2.25	2.50	2.29	3.06									



**Table 10. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE		MULTISTATE METROPOLITAN AREA						Evaluation Period: January 1, 2007 To March 31, 2009							
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****				
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Over all	Low	Mod	Mid	Upp
Full-Scope Review:															
Philadelphia-Camden-Wilmington, PA/NJ/DE															
Full-Scope															
Philadelphia (PA)	2,675	61.07	22.16	6.90	17.16	16.98	20.53	21.50	40.14	54.61	1.27	0.91	1.08	1.12	1.52
Wilmington (DE)	520	11.87	18.53	11.43	17.33	19.12	23.55	20.44	40.59	49.01	1.29	0.63	1.01	1.05	1.88
Limited-Scope															
Camden (NJ)	1,185	27.05	18.85	12.38	18.50	22.08	24.62	28.17	38.03	37.36	1.43	1.82	1.19	1.28	1.66
Portland-Vancouver-Beaverton (OR-WA)															
Portland-Vancouver-Beaverton (OR-WA)	3,611	100.00	18.37	4.00	19.20	17.63	23.62	24.41	38.81	53.97	2.12	2.84	2.21	1.68	2.31
Providence-New Bedford-Fall River (RI-MA)															
Providence-New Bedford-Fall River (RI-MA)	2,934	100.00	21.48	6.02	17.23	21.30	22.00	27.63	39.28	45.04	4.19	4.03	5.75	4.06	3.58
St Louis (MO-IL)															
St Louis (MO-IL)	4,222	100.00	19.63	9.67	18.60	23.75	22.66	20.90	39.11	45.69	2.65	3.05	3.34	1.97	2.66
South Bend-Mishawaka (IN-MI)															
South Bend-Mishawaka (IN-MI)	130	100.00	18.66	6.25	18.94	19.64	23.72	16.96	38.68	57.14	0.53	0.19	0.65	0.26	0.73
Washington-Arlington-Alexandria (DC-VA-MD)															
Full-Scope															
Washington-Arlington-Alexandria (DC-VA-MD)	12,256	78.12	20.06	8.34	17.74	23.11	22.20	26.91	39.99	41.64	3.82	3.31	3.90	3.61	4.06
Limited-Scope															
Bethesda (MD)	3,432	21.88	18.47	9.21	19.10	22.68	23.46	25.17	38.97	42.94	3.93	3.71	4.05	3.70	4.11

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 5.94% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data: US & PR.

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES		MULTISTATE METROPOLITAN AREA			Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses **	% BANK Loans ***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Allentown-Bethlehem-Easton (PA-NJ)	4,412	100.00	66.25	50.27	98.03	0.84	1.13	7.65	10.11
Augusta-Richmond County (GA-SC)	2,750	100.00	58.87	49.24	98.11	0.84	1.05	9.37	12.32
Boston-Cambridge-Quincy (MA-NH)									
Full-Scope									
Boston (MA)	17,351	40.66	65.65	52.92	94.75	2.15	3.10	10.99	18.17
Limited-Scope									
Cambridge (MA)	15,701	36.79	65.45	54.73	95.66	1.90	2.44	11.13	18.91
Peabody (MA)	5,480	12.84	66.69	52.43	97.30	1.08	1.62	8.51	13.39
Rockingham (NH)	4,144	9.71	63.42	47.68	95.68	1.67	2.65	9.82	13.06
Charlotte-Gastonia-Concord (NC-SC)	15,114	100.00	64.11	51.42	96.03	1.67	2.30	12.35	17.22
Kansas City (MO-KS)	11,660	100.00	62.78	53.32	96.75	1.84	1.42	8.81	13.88
Kingsport-Bristol-Bristol (TN-VA)	1,086	100.00	58.92	41.16	98.80	0.55	0.64	6.39	6.28
New York-Northern NJ-Long Island, (NY-NJ)									
Full-Scope									
Edison (NJ)	26,490	17.69	69.46	53.16	95.92	1.60	2.47	10.61	18.29
Nassau (NY)	30,915	20.64	69.13	54.89	96.67	1.52	1.81	8.60	15.74
Newark (NJ)	20,617	13.77	70.99	54.41	96.18	1.67	2.16	9.65	17.30
New York-White Plains-Wayne (NY-NJ)	71,728	47.90	67.87	55.10	96.77	1.35	1.88	7.09	13.31

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

(\*\*) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2008).

(\*\*\*) 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 37.31% of small loans to businesses originated/purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES		MULTISTATE METROPOLITAN AREA			Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses **	% BANK Loans ***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Philadelphia-Camden-Wilmington, PA/NJ/DE									
Full-Scope									
Philadelphia (PA)	20,237	66.16	65.39	45.69	97.23	1.11	1.66	7.02	9.46
Wilmington (DE)	2,796	1.04	64.16	43.88	99.21	0.18	0.60	7.37	8.70
Limited-Scope									
Camden (NJ)	7,553	24.69	68.34	45.84	96.24	1.55	2.22	7.86	10.67
Portland-Vancouver-Beaverton (OR-WA)	19,568	100.00	66.35	50.34	97.55	1.19	1.27	9.91	11.81
Providence-New Bedford-Fall River (RI-MA)	13,896	100.00	68.40	49.97	92.46	3.61	3.93	11.44	16.37
St Louis (MO-IL)	16,968	100.00	64.16	54.47	96.06	1.99	1.95	9.57	13.92
South Bend-Mishawaka (IN-MI)	1,001	100.00	62.93	41.46	95.10	2.70	2.20	5.95	6.49
Washington-Arlington-Alexandria (DC-VA-MD)									
Full-Scope									
Washington-Arlington-Alexandria (DC-VA-MD)	35,278	75.03	66.61	55.77	96.48	1.65	1.87	10.82	18.67
Limited-Scope									
Bethesda (MD)	11,739	24.97	68.34	54.82	96.32	1.92	1.76	10.44	18.39

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

(\*\*) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2008).

(\*\*\*) 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 37.31% of small loans to businesses originated/purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS MULTISTATE METROPOLITAN AREA Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of Farms**	% BANK Loans ***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Allentown-Bethlehem-Easton (PA-NJ)	38	100.00	96.80	73.68	100.00	0.00	0.00	12.57	12.41
Augusta-Richmond County (GA-SC)	36	100.00	97.03	52.78	80.56	11.11	8.33	8.79	5.19
Boston-Cambridge-Quincy (MA-NH)									
Full-Scope									
Boston (MA)	52	39.10	95.58	61.54	100.00	0.00	0.00	10.95	7.45
Limited-Scope									
Cambridge (MA)	34	25.56	95.22	64.71	100.00	0.00	0.00	9.74	11.21
Peabody (MA)	18	13.53	95.72	83.33	100.00	0.00	0.00	8.16	10.26
Rockingham (NH)	29	21.80	97.63	65.52	100.00	0.00	0.00	13.00	10.53
Charlotte-Gastonia-Concord (NC-SC)	63	100.00	95.37	65.08	92.06	3.17	4.76	10.87	10.98
Kansas City (MO-KS)	211	100.00	97.11	35.07	88.63	8.53	2.84	11.63	5.46
Kingsport-Bristol-Bristol (TN-VA)	20	100.00	97.18	40.00	100.00	0.00	0.00	5.24	2.37
New York-Northern NJ-Long Island, (NY-NJ)									
Full-Scope									
Edison (NJ)	101	32.79	96.01	52.48	98.02	1.98	0.00	15.74	11.66
Nassau (NY)	69	22.40	96.16	55.07	98.55	1.45	0.00	9.34	6.42
Newark (NJ)	67	21.75	96.58	70.15	98.51	1.49	0.00	13.82	12.85
New York-White Plains-Wayne (NY-NJ)	71	23.05	95.69	46.48	98.59	1.41	0.00	3.65	2.40

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

(\*\*) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2008).

(\*\*\*) 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 41.58% of small loans to farms originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS MULTISTATE METROPOLITAN AREA Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of Farms**	% BANK Loans ***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Philadelphia-Camden-Wilmington, PA/NJ/DE									
Full-Scope									
Philadelphia (PA)	60	52.63	94.72	38.33	100.00	0.00	0.00	3.57	1.81
Wilmington (DE)	12	1.71	94.79	41.67	100.00	0.00	0.00	8.93	4.76
Limited-Scope									
Camden (NJ)	42	36.84	95.65	57.14	100.00	0.00	0.00	10.12	9.09
Portland-Vancouver-Beaverton (OR-WA)	215	100.00	94.95	51.16	91.63	4.19	4.19	11.95	9.67
Providence-New Bedford-Fall River (RI-MA)	68	100.00	96.21	60.29	100.00	0.00	0.00	12.61	11.48
St Louis (MO-IL)	135	100.00	97.66	52.59	99.26	0.00	0.74	4.65	2.79
South Bend-Mishawaka (IN-MI)	19	100.00	97.25	57.89	100.00	0.00	0.00	4.69	2.78
Washington-Arlington-Alexandria (DC-VA-MD)									
Full-Scope									
Washington-Arlington-Alexandria (DC-VA-MD)	90	60.81	94.84	50.00	95.56	3.33	1.11	9.78	6.12
Limited-Scope									
Bethesda (MD)	58	39.19	95.22	65.52	100.00	0.00	0.00	11.28	10.71

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

(\*\*) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2008).

(\*\*\*) 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 41.58% of small loans to farms originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 13. Qualified Investments**

QUALIFIED INVESTMENTS		MULTISTATE METROPOLITAN AREA				Evaluation Period: January 1, 2007 To March 31, 2009			
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Allentown-Bethlehem-Easton (PA-NJ)	1	202	39	4,014	40	4,215	100.00	0	0
Augusta-Richmond County (GA-SC)	2	851	34	2,536	36	3,387	100.00	1	30
Boston-Cambridge-Quincy (MA-NH)									
Full-Scope									
Boston (MA)	62	154,451	328	144,536	390	298,987	100.00	6	4,552
Limited-Scope									
Cambridge (MA)	15	4,706	93	92,653	108	97,359	100.00	5	12,889
Peabody (MA)	9	27,677	30	22,594	39	50,272	100.00	2	959
Rockingham (NH)	9	3,754	27	1,287	36	5,040	100.00	0	0
Charlotte-Gastonia-Concord (NC-SC)	17	36,074	212	123,600	229	159,674	100.00	2	2,727
Kansas City (MO-KS)	28	24,488	103	31,856	131	56,344	100.00	8	5,923
Kingsport-Bristol-Bristol (TN-VA)	1	156	14	706	15	862	100.00	0	0
New York-Northern NJ-Long Island, (NY-NJ)									
Full-Scope									
Edison (NJ)	5	21,915	77	48,099	82	70,013	100.00	2	12,924
Nassau (NY)	2	5,944	98	27,650	100	33,594	100.00	2	428
Newark (NJ)	11	33,793	129	24,224	140	58,017	100.00	1	18
New York-White Plains-Wayne (NY-NJ)	138	134,743	285	336,985	423	471,728	100.00	11	73,014

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

(\*\*) "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

**Table 13. Qualified Investments**

QUALIFIED INVESTMENTS		MULTISTATE METROPOLITAN AREA				Evaluation Period: January 1, 2007 To March 31, 2009			
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Philadelphia-Camden-Wilmington, PA/NJ/DE									
Full-Scope									
Philadelphia (PA)	25	9,356	121	69,181	146	78,537	100.00	6	13,496
Wilmington (DE)	11	5,382	64	17,107	75	22,488	100.00	0	0
Limited-Scope									
Camden (NJ)	6	22,834	90	21,292	96	44,126	100.00	0	0
Portland-Vancouver-Beaverton (OR-WA)	28	26,863	86	33,375	114	60,239	100.00	0	0
Providence-New Bedford-Fall River (RI-MA)	40	24,400	92	45,453	132	69,854	100.00	1	820
St Louis (MO-IL)	2	98	96	52,085	98	52,183	100.00	5	9,063
South Bend-Mishawaka (IN-MI)	1	93	4	247	5	339	100.00	0	0
Washington-Arlington-Alexandria (DC-VA-MD)	33	36,018	225	112,236	258	148,253	100.00	12	22,259
Full-Scope									
Washington-Arlington-Alexandria (DC-VA-MD)									
Limited-Scope									
Bethesda (MD)	3	6,755	65	15,648	68	22,403	100.00	1	27

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

(\*\*) "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

**Table 14. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				MULTISTATE METROPOLITAN AREA				Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in MSA/AA	# of BANK Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	Mo d	Mid	Up p	Low	Mod	Mid	Upp
Full-Scope Review:																	
Allentown-Bethlehem-Easton (PA-NJ)	100.00	28	100.00	3.57	21.43	50.00	25.00	1	1	0	0	0	0	3.57	20.22	47.76	28.44
Augusta-Richmond County (GA-SC)	100.00	10	100.00	20.00	0.00	50.00	30.00	0	0	0	0	0	0	6.48	16.62	54.62	22.28
Boston-Cambridge-Quincy (MA-NH)																	
Full-Scope																	
Boston (MA)	76.10	98	100.00	13.27	18.37	26.53	41.84	3	0	0	0	1	2	7.06	23.54	40.00	29.40
Limited-Scope																	
Cambridge (MA)	16.25	78	100.00	0.00	16.67	46.15	37.18	2	0	0	1	0	1	3.46	22.32	49.69	24.54
Peabody (MA)	6.00	23	100.00	8.70	13.04	52.17	26.09	1	0	0	0	1	0	6.49	18.99	49.28	25.25
Rockingham (NH)	1.65	15	100.00	0.00	20.00	73.33	6.67	0	0	0	0	0	0	0.00	19.21	63.51	17.27
Charlotte-Gastonia-Concord (NC-SC)	100.00	61	100.00	3.28	24.59	34.43	37.70	6	1	0	0	0	5	3.20	22.69	48.82	25.28
Kansas City (MO-KS)	100.00	55	100.00	3.64	23.64	36.36	36.36	2	2	0	0	-1	1	4.75	21.25	46.64	27.36
Kingsport-Bristol-Bristol (TN-VA)	100.00	5	100.00	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	13.60	69.84	16.56
New York-Northern NJ-Long Island, (NY-NJ)																	
Full-Scope																	
Edison (NJ)	7.58	119	100.00	1.68	18.49	50.42	29.41	1	1	0	0	-1	1	3.91	17.20	51.81	27.08
Nassau (NY)	5.69	85	100.00	1.18	11.76	71.76	15.29	3	0	0	0	2	1	0.76	16.02	64.36	18.86
Newark (NJ)	5.59	96	100.00	10.42	15.63	37.50	36.46	3	3	1	0	-1	0	11.19	22.22	30.44	36.15
New York-White Plains-Wayne (NY-NJ)	81.14	223	100.00	5.38	14.80	22.42	57.40	26	6	5	3	0	12	12.39	26.06	26.15	35.39



**Table 14. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				MULTISTATE METROPOLITAN AREA				Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in MSA/AA	# of BANK Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Philadelphia-Camden-Wilmington, PA/NJ/DE																	
Full-Scope																	
Philadelphia (PA)	66.00	81	100.00	3.70	17.28	37.04	41.98	6	3	0	1	3	-1	12.19	20.88	31.83	35.10
Wilmington (DE)	0.34	2	100.00	50.00	0.00	0.00	50.00	0	0	0	0	0	0	4.17	17.63	50.63	27.58
Limited-Scope																	
Camden (NJ)	33.65	39	100.00	5.13	10.26	69.23	15.38	1	1	0	0	0	0	6.00	12.38	59.47	22.14
Portland-Vancouver-Beaverton (OR-WA)	100.00	64	100.00	4.69	26.56	50.00	18.75	1	1	0	0	-1	1	1.57	21.02	53.57	23.83
Providence-New Bedford-Fall River (RI-MA)	100.00	76	100.00	9.21	19.74	44.74	26.32	1	0	0	1	0	0	8.14	18.16	44.55	29.15
St Louis (MO-IL)	100.00	62	100.00	1.61	25.81	35.48	37.10	3	0	0	0	1	2	5.61	20.31	49.84	24.24
South Bend-Mishawaka (IN-MI)	100.00	6	100.00	0.00	50.00	33.33	16.67	0	0	0	0	0	0	1.54	23.30	54.91	20.24
Washington-Arlington-Alexandria (DC-VA-MD)																	
Full-Scope																	
Washington-Arlington-Alexandria (DC-VA-MD)	78.08	142	100.00	9.15	21.83	38.03	30.99	10	0	1	2	3	4	5.98	22.96	40.33	30.72
Limited-Scope																	
Bethesda (MD)	21.92	36	100.00	0.00	41.67	33.33	25.00	1	0	0	0	0	1	1.30	24.13	46.78	27.78

**Table 1. Lending Volume**

LENDING VOLUME		State: ARIZONA				Evaluation Period: January 1, 2007 To March 31, 2009						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Phoenix-Mesa-Scottsdale	73.18	21,859	4,668,680	35,949	924,966	136	2,885	19	79,138	57,963	5,675,669	75.22
Limited-Scope Review:												
Flagstaff	1.71	400	116,565	952	18,413	1	8	1	2,700	1,354	137,686	0.64
Lake Havasu City-Kingman	2.77	819	147,566	1,367	17,061	5	27	0	0	2,191	164,654	1.75
Prescott	3.97	935	225,025	2,197	38,726	12	145	1	1,880	3,145	265,776	2.16
Tucson	12.07	3,632	641,010	5,905	113,534	26	220	0	0	9,563	754,764	13.95
Yuma	1.28	376	54,352	618	5,881	19	528	0	0	1,013	60,761	0.77
Arizona Non-MSA	5.02	1,550	234,826	2,371	36,912	56	2,076	1	6,093	3,978	279,907	5.50

(\*) Loan Data as of March 31, 2009. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*) The evaluation period for Community Development Loans is January 1, 2007 to March 31, 2009

(\*\*\*) Deposit data as of June 30, 2008. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*\*\*) "Statewide Assessed" means statewide loans with potential benefit to one or more AA.. "Statewide Non-Assessed" means statewide loans with no potential benefit to one or more AA.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		State: ARIZONA					Evaluation Period: JANUARY 1, 2007 TO March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Phoenix-Mesa-Scottsdale	11,093	74.23	1.63	1.50	24.02	31.07	39.20	37.66	35.14	29.77	4.24	5.59	5.93	3.67	3.75	
Limited-Scope Review:																
Flagstaff	203	1.36	1.04	4.93	18.90	4.43	51.74	52.22	28.33	38.42	4.39	10.0	1.39	3.98	5.32	
Lake Havasu City-Kingman	355	2.38	0.00	0.00	9.84	5.92	74.76	76.06	15.40	18.03	4.08	0.00	3.85	4.15	3.87	
Prescott	423	2.83	0.00	0.00	2.46	1.65	76.79	72.10	20.76	26.24	3.99	0.00	6.06	3.56	5.27	
Tucson	1,965	13.15	2.25	2.14	24.74	23.87	36.40	34.76	36.61	39.24	3.78	3.56	5.55	3.54	3.25	
Yuma	177	1.18	0.00	0.00	14.76	10.17	58.74	52.54	26.50	37.29	3.06	0.00	3.50	3.15	2.89	
Arizona Non-MSA	728	4.87	3.26	0.00	22.62	12.50	51.42	54.95	22.70	32.55	4.99	0.00	14.08	5.45	3.62	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT			State: ARIZONA				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Phoenix-Mesa-Scottsdale	1,175	65.28	1.63	2.21	24.02	28.26	39.20	40.68	35.14	28.85	5.07	6.45	6.29	5.01	4.24	
Limited-Scope Review:																
Flagstaff	17	0.94	1.04	0.00	18.90	5.88	51.74	58.82	28.33	35.29	4.28	0.00	4.55	4.24	4.39	
Lake Havasu City-Kingman	77	4.28	0.00	0.00	9.84	5.19	74.76	64.94	15.40	29.87	6.46	0.00	2.74	5.45	12.2	
Prescott	59	3.28	0.00	0.00	2.46	0.00	76.79	77.97	20.76	22.03	5.65	0.00	0.00	5.36	7.75	
Tucson	254	14.11	2.25	1.18	24.74	37.40	36.40	31.89	36.61	29.53	6.19	7.14	10.01	5.47	4.52	
Yuma	45	2.50	0.00	0.00	14.76	33.33	58.74	33.33	26.50	33.33	5.01	0.00	7.36	4.17	5.14	
Arizona Non-MSA	173	9.61	3.26	0.00	22.62	12.72	51.42	63.01	22.70	24.28	9.49	0.00	16.33	9.97	7.14	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE		State: ARIZONA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% 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-Scope Review:																
Phoenix-Mesa-Scottsdale	9,589	74.77	1.63	1.37	24.02	30.18	39.20	31.11	35.14	37.34	3.42	3.05	5.24	2.55	3.25	
Limited-Scope Review:																
Flagstaff	180	1.40	1.04	2.22	18.90	9.44	51.74	52.78	28.33	35.56	2.18	3.39	2.60	2.02	2.35	
Lake Havasu City-Kingman	386	3.01	0.00	0.00	9.84	5.44	74.76	75.39	15.40	19.17	3.01	0.00	1.69	3.08	3.16	
Prescott	453	3.53	0.00	0.00	2.46	1.55	76.79	68.65	20.76	29.80	2.73	0.00	1.56	2.49	3.74	
Tucson	1,413	11.02	2.25	0.99	24.74	19.82	36.40	29.30	36.61	49.89	2.56	1.82	2.66	2.27	2.81	
Yuma	154	1.20	0.00	0.00	14.76	16.23	58.74	44.16	26.50	39.61	1.77	0.00	1.93	1.73	1.87	
Arizona Non-MSA	649	5.06	3.26	0.00	22.62	13.71	51.42	49.46	22.70	36.83	3.04	0.00	6.47	2.73	2.99	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES		State: ARIZONA					Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***					
	#	% of Total*	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full-Scope Review:																
Phoenix-Mesa-Scottsdale	35,949	72.83	4.88	3.35	24.02	20.71	31.92	30.62	39.18	45.31	9.87	10.64	11.35	10.04	9.38	
Limited-Scope Review:																
Flagstaff	952	1.93	7.70	6.83	13.24	7.04	55.29	48.95	23.77	37.18	8.40	8.99	7.78	8.25	9.88	
Lake Havasu City-Kingman	1,367	2.77	0.00	0.00	5.05	6.29	79.40	77.98	15.55	15.73	8.62	0.00	11.86	8.72	8.26	
Prescott	2,197	4.45	0.00	0.00	7.76	6.10	70.90	68.32	21.33	25.58	8.81	0.00	10.04	9.20	8.09	
Tucson	5,905	11.96	4.10	2.91	30.30	28.98	34.20	29.40	31.39	38.71	8.20	9.93	9.87	7.55	7.96	
Yuma	618	1.25	0.00	0.00	25.90	21.20	44.05	44.34	30.04	34.47	7.62	0.00	7.54	8.07	7.78	
Arizona Non-MSA	2,371	4.80	1.17	0.08	15.59	12.36	58.98	57.19	24.25	30.37	9.57	12.50	12.76	10.55	8.08	

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS		State: ARIZONA					Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***					
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Over all	Low	Mod	Mid	Upp	
Full-Scope Review:																
Phoenix-Mesa-Scottsdale	136	53.33	2.79	0.74	24.59	17.65	35.71	33.09	36.92	48.53	8.24	10.00	4.02	9.74	10.66	
Limited-Scope Review:																
Flagstaff	1	0.39	5.43	0.00	12.67	0.00	47.51	100.00	34.39	0.00	0.00	0.00	0.00	0.00	0.00	
Lake Havasu City-Kingman	5	1.96	0.00	0.00	6.97	0.00	82.79	80.00	10.25	20.00	4.65	0.00	0.00	3.13	16.67	
Prescott	12	4.71	0.00	0.00	6.00	0.00	68.31	91.67	25.70	8.33	5.13	0.00	0.00	7.55	0.00	
Tucson	26	10.20	2.49	0.00	28.77	7.69	33.93	38.46	34.81	53.85	7.80	0.00	3.70	8.33	10.34	
Yuma	19	7.45	0.00	0.00	18.80	5.26	49.64	68.42	31.57	26.32	9.01	0.00	0.00	14.00	10.71	
Arizona Non-MSA	56	21.96	0.12	0.00	8.36	5.36	64.90	69.64	26.62	25.00	10.28	0.00	13.04	10.83	18.18	

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		State: ARIZONA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Phoenix-Mesa-Scottsdale	11,093	74.23	19.62	7.92	18.79	28.82	21.81	22.36	39.78	40.90	3.93	7.44	7.59	3.56	3.07	
Limited-Scope Review:																
Flagstaff	203	1.36	22.42	4.19	16.91	7.78	20.66	11.38	40.01	76.65	3.63	8.33	2.42	2.51	3.89	
Lake Havasu City-Kingman	355	2.38	16.72	1.78	19.88	10.95	23.98	14.20	39.42	73.08	4.30	2.94	3.23	3.67	4.58	
Prescott	423	2.83	17.21	3.20	20.02	15.47	23.60	14.93	39.17	66.40	3.76	1.08	3.50	2.31	4.28	
Tucson	1,965	13.15	20.12	6.26	18.51	24.82	21.13	23.25	40.24	45.67	4.01	8.26	7.79	4.34	2.93	
Yuma	177	1.18	19.11	0.00	18.62	10.34	21.71	29.31	40.55	60.34	3.65	0.00	2.62	4.40	3.63	
Arizona Non-MSA	728	4.87	23.54	5.11	17.49	11.09	19.30	20.00	39.67	63.80	5.50	18.75	9.12	6.37	4.93	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 14.12% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data



**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT			State: ARIZONA				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Phoenix-Mesa-Scottsdale	1,175	65.28	19.62	8.97	18.79	22.06	21.81	24.77	39.78	44.21	4.90	5.56	5.83	5.17	4.45	
Limited-Scope Review:																
Flagstaff	17	0.94	22.42	0.00	16.91	14.29	20.66	7.14	40.01	78.57	3.78	0.00	0.00	2.70	5.14	
Lake Havasu City-Kingman	77	4.28	16.72	2.74	19.88	16.44	23.98	13.70	39.42	67.12	6.37	0.00	5.38	5.41	7.87	
Prescott	59	3.28	17.21	0.00	20.02	12.96	23.60	25.93	39.17	61.11	5.34	0.00	4.03	3.68	7.20	
Tucson	254	14.11	20.12	8.30	18.51	21.16	21.13	24.07	40.24	46.47	6.29	7.60	5.57	6.99	6.06	
Yuma	45	2.50	19.11	9.30	18.62	16.28	21.71	20.93	40.55	53.49	5.26	6.90	5.10	4.73	5.41	
Arizona Non-MSA	173	9.61	23.54	7.41	17.49	13.58	19.30	20.99	39.67	58.02	9.25	12.5	10.6	9.02	8.95	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available 7.94% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data

**Table 10. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE		State: ARIZONA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***						
Full-Scope Review:																
Phoenix-Mesa-Scottsdale	9,589	74.77	19.62	7.04	18.79	18.98	21.81	20.20	39.78	53.77	2.46	2.40	2.19	2.00	2.76	
Limited-Scope Review:																
Flagstaff	180	1.40	22.42	2.94	16.91	11.76	20.66	11.76	40.01	73.53	1.43	0.00	0.82	0.18	1.89	
Lake Havasu City-Kingman	386	3.01	16.72	4.39	19.88	9.72	23.98	15.36	39.42	70.53	2.97	1.60	1.29	1.86	3.65	
Prescott	453	3.53	17.21	4.40	20.02	12.91	23.60	14.29	39.17	68.41	2.26	1.96	0.69	1.37	2.91	
Tucson	1,413	11.02	20.12	5.48	18.51	13.90	21.13	21.82	40.24	58.80	2.51	3.38	2.19	2.12	2.72	
Yuma	154	1.20	19.11	3.65	18.62	17.52	21.71	23.36	40.55	55.47	1.87	0.00	1.83	1.66	2.03	
Arizona Non-MSA	649	5.06	23.54	4.23	17.49	15.06	19.30	17.60	39.67	63.11	3.25	5.51	4.74	2.92	3.10	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 25.53% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES		State: ARIZONA		Evaluation Period: January 1, 2007 To March 31, 2009					
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses **	% BANK Loans ***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Phoenix-Mesa-Scottsdale	35,949	72.83	61.73	56.43	95.94	1.99	2.07	9.87	15.55
Limited-Scope Review:									
Flagstaff	952	1.93	63.86	52.73	96.22	2.63	1.16	8.40	12.09
Lake Havasu City-Kingman	1,367	2.77	58.94	51.06	98.39	1.10	0.51	8.62	11.18
Prescott	2,197	4.45	66.86	53.62	97.59	1.37	1.04	8.81	12.57
Tucson	5,905	11.96	64.08	55.28	97.15	1.59	1.25	8.20	12.27
Yuma	618	1.25	61.80	56.15	99.84	0.00	0.16	7.62	12.14
Arizona Non-MSA	2,371	4.80	60.81	56.31	97.98	0.76	1.27	9.57	14.15

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

(\*\*) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2008).

(\*\*\*) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 35.17% of small loans to businesses originated/purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS		State: ARIZONA			Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of Farms**	% BANK Loans ***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Phoenix-Mesa-Scottsdale	136	53.33	91.60	47.06	96.32	1.47	2.21	8.24	5.56
Limited-Scope Review:									
Flagstaff	1	0.39	95.02	100.00	100.00	0.00	0.00	0.00	0.00
Lake Havasu City-Kingman	5	1.96	95.49	20.00	100.00	0.00	0.00	4.65	0.00
Prescott	12	4.71	95.07	91.67	100.00	0.00	0.00	5.13	8.00
Tucson	26	10.20	95.20	65.38	100.00	0.00	0.00	7.80	5.05
Yuma	19	7.45	80.48	47.37	94.74	0.00	5.26	9.01	5.41
Arizona Non-MSA	56	21.96	94.82	48.21	91.07	1.79	7.14	10.28	6.62

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

(\*\*) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2008).

(\*\*\*) 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 43.14% of small loans to farms originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 13. Qualified Investments**

QUALIFIED INVESTMENTS		State: ARIZONA				Evaluation Period: January 1, 2007 To March 31, 2009			
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Phoenix-Mesa-Scottsdale	8	16,146	216	71,396	224	87,542	66.30	4	4,349
Limited-Scope Review:									
Flagstaff	1	247	19	1,012	20	1,260	0.95	0	0
Lake Havasu City	0	0	7	550	7	550	0.42	0	0
Prescott	0	0	13	10,360	13	10,360	7.85	1	453
Tucson	3	2,117	71	7,308	74	9,425	7.14	0	0
Yuma	0	0	11	4,694	11	4,694	3.55	0	0
Arizona Non-MSA	3	7,662	27	9,108	30	16,770	12.70	1	6,513
Statewide Assessed***	0	0	13	368	13	368	0.28	0	0
Statewide Non-Assessed***	1	1,060	3	7	4	1,067	0.81	0	0

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

(\*\*) "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

(\*\*\*) "Statewide Assessed" means statewide investments with potential benefit to one or more AA.. "Statewide Non-Assessed" means statewide investments with no potential benefit to one or more AA.

**Table 14. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				State: ARIZONA				Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Deposits	Branches				Branch Openings/Closings				Population							
	% of Rated Area Deposits in MSA/AA	# of BANK Branch es	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branc h Open- ings	# of Branc h Clos- ings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mo d	Mid	Upp			Lo w	Mo d	Mid	Up p	Low	Mod	Mid	Upp
Full-Scope Review:																	
Phoenix-Mesa- Scottsdale	75.22	120	68.97	2.50	20.00	37.50	40.00	7	2	0	0	1	4	4.89	30.55	36.18	28.37
Limited-Scope Review:																	
Flagstaff	0.64	3	1.72	0.00	0.00	100.00	0.00	0	0	0	0	0	0	6.44	21.16	51.31	21.08
Lake Havasu City- Kingman	1.75	4	2.30	0.00	0.00	50.00	50.00	0	0	0	0	0	0	0.00	10.22	75.87	13.91
Prescott	2.16	5	2.87	0.00	0.00	60.00	40.00	0	0	0	0	0	0	0.00	4.22	77.74	18.04
Tucson	13.95	27	15.52	11.11	22.22	18.52	48.15	1	0	0	1	0	0	4.41	33.94	33.03	28.62
Yuma	0.77	2	1.15	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0.00	21.42	53.86	24.72
Arizona Non-MSA	5.50	13	7.47	0.00	15.38	76.92	7.69	0	0	0	0	0	0	4.31	26.93	50.49	18.27

**Table 1. Lending Volume**

LENDING VOLUME		State: ARKANSAS				Evaluation Period: January 1, 2007 To March 31, 2009						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA** *
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Little Rock-North Little Rock	46.81	3,011	382,664	3,739	74,125	46	958	2	3,519	6,798	461,266	70.75
Limited-Scope Review:												
Fayetteville-Springdale-Rogers	25.65	1,837	248,260	1,845	30,321	42	888	2	1,968	3,726	281,437	10.98
Hot Springs	9.99	591	75,826	847	15,789	13	705	0	0	1,451	92,320	7.30
Jonesboro	5.09	223	22,934	495	6,738	21	836	0	0	739	30,508	2.37
Pine Bluff	3.53	209	16,318	298	6,648	5	47	0	0	512	23,013	2.96
Arkansas Non-MSA	8.94	411	44,204	861	8,446	26	829	0	0	1,298	53,479	5.63

(\*) Loan Data as of March 31, 2009. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*) The evaluation period for Community Development Loans is January 1, 2007 to March 31, 2009.

(\*\*\*) Deposit data as of June 30, 2008. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*\*\*) "Statewide Assessed" means statewide loans with potential benefit to one or more AA.. "Statewide Non-Assessed" means statewide loans with no potential benefit to one or more AA.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		State: ARKANSAS					Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***					
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full-Scope Review:																
Little Rock-North Little Rock	2,242	51.37	1.46	1.20	14.97	15.21	55.35	52.45	28.23	31.13	6.92	7.31	13.60	6.34	6.20	
Limited-Scope Review:																
Fayetteville-Springdale-Rogers	1,235	28.30	0.24	0.65	7.55	2.83	74.86	77.25	17.35	19.27	6.18	7.27	5.63	6.28	5.88	
Hot Springs	350	8.02	0.00	0.00	15.07	19.43	71.45	64.86	13.48	15.71	7.85	0.00	13.85	7.24	6.03	
Jonesboro	160	3.67	0.79	0.00	4.88	3.75	76.59	53.75	17.73	42.50	4.09	0.00	6.67	3.45	5.31	
Pine Bluff	141	3.23	0.00	0.00	27.93	21.99	46.02	38.30	26.05	39.72	5.46	0.00	8.81	4.68	5.16	
Arkansas Non-MSA	236	5.41	0.00	0.00	0.00	0.00	84.50	78.39	15.50	21.61	5.11	0.00	0.00	5.07	5.26	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.



**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT			State: ARKANSAS				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Little Rock-North Little Rock	91	37.14	1.46	1.10	14.97	25.27	55.35	47.25	28.23	26.37	2.79	0.00	6.08	2.38	2.29	
Limited-Scope Review:																
Fayetteville-Springdale-Rogers	70	28.57	0.24	0.00	7.55	2.86	74.86	81.43	17.35	15.71	2.04	0.00	2.02	2.15	1.66	
Hot Springs	35	14.29	0.00	0.00	15.07	20.00	71.45	68.57	13.48	11.43	5.23	0.00	10.0	4.85	2.08	
Jonesboro	8	3.27	0.79	0.00	4.88	0.00	76.59	87.50	17.73	12.50	1.18	0.00	0.00	1.20	1.49	
Pine Bluff	13	5.31	0.00	0.00	27.93	15.38	46.02	53.85	26.05	30.77	5.53	0.00	5.71	5.88	5.06	
Arkansas Non-MSA	28	11.43	0.00	0.00	0.00	0.00	84.50	85.71	15.50	14.29	3.06	0.00	0.00	3.07	3.06	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE		State: ARKANSAS					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% 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-Scope Review:																
Little Rock-North Little Rock	676	40.48	1.46	1.92	14.97	11.98	55.35	45.27	28.23	40.83	2.42	5.93	2.94	1.97	2.98	
Limited-Scope Review:																
Fayetteville-Springdale-Rogers	532	31.86	0.24	0.75	7.55	4.70	74.86	74.06	17.35	20.49	2.21	2.50	2.27	2.23	2.14	
Hot Springs	206	12.34	0.00	0.00	15.07	10.68	71.45	71.36	13.48	17.96	4.43	0.00	5.42	4.55	3.26	
Jonesboro	55	3.29	0.79	0.00	4.88	3.64	76.59	60.00	17.73	36.36	1.67	0.00	2.13	1.36	2.31	
Pine Bluff	55	3.29	0.00	0.00	27.93	16.36	46.02	32.73	26.05	50.91	2.51	0.00	1.72	2.19	3.17	
Arkansas Non-MSA	146	8.74	0.00	0.00	0.00	0.00	84.50	81.51	15.50	18.49	2.29	0.00	0.00	2.33	2.09	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES												State: ARKANSAS		Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***							
	#	% of Total*	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Full-Scope Review:																		
Little Rock-North Little Rock	3,739	46.25	6.25	4.63	19.04	15.65	50.47	46.22	24.24	33.51	8.45	9.84	9.95	8.05	8.11			
Limited-Scope Review:																		
Fayetteville-Springdale-Rogers	1,845	22.82	0.91	0.70	13.14	11.87	67.62	63.09	18.33	24.34	6.72	6.03	8.29	6.32	6.59			
Hot Springs	847	10.48	0.00	0.00	30.00	25.97	58.59	56.67	11.41	17.36	10.84	0.00	13.44	9.87	11.39			
Jonesboro	495	6.12	2.73	1.82	5.53	3.84	73.08	63.64	18.67	30.71	6.96	5.88	12.75	6.27	7.34			
Pine Bluff	298	3.69	0.00	0.00	32.09	31.21	47.08	44.30	20.82	24.50	8.53	0.00	9.70	8.51	7.25			
Arkansas Non-MSA	861	10.65	0.00	0.00	0.00	0.00	88.45	82.00	11.55	18.00	7.62	0.00	0.00	7.50	7.44			

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS		State: ARKANSAS					Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***					
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full-Scope Review:																
Little Rock-North Little Rock	46	30.07	2.21	0.00	17.85	17.39	57.23	50.00	22.71	32.61	6.17	0.00	12.00	3.87	12.50	
Limited-Scope Review:																
Fayetteville-Springdale-Rogers	42	27.45	0.31	0.00	11.02	16.67	75.16	64.29	13.51	19.05	3.09	0.00	5.00	2.35	11.36	
Hot Springs	13	8.50	0.00	0.00	11.11	7.69	74.85	84.62	14.04	7.69	10.34	0.00	25.00	5.88	14.29	
Jonesboro	21	13.73	1.04	0.00	5.52	0.00	77.61	66.67	15.82	33.33	3.87	0.00	0.00	3.11	5.63	
Pine Bluff	5	3.27	0.00	0.00	39.25	0.00	48.81	60.00	11.95	40.00	0.39	0.00	0.00	0.96	0.00	
Arkansas Non-MSA	26	16.99	0.00	0.00	0.00	0.00	88.52	88.46	11.48	11.54	3.97	0.00	0.00	4.23	2.27	

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		State: ARKANSAS					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Little Rock-North Little Rock	2,242	51.37	19.80	16.09	18.14	36.65	22.49	18.17	39.58	29.10	7.58	13.46	13.22	4.45	5.14	
Limited-Scope Review:																
Fayetteville-Springdale-Rogers	1,235	28.30	17.84	10.32	18.39	29.23	24.15	20.73	39.61	39.72	6.75	11.44	11.04	4.87	5.21	
Hot Springs	350	8.02	19.07	7.89	18.11	18.13	23.06	21.64	39.75	52.34	8.54	12.70	11.90	9.23	7.20	
Jonesboro	160	3.67	21.44	5.16	17.48	14.84	21.76	27.74	39.32	52.26	4.52	3.15	4.53	4.25	4.80	
Pine Bluff	141	3.23	23.29	11.35	16.31	34.75	20.57	17.73	39.83	36.17	6.32	10.96	9.67	3.47	5.68	
Arkansas Non-MSA	236	5.41	16.22	5.60	17.35	16.38	23.25	16.81	43.18	61.21	5.91	3.75	5.74	2.72	7.70	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 1.6% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		State: ARKANSAS					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Little Rock-North Little Rock	91	37.14	19.80	5.95	18.14	29.76	22.49	21.43	39.58	42.86	2.70	1.20	4.52	2.33	2.50	
Limited-Scope Review:																
Fayetteville-Springdale-Rogers	70	28.57	17.84	13.11	18.39	21.31	24.15	24.59	39.61	40.98	1.96	3.36	2.20	2.58	1.49	
Hot Springs	35	14.29	19.07	6.45	18.11	25.81	23.06	22.58	39.75	45.16	4.50	0.00	1.92	4.41	5.71	
Jonesboro	8	3.27	21.44	14.29	17.48	14.29	21.76	14.29	39.32	57.14	1.23	0.00	0.00	0.00	2.41	
Pine Bluff	13	5.31	23.29	16.67	16.31	8.33	20.57	33.33	39.83	41.67	5.41	12.50	3.85	4.35	5.71	
Arkansas Non-MSA	28	11.43	16.22	7.69	17.35	3.85	23.25	23.08	43.18	65.38	3.25	2.56	2.35	3.03	3.66	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available 9.8% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 10. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE			State: ARKANSAS				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***						
Full-Scope Review:																
Little Rock-North Little Rock	676	40.48	19.80	6.47	18.14	17.74	22.49	25.37	39.58	50.41	2.41	2.11	1.99	2.58	2.51	
Limited-Scope Review:																
Fayetteville-Springdale-Rogers	532	31.86	17.84	6.74	18.39	19.79	24.15	20.84	39.61	52.63	2.23	2.57	2.33	1.93	2.29	
Hot Springs	206	12.34	19.07	4.81	18.11	16.58	23.06	18.18	39.75	60.43	4.32	2.91	5.63	3.07	4.66	
Jonesboro	55	3.29	21.44	4.44	17.48	20.00	21.76	17.78	39.32	57.78	1.53	1.90	1.69	1.78	1.37	
Pine Bluff	55	3.29	23.29	2.08	16.31	12.50	20.57	27.08	39.83	58.33	2.45	2.33	0.85	1.76	3.13	
Arkansas Non-MSA	146	8.74	16.22	3.05	17.35	17.56	23.25	25.95	43.18	53.44	2.19	0.60	3.66	1.95	2.05	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 10.84% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES		State: ARKANSAS		Evaluation Period: January 1, 2007 To March 31, 2009					
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses **	% BANK Loans ***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Little Rock-North Little Rock	3,739	46.25	60.41	49.56	97.08	1.50	1.42	8.45	11.11
Limited-Scope Review:									
Fayetteville-Springdale-Rogers	1,845	22.82	56.84	51.65	97.83	1.19	0.98	6.72	7.75
Hot Springs	847	10.48	70.34	51.48	97.99	0.71	1.30	10.84	13.16
Jonesboro	495	6.12	53.43	44.04	98.99	0.61	0.40	6.96	9.18
Pine Bluff	298	3.69	54.18	62.75	96.98	1.01	2.02	8.53	11.62
Arkansas Non-MSA	861	10.65	50.32	54.01	99.54	0.23	0.24	7.62	9.43

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

(\*\*) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2008).

(\*\*\*) 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 42.35% of small loans to businesses originated/purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Business Data US&PR.



**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS State: ARKANSAS Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of Farms**	% BANK Loans ***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Little Rock-North Little Rock	46	30.07	95.65	56.52	95.65	4.35	0.00	6.17	4.06
Limited-Scope Review:									
Fayetteville-Springdale-Rogers	42	27.45	95.63	57.14	97.62	2.38	0.00	3.09	1.69
Hot Springs	13	8.50	97.08	53.85	84.62	0.00	15.38	10.34	9.09
Jonesboro	21	13.73	96.42	66.67	95.24	0.00	4.76	3.87	3.48
Pine Bluff	5	3.27	96.93	60.00	100.00	0.00	0.00	0.39	0.43
Arkansas Non-MSA	26	16.99	97.70	46.15	92.31	7.69	0.00	3.97	2.96

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

(\*\*) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2008)

(\*\*\*) 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 39.22% of small loans to farms originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 13. Qualified Investments**

QUALIFIED INVESTMENTS		State: ARKANSAS				Evaluation Period: January 1, 2007 To March 31, 2009			
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Little Rock-North Little Rock	6	3,270	77	4,894	83	8,164	33.52	0	0
Limited-Scope Review:									
Fayetteville-Springdale-Rogers	3	1,012	43	2,203	46	3,215	13.20	0	0
Hot Springs	0	0	18	2,740	18	2,740	11.25	0	0
Jonesboro	0	0	8	217	8	217	0.89	0	0
Pine Bluff	0	0	13	284	13	284	1.17	1	11
Arkansas Non-MSA	1	50	30	4,244	31	4,294	17.63	1	1,116
Statewide Assessed***	0	0	8	80	8	80	0.33	0	0
Statewide Non-Assessed****	4	1,076	24	4,283	28	5,359	22.01	1	32

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

(\*\*) "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

(\*\*\*) "Statewide Assessed" means statewide investments with potential benefit to one or more AA. "Statewide Non-Assessed" means statewide investments with no potential benefit to one or more AA.

**Table 14. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				State: ARKANSAS				Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in MSA/AA	# of BANK Branch es	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branc h Open- ings	# of Branc h Clos- ings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	Mo d	Mid	Up p	Low	Mod	Mid	Upp
Full-Scope Review:																	
Little Rock-North Little Rock	70.75	19	38.00	5.26	26.32	31.58	36.84	0	0	0	0	0	0	2.78	19.75	53.63	23.84
Limited-Scope Review:																	
Fayetteville-Springdale- Rogers	10.98	9	18.00	0.00	44.44	44.44	11.11	0	1	0	0	0	-1	2.99	8.90	71.89	16.22
Hot Springs	7.30	8	16.00	0.00	37.50	37.50	25.00	0	0	0	0	0	0	0.00	21.35	65.29	13.36
Jonesboro	2.37	4	8.00	0.00	0.00	100.0	0.00	0	0	0	0	0	0	5.22	5.91	73.30	15.57
Pine Bluff	2.96	3	6.00	0.00	33.33	66.67	0.00	0	0	0	0	0	0	0.00	34.61	43.45	21.94
Arkansas Non-MSA	5.63	7	14.00	0.00	0.00	100.0	0.00	0	0	0	0	0	0	0.00	0.00	84.46	15.54

**Table 1. Lending Volume**

LENDING VOLUME		State: CALIFORNIA				Evaluation Period: January 1, 2007 To March 31, 2009						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Los Angeles-Long Beach-Glendale	27.61	42,249	20,516,764	116,781	2,460,670	171	2,210	131	298,404	159,332	23,278,048	26.80
Riverside-San Bernardino-Ontario	9.73	22,067	5,460,559	33,897	635,336	175	3,530	22	31,105	56,161	6,130,530	5.06
San Francisco-San Mateo-Redwood City	6.93	16,290	8,054,163	23,599	504,986	60	1,053	38	88,112	39,987	8,648,314	26.03
Limited-Scope Review:												
Bakersfield	1.42	3,635	647,360	4,476	89,280	70	2,192	4	16,261	8,185	755,093	0.82
Chico	0.40	957	201,773	1,309	14,362	53	915	2	944	2,321	217,994	0.30
El Centro	0.16	328	49,578	561	9,149	27	329	2	5,324	918	64,380	0.19
Fresno	1.53	3,191	620,046	5,365	104,691	264	27,366	6	13,842	8,826	765,945	1.26
Hanford-Corcoran	0.16	327	52,697	550	6,464	55	6,712	2	8,401	934	74,274	0.11
Madera	0.27	548	108,856	931	12,797	75	9,612	0	0	1,554	131,265	0.15
Merced	0.44	1,346	239,215	1,122	18,767	79	5,696	0	0	2,547	263,678	0.19
Modesto	0.90	2,229	485,228	2,882	53,115	97	3,644	4	4,888	5,212	546,875	0.53
Napa	0.43	1,045	429,683	1,406	32,727	44	1,200	2	3,176	2,497	466,786	0.27
Oakland-Fremont-Hayward	8.39	23,163	8,574,360	25,181	505,137	47	1,190	45	55,385	48,436	9,136,072	6.89
Oxnard-Thousand Oaks-Ventura	2.18	4,365	1,639,385	8,137	158,758	73	1,429	8	22,457	12,583	1,822,029	1.77
Redding	0.53	1,618	362,786	1,400	23,351	22	978	3	4,547	3,043	391,662	0.26
Sacramento--Arden-Arcade--Roseville	5.63	12,637	3,513,368	19,722	338,839	139	3,183	11	18,219	32,509	3,873,609	3.45
Salinas	1.01	3,056	1,118,978	2,683	45,587	84	1,908	0	0	5,823	1,166,473	0.61

(\*) Loan data as of March 31, 2009. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*) The evaluation period for Community Development Loans is January 1, 2007 to March 31, 2009

(\*\*\*) Deposit data as of June 30, 2008. Rated area refers to either the state or multistate MSA/MD rating area.

**Table 1. Lending Volume**

LENDING VOLUME		State: CALIFORNIA				Evaluation Period: January 1, 2007 To March 31, 2009						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA *	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA ***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Limited-Scope Review:												
San Diego-Carlsbad-San Marcos	6.83	14,735	5,418,245	24,559	464,448	104	2,835	25	83,874	39,423	5,969,402	4.87
San Jose-Sunnyvale-Santa Clara	6.40	16,822	7,472,023	20,015	374,944	80	1,201	44	26,026	36,961	7,874,194	6.58
San Luis Obispo-Paso Robles	0.62	1,065	403,615	2,460	35,283	81	3,306	0	0	3,606	442,204	0.41
Santa Ana-Anaheim-Irvine	9.87	18,195	7,601,088	38,670	880,747	42	689	31	49,669	56,938	8,532,193	8.41
Santa Barbara-Santa Maria	0.83	1,587	794,245	3,143	70,142	61	881	1	217	4,792	865,485	0.66
Santa Cruz-Watsonville	0.74	1,627	682,485	2,586	39,562	53	1,613	0	0	4,266	723,660	0.48
Santa Rosa-Petaluma	1.35	3,304	1,224,375	4,412	84,622	64	2,094	1	1,355	7,781	1,312,446	0.73
Stockton	1.37	3,726	876,540	4,122	74,345	74	4,000	7	20,564	7,929	975,449	0.67
Vallejo-Fairfield	0.98	2,793	785,572	2,828	40,451	17	234	0	0	5,638	826,257	0.56
Visalia-Porterville	0.64	1,354	221,817	2,128	48,158	216	19,441	3	10,737	3,701	300,153	0.51
Yuba City	0.40	1,286	260,886	981	25,166	62	1,633	0	0	2,329	287,685	0.19
California Non-MSA	2.23	5,252	1,295,513	7,441	103,686	194	4,715	0	0	12,887	1,403,914	1.24

(\*) Loan data as of March 31, 2009. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*) The evaluation period for Community Development Loans is January 1, 2007 to March 31, 2009

(\*\*\*) Deposit data as of June 30, 2008. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*\*\*) "Statewide Assessed" means statewide loans with potential benefit to one or more AA. "Statewide Non-Assessed" means statewide loans with no potential benefit to one or more AA.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		State: CALIFORNIA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Los Angeles-Long Beach-Glendale	15,266	16.84	1.91	4.21	15.46	16.55	31.30	29.29	51.33	49.95	6.60	8.19	6.23	5.54	7.30	
Riverside-San Bernardino-Ontario	10,045	11.08	1.49	1.12	21.74	23.13	43.33	43.70	33.44	32.05	4.76	5.44	6.03	4.49	4.31	
San Francisco-San Mateo-Redwood City	7,046	7.77	1.54	8.26	12.79	16.43	45.12	38.43	40.55	36.87	14.76	17.06	14.73	13.97	15.23	
Limited-Scope Review:																
Bakersfield	1,658	1.83	2.10	1.15	23.06	28.35	33.51	29.43	41.33	41.07	4.92	2.32	10.21	4.64	3.53	
Chico	434	0.48	0.38	0.69	14.86	10.83	60.46	56.22	24.30	32.26	8.14	3.33	6.00	8.95	7.96	
El Centro	133	0.15	0.00	0.00	23.53	27.82	42.36	40.60	34.11	31.58	3.07	0.00	5.90	2.38	2.48	
Fresno	1,566	1.73	1.60	2.43	21.71	30.52	35.87	31.93	40.82	35.12	5.54	9.35	10.02	5.41	3.72	
Hanford-Corcoran	110	0.12	0.00	0.00	22.35	10.91	39.08	41.82	38.57	47.27	3.03	0.00	1.62	4.56	2.61	
Madera	275	0.30	0.00	0.00	11.37	14.18	52.17	68.00	36.46	17.82	6.65	0.00	9.79	7.74	3.42	
Merced	847	0.93	0.00	0.00	17.13	21.02	50.94	30.11	31.94	48.88	6.99	0.00	11.93	6.16	6.05	
Modesto	1,199	1.32	1.12	1.08	14.63	13.93	53.88	57.71	30.36	27.27	6.04	4.95	6.23	5.95	6.19	
Napa	414	0.46	0.00	0.00	13.85	29.71	60.87	49.76	25.28	20.53	10.23	0.00	11.00	9.10	12.6	
Oakland-Fremont-Hayward	10,903	12.03	3.49	6.48	13.07	16.63	43.58	44.04	39.87	32.84	11.39	12.42	11.58	11.73	10.81	
Oxnard-Thousand Oaks-Ventura	1,793	1.98	1.20	1.45	15.46	24.87	46.06	43.34	37.29	30.34	6.37	5.85	6.53	5.56	7.51	
Redding	910	1.00	0.00	0.00	12.78	17.47	70.92	59.23	16.30	23.30	17.42	0.00	16.93	17.10	18.79	
Sacramento--Arden-Arcade--Roseville	6,263	6.91	3.32	4.20	18.33	17.20	42.14	36.15	36.21	42.46	7.33	9.80	8.11	6.58	7.60	
Salinas	1,427	1.57	0.00	0.00	13.83	26.56	45.09	45.97	41.08	27.47	12.11	0.00	17.29	9.39	12.41	

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		State: CALIFORNIA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Limited-Scope Review:																
San Diego-Carlsbad-San Marcos	6,587	7.27	2.30	4.98	14.03	16.43	41.01	34.78	42.66	43.81	6.04	6.02	6.09	5.52	6.45	
San Jose-Sunnyvale-Santa Clara	6,685	7.38	1.13	2.41	16.54	20.39	47.80	48.23	34.53	28.98	12.33	12.06	10.16	12.66	13.41	
San Luis Obispo-Paso Robles	394	0.43	0.00	0.00	10.27	13.45	75.43	74.62	14.31	11.93	4.66	0.00	4.90	4.51	5.46	
Santa Ana-Anaheim-Irvine	6,834	7.54	1.25	1.38	19.56	24.09	33.56	31.27	45.63	43.27	7.36	4.23	6.64	6.71	8.23	
Santa Barbara-Santa Maria	731	0.81	0.97	2.74	17.42	30.37	39.94	46.10	41.68	20.79	7.39	7.23	9.20	7.18	6.54	
Santa Cruz-Watsonville	648	0.71	0.00	0.00	20.21	26.23	40.44	38.58	39.35	35.19	10.73	0.00	12.48	10.96	9.59	
Santa Rosa-Petaluma	1,563	1.72	0.00	0.00	9.17	11.13	71.27	69.67	19.56	19.19	12.42	0.00	10.99	12.43	13.29	
Stockton	2,079	2.29	1.80	1.49	19.48	13.04	39.28	29.39	39.43	56.08	6.50	9.24	8.24	5.63	6.54	
Vallejo-Fairfield	1,320	1.46	0.52	0.53	15.69	15.91	50.32	42.42	33.48	41.14	8.96	4.35	9.99	7.70	10.33	
Visalia-Porterville	470	0.52	0.00	0.00	22.02	23.62	38.85	38.51	39.13	37.87	3.82	0.00	7.44	3.46	2.97	
Yuba City	879	0.97	0.00	0.00	17.49	24.57	52.57	40.96	29.94	34.47	13.13	0.00	12.26	11.87	16.40	
California Non-MSA	2,163	2.39	0.00	0.00	12.37	12.94	65.32	63.52	22.31	23.53	9.71	0.00	13.25	9.86	8.21	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT		State: CALIFORNIA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Los Angeles-Long Beach-Glendale	3,886	28.77	1.91	4.01	15.46	27.17	31.30	35.25	51.33	33.56	9.51	11.06	11.99	9.41	8.06	
Riverside-San Bernardino-Ontario	1,851	13.71	1.49	2.86	21.74	24.91	43.33	47.92	33.44	24.31	7.15	11.85	9.30	7.50	5.07	
San Francisco-San Mateo-Redwood City	699	5.18	1.54	2.72	12.79	20.74	45.12	48.50	40.55	28.04	10.74	13.93	11.49	10.68	10.03	
Limited-Scope Review:																
Bakersfield	424	3.14	2.10	6.60	23.06	40.80	33.51	28.54	41.33	24.06	9.36	24.68	15.85	8.58	5.11	
Chico	96	0.71	0.38	2.08	14.86	18.75	60.46	63.54	24.30	15.63	9.65	20.00	7.69	11.27	6.98	
El Centro	52	0.39	0.00	0.00	23.53	21.15	42.36	50.00	34.11	28.85	9.04	0.00	11.49	9.24	7.69	
Fresno	284	2.10	1.60	1.76	21.71	36.27	35.87	36.62	40.82	25.35	5.84	5.63	9.88	6.01	3.55	
Hanford-Corcoran	42	0.31	0.00	0.00	22.35	28.57	39.08	33.33	38.57	38.10	4.36	0.00	7.45	3.70	3.80	
Madera	53	0.39	0.00	0.00	11.37	26.42	52.17	45.28	36.46	28.30	5.77	0.00	12.33	4.64	5.39	
Merced	83	0.61	0.00	0.00	17.13	21.69	50.94	49.40	31.94	28.92	7.62	0.00	10.77	7.29	6.73	
Modesto	156	1.16	1.12	4.49	14.63	14.10	53.88	65.38	30.36	16.03	6.40	21.74	6.67	7.67	2.97	
Napa	61	0.45	0.00	0.00	13.85	13.11	60.87	67.21	25.28	19.67	9.64	0.00	6.85	11.33	6.73	
Oakland-Fremont-Hayward	1,026	7.60	3.49	8.58	13.07	20.57	43.58	38.89	39.87	31.97	7.86	12.15	8.91	6.86	7.91	
Oxnard-Thousand Oaks-Ventura	210	1.55	1.20	2.86	15.46	28.57	46.06	42.86	37.29	25.71	6.32	10.00	8.18	6.14	5.27	
Redding	85	0.63	0.00	0.00	12.78	17.65	70.92	63.53	16.30	18.82	6.22	0.00	10.08	5.18	7.03	
Sacramento--Arden-Arcade--Roseville	790	5.85	3.32	4.94	18.33	16.58	42.14	36.71	36.21	41.77	6.63	9.94	6.70	6.02	6.94	
Salinas	138	1.02	0.00	0.00	13.83	30.43	45.09	43.48	41.08	26.09	9.26	0.00	13.39	9.39	6.63	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data



**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT		State: CALIFORNIA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Limited-Scope Review:																
San Diego-Carlsbad-San Marcos	639	4.73	2.30	2.50	14.03	16.43	41.01	42.57	42.66	38.50	6.80	5.06	7.55	6.52	6.98	
San Jose-Sunnyvale-Santa Clara	535	3.96	1.13	0.93	16.54	18.32	47.80	47.10	34.53	33.64	8.93	4.26	7.58	8.12	11.96	
San Luis Obispo-Paso Robles	66	0.49	0.00	0.00	10.27	12.12	75.43	80.30	14.31	7.58	5.50	0.00	7.84	5.63	2.63	
Santa Ana-Anaheim-Irvine	902	6.68	1.25	2.66	19.56	25.72	33.56	31.93	45.63	39.69	7.14	14.67	7.96	6.60	6.85	
Santa Barbara-Santa Maria	96	0.71	0.97	0.00	17.42	34.38	39.94	28.13	41.68	37.50	6.65	0.00	8.88	4.71	7.49	
Santa Cruz-Watsonville	86	0.64	0.00	0.00	20.21	30.23	40.44	36.05	39.35	33.72	9.79	0.00	11.05	8.70	10.04	
Santa Rosa-Petaluma	136	1.01	0.00	0.00	9.17	11.03	71.27	73.53	19.56	15.44	6.99	0.00	7.41	6.96	6.87	
Stockton	234	1.73	1.80	2.14	19.48	27.78	39.28	35.90	39.43	34.19	6.78	7.14	10.49	6.50	5.44	
Vallejo-Fairfield	205	1.52	0.52	0.00	15.69	15.12	50.32	49.76	33.48	35.12	6.50	0.00	6.82	5.66	7.79	
Visalia-Porterville	228	1.69	0.00	0.00	22.02	29.82	38.85	44.30	39.13	25.88	8.26	0.00	11.11	9.58	5.26	
Yuba City	68	0.50	0.00	0.00	17.49	32.35	52.57	48.53	29.94	19.12	9.12	0.00	14.91	8.75	5.92	
California Non-MSA	375	2.78	0.00	0.00	12.37	9.07	65.32	59.47	22.31	31.47	7.87	0.00	5.65	7.26	10.41	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE		State: CALIFORNIA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full-Scope Review:																
Los Angeles-Long Beach-Glendale	23,059	21.63	1.91	2.49	15.46	17.71	31.30	28.47	51.33	51.32	5.13	4.14	4.78	4.23	6.16	
Riverside-San Bernardino-Ontario	10,171	9.54	1.49	1.92	21.74	21.40	43.33	40.67	33.44	36.00	3.87	4.87	4.53	3.41	4.08	
San Francisco-San Mateo-Redwood City	8,545	8.02	1.54	2.39	12.79	12.99	45.12	42.74	40.55	41.88	9.78	8.43	8.11	8.96	11.77	
Limited-Scope Review:																
Bakersfield	1,552	1.46	2.10	3.87	23.06	30.61	33.51	30.73	41.33	34.79	3.91	6.64	5.43	3.66	3.17	
Chico	427	0.40	0.38	0.70	14.86	18.97	60.46	48.95	24.30	31.38	4.08	4.17	4.99	4.02	3.57	
El Centro	142	0.13	0.00	0.00	23.53	19.01	42.36	54.23	34.11	26.76	2.29	0.00	2.76	2.58	1.80	
Fresno	1,340	1.26	1.60	4.33	21.71	25.52	35.87	32.24	40.82	37.91	3.37	6.98	3.81	3.21	2.98	
Hanford-Corcoran	174	0.16	0.00	0.00	22.35	31.03	39.08	36.21	38.57	32.76	2.73	0.00	4.34	2.65	2.04	
Madera	220	0.21	0.00	0.00	11.37	10.45	52.17	53.18	36.46	36.36	3.05	0.00	2.68	3.04	3.24	
Merced	416	0.39	0.00	0.00	17.13	16.83	50.94	47.60	31.94	35.58	4.05	0.00	4.13	4.28	3.75	
Modesto	874	0.82	1.12	1.26	14.63	14.99	53.88	54.12	30.36	29.63	3.51	3.80	4.19	3.40	3.35	
Napa	570	0.53	0.00	0.00	13.85	17.54	60.87	53.68	25.28	28.77	6.77	0.00	8.09	5.75	8.74	
Oakland-Fremont-Hayward	11,234	10.54	3.49	4.30	13.07	12.20	43.58	39.08	39.87	44.43	7.04	6.47	5.89	6.43	8.43	
Oxnard-Thousand Oaks-Ventura	2,361	2.21	1.20	1.57	15.46	16.98	46.06	41.25	37.29	40.19	5.54	7.42	6.12	4.80	6.17	
Redding	623	0.58	0.00	0.00	12.78	16.53	70.92	63.40	16.30	20.06	5.69	0.00	6.91	5.61	4.93	
Sacramento--Arden-Arcade--Roseville	5,582	5.24	3.32	3.26	18.33	14.33	42.14	37.44	36.21	44.97	4.85	4.79	4.20	4.66	5.35	
Salinas	1,491	1.40	0.00	0.00	13.83	16.90	45.09	45.14	41.08	37.96	8.35	0.00	8.52	7.81	9.02	

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE		State: CALIFORNIA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Limited-Scope Review:																
San Diego-Carlsbad-San Marcos	7,508	7.04	2.30	3.18	14.03	11.39	41.01	31.78	42.66	53.65	4.70	4.09	3.68	3.70	6.15	
San Jose-Sunnyvale-Santa Clara	9,601	9.01	1.13	1.03	16.54	15.48	47.80	45.52	34.53	37.98	8.88	6.20	7.29	8.37	10.87	
San Luis Obispo-Paso Robles	605	0.57	0.00	0.00	10.27	8.10	75.43	74.21	14.31	17.69	3.89	0.00	3.03	3.75	5.51	
Santa Ana-Anaheim-Irvine	10,455	9.81	1.25	1.39	19.56	22.14	33.56	25.23	45.63	51.24	6.78	6.13	7.61	5.02	7.71	
Santa Barbara-Santa Maria	760	0.71	0.97	1.32	17.42	20.00	39.94	35.13	41.68	43.55	5.36	2.74	5.03	4.55	6.75	
Santa Cruz-Watsonville	893	0.84	0.00	0.00	20.21	21.95	40.44	36.28	39.35	41.77	8.05	0.00	8.79	7.01	8.66	
Santa Rosa-Petaluma	1,605	1.51	0.00	0.00	9.17	8.66	71.27	67.73	19.56	23.61	5.96	0.00	4.79	5.88	7.02	
Stockton	1,411	1.32	1.80	1.42	19.48	18.28	39.28	33.10	39.43	47.20	4.31	2.55	4.59	4.23	4.34	
Vallejo-Fairfield	1,268	1.19	0.52	0.39	15.69	13.88	50.32	44.79	33.48	40.93	4.69	3.41	4.53	4.11	5.65	
Visalia-Porterville	655	0.61	0.00	0.00	22.02	27.18	38.85	47.02	39.13	25.80	3.78	0.00	4.73	4.29	2.62	
Yuba City	339	0.32	0.00	0.00	17.49	18.58	52.57	48.08	29.94	33.33	5.08	0.00	4.94	4.77	5.73	
California Non-MSA	2,714	2.55	0.00	0.00	12.37	9.65	65.32	59.84	22.31	30.51	5.31	0.00	5.53	5.15	5.64	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 5. Geographic Distribution of Multi-family Loans**

Geographic Distribution: MULTI-FAMILY		State: CALIFORNIA					Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Total Multi-family Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***					
	#	% of Total*	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans	Over all	Low	Mod	Mid	Upp	
Full-Scope Review:																
Los Angeles-Long Beach-Glendale	38	70.37	12.95	21.05	31.74	15.79	28.34	39.47	26.96	23.68	0.39	0.86	0.04	0.58	0.46	
Riverside-San Bernardino-Ontario	0	0.00	7.73	0.00	38.68	0.00	37.84	0.00	15.76	0.00	0.00	0.00	0.00	0.00	0.00	
San Francisco-San Mateo-Redwood City	0	0.00	19.98	0.00	23.42	0.00	31.54	0.00	25.06	0.00	0.00	0.00	0.00	0.00	0.00	
Limited-Scope Review:																
Bakersfield	1	1.85	5.58	0.00	33.58	100.00	31.60	0.00	29.24	0.00	1.18	0.00	3.03	0.00	0.00	
Chico	0	0.00	8.41	0.00	34.73	0.00	34.21	0.00	22.65	0.00	0.00	0.00	0.00	0.00	0.00	
El Centro	1	1.85	0.00	0.00	38.97	0.00	27.45	0.00	33.58	100.00	0.00	0.00	0.00	0.00	0.00	
Fresno	1	1.85	6.51	0.00	38.38	100.00	39.03	0.00	16.08	0.00	0.65	0.00	1.33	0.00	0.00	
Hanford-Corcoran	1	1.85	0.00	0.00	30.00	0.00	38.19	0.00	31.80	100.00	5.56	0.00	0.00	0.00	9.09	
Madera	0	0.00	0.00	0.00	47.62	0.00	39.87	0.00	12.50	0.00	0.00	0.00	0.00	0.00	0.00	
Merced	0	0.00	0.00	0.00	39.39	0.00	42.53	0.00	18.09	0.00	0.00	0.00	0.00	0.00	0.00	
Modesto	0	0.00	3.38	0.00	26.24	0.00	49.18	0.00	21.20	0.00	0.00	0.00	0.00	0.00	0.00	
Napa	0	0.00	0.00	0.00	24.02	0.00	72.18	0.00	3.80	0.00	0.00	0.00	0.00	0.00	0.00	
Oakland-Fremont-Hayward	0	0.00	13.31	0.00	27.95	0.00	45.35	0.00	13.39	0.00	0.00	0.00	0.00	0.00	0.00	
Oxnard-Thousand Oaks-Ventura	1	1.85	3.57	0.00	34.60	0.00	47.43	100.00	14.41	0.00	0.91	0.00	0.00	2.17	0.00	
Redding	0	0.00	0.00	0.00	44.43	0.00	47.48	0.00	8.09	0.00	0.00	0.00	0.00	0.00	0.00	
Sacramento--Arden-Arcade--Roseville	2	3.70	10.57	0.00	36.09	50.00	35.54	50.00	17.80	0.00	0.22	0.00	0.00	0.70	0.00	
Salinas	0	0.00	0.00	0.00	28.29	0.00	58.50	0.00	13.21	0.00	0.00	0.00	0.00	0.00	0.00	

(\*) Multi-family loans originated and purchased in the MSA/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 multi-family units in the area based on 2000 Census information.

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 5. Geographic Distribution of Multi-family Loans**

Geographic Distribution: MULTI-FAMILY		State: CALIFORNIA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Multi-family Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans						
Limited-Scope Review:																
San Diego-Carlsbad-San Marcos	1	1.85	11.77	100.00	32.61	0.00	37.33	0.00	18.29	0.00	0.00	0.00	0.00	0.00	0.00	
San Jose-Sunnyvale-Santa Clara	1	1.85	6.94	0.00	26.10	100.00	53.65	0.00	13.30	0.00	0.20	0.00	0.56	0.00	0.00	
San Luis Obispo-Paso Robles	0	0.00	0.00	0.00	34.31	0.00	64.12	0.00	1.56	0.00	0.00	0.00	0.00	0.00	0.00	
Santa Ana-Anaheim-Irvine	4	7.41	6.27	0.00	41.07	25.00	33.61	75.00	19.05	0.00	0.56	0.00	0.25	1.72	0.00	
Santa Barbara-Santa Maria	0	0.00	12.99	0.00	41.94	0.00	28.08	0.00	16.99	0.00	0.00	0.00	0.00	0.00	0.00	
Santa Cruz-Watsonville	0	0.00	0.00	0.00	43.78	0.00	44.77	0.00	11.45	0.00	0.00	0.00	0.00	0.00	0.00	
Santa Rosa-Petaluma	0	0.00	0.00	0.00	29.86	0.00	65.54	0.00	4.60	0.00	0.00	0.00	0.00	0.00	0.00	
Stockton	2	3.70	22.11	0.00	26.33	100.00	37.30	0.00	14.27	0.00	1.96	0.00	5.88	0.00	0.00	
Vallejo-Fairfield	0	0.00	6.21	0.00	35.41	0.00	37.98	0.00	20.40	0.00	0.00	0.00	0.00	0.00	0.00	
Visalia-Porterville	1	1.85	0.00	0.00	40.02	100.00	30.92	0.00	29.06	0.00	2.56	0.00	7.69	0.00	0.00	
Yuba City	0	0.00	0.00	0.00	49.32	0.00	37.49	0.00	13.19	0.00	0.00	0.00	0.00	0.00	0.00	
California Non-MSA	0	0.00	0.00	0.00	29.35	0.00	49.53	0.00	21.12	0.00	0.00	0.00	0.00	0.00	0.00	

(\*) Multi-family loans originated and purchased in the MSA/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 multi-family units in the area based on 2000 Census information.

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES		State: CALIFORNIA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Business es**	% BANK Loans	% of Business es**	% BANK Loans	% of Busin esses**	% BANK Loans	% of Busines ses**	% BANK Loans						
Full-Scope Review:																
Los Angeles-Long Beach-Glendale	116,781	32.14	7.94	7.47	21.05	23.15	26.58	26.96	44.43	42.42	10.90	16.03	14.45	11.11	9.08	
Riverside-San Bernardino-Ontario	33,897	9.33	3.80	2.49	28.85	24.74	41.00	39.33	26.36	33.44	11.19	15.89	13.55	11.17	10.03	
San Francisco-San Mateo-Redwood City	23,599	6.49	15.59	11.94	18.13	21.55	34.67	37.20	31.60	29.31	8.97	11.10	11.91	8.65	7.47	
Limited-Scope Review:																
Bakersfield	4,476	1.23	2.89	2.44	29.09	29.69	28.82	26.79	39.20	41.09	9.84	13.46	14.20	9.95	7.93	
Chico	1,309	0.36	0.48	0.38	27.46	24.90	47.14	43.09	24.92	31.63	5.32	5.26	7.95	4.77	4.82	
El Centro	561	0.15	0.00	0.00	34.79	38.15	38.77	32.98	26.45	28.88	8.07	0.00	11.69	6.89	6.83	
Fresno	5,365	1.48	6.52	4.85	27.17	25.09	33.38	32.15	32.93	37.91	9.10	12.06	11.09	9.37	7.82	
Hanford-Corcoran	550	0.15	0.00	0.00	38.16	35.82	31.74	32.00	30.10	32.18	10.11	0.00	13.43	9.35	8.55	
Madera	931	0.26	0.00	0.00	15.96	13.43	55.40	51.88	28.64	34.69	10.68	0.00	15.53	10.50	10.19	
Merced	1,122	0.31	0.00	0.00	31.01	24.51	45.56	47.68	23.43	27.81	9.71	0.00	11.53	10.11	8.09	
Modesto	2,882	0.79	8.38	5.27	15.83	15.30	49.98	49.86	25.80	29.56	9.39	10.23	11.04	9.46	8.46	
Napa	1,406	0.39	0.00	0.00	26.13	24.25	55.37	54.27	18.50	21.48	8.62	0.00	10.55	8.72	7.53	
Oakland-Fremont-Hayward	25,181	6.93	10.67	8.36	16.77	16.68	38.98	39.44	33.58	35.51	9.52	12.51	12.31	9.63	8.14	
Oxnard-Thousand Oaks-Ventura	8,137	2.24	3.85	3.72	18.57	16.86	50.22	45.32	27.36	34.09	8.72	15.58	10.95	8.58	7.73	
Redding	1,400	0.39	0.00	0.00	25.58	22.93	62.17	60.64	12.25	16.43	8.05	0.00	9.58	7.79	7.61	
Sacramento--Arden-Arcade--Roseville	19,722	5.43	7.44	5.42	22.54	19.61	37.69	35.70	32.33	39.27	10.32	12.37	12.60	10.32	9.59	
Salinas	2,683	0.74	0.00	0.00	20.95	21.95	45.44	42.71	33.61	35.33	8.78	0.00	13.33	9.19	7.38	

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES		State: CALIFORNIA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans						
Limited-Scope Review:																
San Diego-Carlsbad-San Marcos	24,559	6.76	4.95	4.43	21.53	21.15	37.07	33.91	36.46	40.50	7.53	9.86	9.82	7.12	6.97	
San Jose-Sunnyvale-Santa Clara	20,015	5.51	2.93	2.85	24.34	23.27	43.12	45.41	29.61	28.47	10.07	11.92	12.53	10.12	8.68	
San Luis Obispo-Paso Robles	2,460	0.68	0.00	0.00	21.70	18.21	65.25	64.43	13.06	17.36	8.16	0.00	9.85	8.06	7.94	
Santa Ana-Anaheim-Irvine	38,670	10.64	3.13	2.62	29.05	27.69	35.25	31.54	32.56	38.15	9.47	12.22	11.56	9.32	8.43	
Santa Barbara-Santa Maria	3,143	0.87	2.82	2.86	36.84	33.69	32.53	29.84	27.80	33.60	7.55	13.53	9.74	6.88	6.46	
Santa Cruz-Watsonville	2,586	0.71	0.00	0.00	21.98	23.67	47.14	42.38	30.89	33.95	8.46	0.00	10.74	8.57	7.37	
Santa Rosa-Petaluma	4,412	1.21	0.00	0.00	16.45	14.57	69.07	68.61	14.49	16.82	8.00	0.00	10.74	8.22	6.28	
Stockton	4,122	1.13	9.14	6.87	22.04	19.72	36.10	30.13	32.71	43.28	10.87	14.40	13.45	9.69	10.64	
Vallejo-Fairfield	2,828	0.78	2.92	2.05	24.90	21.96	45.33	42.43	26.85	33.56	10.05	14.92	12.33	9.60	9.43	
Visalia-Porterville	2,128	0.59	0.00	0.00	30.46	26.93	34.04	39.85	35.50	33.22	9.01	0.00	11.04	10.42	6.81	
Yuba City	981	0.27	0.00	0.00	32.81	28.24	44.57	45.57	22.62	26.20	9.84	0.00	13.29	9.34	8.32	
California Non-MSA	7,441	2.05	0.00	0.00	17.33	14.31	62.28	56.31	20.39	29.38	9.91	0.00	11.60	9.63	10.22	

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS			State: CALIFORNIA				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans						
Full-Scope Review:																
Los Angeles-Long Beach-Glendale	171	6.62	3.97	10.53	15.59	16.96	31.60	30.41	48.84	42.11	5.53	8.24	5.03	5.84	5.40	
Riverside-San Bernardino-Ontario	175	6.78	2.32	1.14	26.90	28.00	41.58	27.43	29.20	43.43	10.23	28.57	17.24	8.58	9.00	
San Francisco-San Mateo-Redwood City	60	2.32	6.76	0.00	15.97	8.33	43.15	48.33	34.12	43.33	7.89	0.00	1.67	9.77	10.45	
Limited-Scope Review:																
Bakersfield	70	2.71	2.07	0.00	34.82	44.29	32.91	32.86	30.21	22.86	9.67	0.00	16.94	9.24	6.04	
Chico	53	2.05	0.10	0.00	9.74	20.75	50.70	43.40	39.46	35.85	12.96	0.00	36.36	13.33	9.41	
El Centro	27	1.05	0.00	0.00	14.80	7.41	52.22	29.63	32.98	62.96	7.41	0.00	6.67	4.40	13.73	
Fresno	264	10.22	1.54	0.38	26.95	22.35	44.17	54.17	27.35	23.11	14.03	11.11	16.57	17.45	8.30	
Hanford-Corcoran	55	2.13	0.00	0.00	16.09	12.73	60.22	69.09	23.69	18.18	11.16	0.00	14.29	11.04	10.87	
Madera	75	2.90	0.00	0.00	2.56	0.00	83.33	90.67	14.10	9.33	15.25	0.00	0.00	16.88	12.20	
Merced	79	3.06	0.00	0.00	15.50	22.78	71.15	67.09	13.35	10.13	11.00	0.00	23.91	9.97	6.98	
Modesto	97	3.76	2.17	2.06	13.65	16.49	61.53	59.79	22.65	21.65	9.01	20.00	13.11	8.28	9.09	
Napa	44	1.70	0.00	0.00	13.45	4.55	45.92	59.09	40.63	36.36	13.92	0.00	10.00	17.71	13.56	
Oakland-Fremont-Hayward	47	1.82	6.40	2.13	16.63	8.51	37.64	34.04	39.33	55.32	4.85	0.00	4.35	3.60	7.02	
Oxnard-Thousand Oaks-Ventura	73	2.83	3.83	4.11	22.07	19.18	54.29	61.64	19.82	15.07	10.15	22.22	10.00	12.43	3.53	
Redding	22	0.85	0.00	0.00	15.43	9.09	72.22	54.55	12.35	36.36	13.40	0.00	12.50	11.76	23.53	
Sacramento--Arden-Arcade--Roseville	139	5.38	3.98	0.00	17.68	10.07	47.84	54.68	30.50	35.25	8.78	0.00	9.71	9.78	8.26	
Salinas	84	3.25	0.00	0.00	20.83	13.10	50.85	38.10	28.32	48.81	10.95	0.00	15.63	9.27	15.65	

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Farm Data US&PR.



**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS		State: CALIFORNIA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans						
Limited-Scope Review:																
San Diego-Carlsbad-San Marcos	104	4.03	3.53	0.00	19.33	17.31	40.34	46.15	36.79	36.54	5.58	0.00	7.26	6.75	4.76	
San Jose-Sunnyvale-Santa Clara	80	3.10	2.58	1.25	31.61	35.00	42.11	35.00	23.70	28.75	10.34	0.00	13.33	9.89	8.60	
San Luis Obispo-Paso Robles	81	3.14	0.00	0.00	12.92	3.70	72.03	72.84	15.06	23.46	16.17	0.00	0.00	17.89	17.39	
Santa Ana-Anaheim-Irvine	42	1.63	3.39	4.76	26.49	23.81	34.87	26.19	35.26	45.24	3.58	18.18	1.60	3.03	3.77	
Santa Barbara-Santa Maria	61	2.36	2.17	0.00	25.06	29.51	33.41	29.51	39.37	40.98	11.91	0.00	21.67	6.25	14.77	
Santa Cruz-Watsonville	53	2.05	0.00	0.00	25.40	54.72	40.85	18.87	33.75	26.42	11.11	0.00	25.00	7.35	3.17	
Santa Rosa-Petaluma	64	2.48	0.00	0.00	6.38	0.00	81.23	85.94	12.39	14.06	8.93	0.00	0.00	10.76	4.17	
Stockton	74	2.86	2.09	0.00	10.67	12.16	52.60	41.89	34.64	45.95	6.55	0.00	14.00	6.42	5.53	
Vallejo-Fairfield	17	0.66	0.72	0.00	13.29	5.88	55.92	47.06	30.06	47.06	6.52	0.00	0.00	5.88	8.51	
Visalia-Porterville	216	8.36	0.00	0.00	25.41	35.65	43.72	38.89	30.87	25.46	17.61	0.00	25.14	17.79	13.19	
Yuba City	62	2.40	0.00	0.00	7.84	3.23	62.38	67.74	29.78	29.03	11.95	0.00	16.67	16.30	6.74	
California Non-MSA	194	7.51	0.00	0.00	14.44	10.82	72.26	75.26	13.30	13.92	10.50	0.00	13.64	11.11	15.66	

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		State: CALIFORNIA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Los Angeles-Long Beach-Glendale	15,266	16.84	23.87	0.65	16.49	3.71	17.40	12.12	42.24	83.52	6.42	6.00	8.76	8.03	6.31	
Riverside-San Bernardino-Ontario	10,045	11.08	21.73	2.56	17.48	12.35	20.23	22.15	40.56	62.94	4.72	5.39	7.82	6.60	4.27	
San Francisco-San Mateo-Redwood City	7,046	7.77	21.33	1.43	17.59	7.80	19.98	16.56	41.11	74.21	14.23	12.63	20.64	18.53	13.62	
Limited-Scope Review:																
Bakersfield	1,658	1.83	23.46	3.38	16.67	14.39	18.13	25.33	41.75	56.90	4.91	15.38	11.31	6.46	4.14	
Chico	434	0.48	21.91	2.71	17.06	11.58	21.06	31.77	39.97	53.94	8.49	8.47	8.98	13.04	6.92	
El Centro	133	0.15	23.24	0.88	17.60	8.77	17.11	21.93	42.05	68.42	2.86	25.00	0.00	3.76	2.76	
Fresno	1,566	1.73	22.80	2.31	17.05	15.70	18.53	35.53	41.63	46.46	5.64	2.30	11.99	11.44	4.00	
Hanford-Corcoran	110	0.12	20.55	1.01	18.31	10.10	19.92	36.36	41.22	52.53	3.04	1.69	4.14	4.80	2.55	
Madera	275	0.30	22.09	0.79	16.65	15.81	21.11	29.25	40.14	54.15	6.96	0.00	21.74	14.84	4.25	
Merced	847	0.93	20.72	2.96	18.32	15.93	19.88	28.15	41.08	52.96	7.59	0.00	11.46	14.47	6.35	
Modesto	1,199	1.32	21.74	2.08	17.27	14.84	20.71	28.96	40.28	54.12	6.33	4.08	9.07	11.77	4.90	
Napa	414	0.46	18.55	0.53	19.66	9.33	22.34	22.67	39.45	67.47	10.16	0.00	18.07	19.25	8.63	
Oakland-Fremont-Hayward	10,903	12.03	20.97	3.35	17.47	16.97	21.18	26.66	40.38	53.02	11.40	7.22	23.03	18.09	9.17	
Oxnard-Thousand Oaks-Ventura	1,793	1.98	19.55	3.62	18.43	14.21	22.09	26.21	39.92	55.96	5.63	6.73	9.26	5.41	5.44	
Redding	910	1.00	20.36	1.69	18.02	13.33	21.24	31.19	40.38	53.79	19.05	11.32	19.93	26.53	16.35	
Sacramento--Arden-Arcade--Roseville	6,263	6.91	20.59	4.95	18.32	19.78	21.00	26.04	40.09	49.23	7.43	5.82	11.51	8.23	6.65	
Salinas	1,427	1.57	19.70	2.38	18.38	13.73	21.52	25.32	40.40	58.57	12.36	7.14	25.00	35.47	10.27	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 10.17% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		State: CALIFORNIA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Limited-Scope Review:																
San Diego-Carlsbad-San Marcos	6,587	7.27	21.02	2.47	17.91	13.80	20.09	23.39	40.98	60.34	5.53	7.22	8.20	8.12	4.83	
San Jose-Sunnyvale-Santa Clara	6,685	7.38	20.54	1.61	18.11	14.58	21.70	24.20	39.66	59.62	11.43	7.74	22.44	14.63	10.04	
San Luis Obispo-Paso Robles	394	0.43	18.57	0.62	18.88	3.40	22.65	16.67	39.90	79.32	3.91	6.90	2.99	3.07	4.03	
Santa Ana-Anaheim-Irvine	6,834	7.54	20.69	1.94	17.97	12.13	20.68	23.18	40.65	62.75	6.51	3.15	8.40	7.66	6.28	
Santa Barbara-Santa Maria	731	0.81	20.00	2.30	18.61	14.44	20.45	23.50	40.95	59.75	7.11	2.86	12.08	9.86	6.43	
Santa Cruz-Watsonville	648	0.71	19.96	1.64	17.98	11.09	21.23	22.18	40.83	65.09	9.38	6.98	18.06	20.22	7.19	
Santa Rosa-Petaluma	1,563	1.72	17.73	1.63	18.87	10.50	24.32	31.56	39.08	56.31	12.72	6.41	12.69	22.43	10.66	
Stockton	2,079	2.29	22.77	3.34	16.48	16.99	19.80	27.31	40.95	52.37	6.62	8.97	12.39	11.60	5.21	
Vallejo-Fairfield	1,320	1.46	19.26	2.25	18.51	19.58	23.45	31.50	38.79	46.67	9.33	6.56	16.67	14.63	7.03	
Visalia-Porterville	470	0.52	22.23	2.58	17.27	11.03	19.30	28.40	41.20	57.98	4.00	9.30	6.98	6.68	3.18	
Yuba City	879	0.97	20.84	1.29	18.18	16.31	20.53	43.78	40.46	38.62	14.07	9.09	21.18	25.36	9.58	
California Non-MSA	2,163	2.39	20.60	1.18	17.79	9.66	21.28	23.58	40.34	65.59	10.20	12.94	13.47	15.19	9.02	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 10.17% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		State: CALIFORNIA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Los Angeles-Long Beach-Glendale	3,886	28.77	23.87	3.35	16.49	12.01	17.40	22.90	42.24	61.74	10.29	9.68	15.30	12.96	9.34	
Riverside-San Bernardino-Ontario	1,851	13.71	21.73	5.10	17.48	17.11	20.23	25.67	40.56	52.12	7.47	6.82	10.49	8.12	6.84	
San Francisco-San Mateo-Redwood City	699	5.18	21.33	7.12	17.59	16.67	19.98	21.82	41.11	54.39	11.92	11.25	16.99	13.14	10.87	
Limited-Scope Review:																
Bakersfield	424	3.14	23.46	6.33	16.67	18.73	18.13	28.22	41.75	46.72	9.77	5.61	16.62	11.77	8.20	
Chico	96	0.71	21.91	4.40	17.06	15.38	21.06	19.78	39.97	60.44	9.66	5.71	10.53	7.78	10.57	
El Centro	52	0.39	23.24	8.00	17.60	6.00	17.11	34.00	42.05	52.00	9.00	14.29	9.38	16.13	7.07	
Fresno	284	2.10	22.80	6.44	17.05	22.35	18.53	21.97	41.63	49.24	5.88	7.02	10.92	6.64	4.75	
Hanford-Corcoran	42	0.31	20.55	2.56	18.31	15.38	19.92	33.33	41.22	48.72	4.34	6.67	4.65	7.08	3.40	
Madera	53	0.39	22.09	7.69	16.65	13.46	21.11	21.15	40.14	57.69	6.21	5.88	6.25	5.47	6.46	
Merced	83	0.61	20.72	7.50	18.32	15.00	19.88	18.75	41.08	58.75	8.41	4.17	10.34	6.92	8.75	
Modesto	156	1.16	21.74	7.25	17.27	20.29	20.71	26.81	40.28	45.65	6.53	12.50	12.90	6.20	5.25	
Napa	61	0.45	18.55	5.26	19.66	17.54	22.34	22.81	39.45	54.39	10.48	9.09	16.67	11.00	9.54	
Oakland-Fremont-Hayward	1,026	7.60	20.97	5.57	17.47	22.39	21.18	24.46	40.38	47.57	8.48	8.61	14.53	7.33	7.68	
Oxnard-Thousand Oaks-Ventura	210	1.55	19.55	9.41	18.43	10.89	22.09	32.18	39.92	47.52	6.60	11.24	5.90	6.12	6.66	
Redding	85	0.63	20.36	13.16	18.02	19.74	21.24	13.16	40.38	53.95	5.80	12.77	5.21	4.71	5.61	
Sacramento--Arden-Arcade--Roseville	790	5.85	20.59	4.91	18.32	17.25	21.00	24.26	40.09	53.58	6.53	5.72	6.70	6.28	6.66	
Salinas	138	1.02	19.70	3.85	18.38	11.54	21.52	26.15	40.40	58.46	10.13	0.00	13.33	15.03	9.00	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 5.43% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		State: CALIFORNIA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Limited-Scope Review:																
San Diego-Carlsbad-San Marcos	639	4.73	21.02	4.62	17.91	14.56	20.09	21.14	40.98	59.68	6.49	4.57	9.38	5.28	6.56	
San Jose-Sunnyvale-Santa Clara	535	3.96	20.54	5.88	18.11	28.04	21.70	17.84	39.66	48.24	9.58	11.04	16.54	8.33	8.45	
San Luis Obispo-Paso Robles	66	0.49	18.57	0.00	18.88	9.09	22.65	25.76	39.90	65.15	5.92	0.00	0.00	8.61	6.14	
Santa Ana-Anaheim-Irvine	902	6.68	20.69	5.55	17.97	18.03	20.68	27.40	40.65	49.02	7.58	8.41	12.19	7.31	6.90	
Santa Barbara-Santa Maria	96	0.71	20.00	2.20	18.61	10.99	20.45	27.47	40.95	59.34	7.30	3.03	7.50	10.63	6.63	
Santa Cruz-Watsonville	86	0.64	19.96	2.44	17.98	18.29	21.23	7.32	40.83	71.95	10.46	3.85	21.74	6.19	10.80	
Santa Rosa-Petaluma	136	1.01	17.73	8.87	18.87	19.35	24.32	20.16	39.08	51.61	7.36	15.15	11.18	6.53	6.25	
Stockton	234	1.73	22.77	5.41	16.48	18.02	19.80	30.63	40.95	45.95	7.25	10.31	10.31	8.78	5.96	
Vallejo-Fairfield	205	1.52	19.26	6.77	18.51	20.83	23.45	29.69	38.79	42.71	7.33	10.71	10.49	7.36	6.33	
Visalia-Porterville	228	1.69	22.23	5.00	17.27	23.64	19.30	26.36	41.20	45.00	8.77	11.76	17.24	9.04	7.25	
Yuba City	68	0.50	20.84	6.15	18.18	10.77	20.53	27.69	40.46	55.38	9.04	4.55	9.80	11.28	8.36	
California Non-MSA	375	2.78	20.60	3.47	17.79	10.98	21.28	17.34	40.34	68.21	7.77	5.13	7.32	5.46	8.73	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 5.43% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data

**Table 10. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE		State: CALIFORNIA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Los Angeles-Long Beach-Glendale	23,059	21.63	23.87	2.08	16.49	8.30	17.40	15.26	42.24	74.36	4.61	4.83	6.90	4.08	4.57	
Riverside-San Bernardino-Ontario	10,171	9.54	21.73	4.65	17.48	15.38	20.23	20.43	40.56	59.54	3.57	3.59	4.35	3.39	3.54	
San Francisco-San Mateo-Redwood City	8,545	8.02	21.33	3.28	17.59	14.97	19.98	18.40	41.11	63.35	7.78	6.85	12.05	8.11	7.33	
Limited-Scope Review:																
Bakersfield	1,552	1.46	23.46	6.31	16.67	12.46	18.13	24.02	41.75	57.21	3.85	6.08	3.57	3.98	3.78	
Chico	427	0.40	21.91	3.50	17.06	11.95	21.06	19.53	39.97	65.01	3.73	4.24	3.90	3.23	3.86	
El Centro	142	0.13	23.24	4.39	17.60	10.53	17.11	18.42	42.05	66.67	1.99	0.00	1.00	1.49	2.20	
Fresno	1,340	1.26	22.80	4.04	17.05	14.49	18.53	21.25	41.63	60.23	3.38	4.66	4.03	3.49	3.17	
Hanford-Corcoran	174	0.16	20.55	4.76	18.31	19.05	19.92	28.57	41.22	47.62	2.53	1.19	3.44	2.71	2.36	
Madera	220	0.21	22.09	1.74	16.65	13.95	21.11	15.12	40.14	69.19	2.82	2.08	2.68	1.87	3.21	
Merced	416	0.39	20.72	2.87	18.32	10.03	19.88	24.64	41.08	62.46	4.19	4.44	4.17	4.92	4.02	
Modesto	874	0.82	21.74	2.50	17.27	15.00	20.71	25.69	40.28	56.81	3.54	2.90	5.19	3.51	3.32	
Napa	570	0.53	18.55	1.09	19.66	10.89	22.34	22.00	39.45	66.01	5.81	3.23	4.73	6.94	5.72	
Oakland-Fremont-Hayward	11,234	10.54	20.97	3.76	17.47	20.31	21.18	21.12	40.38	54.81	6.07	5.67	9.23	6.32	5.51	
Oxnard-Thousand Oaks-Ventura	2,361	2.21	19.55	6.17	18.43	18.90	22.09	22.92	39.92	52.01	4.42	4.80	6.69	4.45	4.08	
Redding	623	0.58	20.36	0.90	18.02	9.89	21.24	19.24	40.38	69.96	5.78	0.71	5.14	5.42	6.31	
Sacramento--Arden-Arcade--Roseville	5,582	5.24	20.59	4.71	18.32	16.78	21.00	21.42	40.09	57.09	4.54	3.46	5.38	3.79	4.75	
Salinas	1,491	1.40	19.70	2.94	18.38	9.42	21.52	19.09	40.40	68.54	7.50	7.53	10.48	9.51	6.92	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 20.93% of loans originated and purchased by the bank.



**Table 10. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE		State: CALIFORNIA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Limited-Scope Review:																
San Diego-Carlsbad-San Marcos	7,508	7.04	21.02	3.68	17.91	12.63	20.09	19.04	40.98	64.65	3.50	3.65	4.10	3.65	3.40	
San Jose-Sunnyvale-Santa Clara	9,601	9.01	20.54	4.09	18.11	26.76	21.70	17.34	39.66	51.80	7.29	7.40	15.86	8.21	5.79	
San Luis Obispo-Paso Robles	605	0.57	18.57	0.95	18.88	6.43	22.65	18.10	39.90	74.52	2.42	1.03	1.38	2.10	2.61	
Santa Ana-Anaheim-Irvine	10,455	9.81	20.69	4.01	17.97	14.88	20.68	20.53	40.65	60.58	4.87	4.73	6.31	4.68	4.76	
Santa Barbara-Santa Maria	760	0.71	20.00	2.67	18.61	12.21	20.45	18.89	40.95	66.22	4.09	0.60	4.96	4.54	3.98	
Santa Cruz-Watsonville	893	0.84	19.96	2.48	17.98	12.27	21.23	20.50	40.83	64.75	6.03	5.26	9.78	6.11	5.62	
Santa Rosa-Petaluma	1,605	1.51	17.73	2.15	18.87	15.06	24.32	21.67	39.08	61.12	5.26	2.40	7.50	5.69	4.92	
Stockton	1,411	1.32	22.77	5.17	16.48	15.87	19.80	21.40	40.95	57.57	4.05	5.01	5.58	3.88	3.87	
Vallejo-Fairfield	1,268	1.19	19.26	4.24	18.51	21.22	23.45	23.34	38.79	51.21	4.56	4.50	7.42	3.91	4.32	
Visalia-Porterville	655	0.61	22.23	4.61	17.27	15.07	19.30	27.66	41.20	52.66	3.80	4.57	4.58	4.24	3.49	
Yuba City	339	0.32	20.84	1.75	18.18	12.24	20.53	28.67	40.46	57.34	4.82	5.36	5.25	5.88	4.37	
California Non-MSA	2,714	2.55	20.60	1.90	17.79	9.56	21.28	15.82	40.34	72.72	5.04	4.01	5.06	4.20	5.28	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 20.93% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES			State: CALIFORNIA		Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses**	% BANK Loans ***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Revenues \$1 million or less
Full-Scope Review:									
Los Angeles-Long Beach-Glendale	116,781	32.14	67.99	54.89	97.53	1.00	1.47	10.90	15.92
Riverside-San Bernardino-Ontario	33,897	9.33	67.96	56.46	97.88	0.87	1.25	11.19	15.81
San Francisco-San Mateo-Redwood City	23,599	6.49	67.56	55.91	97.40	1.08	1.53	8.97	12.75
Limited-Scope Review:									
Bakersfield	4,476	1.23	67.02	53.04	97.72	0.76	1.51	9.84	13.71
Chico	1,309	0.36	70.08	53.32	99.54	0.15	0.30	5.32	9.87
El Centro	561	0.15	64.58	55.97	98.22	0.00	1.79	8.07	12.85
Fresno	5,365	1.48	66.25	53.85	97.69	0.84	1.47	9.10	13.82
Hanford-Corcoran	550	0.15	62.47	48.18	99.27	0.18	0.55	10.11	13.13
Madera	931	0.26	65.76	54.99	98.93	0.43	0.64	10.68	15.94
Merced	1,122	0.31	62.44	50.89	98.22	0.80	0.98	9.71	14.17
Modesto	2,882	0.79	66.41	52.88	97.78	0.83	1.39	9.39	12.74
Napa	1,406	0.39	69.02	51.28	96.87	1.00	2.13	8.62	11.70
Oakland-Fremont-Hayward	25,181	6.93	67.68	56.48	97.82	0.84	1.34	9.52	13.42
Oxnard-Thousand Oaks-Ventura	8,137	2.24	68.50	53.66	97.52	1.22	1.27	8.72	12.38
Redding	1,400	0.39	69.88	52.93	98.29	0.86	0.86	8.05	11.02
Sacramento--Arden-Arcade--Roseville	19,722	5.43	67.17	57.52	98.32	0.67	1.01	10.32	14.26
Salinas	2,683	0.74	68.15	55.39	98.55	0.56	0.89	8.78	12.78

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

(\*\*) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2008).

(\*\*\*) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 35.69% of small loans to businesses originated/purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES			State: CALIFORNIA		Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses**	% BANK Loans ***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Revenues \$1 million or less
Limited-Scope Review:									
San Diego-Carlsbad-San Marcos	24,559	6.76	68.02	55.68	97.74	1.04	1.22	7.53	10.63
San Jose-Sunnyvale-Santa Clara	20,015	5.51	66.10	57.03	98.05	0.79	1.16	10.07	14.01
San Luis Obispo-Paso Robles	2,460	0.68	69.29	48.82	98.46	0.69	0.85	8.16	10.55
Santa Ana-Anaheim-Irvine	38,670	10.64	67.66	53.92	97.19	1.10	1.72	9.47	13.02
Santa Barbara-Santa Maria	3,143	0.87	67.22	45.53	96.95	1.02	2.04	7.55	10.10
Santa Cruz-Watsonville	2,586	0.71	71.21	54.99	98.84	0.35	0.81	8.46	12.18
Santa Rosa-Petaluma	4,412	1.21	69.70	53.94	97.85	0.75	1.41	8.00	11.35
Stockton	4,122	1.13	64.67	55.82	98.20	0.51	1.28	10.87	15.42
Vallejo-Fairfield	2,828	0.78	67.64	55.45	98.73	0.53	0.75	10.05	14.33
Visalia-Porterville	2,128	0.59	66.03	52.30	96.71	1.36	1.93	9.01	13.42
Yuba City	981	0.27	64.89	50.87	96.84	0.92	2.24	9.84	11.95
California Non-MSA	7,441	2.05	69.93	52.36	98.62	0.65	0.74	9.91	13.39

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

(\*\*) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2008).

(\*\*\*) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 35.69% of small loans to businesses originated/purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS			State: CALIFORNIA		Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of Farms**	% BANK Loans ***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Revenues \$1 million or less
Full-Scope Review:									
Los Angeles-Long Beach-Glendale	171	6.62	94.32	53.22	98.25	1.17	0.58	5.53	3.65
Riverside-San Bernardino-Ontario	175	6.78	92.26	58.29	96.00	1.71	2.29	10.23	9.68
San Francisco-San Mateo-Redwood City	60	2.32	94.35	50.00	96.67	1.67	1.67	7.89	5.90
Limited-Scope Review:									
Bakersfield	70	2.71	87.28	37.14	92.86	5.71	1.43	9.67	4.94
Chico	53	2.05	94.88	39.62	96.23	3.77	0.00	12.96	5.98
El Centro	27	1.05	79.70	51.85	100.00	0.00	0.00	7.41	7.14
Fresno	264	10.22	88.25	35.98	69.32	14.02	16.67	14.03	7.66
Hanford-Corcoran	55	2.13	87.52	43.64	70.91	10.91	18.18	11.16	9.24
Madera	75	2.90	88.30	49.33	61.33	12.00	26.67	15.25	12.00
Merced	79	3.06	88.72	40.51	79.75	11.39	8.86	11.00	7.83
Modesto	97	3.76	92.38	45.36	92.78	2.06	5.15	9.01	8.38
Napa	44	1.70	90.63	52.27	95.45	2.27	2.27	13.92	10.53
Oakland-Fremont-Hayward	47	1.82	94.09	46.81	95.74	0.00	4.26	4.85	3.92
Oxnard-Thousand Oaks-Ventura	73	2.83	88.81	61.64	98.63	1.37	0.00	10.15	9.81
Redding	22	0.85	95.27	45.45	90.91	4.55	4.55	13.40	10.00
Sacramento--Arden-Arcade--Roseville	139	5.38	93.73	64.03	97.12	0.72	2.16	8.78	8.28
Salinas	84	3.25	79.59	34.52	95.24	3.57	1.19	10.95	7.43

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

(\*\*) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2008).

(\*\*\*) 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 38.95% of small loans to farms originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS		State: CALIFORNIA			Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of Farms**	% BANK Loans ***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Revenues \$1 million or less
Limited-Scope Review:									
San Diego-Carlsbad-San Marcos	104	4.03	93.90	63.46	96.15	0.00	3.85	5.58	5.06
San Jose-Sunnyvale-Santa Clara	80	3.10	92.35	52.50	98.75	0.00	1.25	10.34	8.11
San Luis Obispo-Paso Robles	81	3.14	94.05	38.27	88.89	4.94	6.17	16.17	11.98
Santa Ana-Anaheim-Irvine	42	1.63	91.99	40.48	97.62	2.38	0.00	3.58	1.87
Santa Barbara-Santa Maria	61	2.36	89.56	52.46	100.00	0.00	0.00	11.91	8.74
Santa Cruz-Watsonville	53	2.05	90.16	50.94	92.45	5.66	1.89	11.11	9.29
Santa Rosa-Petaluma	64	2.48	92.66	48.44	93.75	3.13	3.13	8.93	6.83
Stockton	74	2.86	90.56	43.24	85.14	12.16	2.70	6.55	4.68
Vallejo-Fairfield	17	0.66	95.09	58.82	100.00	0.00	0.00	6.52	6.36
Visalia-Porterville	216	8.36	86.91	43.06	75.93	10.65	13.43	17.61	15.27
Yuba City	62	2.40	91.42	58.06	96.77	0.00	3.23	11.95	9.71
California Non-MSA	194	7.51	94.22	56.19	94.33	4.64	1.03	10.50	7.89

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

(\*\*) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2008).

(\*\*\*) 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 38.95% of small loans to farms originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 13. Qualified Investments**

QUALIFIED INVESTMENTS		State: CALIFORNIA				Evaluation Period: January 1, 2007 To March 31, 2009			
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Los Angeles-Long Beach-Glendale	65	177,464	390	256,858	455	434,322	23.75	11	25,962
Riverside-San Bernardino-Ontario	17	54,996	115	40,878	132	95,874	5.24	2	3,823
San Francisco-San Mateo-Redwood City	38	141,695	304	247,077	342	388,772	21.26	4	34,316
Limited-Scope Review:									
Bakersfield	8	13,465	39	21,408	47	34,873	1.91	2	1,035
Chico	1	181	17	4,184	18	4,365	0.24	1	3,001
El Centro	0	0	12	18,931	12	18,931	1.04	2	2,355
Fresno	5	10,637	46	10,395	51	21,032	1.15	1	411
Hanford-Corcoran	1	3,418	11	583	12	4,001	0.22	0	0
Madera	1	271	12	618	13	890	0.05	0	0
Merced	3	11,287	19	3,628	22	14,915	0.82	1	2,203
Modesto	2	4,273	34	2,790	36	7,063	0.39	1	34
Napa	1	506	29	1,849	30	2,355	0.13	1	784
Oakland-Fremont-Hayward	28	70,412	127	125,498	155	195,910	10.71	5	40,252
Oxnard-Thousand Oaks-Ventura	4	22,037	29	17,762	33	39,798	2.18	1	7,413
Redding	3	2,603	11	2,122	14	4,724	0.26	1	776
Sacramento--Arden-Arcade--Roseville	8	14,181	56	40,087	64	54,268	2.97	4	23,072
Salinas	4	3,744	28	8,738	32	12,482	0.68	2	1,826

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

(\*\*) "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

**Table 13. Qualified Investments**

QUALIFIED INVESTMENTS		State: CALIFORNIA				Evaluation Period: January 1, 2007 To March 31, 2009			
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Limited-Scope Review:									
San Diego-Carlsbad-San Marcos	24	48,280	114	62,054	138	110,334	6.03	3	13,490
San Jose-Sunnyvale-Santa Clara	17	45,281	82	71,449	99	116,730	6.38	5	16,837
San Luis Obispo-Paso Robles	0	0	18	5,407	18	5,407	0.30	1	3,169
Santa Ana-Anaheim-Irvine	16	66,403	143	49,551	159	115,954	6.34	2	7,079
Santa Barbara-Santa Maria	5	19,146	30	12,549	35	31,695	1.73	1	2,150
Santa Cruz-Watsonville	1	566	24	2,064	25	2,630	0.14	0	0
Santa Rosa-Petaluma	2	940	37	2,775	39	3,715	0.20	0	0
Stockton	3	992	48	19,043	51	20,034	1.10	1	3,811
Vallejo-Fairfield	4	7,665	33	2,491	37	10,156	0.56	0	0
Visalia-Porterville	6	15,156	29	3,778	35	18,934	1.04	1	1,460
Yuba City	1	246	15	715	16	961	0.05	0	0
California Non-MSA	5	7,683	34	19,983	39	27,666	1.51	6	7,086
Statewide Assessed***	0	0	38	1,659	38	1,659	0.09	0	0
Statewide Non-Assessed***	9	28,017	1	3	10	28,020	1.53	0	0

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

(\*\*) "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

(\*\*\*) "Statewide Assessed" means statewide investments with potential benefit to one or more AA. "Statewide Non-Assessed" means statewide investments with no potential benefit to one or more AA.

**Table 14. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				State: CALIFORNIA				Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Deposits	Branches				Branch Openings/Closings				Population							
	% of Rated Area Deposits in MSA/AA	# of BANK Branch es	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branc h Open -ings	# of Branc h Clos -ings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	Mo d	Mid	Up p	Low	Mod	Mid	Upp
Full-Scope Review:																	
Los Angeles-Long Beach- Glendale	26.80	260	26.05	8.08	21.15	25.38	45.38	7	2	0	2	1	2	8.00	29.44	30.88	31.69
Riverside-San Bernardino-Ontario	5.06	94	9.42	7.45	27.66	37.23	27.66	7	4	0	3	1	-1	3.53	28.54	41.16	26.77
San Francisco-San Mateo-Redwood City	26.03	78	7.82	11.54	20.51	37.18	30.77	1	0	0	0	0	1	7.21	21.80	42.21	28.78
Limited-Scope Review:																	
Bakersfield	0.82	15	1.50	6.67	40.00	33.33	20.00	0	0	0	0	0	0	4.40	32.14	31.74	31.72
Chico	0.30	6	0.60	0.00	33.33	50.00	16.67	0	0	0	0	0	0	2.16	23.07	52.76	22.01
El Centro	0.19	2	0.20	0.00	50.00	0.00	50.00	0	0	0	0	0	0	0.00	25.50	47.45	27.05
Fresno	1.26	21	2.10	9.52	28.57	42.86	19.05	0	0	0	0	0	0	4.73	32.88	35.66	26.74
Hanford-Corcoran	0.11	2	0.20	0.00	50.00	0.00	50.00	0	0	0	0	0	0	0.00	35.42	35.84	28.74
Madera	0.15	3	0.30	0.00	33.33	66.67	0.00	0	0	0	0	0	0	0.00	21.87	54.77	23.36
Merced	0.19	5	0.50	0.00	60.00	40.00	0.00	1	0	0	0	1	0	0.00	26.44	50.04	23.52
Modesto	0.53	9	0.90	11.11	44.44	33.33	11.11	0	0	0	0	0	0	2.66	21.22	52.77	23.35
Napa	0.27	5	0.50	0.00	60.00	40.00	0.00	0	1	0	-1	0	0	0.00	16.66	63.01	20.33
Oakland-Fremont- Hayward	6.89	77	7.72	10.39	19.48	41.56	28.57	1	0	0	0	1	0	8.54	20.25	41.14	30.07
Oxnard-Thousand Oaks- Ventura	1.77	23	2.30	4.35	26.09	43.48	26.09	1	0	0	0	1	0	3.86	23.98	44.41	27.75
Redding	0.26	3	0.30	0.00	33.33	66.67	0.00	0	0	0	0	0	0	0.00	18.51	66.24	15.25
Sacramento--Arden- Arcade--Roseville	3.45	62	6.21	4.84	20.97	33.87	40.32	2	0	0	0	1	1	6.61	25.18	38.80	29.41
Salinas	0.61	10	1.00	0.00	40.00	50.00	10.00	0	0	0	0	0	0	0.00	26.32	48.43	25.25



**Table 14. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				State: CALIFORNIA				Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Deposits	Branches				Branch Openings/Closings				Population							
	% of Rated Area Deposits in MSA/AA	# of BANK Branch es	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branc h Open -ings	# of Branc h Clos -ings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	Mo d	Mid	Up p	Low	Mod	Mid	Upp
Limited-Scope Review:																	
San Diego-Carlsbad-San Marcos	4.87	78	7.82	5.13	28.21	34.62	32.05	9	1	1	0	3	4	7.78	24.46	37.46	30.31
San Jose-Sunnyvale- Santa Clara	6.58	57	5.71	1.75	24.56	50.88	22.81	0	3	0	0	-3	0	3.90	24.42	46.97	24.71
San Luis Obispo-Paso Robles	0.41	7	0.70	0.00	28.57	57.14	14.29	0	0	0	0	0	0	0.00	16.72	69.48	13.80
Santa Ana-Anaheim- Irvine	8.41	96	9.62	4.17	23.96	33.33	38.54	7	2	2	2	-1	2	4.95	30.96	31.84	32.26
Santa Barbara-Santa Maria	0.66	8	0.80	12.50	37.50	25.00	25.00	0	0	0	0	0	0	6.08	31.57	33.18	29.18
Santa Cruz-Watsonville	0.48	7	0.70	0.00	28.57	42.86	28.57	0	0	0	0	0	0	0.00	31.25	39.43	29.32
Santa Rosa-Petaluma	0.73	10	1.00	0.00	30.00	60.00	10.00	0	1	0	0	-1	0	0.00	14.38	69.79	15.83
Stockton	0.67	12	1.20	8.33	33.33	33.33	25.00	0	0	0	0	0	0	5.88	25.65	38.34	30.13
Vallejo-Fairfield	0.56	9	0.90	0.00	44.44	33.33	22.22	1	0	0	0	1	0	1.55	22.77	47.80	27.88
Visalia-Porterville	0.51	7	0.70	0.00	71.43	14.29	14.29	0	0	0	0	0	0	0.00	32.31	38.64	29.05
Yuba City	0.19	2	0.20	0.00	100.00	0.00	0.00	0	0	0	0	0	0	0.00	25.62	51.20	23.18
California Non-MSA	1.24	30	3.01	0.00	30.00	56.67	13.33	0	0	0	0	0	0	0.00	15.21	65.38	19.41

**Table 1. Lending Volume**

LENDING VOLUME		State: CONNECTICUT				Evaluation Period: January 1, 2007 To March 31, 2009						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Hartford-West Hartford-East Hartford	33.44	4,919	964,115	10,764	363,704	42	649	6	7,925	15,731	1,336,393	73.61
Limited-Scope Review:												
Bridgeport-Stamford-Norwalk	29.35	3,628	1,685,541	10,146	297,584	21	148	8	8,829	13,803	1,992,102	13.24
New Haven-Milford	22.68	3,610	763,883	7,023	202,179	26	290	9	11,750	10,668	978,102	8.39
Norwich-New London	6.32	812	157,350	2,149	41,516	11	157	0	0	2,972	199,023	2.31
Connecticut Non-MSA	8.21	1,030	204,281	2,798	74,837	34	300	0	0	3,862	279,418	2.45

(\*) Loan data as of March 31, 2009. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*) The evaluation period for Community Development Loans is January 1, 2007 to March 31, 2009

(\*\*\*) Deposit data as of June 30, 2008. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*\*\*) "Statewide Assessed" means statewide loans with potential benefit to one or more AA.. "Statewide Non-Assessed" means statewide loans with no potential benefit to one or more AA.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		State: CONNECTICUT					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Hartford-West Hartford-East Hartford	2,621	37.65	2.33	6.91	9.56	17.78	53.21	46.43	34.90	28.88	6.17	11.3	9.89	5.43	5.43	
Limited-Scope Review:																
Bridgeport-Stamford-Norwalk	1,652	23.73	3.34	5.51	16.53	21.61	39.53	38.26	40.60	34.62	5.69	6.05	5.75	5.42	5.92	
New Haven-Milford	1,827	26.25	3.04	4.27	12.33	16.26	52.39	49.92	32.24	29.56	6.54	5.61	7.39	6.19	6.92	
Norwich-New London	404	5.80	1.09	0.74	7.53	11.39	67.69	66.83	23.70	21.04	4.71	2.56	6.15	5.09	3.36	
Connecticut Non-MSA	457	6.57	0.25	0.66	14.54	16.85	63.39	63.68	21.81	18.82	5.34	4.76	6.29	5.31	4.76	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT		State: CONNECTICUT					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Hartford-West Hartford-East Hartford	430	33.31	2.33	4.19	9.56	12.33	53.21	47.44	34.90	36.05	4.90	8.29	6.96	3.96	5.62	
Limited-Scope Review:																
Bridgeport-Stamford-Norwalk	290	22.46	3.34	7.24	16.53	24.83	39.53	40.34	40.60	27.59	9.01	14.84	11.02	8.39	7.57	
New Haven-Milford	366	28.35	3.04	3.55	12.33	13.93	52.39	53.28	32.24	29.23	6.93	6.72	6.94	7.69	5.72	
Norwich-New London	80	6.20	1.09	1.25	7.53	12.50	67.69	75.00	23.70	11.25	2.94	4.35	4.65	3.03	1.77	
Connecticut Non-MSA	125	9.68	0.25	0.80	14.54	19.20	63.39	68.00	21.81	12.00	5.33	7.14	6.75	5.08	4.82	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE		State: CONNECTICUT					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Hartford-West Hartford-East Hartford	1,866	32.50	2.33	4.29	9.56	10.93	53.21	46.73	34.90	38.05	3.53	5.13	4.03	3.18	3.71	
Limited-Scope Review:																
Bridgeport-Stamford-Norwalk	1,685	29.35	3.34	4.57	16.53	16.26	39.53	32.17	40.60	47.00	4.29	4.51	3.04	3.43	6.01	
New Haven-Milford	1,414	24.63	3.04	2.97	12.33	12.59	52.39	46.11	32.24	38.33	3.42	2.73	3.29	3.17	4.08	
Norwich-New London	328	5.71	1.09	1.52	7.53	10.67	67.69	50.30	23.70	37.50	2.55	4.26	4.63	1.81	3.82	
Connecticut Non-MSA	448	7.80	0.25	0.45	14.54	12.50	63.39	56.70	21.81	30.36	3.19	4.65	2.92	2.84	4.38	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 5. Geographic Distribution of Multi-family Loans**

Geographic Distribution: MULTI-FAMILY		State: CONNECTICUT					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Multi-family Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans						
Full-Scope Review:																
Hartford-West Hartford-East Hartford	2	33.33	26.86	100.00	21.47	0.00	39.96	0.00	11.71	0.00	0.30	0.63	0.00	0.00	0.00	
Limited-Scope Review:																
Bridgeport-Stamford-Norwalk	1	16.67	20.80	100.00	42.87	0.00	29.03	0.00	7.31	0.00	0.00	0.00	0.00	0.00	0.00	
New Haven-Milford	3	50.00	20.52	33.33	29.27	66.67	42.05	0.00	8.16	0.00	0.46	1.79	0.00	0.00	0.00	
Norwich-New London	0	0.00	11.42	0.00	27.28	0.00	51.49	0.00	9.81	0.00	0.00	0.00	0.00	0.00	0.00	
Connecticut Non-MSA	0	0.00	3.67	0.00	28.99	0.00	56.51	0.00	10.83	0.00	0.00	0.00	0.00	0.00	0.00	

(\*) Multi-family loans originated and purchased in the MSA/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 housing units in a particular geography divided by the number of multi-family housing units in the area based on 2000 Census information.

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES															State: CONNECTICUT					Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***													
	#	% of Total*	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	% of Businesses **	% BANK Loans	Overall	Low	Mod	Mid	Upp									
Full-Scope Review:																								
Hartford-West Hartford-East Hartford	10,764	32.74	9.90	8.24	12.25	11.31	48.61	46.13	29.24	34.33	11.47	18.65	13.81	10.65	10.88									
Limited-Scope Review:																								
Bridgeport-Stamford-Norwalk	10,146	30.86	8.62	8.57	19.62	20.08	34.12	35.87	37.63	35.48	9.43	12.87	12.02	9.43	7.91									
New Haven-Milford	7,023	21.36	8.79	6.14	18.71	17.88	42.61	41.96	29.89	34.02	10.07	11.46	13.51	9.66	8.96									
Norwich-New London	2,149	6.54	1.47	1.72	15.67	14.89	58.44	52.40	24.42	30.99	11.66	18.18	16.65	10.51	11.72									
Connecticut Non-MSA	2,798	8.51	1.54	1.04	15.77	15.08	60.26	57.01	22.43	26.88	10.26	13.95	13.56	10.13	8.89									

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS		State: CONNECTICUT					Evaluation Period: January 1, 2007 To March 31, 2009								
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full-Scope Review:															
Hartford-West Hartford-East Hartford	42	31.34	1.69	2.38	7.07	0.00	51.52	35.71	39.72	61.90	10.00	50.00	0.00	6.90	14.86
Limited-Scope Review:															
Bridgeport-Stamford-Norwalk	21	15.67	4.71	0.00	17.04	14.29	36.14	23.81	42.11	61.90	8.49	0.00	5.88	7.50	11.90
New Haven-Milford	26	19.40	2.11	0.00	10.69	7.69	41.60	19.23	45.60	73.08	13.73	0.00	28.57	10.20	17.07
Norwich-New London	11	8.21	0.34	0.00	4.94	0.00	67.29	72.73	27.43	27.27	8.33	0.00	0.00	9.38	6.67
Connecticut Non-MSA	34	25.37	0.18	0.00	5.75	23.53	63.46	55.88	30.61	20.59	17.27	0.00	38.46	12.68	25.00

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Farm Data US&PR.



**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		State: CONNECTICUT					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Hartford-West Hartford-East Hartford	2,621	37.65	20.19	12.15	17.69	34.77	23.41	24.77	38.71	28.32	6.65	9.53	8.81	4.99	5.80	
Limited-Scope Review:																
Bridgeport-Stamford-Norwalk	1,652	23.73	21.61	10.01	17.25	24.84	19.58	22.86	41.56	42.29	5.02	8.04	7.00	4.85	4.24	
New Haven-Milford	1,827	26.25	20.85	5.44	17.34	26.17	22.55	23.54	39.26	44.85	7.02	7.88	7.58	5.37	7.86	
Norwich-New London	404	5.80	18.05	7.20	18.82	34.96	25.11	24.94	38.02	32.90	5.10	5.69	7.87	4.74	3.91	
Connecticut Non-MSA	457	6.57	17.52	10.26	19.10	30.31	25.96	29.36	37.43	30.07	5.47	7.05	6.53	5.74	4.37	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 7.57% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		State: CONNECTICUT				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***					
Full-Scope Review:															
Hartford-West Hartford-East Hartford	430	33.31	20.19	10.45	17.69	26.84	23.41	27.32	38.71	35.39	4.90	5.22	4.75	4.70	5.08
Limited-Scope Review:															
Bridgeport-Stamford-Norwalk	290	22.46	21.61	16.19	17.25	27.70	19.58	22.66	41.56	33.45	9.13	13.74	10.72	8.17	8.01
New Haven-Milford	366	28.35	20.85	7.06	17.34	19.49	22.55	29.94	39.26	43.50	6.96	5.30	6.80	6.44	7.69
Norwich-New London	80	6.20	18.05	8.97	18.82	30.77	25.11	23.08	38.02	37.18	2.99	3.07	3.69	2.20	3.17
Connecticut Non-MSA	125	9.68	17.52	12.30	19.10	25.41	25.96	31.15	37.43	31.15	5.35	6.00	5.76	5.58	4.75

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 2.94% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data

**Table 10. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE		State: CONNECTICUT					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Hartford-West Hartford-East Hartford	1,866	32.50	20.19	9.37	17.69	22.26	23.41	26.19	38.71	42.18	3.59	3.94	3.21	3.24	4.15	
Limited-Scope Review:																
Bridgeport-Stamford-Norwalk	1,685	29.35	21.61	8.78	17.25	17.71	19.58	23.75	41.56	49.76	3.08	3.40	3.19	3.22	2.91	
New Haven-Milford	1,414	24.63	20.85	5.76	17.34	17.06	22.55	24.38	39.26	52.80	3.44	3.37	2.87	2.99	4.15	
Norwich-New London	328	5.71	18.05	6.78	18.82	18.31	25.11	29.49	38.02	45.42	2.57	2.84	1.91	2.68	2.87	
Connecticut Non-MSA	448	7.80	17.52	10.26	19.10	22.37	25.96	28.68	37.43	38.68	3.05	3.48	2.79	2.83	3.35	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 15.05% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES		State: CONNECTICUT		Evaluation Period: January 1, 2007 To March 31, 2009					
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses**	% BANK Loans***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Hartford-West Hartford-East Hartford	10,764	32.74	65.07	54.28	94.10	3.03	2.87	11.47	17.92
Limited-Scope Review:									
Bridgeport-Stamford-Norwalk	10,146	30.86	67.19	53.07	95.26	2.46	2.28	9.43	16.68
New Haven-Milford	7,023	21.36	66.17	53.68	95.33	1.88	2.79	10.07	16.26
Norwich-New London	2,149	6.54	63.02	55.56	96.93	1.95	1.11	11.66	17.02
Connecticut Non-MSA	2,798	8.51	66.31	52.50	95.89	2.11	2.00	10.26	15.36

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

(\*\*) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2008).

(\*\*\*) 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 36.94% of small loans to businesses originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS		State: CONNECTICUT		Evaluation Period: January 1, 2007 To March 31, 2009					
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of Farms**	% BANK Loans ***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Hartford-West Hartford-East Hartford	42	31.34	96.55	57.14	97.62	2.38	0.00	10.00	6.82
Limited-Scope Review:									
Bridgeport-Stamford-Norwalk	21	15.67	97.49	52.38	100.00	0.00	0.00	8.49	6.02
New Haven-Milford	26	19.40	96.00	69.23	100.00	0.00	0.00	13.73	10.98
Norwich-New London	11	8.21	97.79	72.73	100.00	0.00	0.00	8.33	10.26
Connecticut Non-MSA	34	25.37	98.83	64.71	100.00	0.00	0.00	17.27	13.33

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

(\*\*) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2008).

(\*\*\*) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 33.58% of small loans to farms originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 13. Qualified Investments**

QUALIFIED INVESTMENTS		State: CONNECTICUT				Evaluation Period: January 1, 2007 To March 31, 2009			
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Hartford-West Hartford-East Hartford	23	76,639	228	64,315	251	140,954	64.92	1	1,812
Limited-Scope Review:									
Bridgeport-Stamford-Norwalk	12	23,918	108	26,872	120	50,791	23.39	0	0
New Haven-Milford	7	2,091	73	3,880	80	5,971	2.75	0	0
Norwich-New London	3	3,173	19	1,291	22	4,464	2.06	0	0
Connecticut Non-MSA	4	10,501	26	1,041	30	11,542	5.32	0	0
Statewide Assessed***	0	0	12	191	12	191	0.09	0	0
Statewide Non-Assessed***	1	3,224	0	0	1	3,224	1.48	0	0

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

(\*\*) "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

(\*\*\*) "Statewide Assessed" means statewide investments with potential benefit to one or more AA. "Statewide Non-Assessed" means statewide investments with no potential benefit to one or more AA.

**Table 14. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				State: CONNECTICUT				Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Deposits	Branches				Branch Openings/Closings				Population							
	% of Rated Area Deposits in MSA/AA	# of BANK Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Hartford-West Hartford-East Hartford	73.61	63	34.81	17.46	9.52	49.21	23.81	1	1	0	-1	1	0	9.56	13.97	48.25	28.22
Limited-Scope Review:																	
Bridgeport-Stamford-Norwalk	13.24	56	30.94	10.71	16.07	39.29	33.93	2	0	0	0	1	1	10.24	22.80	33.16	33.80
New Haven-Milford	8.39	36	19.89	11.11	27.78	41.67	19.44	0	0	0	0	0	0	9.45	19.46	45.77	25.32
Norwich-New London	2.31	13	7.18	0.00	23.08	46.15	30.77	0	0	0	0	0	0	3.44	15.12	60.85	20.59
Connecticut Non-MSA	2.45	13	7.18	0.00	38.46	53.85	7.69	0	0	0	0	0	0	1.34	19.00	60.13	19.53

**Table 1. Lending Volume**

LENDING VOLUME		State: DELAWARE				Evaluation Period: January 1, 2007 To March 31, 2009						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Delaware Non-MSA	100.00	468	160,390	1,165	13,282	26	251	0	0	1,659	173,923	100.00

(\*) Loan data as of March 31, 2009. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*) The evaluation period for Community Development Loans is January 1, 2007 to March 31, 2009

(\*\*\*) Deposit data as of June 30, 2008. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*\*\*) "Statewide Assessed" means statewide loans with potential benefit to one or more AA.. "Statewide Non-Assessed" means statewide loans with no potential benefit to one or more AA.



**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		State: DELAWARE					Evaluation Period: January 1, 2007 To March 31, 2009								
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full-Scope Review:															
Delaware Non-MSA	234	100.00	0.00	0.00	0.00	0.00	90.18	71.79	9.82	28.21	1.96	0.00	0.00	1.58	4.28

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT		State: DELAWARE					Evaluation Period: January 1, 2007 To March 31, 2009								
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full-Scope Review:															
Delaware Non-MSA	12	100.00	0.00	0.00	0.00	0.00	90.18	75.00	9.82	25.00	0.78	0.00	0.00	0.59	3.45

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE		State: DELAWARE					Evaluation Period: January 1, 2007 To March 31, 2009								
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full-Scope Review:															
Delaware Non-MSA	222	100.00	0.00	0.00	0.00	0.00	90.18	61.26	9.82	38.74	1.66	0.00	0.00	1.29	3.73

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES															State: DELAWARE		Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***										
	#	% of Total*	% of Business es **	% BANK Loans	% of Business es **	% BANK Loans	% of Business es **	% BANK Loans	% of Business es **	% BANK Loans	Over all	Low	Mod	Mid	Upp						
Full-Scope Review:																					
Delaware Non-MSA	1,165	100.00	0.00	0.00	0.00	0.00	82.75	79.31	17.25	20.69	7.69	0.00	0.00	7.47	7.33						

(\*) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.  
 (\*\*) Source of Data-Dunn and Bradstreet (2008).  
 (\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS		State: DELAWARE					Evaluation Period: January 1, 2007 To March 31, 2009								
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full-Scope Review:															
Delaware Non-MSA	26	100.00	0.00	0.00	0.00	0.00	95.48	100.00	4.52	0.00	13.40	0.00	0.00	13.98	0.00

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		State: DELAWARE					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Delaware Non-MSA	234	100.00	18.14	1.05	19.53	6.84	23.99	8.95	38.34	83.16	1.55	1.41	1.03	0.76	1.81	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 18.8% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		State: DELAWARE					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Delaware Non-MSA	12	100.00	18.14	0.00	19.53	20.00	23.99	10.00	38.34	70.00	0.64	0.00	0.48	0.29	0.98	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 16.67% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data

**Table 10. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE		State: DELAWARE					Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****					
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Over all	Low	Mod	Mid	Upp	
Full-Scope Review:																
Delaware Non-MSA	222	100.00	18.14	0.62	19.53	6.79	23.99	9.88	38.34	82.72	0.93	0.00	0.36	0.30	1.38	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 27.03% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data



**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES		State: DELAWARE		Evaluation Period: January 1, 2007 To March 31, 2009					
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses**	% BANK Loans***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Delaware Non-MSA	1,165	100.00	64.10	43.18	99.40	0.00	0.60	7.69	8.34

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

(\*\*) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2008).

(\*\*\*) 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 49.27% of small loans to businesses originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS State: DELAWARE Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of Farms**	% BANK Loans ***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Delaware Non-MSA	26	100.00	96.82	50.00	96.15	3.85	0.00	13.40	7.59

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

(\*\*) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2008).

(\*\*\*) 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 42.31% of small loans to farms originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 13. Qualified Investments**

QUALIFIED INVESTMENTS		State: DELAWARE				Evaluation Period: January 1, 2007 To March 31, 2009			
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Delaware Non-MSA	18	4,786	1	140	19	4,926	90.91	0	0
Statewide Assessed***	0	0	0	0	0	0	0.00	0	0
Statewide Non-Assessed***	5	493	0	0	5	493	9.09	0	0

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

(\*\*) "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

(\*\*\*) "Statewide Assessed" means statewide investments with potential benefit to one or more AA. "Statewide Non-Assessed" means statewide investments with no potential benefit to one or more AA.

**Table 14. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				State: DELAWARE				Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Deposits	Branches				Branch Openings/Closings				Population							
	% of Rated Area Deposits in MSA/AA	# of BANK Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Delaware Non-MSA	0.00	0	100.00	0.00	0.00	0.00	0.00	0	0	0	0	0	0	0.00	0.00	92.26	7.74

**Table 1. Lending Volume**

LENDING VOLUME		State: FLORIDA				Evaluation Period: January 1, 2007 To March 31, 2009						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/A A*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA ***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Jacksonville	5.69	6,815	1,294,000	12,136	256,920	52	529	3	5,500	19,006	1,556,949	21.43
Miami-Miami Beach-Kendall	14.46	10,864	2,699,480	37,316	804,440	145	1,530	8	51,455	48,334	3,556,905	13.15
Orlando-Kissimmee	10.21	10,093	1,998,138	23,915	468,907	100	1,533	6	14,498	34,114	2,483,076	7.94
Tampa-St. Petersburg-Clearwater	16.43	17,947	3,206,103	36,821	825,737	144	2,940	12	21,900	54,925	4,056,680	15.51
Limited-Scope Review:												
Bradenton-Sarasota-Venice	5.20	5,829	1,218,799	11,489	209,667	63	574	8	10,308	17,389	1,439,348	5.14
Cape Coral-Fort Myers	3.54	3,956	836,981	7,815	157,563	51	1,501	3	5,801	11,825	1,001,846	2.20
Deltona-Daytona Beach-Ormond Beach	2.55	2,899	490,278	5,589	96,391	40	612	0	0	8,528	587,281	1.69
Fort Lauderdale-Pompano Beach-Deerfield Beach	13.97	11,663	2,524,605	34,969	791,046	69	1,618	12	25,206	46,713	3,342,475	12.30
Fort Walton Beach-Crestview-Destin	0.58	531	122,556	1,392	19,227	9	636	0	0	1,932	142,419	0.26
Gainesville	1.21	1,758	286,307	2,280	44,031	23	603	0	0	4,061	330,941	0.77
Lakeland-Winter Haven	2.03	2,814	414,762	3,915	77,119	43	520	1	175	6,773	492,576	1.35
Naples-Marco Island	1.85	1,954	684,787	4,224	91,975	19	243	2	6,640	6,199	783,645	2.52
Ocala	1.34	1,596	218,892	2,806	45,425	83	805	0	0	4,485	265,122	0.86
Palm Bay- Melbourne-Titusville	2.50	3,212	531,779	5,112	98,523	24	713	4	16,548	8,352	647,563	1.59
Palm Coast	0.68	855	164,906	1,421	22,538	12	418	0	0	2,288	187,862	0.44
Pensacola-Ferry Pass-Brent	1.23	1,071	175,848	2,999	44,425	21	449	9	31,355	4,100	252,077	0.58
Port St. Lucie	2.21	2,739	529,707	4,621	82,395	23	270	0	0	7,383	612,372	1.27
Punta Gorda	1.05	1,377	234,125	2,135	36,701	5	41	0	0	3,517	270,867	0.76
Sebastian-Vero Beach	0.63	750	166,952	1,341	20,602	15	169	1	4,194	2,107	191,917	0.50
Tallahassee	0.90	1,028	164,914	1,955	29,998	17	207	4	12,528	3,004	207,647	0.72

(\*) Loan data as of March 31, 2009. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*) The evaluation period for Community Development Loans is January 1, 2007 to March 31, 2009

(\*\*\*) Deposit data as of June 30, 2008. Rated area refers to either the state or multistate MSA/MD rating area.

**Table 1. Lending Volume**

LENDING VOLUME		State: FLORIDA				Evaluation Period: January 1, 2007 To March 31, 2009						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Limited-Scope Review:												
West Palm Beach-Boca Raton-Boynton Beach	8.37	6,299	1,601,089	21,589	525,636	94	1,969	4	10,500	27,986	2,139,194	6.86
Florida Non-MSA	3.37	4,304	798,125	6,773	109,661	178	3,926	7	3,949	11,262	915,661	2.17

(\*) Loan data as of March 31, 2009. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*) The evaluation period for Community Development Loans is January 1, 2007 to March 31, 2009

(\*\*\*) Deposit data as of June 30, 2008. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*\*\*) "Statewide Assessed" means statewide loans with potential benefit to one or more AA.. "Statewide Non-Assessed" means statewide loans with no potential benefit to one or more AA.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		State: FLORIDA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Jacksonville	3,684	6.84	1.98	1.36	16.44	16.99	54.98	52.80	26.60	28.85	5.74	7.17	7.07	5.38	5.65	
Miami-Miami Beach-Kendall	5,481	10.17	1.69	5.36	19.82	19.21	36.99	31.53	41.51	43.90	5.12	5.01	5.31	4.70	5.43	
Orlando-Kissimmee	5,318	9.87	0.62	0.26	17.95	16.25	49.89	53.07	31.54	30.42	4.55	5.14	4.63	4.56	4.51	
Tampa-St. Petersburg-Clearwater	9,692	17.99	0.77	1.16	21.94	21.97	48.28	45.35	29.01	31.53	9.19	9.16	10.43	9.35	8.22	
Limited-Scope Review:																
Bradenton-Sarasota-Venice	3,062	5.68	0.30	0.13	20.46	16.85	54.68	56.47	24.56	26.55	9.66	2.13	12.04	9.99	7.98	
Cape Coral-Fort Myers	2,207	4.10	0.87	0.23	12.38	8.65	63.92	60.99	22.84	30.13	5.57	3.13	4.81	5.08	7.22	
Deltona-Daytona Beach-Ormond Beach	1,456	2.70	0.47	0.48	9.62	7.62	74.00	68.27	15.91	23.63	7.80	15.79	8.50	7.73	7.64	
Fort Lauderdale-Pompano Beach-Deerfield Beach	5,866	10.89	1.02	2.01	23.81	22.62	45.93	43.04	29.24	32.32	7.50	6.88	8.26	7.51	6.96	
Fort Walton Beach-Crestview-Destin	324	0.60	0.00	0.00	5.54	2.78	74.19	72.84	20.28	24.38	3.10	0.00	2.23	3.15	3.23	
Gainesville	1,162	2.16	5.72	8.61	22.60	22.81	43.73	37.95	27.95	30.64	12.29	13.90	12.16	11.86	12.44	
Lakeland-Winter Haven	1,494	2.77	0.14	0.20	15.41	11.91	60.75	62.85	23.70	25.03	5.91	10.00	6.53	5.45	6.93	
Naples-Marco Island	971	1.80	2.30	0.93	13.08	12.87	47.98	46.96	36.65	39.24	6.92	3.94	5.90	6.24	8.80	
Ocala	799	1.48	0.36	0.13	2.80	1.13	79.14	83.85	17.70	14.89	6.97	12.50	2.56	6.99	7.30	
Palm Bay- Melbourne- Titusville	2,013	3.74	0.62	0.40	17.75	12.22	49.76	57.82	31.87	29.56	7.77	12.90	7.95	7.35	8.57	
Palm Coast	468	0.87	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	8.18	0.00	0.00	8.18	0.00	
Pensacola-Ferry Pass-Brent	662	1.23	1.32	0.76	16.18	11.93	56.87	61.78	25.63	25.53	3.61	2.99	4.10	3.60	3.42	
Port St. Lucie	1,609	2.99	1.15	0.50	11.40	5.66	62.21	70.54	25.24	23.31	6.93	6.41	4.83	6.33	11.37	
Punta Gorda	842	1.56	0.00	0.00	5.11	5.23	82.99	83.49	11.90	11.28	9.44	0.00	15.87	9.17	9.06	

Sebastian-Vero Beach	463	0.86	0.00	0.00	13.47	10.80	61.60	61.12	24.93	28.08	6.75	0.00	6.11	6.15	9.07
Tallahassee	624	1.16	4.33	6.57	20.70	22.92	45.98	46.79	28.99	23.72	5.12	6.57	7.24	4.14	5.35

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.



**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		State: FLORIDA				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans					
Limited-Scope Review:															
West Palm Beach-Boca Raton-Boynton Beach	3,242	6.02	1.53	1.67	24.63	21.53	36.35	35.35	37.50	41.46	6.14	3.95	5.80	6.26	6.40
Florida Non-MSA	2,429	4.51	0.00	0.00	6.02	2.39	76.96	70.89	17.02	26.72	9.89	0.00	8.49	10.99	7.98

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT		State: FLORIDA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Jacksonville	413	6.60	1.98	1.69	16.44	18.40	54.98	50.85	26.60	29.06	6.44	10.45	8.15	5.77	6.62	
Miami-Miami Beach-Kendall	809	12.92	1.69	2.10	19.82	20.15	36.99	39.93	41.51	37.82	9.84	9.52	9.36	9.66	10.33	
Orlando-Kissimmee	633	10.11	0.62	0.95	17.95	14.53	49.89	53.55	31.54	30.96	7.47	7.50	5.56	7.97	7.69	
Tampa-St. Petersburg-Clearwater	1,126	17.99	0.77	1.15	21.94	23.71	48.28	47.96	29.01	27.18	9.92	9.18	11.53	9.77	9.10	
Limited-Scope Review:																
Bradenton-Sarasota-Venice	247	3.95	0.30	0.40	20.46	22.67	54.68	56.68	24.56	20.24	11.69	7.69	12.89	10.93	12.94	
Cape Coral-Fort Myers	180	2.88	0.87	0.56	12.38	6.11	63.92	68.33	22.84	25.00	8.99	0.00	6.06	8.68	12.60	
Deltona-Daytona Beach-Ormond Beach	213	3.40	0.47	0.47	9.62	10.80	74.00	75.59	15.91	13.15	8.96	9.09	11.04	8.86	8.02	
Fort Lauderdale-Pompano Beach-Deerfield Beach	814	13.00	1.02	1.84	23.81	28.38	45.93	40.79	29.24	28.99	12.68	8.93	14.91	11.65	12.65	
Fort Walton Beach-Crestview-Destin	38	0.61	0.00	0.00	5.54	7.89	74.19	78.95	20.28	13.16	3.82	0.00	3.51	4.11	2.70	
Gainesville	88	1.41	5.72	4.55	22.60	12.50	43.73	55.68	27.95	27.27	8.01	7.69	5.44	10.26	6.54	
Lakeland-Winter Haven	234	3.74	0.14	0.00	15.41	13.68	60.75	59.40	23.70	26.92	8.50	0.00	11.81	8.37	7.47	
Naples-Marco Island	77	1.23	2.30	0.00	13.08	22.08	47.98	53.25	36.65	24.68	9.76	0.00	12.50	8.56	11.56	
Ocala	159	2.54	0.36	1.26	2.80	1.26	79.14	77.99	17.70	19.50	10.29	0.00	0.00	10.27	11.40	
Palm Bay- Melbourne- Titusville	148	2.36	0.62	0.00	17.75	16.89	49.76	56.76	31.87	26.35	6.80	0.00	6.67	6.92	6.82	
Palm Coast	40	0.64	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	9.86	0.00	0.00	9.86	0.00	
Pensacola-Ferry Pass-Brent	60	0.96	1.32	0.00	16.18	15.00	56.87	58.33	25.63	26.67	3.76	0.00	3.59	3.35	4.98	
Port St. Lucie	115	1.84	1.15	0.00	11.40	2.61	62.21	73.04	25.24	24.35	7.04	0.00	2.46	7.06	10.75	
Punta Gorda	65	1.04	0.00	0.00	5.11	10.77	82.99	81.54	11.90	7.69	10.16	0.00	18.18	9.90	8.11	

Sebastian-Vero Beach	23	0.37	0.00	0.00	13.47	13.04	61.60	69.57	24.93	17.39	4.43	0.00	5.26	4.63	3.17
Tallahassee	54	0.86	4.33	1.85	20.70	18.52	45.98	42.59	28.99	37.04	3.74	6.25	3.35	3.26	4.57

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT		State: FLORIDA				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans					
Limited-Scope Review:															
West Palm Beach-Boca Raton-Boynton Beach	380	6.07	1.53	2.37	24.63	24.47	36.35	36.58	37.50	36.58	9.44	6.25	9.52	9.58	9.48
Florida Non-MSA	344	5.50	0.00	0.00	6.02	7.85	76.96	80.81	17.02	11.34	9.91	0.00	15.52	10.63	6.00

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE			State: FLORIDA				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Jacksonville	2,718	6.76	1.98	1.95	16.44	23.11	54.98	45.03	26.60	29.91	3.92	4.88	6.57	3.12	3.96	
Miami-Miami Beach-Kendall	4,574	11.37	1.69	1.79	19.82	21.36	36.99	35.13	41.51	41.71	4.29	3.29	4.26	3.98	4.69	
Orlando-Kissimmee	4,142	10.30	0.62	0.60	17.95	18.47	49.89	49.06	31.54	31.87	3.85	4.00	3.60	3.83	4.06	
Tampa-St. Petersburg-Clearwater	7,128	17.72	0.77	1.30	21.94	21.30	48.28	43.56	29.01	33.84	5.66	6.51	5.62	5.63	5.71	
Limited-Scope Review:																
Bradenton-Sarasota-Venice	2,520	6.27	0.30	0.40	20.46	21.47	54.68	49.80	24.56	28.33	7.79	9.41	11.43	6.85	7.15	
Cape Coral-Fort Myers	1,569	3.90	0.87	0.57	12.38	10.01	63.92	59.97	22.84	29.45	4.29	6.08	4.91	3.79	5.69	
Deltona-Daytona Beach-Ormond Beach	1,230	3.06	0.47	0.57	9.62	6.91	74.00	74.39	15.91	18.13	5.05	12.73	3.64	5.36	4.29	
Fort Lauderdale-Pompano Beach-Deerfield Beach	4,981	12.38	1.02	1.65	23.81	21.32	45.93	43.47	29.24	33.57	5.67	5.06	5.15	5.60	6.26	
Fort Walton Beach-Crestview-Destin	169	0.42	0.00	0.00	5.54	2.96	74.19	62.13	20.28	34.91	2.04	0.00	1.25	1.62	3.73	
Gainesville	508	1.26	5.72	2.76	22.60	18.90	43.73	46.26	27.95	32.09	5.09	2.84	4.96	5.93	4.41	
Lakeland-Winter Haven	1,086	2.70	0.14	0.18	15.41	13.08	60.75	58.56	23.70	28.18	4.05	9.09	4.86	3.87	4.06	
Naples-Marco Island	906	2.25	2.30	1.32	13.08	11.37	47.98	46.69	36.65	40.62	5.42	8.20	4.25	4.91	6.75	
Ocala	638	1.59	0.36	0.00	2.80	1.57	79.14	81.35	17.70	17.08	3.72	0.00	3.98	3.89	2.89	
Palm Bay- Melbourne- Titusville	1,051	2.61	0.62	0.67	17.75	14.27	49.76	50.05	31.87	35.01	4.04	3.74	3.99	3.64	4.88	
Palm Coast	347	0.86	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	5.64	0.00	0.00	5.64	0.00	
Pensacola-Ferry Pass-Brent	349	0.87	1.32	2.01	16.18	10.60	56.87	53.87	25.63	33.52	2.08	6.32	1.86	1.85	2.53	
Port St. Lucie	1,015	2.52	1.15	0.79	11.40	9.16	62.21	63.74	25.24	26.31	5.26	3.18	5.12	4.80	7.23	
Punta Gorda	470	1.17	0.00	0.00	5.11	5.11	82.99	84.68	11.90	10.21	5.33	0.00	5.73	5.17	6.70	

Sebastian-Vero Beach	264	0.66	0.00	0.00	13.47	7.58	61.60	53.41	24.93	39.02	4.05	0.00	3.56	3.42	5.99
Tallahassee	350	0.87	4.33	3.71	20.70	15.14	45.98	45.71	28.99	35.43	2.91	3.03	2.23	2.72	3.56

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE		State: FLORIDA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% 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	
Limited-Scope Review:																
West Palm Beach-Boca Raton-Boynton Beach	2,677	6.66	1.53	1.53	24.63	20.92	36.35	33.36	37.50	44.19	4.59	2.75	4.06	4.39	5.30	
Florida Non-MSA	1,531	3.81	0.00	0.00	6.02	4.18	76.96	69.63	17.02	26.19	5.32	0.00	5.30	5.39	5.29	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 5. Geographic Distribution of Multi-family Loans**

Geographic Distribution: MULTI-FAMILY		State: FLORIDA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Multi-family Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans						
Full-Scope Review:																
Jacksonville	0	0.00	5.03	0.00	21.26	0.00	52.80	0.00	20.92	0.00	0.00	0.00	0.00	0.00	0.00	
Miami-Miami Beach-Kendall	0	0.00	6.85	0.00	35.49	0.00	30.24	0.00	27.42	0.00	0.00	0.00	0.00	0.00	0.00	
Orlando-Kissimmee	0	0.00	2.41	0.00	30.42	0.00	49.93	0.00	17.23	0.00	0.00	0.00	0.00	0.00	0.00	
Tampa-St. Petersburg-Clearwater	1	33.33	4.33	0.00	18.88	0.00	49.17	100.00	27.61	0.00	0.44	0.00	0.00	0.97	0.00	
Limited-Scope Review:																
Bradenton-Sarasota-Venice	0	0.00	0.53	0.00	20.94	0.00	43.00	0.00	35.54	0.00	0.00	0.00	0.00	0.00	0.00	
Cape Coral-Fort Myers	0	0.00	1.45	0.00	15.26	0.00	44.38	0.00	38.90	0.00	0.00	0.00	0.00	0.00	0.00	
Deltona-Daytona Beach-Ormond Beach	0	0.00	1.77	0.00	26.94	0.00	60.83	0.00	10.46	0.00	0.00	0.00	0.00	0.00	0.00	
Fort Lauderdale-Pompano Beach-Deerfield Beach	2	66.67	2.17	0.00	32.58	50.00	48.64	50.00	16.61	0.00	0.73	0.00	0.93	0.95	0.00	
Fort Walton Beach-Crestview-Destin	0	0.00	0.00	0.00	4.51	0.00	82.95	0.00	12.54	0.00	0.00	0.00	0.00	0.00	0.00	
Gainesville	0	0.00	18.26	0.00	54.14	0.00	13.72	0.00	13.87	0.00	0.00	0.00	0.00	0.00	0.00	
Lakeland-Winter Haven	0	0.00	2.87	0.00	23.09	0.00	42.68	0.00	31.35	0.00	0.00	0.00	0.00	0.00	0.00	
Naples-Marco Island	0	0.00	2.08	0.00	7.03	0.00	35.11	0.00	55.78	0.00	0.00	0.00	0.00	0.00	0.00	
Ocala	0	0.00	3.42	0.00	19.52	0.00	45.14	0.00	31.92	0.00	0.00	0.00	0.00	0.00	0.00	
Palm Bay- Melbourne-Titusville	0	0.00	2.10	0.00	26.13	0.00	53.00	0.00	18.77	0.00	0.00	0.00	0.00	0.00	0.00	
Palm Coast	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	
Pensacola-Ferry Pass-Brent	0	0.00	3.92	0.00	17.60	0.00	60.48	0.00	18.00	0.00	0.00	0.00	0.00	0.00	0.00	
Port St. Lucie	0	0.00	2.19	0.00	14.37	0.00	43.56	0.00	39.88	0.00	0.00	0.00	0.00	0.00	0.00	
Punta Gorda	0	0.00	0.00	0.00	15.97	0.00	66.08	0.00	17.95	0.00	0.00	0.00	0.00	0.00	0.00	
Sebastian-Vero Beach	0	0.00	0.00	0.00	18.93	0.00	45.98	0.00	35.08	0.00	0.00	0.00	0.00	0.00	0.00	
Tallahassee	0	0.00	44.71	0.00	17.48	0.00	27.81	0.00	10.00	0.00	0.00	0.00	20.0	0.00	0.00	

(\*) Multi-family loans originated and purchased in the MSA/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 multi-family units in the area based on 2000 Census information.

(\*\*) Based on 2008 Peer Mortgage Data

**Table 5. Geographic Distribution of Multi-family Loans**

Geographic Distribution: MULTI-FAMILY		State: FLORIDA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Multi-family Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans						
Limited-Scope Review:																
West Palm Beach-Boca Raton-Boynton Beach	0	0.00	3.13	0.00	32.78	0.00	31.51	0.00	32.58	0.00	0.00	0.00	0.00	0.00	0.00	
Florida Non-MSA	0	0.00	0.00	0.00	4.92	0.00	41.51	0.00	53.57	0.00	0.00	0.00	0.00	0.00	0.00	

(\*) Multi-family loans originated and purchased in the MSA/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 multi-family units in the area based on 2000 Census information.

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES			State: FLORIDA				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans						
Full-Scope Review:																
Jacksonville	12,136	5.22	4.54	2.12	22.01	18.73	49.65	47.28	23.80	31.87	12.71	10.01	13.20	12.68	12.79	
Miami-Miami Beach-Kendall	37,316	16.04	4.97	3.38	22.25	21.16	32.20	30.13	40.58	45.34	13.58	14.51	16.41	13.39	12.68	
Orlando-Kissimmee	23,915	10.28	1.47	0.97	20.75	17.27	47.40	45.80	30.38	35.96	12.96	12.78	14.25	12.94	12.58	
Tampa-St. Petersburg-Clearwater	36,821	15.83	1.68	0.99	24.70	22.08	42.89	40.83	30.73	36.10	15.14	13.00	16.34	14.76	15.08	
Limited-Scope Review:																
Bradenton-Sarasota-Venice	11,489	4.94	0.46	0.38	20.81	16.56	51.31	50.55	27.42	32.50	16.00	28.23	17.84	15.76	15.60	
Cape Coral-Fort Myers	7,815	3.36	0.99	0.87	13.62	11.99	60.37	60.20	25.02	26.94	13.69	23.48	16.56	13.68	12.59	
Deltona-Daytona Beach-Ormond Beach	5,589	2.40	1.06	0.48	17.45	13.56	65.44	62.69	16.05	23.26	13.32	7.17	13.84	13.20	13.55	
Fort Lauderdale-Pompano Beach-Deerfield Beach	34,969	15.03	4.01	2.75	23.56	20.24	42.53	40.88	29.90	36.13	16.30	15.51	17.96	16.16	15.86	
Fort Walton Beach-Crestview-Destin	1,392	0.60	0.00	0.00	9.72	9.34	66.79	63.79	23.49	26.87	9.46	0.00	9.01	9.42	9.63	
Gainesville	2,280	0.98	8.70	5.70	30.83	28.55	35.02	36.84	25.44	28.90	13.15	10.55	14.97	13.90	11.72	
Lakeland-Winter Haven	3,915	1.68	0.42	0.43	21.46	19.69	56.67	52.67	21.45	27.20	11.71	16.67	13.19	11.45	11.55	
Naples-Marco Island	4,224	1.82	1.65	1.35	11.25	11.22	44.56	47.89	42.54	39.54	11.13	15.00	14.62	11.57	9.79	
Ocala	2,806	1.21	0.79	0.39	4.80	4.06	72.62	70.21	21.78	25.34	11.66	6.90	10.07	11.50	12.15	
Palm Bay- Melbourne- Titusville	5,112	2.20	1.29	0.88	24.35	21.40	45.41	43.60	28.95	34.12	11.79	10.57	12.82	11.47	11.73	
Palm Coast	1,421	0.61	0.00	0.00	0.00	0.00	100.00	98.10	0.00	1.90	17.43	0.00	0.00	17.58	0.00	
Pensacola-Ferry Pass-Brent	2,999	1.29	3.06	2.00	23.13	17.71	50.29	49.08	23.51	31.21	10.24	7.81	9.28	10.85	10.07	
Port St. Lucie	4,621	1.99	2.67	1.15	20.82	16.01	54.94	58.56	21.58	24.28	12.64	10.83	11.69	13.25	12.13	
Punta Gorda	2,135	0.92	0.00	0.00	5.10	4.03	85.74	87.49	9.16	8.48	14.23	0.00	11.63	14.67	11.88	
Sebastian-Vero Beach	1,341	0.58	0.00	0.00	13.25	12.16	60.33	56.82	26.42	31.02	10.03	0.00	11.43	9.60	10.13	

Tallahassee	1,955	0.84	9.58	7.11	18.78	16.98	47.92	41.33	23.72	34.58	8.33	7.76	8.95	7.75	8.65
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(\*) Small loans to businesses originated and purchased in the MSA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES		State: FLORIDA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Lo w	Mod	Mid	Upp	
	#	% of Total*	% of Business es**	% BANK Loans	% of Business es**	% BANK Loans	% of Business es**	% BANK Loans	% of Busines sses**	% BANK Loans						
Limited-Scope Review:																
West Palm Beach-Boca Raton-Boynton Beach	21,589	9.28	3.42	2.05	21.29	19.13	34.64	33.23	40.66	45.59	13.32	10.82	15.13	13.17	13.01	
Florida Non-MSA	6,773	2.91	0.00	0.00	6.93	5.91	65.72	63.86	27.35	30.24	12.28	0.00	14.95	12.81	10.89	

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS				State: FLORIDA				Evaluation Period: January 1, 2007 To March 31, 2009							
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full-Scope Review:															
Jacksonville	52	4.23	2.17	0.00	18.35	13.46	57.70	61.54	21.78	25.00	14.80	0.00	16.00	15.25	16.67
Miami-Miami Beach-Kendall	145	11.79	2.74	2.07	19.69	17.24	33.46	30.34	44.11	50.34	18.44	18.75	21.69	19.35	17.67
Orlando-Kissimmee	100	8.13	0.82	1.00	19.12	22.00	55.33	59.00	24.74	18.00	11.94	25.00	16.67	13.64	5.43
Tampa-St. Petersburg-Clearwater	144	11.71	0.78	0.00	24.58	18.75	48.19	43.06	26.45	38.19	12.39	0.00	13.13	13.00	11.56
Limited-Scope Review:															
Bradenton-Sarasota-Venice	63	5.12	0.32	0.00	16.66	17.46	56.01	49.21	27.01	33.33	13.25	0.00	30.77	7.61	20.93
Cape Coral-Fort Myers	51	4.15	0.94	0.00	11.03	1.96	71.55	78.43	16.48	19.61	17.07	0.00	9.09	20.22	9.09
Deltona-Daytona Beach-Ormond Beach	40	3.25	0.57	0.00	9.89	12.50	73.18	60.00	16.36	27.50	14.78	0.00	30.00	12.66	12.50
Fort Lauderdale-Pompano Beach-Deerfield Beach	69	5.61	3.49	2.90	23.73	8.70	42.10	37.68	30.68	50.72	10.44	16.67	10.20	7.83	13.01
Fort Walton Beach-Crestview-Destin	9	0.73	0.00	0.00	8.78	0.00	73.45	77.78	17.77	22.22	11.36	0.00	0.00	19.23	0.00
Gainesville	23	1.87	4.02	0.00	25.39	30.43	54.52	60.87	16.07	8.70	15.91	0.00	14.29	20.93	7.14
Lakeland-Winter Haven	43	3.50	0.05	0.00	16.99	18.60	61.57	58.14	21.39	23.26	17.86	0.00	30.43	16.46	16.13
Naples-Marco Island	19	1.54	4.39	15.79	21.40	10.53	50.93	47.37	23.27	26.32	4.81	12.50	4.55	6.25	0.00
Ocala	83	6.75	0.17	0.00	1.82	0.00	83.70	81.93	14.31	18.07	28.40	0.00	0.00	25.85	47.62
Palm Bay- Melbourne- Titusville	24	1.95	1.01	0.00	19.55	16.67	52.42	45.83	27.02	37.50	7.96	0.00	5.56	10.42	6.67
Palm Coast	12	0.98	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	28.57	0.00	0.00	28.57	0.00
Pensacola-Ferry Pass-Brent	21	1.71	1.40	0.00	17.42	42.86	58.63	38.10	22.54	19.05	10.96	0.00	21.43	8.11	12.50
Port St. Lucie	23	1.87	1.72	0.00	20.34	21.74	56.37	52.17	21.57	26.09	7.09	0.00	15.79	6.10	3.85
Punta Gorda	5	0.41	0.00	0.00	4.58	0.00	90.53	100.00	4.89	0.00	11.76	0.00	0.00	12.12	0.00
Sebastian-Vero Beach	15	1.22	0.00	0.00	15.49	0.00	63.13	33.33	21.39	66.67	13.33	0.00	0.00	10.81	20.00

Tallahassee	17	1.38	3.95	0.00	18.20	64.71	51.64	17.65	26.21	17.65	13.70	0.00	29.63	6.90	0.00
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(\*) Small loans to farms originated and purchased in the MSA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS		State: FLORIDA					Evaluation Period: January 1, 2007 To March 31, 2009								
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Limited-Scope Review:															
West Palm Beach-Boca Raton-Boynton Beach	94	7.64	4.10	3.19	23.00	13.83	35.39	29.79	37.50	53.19	15.17	16.67	7.69	15.24	17.53
Florida Non-MSA	178	14.47	0.00	0.00	6.31	14.61	79.51	80.34	14.19	5.06	19.71	0.00	35.14	20.62	6.52

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Farm Data US&PR.



**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		State: FLORIDA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Jacksonville	3,684	6.84	19.42	8.81	18.51	25.31	23.14	20.64	38.94	45.24	5.93	8.02	6.90	4.54	6.11	
Miami-Miami Beach-Kendall	5,481	10.17	23.00	0.65	16.98	7.11	18.53	16.37	41.50	75.87	5.21	4.49	10.86	10.22	4.55	
Orlando-Kissimmee	5,318	9.87	18.74	3.92	18.84	17.35	22.70	22.05	39.72	56.67	4.82	6.43	7.33	5.02	4.42	
Tampa-St. Petersburg-Clearwater	9,692	17.99	18.87	4.74	19.12	22.43	22.01	23.02	40.01	49.81	10.06	13.91	15.26	10.70	8.62	
Limited-Scope Review:																
Bradenton-Sarasota-Venice	3,062	5.68	17.71	5.08	19.64	20.19	23.60	22.16	39.06	52.58	10.56	6.10	18.65	11.10	9.24	
Cape Coral-Fort Myers	2,207	4.10	17.16	4.33	19.96	15.17	23.32	19.16	39.56	61.33	6.01	4.59	7.25	5.60	6.01	
Deltona-Daytona Beach-Ormond Beach	1,456	2.70	17.44	5.78	19.60	21.04	23.44	23.86	39.51	49.31	8.39	11.49	11.63	8.95	7.47	
Fort Lauderdale-Pompano Beach-Deerfield Beach	5,866	10.89	20.85	5.73	18.17	19.49	20.48	21.73	40.50	53.06	8.03	21.43	13.23	8.67	6.87	
Fort Walton Beach-Crestview-Destin	324	0.60	17.10	7.92	20.02	19.47	24.36	16.17	38.52	56.44	3.13	7.14	2.84	1.95	3.52	
Gainesville	1,162	2.16	23.59	4.48	16.37	16.77	19.54	25.37	40.51	53.38	13.74	9.66	12.70	14.61	13.94	
Lakeland-Winter Haven	1,494	2.77	18.23	4.10	19.44	16.47	22.60	23.39	39.73	56.04	6.34	7.04	7.32	6.16	6.24	
Naples-Marco Island	971	1.80	19.06	2.27	19.32	9.19	20.65	12.94	40.97	75.60	7.42	5.56	7.29	5.78	7.67	
Ocala	799	1.48	17.12	4.35	19.85	17.13	23.46	22.40	39.56	56.13	7.97	9.48	9.95	7.29	7.81	
Palm Bay- Melbourne- Titusville	2,013	3.74	18.27	7.96	19.30	20.88	22.67	23.12	39.76	48.03	8.70	8.60	11.69	7.26	8.58	
Palm Coast	468	0.87	17.10	4.31	20.20	15.87	23.28	23.13	39.41	56.69	8.74	12.50	11.54	8.91	8.36	
Pensacola-Ferry Pass-Brent	662	1.23	20.39	8.00	17.84	21.28	22.05	25.76	39.73	44.96	3.84	3.73	4.28	3.64	3.80	
Port St. Lucie	1,609	2.99	18.46	3.19	19.34	13.91	22.19	24.19	40.01	58.71	7.87	9.22	7.39	7.94	7.87	
Punta Gorda	842	1.56	15.59	6.05	20.59	15.48	25.42	19.95	38.40	58.52	10.89	16.25	17.82	11.03	9.81	

Sebastian-Vero Beach	463	0.86	17.61	4.34	19.63	15.07	22.39	18.72	40.37	61.87	7.66	8.14	11.11	5.87	7.51
Tallahassee	624	1.16	22.19	12.67	16.53	21.62	21.68	19.26	39.60	46.45	5.62	7.41	5.45	4.64	5.96

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 6.4% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		State: FLORIDA				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***					
Limited-Scope Review:															
West Palm Beach-Boca Raton-Boynton Beach	3,242	6.02	19.86	5.70	18.56	17.42	20.60	18.18	40.98	58.71	6.69	14.94	9.02	6.63	6.19
Florida Non-MSA	2,429	4.51	19.12	4.34	18.98	12.81	21.97	20.81	39.93	62.04	10.89	15.28	13.71	10.70	10.46

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 6.4% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT			State: FLORIDA				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Jacksonville	413	6.60	19.42	8.05	18.51	16.10	23.14	24.68	38.94	51.17	6.35	6.30	5.24	5.67	7.15	
Miami-Miami Beach-Kendall	809	12.92	23.00	2.08	16.98	11.31	18.53	25.88	41.50	60.73	10.21	8.41	14.25	13.34	9.21	
Orlando-Kissimmee	633	10.11	18.74	7.36	18.84	14.88	22.70	28.43	39.72	49.33	7.41	4.43	5.34	8.63	7.68	
Tampa-St. Petersburg-Clearwater	1,126	17.99	18.87	8.20	19.12	19.83	22.01	24.79	40.01	47.19	9.81	10.04	9.51	8.64	10.42	
Limited-Scope Review:																
Bradenton-Sarasota-Venice	247	3.95	17.71	7.73	19.64	19.74	23.60	23.18	39.06	49.36	11.74	12.66	12.68	9.73	12.32	
Cape Coral-Fort Myers	180	2.88	17.16	2.99	19.96	18.56	23.32	28.14	39.56	50.30	8.83	4.84	7.34	10.97	8.63	
Deltona-Daytona Beach-Ormond Beach	213	3.40	17.44	7.18	19.60	20.00	23.44	26.67	39.51	46.15	8.71	7.14	10.83	8.67	8.14	
Fort Lauderdale-Pompano Beach-Deerfield Beach	814	13.00	20.85	6.16	18.17	21.02	20.48	24.90	40.50	47.93	12.73	14.29	16.98	12.36	11.86	
Fort Walton Beach-Crestview-Destin	38	0.61	17.10	11.11	20.02	33.33	24.36	11.11	38.52	44.44	3.79	4.41	6.67	0.00	4.85	
Gainesville	88	1.41	23.59	9.30	16.37	12.79	19.54	29.07	40.51	48.84	8.02	12.82	6.87	7.73	8.07	
Lakeland-Winter Haven	234	3.74	18.23	6.25	19.44	15.63	22.60	24.55	39.73	53.57	8.35	4.96	10.00	6.13	9.25	
Naples-Marco Island	77	1.23	19.06	1.39	19.32	23.61	20.65	30.56	40.97	44.44	10.33	0.00	13.54	12.50	8.77	
Ocala	159	2.54	17.12	5.30	19.85	19.87	23.46	23.84	39.56	50.99	10.10	6.12	9.26	9.43	10.97	
Palm Bay- Melbourne- Titusville	148	2.36	18.27	10.07	19.30	23.74	22.67	22.30	39.76	43.88	6.69	3.00	6.80	5.90	7.61	
Palm Coast	40	0.64	17.10	13.51	20.20	21.62	23.28	18.92	39.41	45.95	9.86	0.00	13.46	10.67	8.55	
Pensacola-Ferry Pass-Brent	60	0.96	20.39	5.26	17.84	21.05	22.05	21.05	39.73	52.63	3.81	2.06	4.10	3.82	4.00	
Port St. Lucie	115	1.84	18.46	7.69	19.34	15.38	22.19	27.88	40.01	49.04	6.99	2.60	6.28	6.58	7.99	

Punta Gorda	65	1.04	15.59	1.69	20.59	20.34	25.42	30.51	38.40	47.46	9.88	0.00	7.46	8.42	11.98
Sebastian-Vero Beach	23	0.37	17.61	0.00	19.63	13.04	22.39	21.74	40.37	65.22	4.58	0.00	3.23	5.43	5.20
Tallahassee	54	0.86	22.19	7.84	16.53	17.65	21.68	17.65	39.60	56.86	3.60	2.38	4.08	2.61	4.13

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 6.28% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		State: FLORIDA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Limited-Scope Review:																
West Palm Beach-Boca Raton-Boynton Beach	380	6.07	19.86	6.37	18.56	21.33	20.60	24.93	40.98	47.37	9.61	7.79	9.76	8.51	10.22	
Florida Non-MSA	344	5.50	19.12	6.79	18.98	16.67	21.97	27.78	39.93	48.77	10.15	7.92	8.14	9.13	11.21	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 6.28% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data

**Table 10. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE			State: FLORIDA				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Jacksonville	2,718	6.76	19.42	7.12	18.51	18.43	23.14	22.29	38.94	52.16	3.25	1.89	2.19	2.74	4.18	
Miami-Miami Beach-Kendall	4,574	11.37	23.00	2.25	16.98	9.38	18.53	16.82	41.50	71.56	4.28	4.37	3.82	3.96	4.37	
Orlando-Kissimmee	4,142	10.30	18.74	6.16	18.84	18.84	22.70	21.79	39.72	53.21	3.89	3.02	3.15	3.36	4.43	
Tampa-St. Petersburg-Clearwater	7,128	17.72	18.87	6.20	19.12	18.53	22.01	21.15	40.01	54.11	5.72	4.49	4.93	4.83	6.52	
Limited-Scope Review:																
Bradenton-Sarasota-Venice	2,520	6.27	17.71	5.70	19.64	15.14	23.60	19.22	39.06	59.93	7.39	4.72	6.00	5.70	8.62	
Cape Coral-Fort Myers	1,569	3.90	17.16	3.68	19.96	15.59	23.32	20.62	39.56	60.11	4.32	3.10	3.73	4.12	4.53	
Deltona-Daytona Beach-Ormond Beach	1,230	3.06	17.44	6.26	19.60	17.85	23.44	25.23	39.51	50.65	5.13	4.46	4.28	5.05	5.51	
Fort Lauderdale-Pompano Beach-Deerfield Beach	4,981	12.38	20.85	5.30	18.17	15.77	20.48	22.73	40.50	56.20	5.89	6.58	4.80	5.31	6.32	
Fort Walton Beach-Crestview-Destin	169	0.42	17.10	0.85	20.02	16.24	24.36	16.24	38.52	66.67	1.57	0.00	1.26	0.89	2.31	
Gainesville	508	1.26	23.59	7.05	16.37	14.76	19.54	22.47	40.51	55.73	5.09	3.39	3.51	4.76	6.06	
Lakeland-Winter Haven	1,086	2.70	18.23	6.95	19.44	16.97	22.60	24.34	39.73	51.74	4.11	4.06	3.56	3.76	4.44	
Naples-Marco Island	906	2.25	19.06	3.60	19.32	12.86	20.65	17.15	40.97	66.39	5.23	2.70	5.02	3.91	5.79	
Ocala	638	1.59	17.12	8.36	19.85	21.64	23.46	23.09	39.56	46.91	3.88	5.83	3.62	4.04	3.78	
Palm Bay- Melbourne- Titusville	1,051	2.61	18.27	8.00	19.30	19.82	22.67	24.21	39.76	47.97	4.06	1.50	3.32	3.82	4.84	
Palm Coast	347	0.86	17.10	4.21	20.20	17.15	23.28	22.65	39.41	55.99	5.89	5.81	5.73	6.16	5.82	
Pensacola-Ferry Pass-Brent	349	0.87	20.39	5.40	17.84	14.03	22.05	28.06	39.73	52.52	1.89	1.58	1.24	1.80	2.20	
Port St. Lucie	1,015	2.52	18.46	5.26	19.34	16.37	22.19	19.65	40.01	58.71	5.41	4.00	4.85	4.35	6.02	
Punta Gorda	470	1.17	15.59	6.82	20.59	17.93	25.42	18.43	38.40	56.82	5.47	3.23	4.20	3.68	6.80	

Sebastian-Vero Beach	264	0.66	17.61	4.39	19.63	11.40	22.39	20.61	40.37	63.60	4.00	2.79	2.00	4.00	4.73
Tallahassee	350	0.87	22.19	8.33	16.53	19.79	21.68	20.49	39.60	51.39	2.66	2.91	2.45	2.43	2.83

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 15.48% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data



**Table 10. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE		State: FLORIDA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Limited-Scope Review:																
West Palm Beach-Boca Raton-Boynton Beach	2,677	6.66	19.86	4.50	18.56	17.71	20.60	20.77	40.98	57.02	4.73	2.75	4.19	4.28	5.19	
Florida Non-MSA	1,531	3.81	19.12	4.71	18.98	12.67	21.97	21.95	39.93	60.66	5.29	6.73	4.39	5.19	5.39	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 15.48% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES		State: FLORIDA		Evaluation Period: January 1, 2007 To March 31, 2009					
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses **	% BANK Loans ***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Jacksonville	12,136	5.22	64.11	56.34	96.70	1.77	1.53	12.71	21.36
Miami-Miami Beach-Kendall	37,316	16.04	64.74	55.65	97.08	1.41	1.50	13.58	22.22
Orlando-Kissimmee	23,915	10.28	64.47	57.54	97.47	1.12	1.40	12.96	20.63
Tampa-St. Petersburg-Clearwater	36,821	15.83	64.57	57.22	96.81	1.56	1.63	15.14	23.69
Limited-Scope Review:									
Bradenton-Sarasota-Venice	11,489	4.94	64.70	60.05	97.82	1.13	1.04	16.00	25.50
Cape Coral-Fort Myers	7,815	3.36	64.79	58.29	97.06	1.54	1.41	13.69	21.58
Deltona-Daytona Beach-Ormond Beach	5,589	2.40	67.75	58.51	98.19	0.75	1.05	13.32	20.06
Fort Lauderdale-Pompano Beach-Deerfield Beach	34,969	15.03	66.53	56.64	96.73	1.66	1.61	16.30	26.39
Fort Walton Beach-Crestview-Destin	1,392	0.60	64.72	55.75	98.42	0.86	0.72	9.46	15.01
Gainesville	2,280	0.98	61.85	53.99	96.97	1.84	1.18	13.15	19.64
Lakeland-Winter Haven	3,915	1.68	64.66	54.81	96.91	1.66	1.43	11.71	18.33
Naples-Marco Island	4,224	1.82	64.91	56.87	97.04	1.49	1.46	11.13	18.99
Ocala	2,806	1.21	63.89	52.96	98.00	0.96	1.03	11.66	17.40
Palm Bay- Melbourne-Titusville	5,112	2.20	65.40	55.26	97.40	1.29	1.31	11.79	17.46
Palm Coast	1,421	0.61	66.11	63.48	97.68	1.27	1.05	17.43	27.21
Pensacola-Ferry Pass-Brent	2,999	1.29	65.64	50.95	97.93	1.20	0.87	10.24	15.04
Port St. Lucie	4,621	1.99	66.99	58.08	98.03	0.89	1.08	12.64	20.24
Punta Gorda	2,135	0.92	67.61	57.14	97.66	1.26	1.07	14.23	21.44
Sebastian-Vero Beach	1,341	0.58	65.38	56.82	98.36	1.04	0.60	10.03	16.12
Tallahassee	1,955	0.84	62.42	50.64	97.95	1.38	0.67	8.33	11.70

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

(\*\*) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2008).

(\*\*\*) 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 34.04% of small loans to businesses originated/purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES		State: FLORIDA		Evaluation Period: January 1, 2007 To March 31, 2009					
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses**	% BANK Loans ***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Limited-Scope Review:									
West Palm Beach-Boca Raton-Boynton Beach	21,589	9.28	65.34	57.38	96.48	1.76	1.75	13.32	22.78
Florida Non-MSA	6,773	2.91	63.20	55.00	98.30	0.83	0.87	12.28	18.12

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

(\*\*) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2008).

(\*\*\*) 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 34.04% of small loans to businesses originated/purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS		State: FLORIDA			Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of Farms**	% BANK Loans ***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Jacksonville	52	4.23	96.34	48.08	98.08	1.92	0.00	14.80	9.52
Miami-Miami Beach-Kendall	145	11.79	95.95	57.93	100.00	0.00	0.00	18.44	15.15
Orlando-Kissimmee	100	8.13	95.88	57.00	97.00	1.00	2.00	11.94	10.69
Tampa-St. Petersburg-Clearwater	144	11.71	96.71	56.25	97.22	0.69	2.08	12.39	8.56
Limited-Scope Review:									
Bradenton-Sarasota-Venice	63	5.12	95.73	49.21	100.00	0.00	0.00	13.25	6.48
Cape Coral-Fort Myers	51	4.15	97.14	82.35	94.12	1.96	3.92	17.07	18.56
Deltona-Daytona Beach-Ormond Beach	40	3.25	97.67	82.50	97.50	2.50	0.00	14.78	15.96
Fort Lauderdale-Pompano Beach-Deerfield Beach	69	5.61	96.87	52.17	95.65	1.45	2.90	10.44	8.14
Fort Walton Beach-Crestview-Destin	9	0.73	97.22	66.67	88.89	0.00	11.11	11.36	17.39
Gainesville	23	1.87	95.84	47.83	95.65	0.00	4.35	15.91	8.47
Lakeland-Winter Haven	43	3.50	95.29	53.49	100.00	0.00	0.00	17.86	14.13
Naples-Marco Island	19	1.54	94.49	73.68	100.00	0.00	0.00	4.81	5.56
Ocala	83	6.75	97.10	59.04	100.00	0.00	0.00	28.40	23.93
Palm Bay- Melbourne-Titusville	24	1.95	98.37	50.00	91.67	8.33	0.00	7.96	5.81
Palm Coast	12	0.98	96.85	41.67	91.67	8.33	0.00	28.57	12.50
Pensacola-Ferry Pass-Brent	21	1.71	97.69	47.62	95.24	0.00	4.76	10.96	7.27
Port St. Lucie	23	1.87	94.00	39.13	95.65	4.35	0.00	7.09	3.41
Punta Gorda	5	0.41	98.02	60.00	100.00	0.00	0.00	11.76	10.71
Sebastian-Vero Beach	15	1.22	92.18	60.00	100.00	0.00	0.00	13.33	13.33
Tallahassee	17	1.38	96.60	35.29	100.00	0.00	0.00	13.70	9.80

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

(\*\*) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2008).

- (\*\*\*) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 34.63% of small loans to farms originated and purchased by the bank.
- (\*\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS State: FLORIDA Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of Farms**	% BANK Loans ***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Limited-Scope Review:									
West Palm Beach-Boca Raton-Boynton Beach	94	7.64	94.73	62.77	97.87	1.06	1.06	15.17	14.41
Florida Non-MSA	178	14.47	94.19	55.62	96.07	2.25	1.69	19.71	15.95

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

(\*\*) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2008).

(\*\*\*) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 34.63% of small loans to farms originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 13. Qualified Investments**

QUALIFIED INVESTMENTS		State: FLORIDA				Evaluation Period: January 1, 2007 To March 31, 2009			
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Jacksonville	4	18,338	240	64,232	244	82,570	10.66	1	119
Miami-Miami Beach-Kendall	7	18,757	109	166,255	116	185,012	23.88	8	42,585
Orlando-Kissimmee	5	3,838	97	65,510	102	69,348	8.95	2	1,509
Tampa-St. Petersburg-Clearwater	9	30,725	175	92,817	184	123,542	15.95	3	5,624
Limited-Scope Review:									
Bradenton-Sarasota-Venice	2	8,176	80	15,927	82	24,103	3.11	0	0
Cape Coral-Fort Myers	2	10,560	34	4,688	36	15,248	1.97	0	0
Deltona-Daytona Beach-Ormond Beach	0	0	65	7,470	65	7,470	0.96	0	0
Fort Lauderdale-Pompano Beach-Deerfield Beach	4	26,923	178	47,844	182	74,767	9.65	0	0
Fort Walton Beach-Crestview-Destin	0	0	10	415	10	415	0.05	0	0
Gainesville	0	0	17	1,167	17	1,167	0.15	0	0
Lakeland-Winter Haven	1	15,299	29	2,914	30	18,212	2.35	0	0
Naples-Marco Island	1	2,617	53	6,137	54	8,754	1.13	0	0
Ocala	1	614	26	2,491	27	3,104	0.40	0	0
Palm Bay- Melbourne-Titusville	1	21	43	19,071	44	19,092	2.46	1	428
Palm Coast	1	5,322	14	777	15	6,099	0.79	0	0
Pensacola-Ferry Pass-Brent	1	9,313	14	3,999	15	13,313	1.72	2	611
Port St. Lucie	0	0	42	3,453	42	3,453	0.45	0	0
Punta Gorda	0	0	13	1,454	13	1,454	0.19	0	0
Sebastian-Vero Beach	0	0	12	920	12	920	0.12	0	0
Tallahassee	0	0	33	4,150	33	4,150	0.54	0	0

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

(\*\*) "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

**Table 13. Qualified Investments**

QUALIFIED INVESTMENTS		State: FLORIDA				Evaluation Period: January 1, 2007 To March 31, 2009			
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Limited-Scope Review:									
West Palm Beach-Boca Raton-Boynton Beach	8	14,313	160	28,472	168	42,785	5.52	0	0
Florida Non-MSA	0	0	75	12,909	75	12,909	1.67	2	214
Statewide Assessed****	0	0	18	663	18	663	0.09	0	0
Statewide Non-Assessed****	24	43,922	14	12,216	38	56,138	7.25	2	198

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

(\*\*) "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

(\*\*\*) "Statewide Assessed" means statewide investments with potential benefit to one or more AA. "Statewide Non-Assessed" means statewide investments with no potential benefit to one or more AA.



**Table 14. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				State: FLORIDA				Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in MSA/AA	# of BANK Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Jacksonville	21.43	40	6.00	7.50	15.00	42.50	35.00	4	5	0	0	-2	1	3.22	20.31	53.75	22.72
Miami-Miami Beach-Kendall	13.15	70	10.49	4.29	21.43	24.29	50.00	5	5	0	0	-2	2	4.89	28.61	35.68	30.81
Orlando-Kissimmee	7.94	72	10.79	2.78	22.22	44.44	30.56	2	2	0	0	-1	1	1.63	22.82	48.22	27.33
Tampa-St. Petersburg-Clearwater	15.51	105	15.74	0.95	24.76	44.76	29.52	1	4	0	0	-3	0	2.35	24.27	46.05	27.32
Limited-Scope Review:																	
Bradenton-Sarasota-Venice	5.14	38	5.70	0.00	18.42	55.26	26.32	0	1	0	0	0	-1	0.67	25.18	52.01	22.14
Cape Coral-Fort Myers	2.20	31	4.65	0.00	16.13	54.84	29.03	3	5	0	0	-1	-1	1.95	17.07	61.95	19.03
Deltona-Daytona Beach-Ormond Beach	1.69	20	3.00	0.00	20.00	65.00	15.00	0	1	0	0	-1	0	0.99	15.06	69.38	14.57
Fort Lauderdale-Pompano Beach-Deerfield Beach	12.30	74	11.09	1.35	14.86	48.65	35.14	3	3	0	0	0	0	3.34	26.66	43.13	26.88
Fort Walton Beach-Crestview-Destin	0.26	6	0.90	0.00	0.00	83.33	16.67	0	0	0	0	0	0	0.00	10.26	73.30	16.44
Gainesville	0.77	7	1.05	14.29	42.86	14.29	28.57	0	0	0	0	0	0	15.01	30.51	33.39	21.09
Lakeland-Winter Haven	1.35	15	2.25	0.00	40.00	40.00	20.00	0	0	0	0	0	0	0.51	19.53	58.13	21.83
Naples-Marco Island	2.52	17	2.55	5.88	11.76	35.29	47.06	2	3	0	1	-2	0	7.48	18.77	45.24	28.51
Ocala	0.86	10	1.50	0.00	0.00	80.00	20.00	1	1	0	0	0	0	0.80	4.61	76.20	18.39

Palm Bay-Melbourne-Titusville	1.59	19	2.85	0.00	31.58	42.11	26.32	0	0	0	0	0	0	1.34	19.21	51.27	28.17
Palm Coast	0.44	4	0.60	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	100.0	0.00
Pensacola-Ferry Pass-Brent	0.58	9	1.35	0.00	33.33	44.44	22.22	0	0	0	0	0	0	2.03	22.09	53.96	21.92
Port St. Lucie	1.27	15	2.25	0.00	6.67	80.00	13.33	1	3	0	0	-2	0	3.58	17.57	57.55	21.31
Punta Gorda	0.76	7	1.05	0.00	14.29	71.43	14.29	0	0	0	0	0	0	0.00	6.13	84.24	9.63
Sebastian-Vero Beach	0.50	7	1.05	0.00	0.00	57.14	42.86	1	0	0	0	0	1	0.00	16.49	61.66	21.84
Tallahassee	0.72	8	1.20	12.50	12.50	50.00	25.00	0	0	0	0	0	0	13.41	22.50	40.56	23.52

**Table 14. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				State: FLORIDA				Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Deposits	Branches				Branch Openings/Closings				Population							
	% of Rated Area Deposits in MSA/AA	# of BANK Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Limited-Scope Review:																	
West Palm Beach-Boca Raton-Boynton Beach	6.86	59	8.85	5.08	18.64	30.51	45.76	2	7	1	-2	-2	-2	4.21	29.32	33.88	32.58
Florida Non-MSA	2.17	34	5.10	0.00	11.76	67.65	20.59	0	0	0	0	0	0	0.00	7.97	76.52	15.51

**Table 1. Lending Volume**

LENDING VOLUME		State: GEORGIA				Evaluation Period: January 1, 2007 To March 31, 2009						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Atlanta-Sandy Springs-Marietta	80.38	27,817	4,947,225	53,596	1,067,684	129	1,422	23	56,492	81,565	6,072,823	85.13
Limited-Scope Review:												
Albany	1.16	447	49,597	718	14,175	9	322	0	0	1,174	64,094	0.81
Athens-Clarke County	1.55	568	79,819	993	18,260	13	127	0	0	1,574	98,206	1.37
Brunswick	1.19	584	131,628	627	9,359	0	0	1	4,480	1,212	145,467	0.63
Columbus	0.77	206	27,918	569	6,857	6	34	0	0	781	34,809	0.03
Dalton	0.80	238	25,824	565	17,093	4	38	0	0	807	42,955	0.30
Gainesville	2.04	746	120,539	1,308	27,327	12	64	0	0	2,066	147,930	0.73
Hinesville-Fort Stewart	0.27	119	11,919	159	1,165	1	5	0	0	279	13,089	0.10
Macon	1.69	605	71,810	1,098	23,447	9	80	0	0	1,712	95,337	1.64
Savannah	4.58	2,133	362,469	2,504	62,388	8	65	0	0	4,645	424,922	4.81
Valdosta	1.19	542	100,494	659	11,183	10	231	0	0	1,211	111,908	0.95
Warner Robbins	0.90	405	47,890	507	10,708	4	29	0	0	916	58,627	0.72
Georgia Non-MSA	3.48	1,321	181,195	2,138	34,464	72	1,304	0	0	3,531	216,963	2.78

(\*) Loan data as of March 31, 2009. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*) The evaluation period for Community Development Loans is January 1, 2007 to March 31, 2009

(\*\*\*) Deposit data as of June 30, 2008. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*\*\*) "Statewide Assessed" means statewide loans with potential benefit to one or more AA.. "Statewide Non-Assessed" means statewide loans with no potential benefit to one or more AA.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		State: GEORGIA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Atlanta-Sandy Springs-Marietta	17,986	78.75	2.35	4.75	17.94	18.93	43.69	45.86	36.02	30.46	6.74	9.22	7.65	6.64	6.15	
Limited-Scope Review:																
Albany	295	1.29	3.26	0.68	24.70	17.29	41.34	32.54	30.70	49.49	7.48	2.86	7.33	7.42	7.70	
Athens-Clarke County	422	1.85	2.67	3.79	12.20	19.91	44.09	32.46	41.05	43.84	6.48	5.34	7.04	8.11	5.46	
Brunswick	337	1.48	1.92	1.19	17.22	8.61	43.59	42.43	37.27	47.77	9.47	20.00	7.82	15.02	6.84	
Columbus	127	0.56	2.69	1.57	13.85	7.09	37.90	24.41	45.55	66.93	1.77	1.56	2.14	1.46	1.89	
Dalton	123	0.54	0.00	0.00	8.92	16.26	79.45	70.73	11.63	13.01	4.16	0.00	4.85	4.04	3.95	
Gainesville	466	2.04	0.00	0.00	5.18	10.09	78.96	75.97	15.86	13.95	6.80	0.00	12.30	7.05	4.36	
Hinesville-Fort Stewart	56	0.25	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	1.82	0.00	0.00	1.82	0.00	
Macon	368	1.61	6.34	4.08	12.24	13.32	42.59	33.97	38.84	48.64	5.24	5.80	6.07	4.74	5.39	
Savannah	1,267	5.55	3.92	2.92	20.46	11.52	44.90	56.12	30.73	29.44	7.46	4.72	7.78	7.67	7.23	
Valdosta	359	1.57	6.13	5.57	16.28	9.47	52.31	47.35	25.28	37.60	6.51	12.75	11.45	5.40	6.71	
Warner Robbins	263	1.15	2.27	0.38	10.53	6.08	61.23	54.37	25.98	39.16	3.38	2.86	4.92	3.32	3.24	
Georgia Non-MSA	771	3.38	1.05	0.91	10.11	5.71	62.85	54.35	25.99	39.04	6.44	25.00	8.24	6.64	5.82	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT		State: GEORGIA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full-Scope Review:																
Atlanta-Sandy Springs-Marietta	1,048	70.52	2.35	5.06	17.94	17.75	43.69	43.89	36.02	33.30	6.16	11.52	6.03	5.66	6.53	
Limited-Scope Review:																
Albany	19	1.28	3.26	0.00	24.70	15.79	41.34	15.79	30.70	68.42	3.25	0.00	3.30	0.65	7.14	
Athens-Clarke County	21	1.41	2.67	0.00	12.20	23.81	44.09	28.57	41.05	47.62	3.43	0.00	4.92	3.51	3.17	
Brunswick	18	1.21	1.92	0.00	17.22	0.00	43.59	22.22	37.27	77.78	3.72	0.00	0.00	2.07	8.04	
Columbus	12	0.81	2.69	0.00	13.85	25.00	37.90	33.33	45.55	41.67	1.27	0.00	3.70	0.86	0.98	
Dalton	14	0.94	0.00	0.00	8.92	14.29	79.45	78.57	11.63	7.14	3.37	0.00	6.06	3.02	3.13	
Gainesville	32	2.15	0.00	0.00	5.18	6.25	78.96	71.88	15.86	21.88	5.59	0.00	3.85	5.33	7.14	
Hinesville-Fort Stewart	18	1.21	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	4.75	0.00	0.00	4.75	0.00	
Macon	33	2.22	6.34	18.18	12.24	24.24	42.59	27.27	38.84	30.30	5.07	23.81	12.12	3.67	2.13	
Savannah	124	8.34	3.92	3.23	20.46	20.97	44.90	48.39	30.73	27.42	9.47	5.00	10.92	10.05	8.36	
Valdosta	31	2.09	6.13	0.00	16.28	3.23	52.31	67.74	25.28	29.03	5.00	0.00	0.00	6.70	6.60	
Warner Robbins	22	1.48	2.27	0.00	10.53	4.55	61.23	50.00	25.98	45.45	4.24	0.00	2.38	3.64	6.20	
Georgia Non-MSA	94	6.33	1.05	0.00	10.11	12.77	62.85	63.83	25.99	23.40	5.13	0.00	8.13	4.98	4.78	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE		State: GEORGIA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% 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-Scope Review:																
Atlanta-Sandy Springs-Marietta	8,783	77.02	2.35	3.31	17.94	15.84	43.69	41.48	36.02	39.37	3.78	4.89	3.85	3.49	4.06	
Limited-Scope Review:																
Albany	133	1.17	3.26	4.51	24.70	24.06	41.34	32.33	30.70	39.10	2.41	3.66	1.85	3.02	2.14	
Athens-Clarke County	124	1.09	2.67	3.23	12.20	5.65	44.09	38.71	41.05	52.42	1.60	1.59	1.76	1.61	1.56	
Brunswick	229	2.01	1.92	0.87	17.22	8.73	43.59	27.07	37.27	63.32	4.23	3.45	2.82	3.25	5.23	
Columbus	67	0.59	2.69	0.00	13.85	11.94	37.90	44.78	45.55	43.28	0.87	0.00	0.71	1.10	0.76	
Dalton	101	0.89	0.00	0.00	8.92	7.92	79.45	75.25	11.63	16.83	3.42	0.00	4.02	3.28	3.86	
Gainesville	248	2.17	0.00	0.00	5.18	8.47	78.96	71.37	15.86	20.16	3.19	0.00	8.24	3.00	2.78	
Hinesville-Fort Stewart	45	0.39	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	2.13	0.00	0.00	2.13	0.00	
Macon	204	1.79	6.34	2.45	12.24	17.16	42.59	36.76	38.84	43.63	2.65	1.72	4.70	2.17	2.70	
Savannah	742	6.51	3.92	2.70	20.46	14.42	44.90	47.98	30.73	34.91	4.46	3.43	4.40	4.78	4.19	
Valdosta	151	1.32	6.13	3.31	16.28	5.96	52.31	50.33	25.28	40.40	2.86	3.51	2.24	2.81	3.08	
Warner Robbins	120	1.05	2.27	0.83	10.53	10.00	61.23	54.17	25.98	35.00	2.22	0.00	1.95	2.49	2.04	
Georgia Non-MSA	456	4.00	1.05	1.10	10.11	8.11	62.85	55.70	25.99	35.09	2.59	3.70	4.02	2.67	2.35	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 5. Geographic Distribution of Multi-family Loans**

Geographic Distribution: MULTI-FAMILY		State: GEORGIA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Multi-family Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans						
Full-Scope Review:																
Atlanta-Sandy Springs-Marietta	0	0.00	11.41	0.00	31.17	0.00	31.09	0.00	26.33	0.00	0.00	0.00	0.00	0.00	0.00	
Albany	0	0.00	12.77	0.00	30.28	0.00	34.89	0.00	22.06	0.00	0.00	0.00	0.00	0.00	0.00	
Athens-Clarke County	1	50.00	29.91	0.00	30.20	100.00	3.94	0.00	35.95	0.00	1.59	0.00	8.33	0.00	0.00	
Brunswick	0	0.00	6.16	0.00	15.66	0.00	32.55	0.00	45.63	0.00	0.00	0.00	0.00	0.00	0.00	
Columbus	0	0.00	23.82	0.00	23.23	0.00	22.05	0.00	30.90	0.00	0.00	0.00	0.00	0.00	0.00	
Dalton	0	0.00	0.00	0.00	51.73	0.00	21.53	0.00	26.73	0.00	0.00	0.00	0.00	0.00	0.00	
Gainesville	0	0.00	0.00	0.00	34.69	0.00	63.49	0.00	1.82	0.00	0.00	0.00	0.00	0.00	0.00	
Hinesville-Fort Stewart	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	
Macon	0	0.00	13.32	0.00	17.21	0.00	27.34	0.00	42.13	0.00	0.00	0.00	0.00	0.00	0.00	
Savannah	0	0.00	8.63	0.00	28.75	0.00	34.30	0.00	28.32	0.00	0.00	0.00	0.00	0.00	0.00	
Valdosta	1	50.00	10.65	0.00	32.98	100.00	33.62	0.00	22.76	0.00	2.38	0.00	6.67	0.00	0.00	
Warner Robbins	0	0.00	4.41	0.00	15.54	0.00	79.73	0.00	0.31	0.00	0.00	0.00	0.00	0.00	0.00	
Georgia Non-MSA	0	0.00	2.19	0.00	10.71	0.00	63.18	0.00	23.92	0.00	0.00	0.00	0.00	0.00	0.00	

(\*) Multi-family loans originated and purchased in the MSA/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 multi-family units in the area based on 2000 Census information.

(\*\*\*) Based on 2008 Peer Mortgage Data



**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES			State: GEORGIA				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Business es**	% BANK Loans	% of Business es**	% BANK Loans	% of Business es**	% BANK Loans	% of Busines sses**	% BANK Loans						
Full-Scope Review:																
Atlanta-Sandy Springs-Marietta	53,596	81.90	4.58	3.30	19.52	15.91	39.03	37.71	36.86	43.09	11.80	13.45	12.92	11.76	11.36	
Limited-Scope Review:																
Albany	718	1.10	8.87	8.36	34.63	28.13	30.19	27.02	26.31	36.49	9.32	12.02	10.10	9.46	7.81	
Athens-Clarke County	993	1.52	13.69	13.70	14.57	16.52	27.70	23.46	44.04	46.32	8.51	9.62	11.30	8.16	7.38	
Brunswick	627	0.96	8.17	6.54	22.97	21.37	30.28	23.29	38.58	48.80	7.62	6.97	10.28	7.09	6.97	
Columbus	569	0.87	8.58	4.04	16.90	10.90	29.28	27.07	45.24	58.00	4.77	3.91	3.90	5.59	4.50	
Dalton	565	0.86	0.00	0.00	25.70	26.73	60.05	53.81	14.25	19.47	7.23	0.00	8.38	6.72	6.00	
Gainesville	1,308	2.00	0.00	0.00	20.53	17.81	67.16	60.78	12.31	21.41	9.55	0.00	10.07	8.86	11.06	
Hinesville-Fort Stewart	159	0.24	0.00	0.00	0.00	0.00	100.00	95.60	0.00	4.40	8.12	0.00	0.00	8.38	0.00	
Macon	1,098	1.68	17.10	11.57	14.42	13.21	32.48	32.79	36.00	42.44	7.70	6.76	9.72	8.28	6.98	
Savannah	2,504	3.83	6.31	4.67	19.74	16.69	46.18	43.73	27.77	34.90	11.26	12.48	11.82	11.31	10.56	
Valdosta	659	1.01	10.74	5.77	25.72	21.85	39.31	36.87	24.23	35.51	8.71	7.65	8.93	9.18	8.11	
Warner Robbins	507	0.77	5.08	4.73	14.66	10.06	62.25	59.96	18.01	25.25	6.77	7.93	8.06	6.13	7.53	
Georgia Non-MSA	2,138	3.27	1.93	0.94	11.12	10.52	61.90	58.00	25.05	30.54	8.26	5.67	10.85	7.87	7.76	

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS			State: GEORGIA				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans						
Full-Scope Review:																
Atlanta-Sandy Springs-Marietta	129	46.57	2.21	0.00	17.44	20.93	48.10	50.39	32.24	28.68	6.86	0.00	4.30	9.36	5.41	
Limited-Scope Review:																
Albany	9	3.25	0.87	0.00	25.13	22.22	47.64	22.22	26.35	55.56	6.36	0.00	11.11	1.72	13.64	
Athens-Clarke County	13	4.69	4.56	7.69	6.43	15.38	46.47	69.23	42.53	7.69	10.91	0.00	100.00	12.20	0.00	
Brunswick	0	0.00	3.29	0.00	16.43	0.00	33.80	0.00	46.48	0.00	0.00	0.00	0.00	0.00	0.00	
Columbus	6	2.17	3.21	0.00	14.57	33.33	28.64	33.33	53.58	33.33	9.68	0.00	20.00	10.00	0.00	
Dalton	4	1.44	0.00	0.00	9.19	0.00	73.51	75.00	17.30	25.00	7.69	0.00	0.00	6.67	0.00	
Gainesville	12	4.33	0.00	0.00	6.91	0.00	81.12	100.00	11.97	0.00	11.36	0.00	0.00	14.29	0.00	
Hinesville-Fort Stewart	1	0.36	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	
Macon	9	3.25	8.31	0.00	6.65	0.00	41.57	22.22	43.47	77.78	5.56	0.00	0.00	0.00	13.04	
Savannah	8	2.89	4.72	0.00	17.66	12.50	46.41	62.50	31.21	25.00	13.16	0.00	14.29	15.79	10.00	
Valdosta	10	3.61	4.34	0.00	20.72	10.00	49.40	60.00	25.54	30.00	6.67	0.00	5.00	8.89	5.26	
Warner Robbins	4	1.44	2.44	0.00	11.71	0.00	66.34	50.00	19.51	50.00	0.00	0.00	0.00	0.00	0.00	
Georgia Non-MSA	72	25.99	0.47	0.00	5.52	11.11	72.12	76.39	21.89	12.50	5.06	0.00	13.79	5.59	2.05	

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		State: GEORGIA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Atlanta-Sandy Springs-Marietta	17,986	78.75	20.00	14.41	18.13	35.47	22.32	19.84	39.56	30.28	6.99	11.30	10.72	5.43	5.09	
Limited-Scope Review:																
Albany	295	1.29	24.68	7.42	15.77	23.67	18.73	28.27	40.82	40.64	7.75	8.26	11.20	8.44	6.21	
Athens-Clarke County	422	1.85	21.70	13.81	17.37	31.46	20.56	17.39	40.37	37.34	6.70	18.09	13.05	5.76	4.26	
Brunswick	337	1.48	22.52	4.49	17.09	16.99	19.20	25.64	41.19	52.88	9.93	14.94	10.73	10.96	9.11	
Columbus	127	0.56	20.34	2.00	17.14	11.00	20.66	21.00	41.86	66.00	1.37	0.00	0.97	0.93	1.73	
Dalton	123	0.54	18.65	8.55	18.94	44.44	24.07	19.66	38.34	27.35	4.33	2.35	5.42	2.52	5.28	
Gainesville	466	2.04	18.60	13.92	18.77	40.84	24.32	17.87	38.31	27.38	6.93	10.20	14.63	5.15	4.13	
Hinesville-Fort Stewart	56	0.25	18.74	0.00	18.39	18.87	23.75	22.64	39.12	58.49	1.87	0.00	5.48	1.59	1.46	
Macon	368	1.61	23.52	6.71	15.68	28.28	20.25	25.66	40.55	39.36	5.52	3.27	7.35	5.22	5.15	
Savannah	1,267	5.55	22.13	5.11	16.78	22.70	20.45	21.11	40.65	51.09	8.23	11.94	9.71	6.42	8.33	
Valdosta	359	1.57	22.69	4.26	17.86	22.73	20.17	23.86	39.29	49.15	7.22	7.61	9.68	5.72	7.24	
Warner Robbins	263	1.15	19.67	9.88	17.94	25.30	24.69	28.85	37.70	35.97	3.56	3.94	3.64	2.99	3.86	
Georgia Non-MSA	771	3.38	20.97	5.87	16.13	15.35	20.07	26.03	42.83	52.74	7.11	10.31	7.39	6.46	7.13	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 7.28% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		State: GEORGIA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***						
Full-Scope Review:																
Atlanta-Sandy Springs-Marietta	1,048	70.52	20.00	10.35	18.13	24.02	22.32	22.71	39.56	42.91	5.95	5.82	6.42	5.11	6.26	
Limited-Scope Review:																
Albany	19	1.28	24.68	5.56	15.77	16.67	18.73	5.56	40.82	72.22	3.05	2.94	1.45	0.00	5.26	
Athens-Clarke County	21	1.41	21.70	0.00	17.37	11.11	20.56	44.44	40.37	44.44	3.14	0.00	1.47	6.25	2.75	
Brunswick	18	1.21	22.52	0.00	17.09	11.76	19.20	0.00	41.19	88.24	3.54	0.00	1.52	0.00	7.94	
Columbus	12	0.81	20.34	0.00	17.14	8.33	20.66	16.67	41.86	75.00	1.32	0.00	0.00	0.77	2.01	
Dalton	14	0.94	18.65	0.00	18.94	42.86	24.07	35.71	38.34	21.43	3.46	0.00	4.65	4.88	2.08	
Gainesville	32	2.15	18.60	17.24	18.77	20.69	24.32	20.69	38.31	41.38	5.15	8.89	5.19	5.75	4.02	
Hinesville-Fort Stewart	18	1.21	18.74	0.00	18.39	5.56	23.75	16.67	39.12	77.78	4.78	0.00	2.33	1.39	8.70	
Macon	33	2.22	23.52	6.25	15.68	9.38	20.25	25.00	40.55	59.38	5.16	5.71	2.50	2.61	7.23	
Savannah	124	8.34	22.13	7.44	16.78	18.18	20.45	23.97	40.65	50.41	9.73	9.23	8.72	7.69	11.27	
Valdosta	31	2.09	22.69	7.14	17.86	10.71	20.17	17.86	39.29	64.29	4.91	0.00	3.23	3.06	7.49	
Warner Robbins	22	1.48	19.67	10.00	17.94	30.00	24.69	25.00	37.70	35.00	3.86	4.08	3.08	4.10	3.93	
Georgia Non-MSA	94	6.33	20.97	5.43	16.13	23.91	20.07	20.65	42.83	50.00	5.21	2.11	6.53	5.07	5.32	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 4.85% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data

**Table 10. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE		State: GEORGIA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Atlanta-Sandy Springs-Marietta	8,783	77.02	20.00	8.46	18.13	22.32	22.32	22.74	39.56	46.48	3.52	3.94	4.03	2.87	3.61	
Limited-Scope Review:																
Albany	133	1.17	24.68	9.84	15.77	15.57	18.73	27.05	40.82	47.54	2.49	5.10	1.15	3.19	2.24	
Athens-Clarke County	124	1.09	21.70	1.82	17.37	12.73	20.56	29.09	40.37	56.36	1.47	0.55	1.30	2.10	1.35	
Brunswick	229	2.01	22.52	1.97	17.09	11.33	19.20	15.27	41.19	71.43	3.99	2.27	2.98	3.43	4.55	
Columbus	67	0.59	20.34	0.00	17.14	10.64	20.66	19.15	41.86	70.21	0.57	0.00	0.44	0.40	0.73	
Dalton	101	0.89	18.65	3.41	18.94	29.55	24.07	20.45	38.34	46.59	3.26	1.67	4.43	2.04	3.57	
Gainesville	248	2.17	18.60	16.14	18.77	23.77	24.32	23.77	38.31	36.32	3.06	7.94	3.65	3.66	2.00	
Hinesville-Fort Stewart	45	0.39	18.74	2.56	18.39	10.26	23.75	12.82	39.12	74.36	2.26	2.08	1.03	2.12	2.48	
Macon	204	1.79	23.52	4.52	15.68	19.77	20.25	16.95	40.55	58.76	2.43	1.45	2.48	2.10	2.68	
Savannah	742	6.51	22.13	5.05	16.78	14.71	20.45	22.14	40.65	58.10	4.45	3.96	4.38	3.84	4.82	
Valdosta	151	1.32	22.69	4.69	17.86	8.59	20.17	22.66	39.29	64.06	2.51	1.34	1.46	2.42	2.93	
Warner Robbins	120	1.05	19.67	10.00	17.94	24.55	24.69	21.82	37.70	43.64	2.16	2.99	2.07	2.27	2.02	
Georgia Non-MSA	456	4.00	20.97	2.40	16.13	11.27	20.07	18.23	42.83	68.11	2.60	0.95	1.89	1.77	3.15	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 13.15% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES		State: GEORGIA		Evaluation Period: January 1, 2007 To March 31, 2009					
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses **	% BANK Loans ***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Atlanta-Sandy Springs-Marietta	53,596	81.90	62.92	55.50	97.11	1.48	1.41	11.80	18.76
Limited-Scope Review:									
Albany	718	1.10	55.92	43.87	97.21	1.11	1.67	9.32	11.81
Athens-Clarke County	993	1.52	60.06	53.58	97.68	0.91	1.41	8.51	12.70
Brunswick	627	0.96	55.27	51.99	97.29	1.91	0.80	7.62	9.56
Columbus	569	0.87	59.38	46.40	98.95	0.35	0.70	4.77	5.06
Dalton	565	0.86	56.17	46.90	96.46	0.18	3.36	7.23	9.69
Gainesville	1,308	2.00	59.34	46.56	96.10	2.29	1.61	9.55	11.55
Hinesville-Fort Stewart	159	0.24	43.48	51.57	100.00	0.00	0.00	8.12	14.29
Macon	1,098	1.68	56.90	53.37	96.90	1.18	1.92	7.70	10.75
Savannah	2,504	3.83	56.72	54.19	95.49	2.24	2.28	11.26	18.32
Valdosta	659	1.01	56.87	50.23	98.03	0.61	1.36	8.71	12.16
Warner Robbins	507	0.77	54.19	56.21	95.66	2.96	1.38	6.77	8.46
Georgia Non-MSA	2,138	3.27	53.77	47.57	97.99	0.98	1.02	8.26	8.91

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

(\*\*) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2008).

(\*\*\*) 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 37.34% of small loans to businesses originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS			State: GEORGIA		Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of Farms**	% BANK Loans ***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Atlanta-Sandy Springs-Marietta	129	46.57	95.72	53.49	99.22	0.78	0.00	6.86	5.56
Limited-Scope Review:									
Albany	9	3.25	95.29	55.56	88.89	11.11	0.00	6.36	6.25
Athens-Clarke County	13	4.69	93.57	69.23	100.00	0.00	0.00	10.91	11.63
Brunswick	0	0.00	94.84	0.00	0.00	0.00	0.00	0.00	0.00
Columbus	6	2.17	95.06	83.33	100.00	0.00	0.00	9.68	6.90
Dalton	4	1.44	96.22	75.00	100.00	0.00	0.00	7.69	6.25
Gainesville	12	4.33	95.74	25.00	100.00	0.00	0.00	11.36	7.69
Hinesville-Fort Stewart	1	0.36	95.16	100.00	100.00	0.00	0.00	0.00	0.00
Macon	9	3.25	97.15	33.33	100.00	0.00	0.00	5.56	0.00
Savannah	8	2.89	96.51	50.00	100.00	0.00	0.00	13.16	7.69
Valdosta	10	3.61	94.70	60.00	90.00	10.00	0.00	6.67	5.97
Warner Robbins	4	1.44	97.07	25.00	100.00	0.00	0.00	0.00	0.00
Georgia Non-MSA	72	25.99	96.19	48.61	100.00	0.00	0.00	5.06	3.36

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

(\*\*) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2008).

(\*\*\*) 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 44.04% of small loans to farms originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 13. Qualified Investments**

QUALIFIED INVESTMENTS		State: GEORGIA				Evaluation Period: January 1, 2007 To March 31, 2009			
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Atlanta-Sandy Springs-Marietta	23	29,630	169	86,423	192	116,053	72.82	1	1,987
Limited-Scope Review:									
Albany	0	0	14	451	14	451	0.28	0	0
Athens-Clarke County	2	1,506	19	1,496	21	3,002	1.88	0	0
Brunswick	1	4,434	9	9,493	10	13,926	8.74	2	1,098
Columbus	0	0	4	26	4	26	0.02	0	0
Dalton	0	0	10	348	10	348	0.22	0	0
Gainesville	2	1,181	12	3,482	14	4,663	2.93	1	41
Hinesville-Fort Stewart	0	0	5	35	5	35	0.02	0	0
Macon	0	0	15	919	15	919	0.58	0	0
Savannah	4	178	26	1,795	30	1,972	1.24	0	0
Valdosta	0	0	11	605	11	605	0.38	0	0
Warner Robbins	0	0	14	2,198	14	2,198	1.38	0	0
Georgia Non-MSA	1	1,968	17	3,391	18	5,360	3.36	1	21
Statewide Assessed***	0	0	12	420	12	420	0.26	0	0
Statewide Non-Assessed***	6	2,345	18	7,041	24	9,386	5.89	1	66

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

(\*\*) "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

(\*\*\*) "Statewide Assessed" means statewide investments with potential benefit to one or more AA. "Statewide Non-Assessed" means statewide investments with no potential benefit to one or more AA.



**Table 14. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				State: GEORGIA				Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in MSA/AA	# of BANK Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Closings	# of Branch Openings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	Mo d	Mi d	Up p	Low	Mod	Mid	Upp
Full-Scope Review:																	
Atlanta-Sandy Springs-Marietta	85.13	160	73.39	6.88	18.75	31.88	42.50	4	2	0	0	1	1	5.72	23.65	40.60	30.04
Limited-Scope Review:																	
Albany	0.81	4	1.83	0.00	75.00	0.00	25.00	0	0	0	0	0	0	6.85	33.09	34.85	25.21
Athens-Clarke County	1.37	5	2.29	40.00	20.00	0.00	40.00	0	0	0	0	0	0	10.77	18.81	33.03	37.40
Brunswick	0.63	3	1.38	33.33	33.33	0.00	33.33	0	0	0	0	0	0	4.45	19.84	43.61	32.10
Columbus	0.03	1	0.46	0.00	0.00	100.00	0.00	0	0	0	0	0	0	8.00	20.60	37.21	34.19
Dalton	0.30	1	0.46	0.00	0.00	0.00	100.00	0	0	0	0	0	0	0.00	16.97	72.06	10.97
Gainesville	0.73	3	1.38	0.00	66.67	33.33	0.00	0	0	0	0	0	0	0.00	13.78	74.17	12.05
Hinesville-Fort Stewart	0.10	1	0.46	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00
Macon	1.64	9	4.13	22.22	22.22	22.22	33.33	0	0	0	0	0	0	12.80	15.86	38.45	32.89
Savannah	4.81	13	5.96	0.00	30.77	46.15	23.08	0	0	0	0	0	0	7.65	25.65	41.22	25.48
Valdosta	0.95	3	1.38	0.00	66.67	0.00	33.33	0	0	0	0	0	0	9.13	18.75	52.25	19.87
Warner Robbins	0.72	3	1.38	0.00	0.00	100.00	0.00	0	0	0	0	0	0	3.17	17.62	57.58	21.63
Georgia Non-MSA	2.78	12	5.50	0.00	16.67	75.00	8.33	0	1	-1	0	0	0	1.53	11.46	62.63	24.39

**Table 1. Lending Volume**

LENDING VOLUME		State: IDAHO				Evaluation Period: January 1, 2007 To March 31, 2009						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Boise City-Nampa	45.49	1,323	233,598	2,649	60,726	57	2,774	1	1,772	4,030	298,870	50.70
Limited-Scope Review:												
Coeur d'Alene	18.76	560	154,658	1,088	14,953	10	595	4	11,165	1,662	181,371	21.02
Idaho Falls	7.28	139	17,261	486	6,217	20	224	0	0	645	23,702	2.10
Pocatello	4.00	70	8,092	276	3,507	8	82	0	0	354	11,681	2.32
Idaho Non-MSA	24.47	701	194,108	1,412	30,826	54	2,046	1	5,760	2,168	232,740	23.85

(\*) Loan data as of March 31, 2009. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*) The evaluation period for Community Development Loans is January 1, 2007 to March 31, 2009

(\*\*\*) Deposit data as of June 30, 2008. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*\*\*) "Statewide Assessed" means statewide loans with potential benefit to one or more AA.. "Statewide Non-Assessed" means statewide loans with no potential benefit to one or more AA.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		State: IDAHO					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Boise City-Nampa	625	47.21	0.81	0.16	16.94	13.44	48.94	49.44	33.31	36.96	2.18	1.03	1.93	2.22	2.25	
Limited-Scope Review:																
Coeur d'Alene	239	18.05	0.00	0.00	5.20	3.35	77.44	77.41	17.36	19.25	4.33	0.00	5.47	3.97	6.31	
Idaho Falls	88	6.65	0.00	0.00	10.92	14.77	67.32	63.64	21.76	21.59	1.42	0.00	2.86	1.28	1.28	
Pocatello	46	3.47	0.00	0.00	18.36	19.57	52.28	36.96	29.37	43.48	1.20	0.00	1.19	0.99	1.50	
Idaho Non-MSA	326	24.62	0.00	0.00	6.88	4.91	75.42	82.82	17.70	12.27	5.58	0.00	1.88	6.70	3.08	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT			State: IDAHO				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Boise City-Nampa	70	40.94	0.81	1.43	16.94	18.57	48.94	48.57	33.31	31.43	2.17	7.14	2.61	2.09	2.02	
Limited-Scope Review:																
Coeur d'Alene	31	18.13	0.00	0.00	5.20	0.00	77.44	77.42	17.36	22.58	3.29	0.00	0.00	3.01	7.23	
Idaho Falls	12	7.02	0.00	0.00	10.92	0.00	67.32	75.00	21.76	25.00	1.47	0.00	0.00	1.55	1.69	
Pocatello	5	2.92	0.00	0.00	18.36	20.00	52.28	80.00	29.37	0.00	1.12	0.00	2.38	1.53	0.00	
Idaho Non-MSA	53	30.99	0.00	0.00	6.88	13.21	75.42	73.58	17.70	13.21	3.65	0.00	7.14	3.32	4.30	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE		State: IDAHO					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% 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-Scope Review:																
Boise City-Nampa	628	48.46	0.81	0.80	16.94	16.24	48.94	47.77	33.31	35.19	1.77	3.91	1.94	1.75	1.68	
Limited-Scope Review:																
Coeur d'Alene	288	22.22	0.00	0.00	5.20	2.08	77.44	75.69	17.36	22.22	2.96	0.00	2.05	2.86	3.80	
Idaho Falls	39	3.01	0.00	0.00	10.92	2.56	67.32	82.05	21.76	15.38	0.70	0.00	0.39	0.91	0.14	
Pocatello	19	1.47	0.00	0.00	18.36	21.05	52.28	52.63	29.37	26.32	0.65	0.00	1.15	0.56	0.54	
Idaho Non-MSA	322	24.85	0.00	0.00	6.88	5.28	75.42	60.87	17.70	33.85	2.85	0.00	1.69	2.59	4.18	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES		State: IDAHO					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Business es**	% BANK Loans	% of Business es**	% BANK Loans	% of Business es**	% BANK Loans	% of Business es**	% BANK Loans						
Full-Scope Review:																
Boise City-Nampa	2,649	44.81	0.95	1.06	24.54	22.20	42.31	40.85	32.20	35.90	4.86	8.44	5.86	4.84	4.24	
Limited-Scope Review:																
Coeur d'Alene	1,088	18.41	0.00	0.00	13.49	13.05	75.08	71.78	11.43	15.17	7.67	0.00	9.62	7.88	6.58	
Idaho Falls	486	8.22	0.00	0.00	19.63	20.58	57.95	52.47	22.42	26.95	4.32	0.00	6.33	3.84	3.66	
Pocatello	276	4.67	0.00	0.00	33.26	33.33	45.77	45.65	20.97	21.01	4.99	0.00	5.80	6.06	2.84	
Idaho Non-MSA	1,412	23.89	0.00	0.00	9.50	8.78	64.73	58.36	25.77	32.86	6.87	0.00	7.55	6.61	7.98	

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS			State: IDAHO				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans						
Full-Scope Review:																
Boise City-Nampa	57	38.26	0.53	0.00	21.11	38.60	57.78	52.63	20.58	8.77	5.25	0.00	7.25	4.38	4.41	
Limited-Scope Review:																
Coeur d'Alene	10	6.71	0.00	0.00	5.78	0.00	82.67	90.00	11.56	10.00	6.58	0.00	0.00	9.26	0.00	
Idaho Falls	20	13.42	0.00	0.00	4.79	0.00	80.31	85.00	14.90	15.00	2.16	0.00	0.00	2.39	0.00	
Pocatello	8	5.37	0.00	0.00	9.09	0.00	75.06	100.00	15.84	0.00	1.89	0.00	0.00	2.59	0.00	
Idaho Non-MSA	54	36.24	0.00	0.00	9.56	18.52	73.57	70.37	16.87	11.11	1.83	0.00	8.00	1.49	2.33	

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		State: IDAHO					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans**	% of Families**	% BANK Loans***						
Full-Scope Review:																
Boise City-Nampa	625	47.21	17.91	7.42	19.17	15.68	23.63	20.76	39.29	56.14	1.65	1.51	1.86	1.19	1.84	
Limited-Scope Review:																
Coeur d'Alene	239	18.05	17.20	3.27	19.03	15.42	25.04	13.08	38.73	68.22	4.17	4.62	5.51	2.12	4.67	
Idaho Falls	88	6.65	18.07	8.57	18.91	22.86	23.84	25.71	39.18	42.86	1.12	1.90	0.92	1.08	1.15	
Pocatello	46	3.47	19.76	0.00	18.53	21.62	22.10	13.51	39.62	64.86	1.00	0.00	0.23	0.46	1.77	
Idaho Non-MSA	326	24.62	18.11	4.28	18.75	6.58	23.26	12.83	39.88	76.32	5.62	2.56	2.55	2.85	7.42	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 17.15% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data.



**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		State: IDAHO					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans**	% of Families**	% BANK Loans***						
Full-Scope Review:																
Boise City-Nampa	70	40.94	17.91	7.94	19.17	17.46	23.63	22.22	39.29	52.38	2.07	1.96	1.88	1.46	2.60	
Limited-Scope Review:																
Coeur d'Alene	31	18.13	17.20	3.45	19.03	17.24	25.04	31.03	38.73	48.28	3.30	0.00	2.83	4.22	3.17	
Idaho Falls	12	7.02	18.07	0.00	18.91	22.22	23.84	33.33	39.18	44.44	1.34	0.00	1.64	1.11	1.47	
Pocatello	5	2.92	19.76	20.00	18.53	20.00	22.10	0.00	39.62	60.00	1.15	0.00	0.00	1.30	1.50	
Idaho Non-MSA	53	30.99	18.11	10.00	18.75	14.00	23.26	36.00	39.88	40.00	3.43	6.12	3.25	6.06	2.05	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 8.77% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data

**Table 10. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE		State: IDAHO					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Boise City-Nampa	628	48.46	17.91	8.99	19.17	19.74	23.63	26.54	39.29	44.74	1.27	1.90	1.29	1.17	1.23	
Limited-Scope Review:																
Coeur d'Alene	288	22.22	17.20	3.35	19.03	15.90	25.04	28.87	38.73	51.88	2.59	0.00	1.55	2.63	2.89	
Idaho Falls	39	3.01	18.07	13.33	18.91	16.67	23.84	30.00	39.18	40.00	0.52	1.81	0.56	0.64	0.29	
Pocatello	19	1.47	19.76	13.33	18.53	6.67	22.10	33.33	39.62	46.67	0.53	0.94	0.00	0.95	0.42	
Idaho Non-MSA	322	24.85	18.11	4.53	18.75	13.58	23.26	17.36	39.88	64.53	2.32	2.47	1.44	1.71	2.76	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 22.45% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES		State: IDAHO		Evaluation Period: January 1, 2007 To March 31, 2009					
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses**	% BANK Loans***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Boise City-Nampa	2,649	44.81	62.72	49.23	96.94	0.94	2.12	4.86	5.70
Limited-Scope Review:									
Coeur d'Alene	1,088	18.41	61.92	53.13	98.16	1.47	0.36	7.67	9.57
Idaho Falls	486	8.22	60.24	49.38	98.77	0.41	0.83	4.32	4.68
Pocatello	276	4.67	58.71	54.35	98.19	0.36	1.45	4.99	6.83
Idaho Non-MSA	1,412	23.89	63.01	52.12	97.17	0.92	1.91	6.87	8.77

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

(\*\*) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2008).

(\*\*\*) 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 41.45% of small loans to businesses originated/purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS			State: IDAHO		Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Boise City-Nampa	57	38.26	95.97	45.61	89.47	3.51	7.02	5.25	2.68
Limited-Scope Review:									
Coeur d'Alene	10	6.71	96.89	40.00	90.00	0.00	10.00	6.58	3.70
Idaho Falls	20	13.42	94.52	65.00	100.00	0.00	0.00	2.16	1.23
Pocatello	8	5.37	95.32	75.00	100.00	0.00	0.00	1.89	1.63
Idaho Non-MSA	54	36.24	94.82	57.41	92.59	1.85	5.56	1.83	1.29

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

(\*\*) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2008).

(\*\*\*) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 34.23% of small loans to farms originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 13. Qualified Investments**

QUALIFIED INVESTMENTS		State: IDAHO				Evaluation Period: January 1, 2007 To March 31, 2009			
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Boise City-Nampa	0	0	41	2,995	41	2,995	23.13	0	0
Limited-Scope Review:									
Coeur d'Alene	1	190	13	1,149	14	1,339	10.34	1	13
Idaho Falls	0	0	6	372	6	372	2.87	0	0
Pocatello	0	0	6	402	6	402	3.11	0	0
Idaho Non-MSA	1	463	20	7,322	21	7,785	60.12	2	5,011
Statewide Assessed***	0	0	5	22	5	22	0.17	0	0
Statewide Non-Assessed***	0	0	15	33	15	33	0.25	0	0

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

(\*\*) "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

(\*\*\*) "Statewide Assessed" means statewide investments with potential benefit to one or more AA. "Statewide Non-Assessed" means statewide investments with no potential benefit to one or more AA.

**Table 14. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				State: IDAHO				Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in MSA/AA	# of BANK Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branc h Open -ings	# of Branc h Clos -ings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	Mo d	Mid	Up p	Low	Mod	Mid	Upp
Full-Scope Review:																	
Boise City-Nampa	50.70	6	28.57	0.00	50.00	50.00	0.00	0	0	0	0	0	0	1.56	20.97	47.20	30.27
Limited-Scope Review:																	
Coeur d'Alene	21.02	5	23.81	0.00	20.00	80.00	0.00	0	0	0	0	0	0	0.00	7.82	76.03	16.15
Idaho Falls	2.10	1	4.76	0.00	100.00	0.00	0.00	0	0	0	0	0	0	0.00	13.54	66.55	19.91
Pocatello	2.32	1	4.76	0.00	100.00	0.00	0.00	0	0	0	0	0	0	0.00	21.77	51.13	27.10
Idaho Non-MSA	23.85	8	38.10	0.00	12.50	62.50	25.00	0	0	0	0	0	0	0.00	8.48	74.09	17.42

**Table 1. Lending Volume**

LENDING VOLUME		State: ILLINOIS				Evaluation Period: January 1, 2007 To March 31, 2009						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Chicago-Naperville-Joliet	86.73	24,334	6,140,859	27,174	868,730	68	1,285	23	102,795	51,599	7,113,669	96.58
Limited-Scope Review:												
Lake County-Kenosha County	8.17	2,122	657,760	2,724	73,093	12	116	1	1,000	4,859	731,969	2.42
Rockford	1.95	252	23,990	888	10,762	18	332	0	0	1,158	35,084	0.13
Illinois Non-MSA	3.15	606	49,715	1,125	28,055	143	6,629	3	725	1,877	85,124	0.87

(\*) Loan Data as of March 31, 2009. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*) The evaluation period for Community Development Loans is January 1, 2007 to March 31, 2009

(\*\*\*) Deposit data as of June 30, 2008. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*\*\*) "Statewide Assessed" means statewide loans with potential benefit to one or more AA.. "Statewide Non-Assessed" means statewide loans with no potential benefit to one or more AA.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		State: ILLINOIS					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Chicago-Naperville-Joliet	11,334	88.80	2.59	5.89	15.03	16.13	45.23	38.21	37.16	39.77	3.70	4.44	3.91	3.48	3.74	
Limited-Scope Review:																
Lake County-Kenosha County	897	7.03	1.19	0.78	16.35	14.72	36.62	36.79	45.84	47.71	3.57	4.14	2.98	2.82	4.74	
Rockford	135	1.06	1.40	0.74	14.80	23.70	59.49	54.07	24.30	21.48	1.30	0.00	2.24	1.17	1.15	
Illinois Non-MSA	398	3.12	0.00	0.00	15.55	13.82	77.63	75.38	6.81	10.80	8.17	0.00	9.86	7.72	9.56	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data



**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT			State: ILLINOIS				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Chicago-Naperville-Joliet	1,145	88.76	2.59	4.80	15.03	18.78	45.23	39.91	37.16	36.51	3.00	3.41	2.89	2.67	3.48	
Limited-Scope Review:																
Lake County-Kenosha County	85	6.59	1.19	0.00	16.35	14.12	36.62	30.59	45.84	55.29	3.60	0.00	3.53	2.44	5.29	
Rockford	19	1.47	1.40	0.00	14.80	21.05	59.49	52.63	24.30	26.32	1.11	0.00	2.35	0.97	0.89	
Illinois Non-MSA	41	3.18	0.00	0.00	15.55	9.76	77.63	87.80	6.81	2.44	5.38	0.00	2.17	6.18	4.00	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE		State: ILLINOIS					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% 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-Scope Review:																
Chicago-Naperville-Joliet	11,842	89.39	2.59	3.46	15.03	15.14	45.23	38.57	37.16	42.83	2.31	2.53	2.06	2.09	2.67	
Limited-Scope Review:																
Lake County-Kenosha County	1,140	8.61	1.19	0.00	16.35	9.30	36.62	31.05	45.84	59.65	2.60	0.00	1.74	2.26	3.26	
Rockford	98	0.74	1.40	2.04	14.80	16.33	59.49	61.22	24.30	20.41	0.84	1.85	1.33	0.80	0.68	
Illinois Non-MSA	167	1.26	0.00	0.00	15.55	16.77	77.63	78.44	6.81	4.79	4.33	0.00	5.57	4.23	2.94	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 5. Geographic Distribution of Multi-family Loans**

Geographic Distribution: MULTI-FAMILY		State: ILLINOIS					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Multi-family Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans						
Full-Scope Review:																
Chicago-Naperville-Joliet	13	100.00	12.02	15.38	24.02	38.46	35.72	30.77	28.23	15.38	0.11	0.00	0.11	0.10	0.27	
Limited-Scope Review:																
Lake County-Kenosha County	0	0.00	6.09	0.00	34.70	0.00	36.12	0.00	23.10	0.00	0.00	0.00	0.00	0.00	0.00	
Rockford	0	0.00	10.01	0.00	25.92	0.00	53.34	0.00	10.74	0.00	0.00	0.00	0.00	0.00	0.00	
Illinois Non-MSA	0	0.00	0.00	0.00	30.56	0.00	58.90	0.00	10.53	0.00	0.00	0.00	0.00	0.00	0.00	

(\*) Multi-family loans originated and purchased in the MSA/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 housing units in a particular geography divided by the number of multi-family housing units in the area based on 2000 Census information.

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES		State: ILLINOIS					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Business es**	% BANK Loans	% of Business es**	% BANK Loans	% of Business es**	% BANK Loans	% of Business es**	% BANK Loans						
Full-Scope Review:																
Chicago-Naperville-Joliet	27,174	85.16	3.98	2.56	14.59	14.08	37.95	38.24	43.49	45.11	4.14	4.87	5.15	4.09	3.87	
Limited-Scope Review:																
Lake County-Kenosha County	2,724	8.54	1.01	0.77	14.97	10.90	31.75	33.04	52.28	55.29	4.04	7.92	4.45	4.27	3.81	
Rockford	888	2.78	4.42	2.93	17.09	13.06	54.87	55.74	23.62	28.27	5.13	6.35	5.35	5.33	4.51	
Illinois Non-MSA	1,125	3.53	0.00	0.00	21.69	25.60	72.57	64.53	5.75	9.87	8.87	0.00	13.58	7.66	8.05	

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS		State: ILLINOIS					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans						
Full-Scope Review:																
Chicago-Naperville-Joliet	68	28.22	1.32	1.47	7.94	13.24	51.19	48.53	39.56	36.76	1.81	0.00	2.17	1.57	2.53	
Limited-Scope Review:																
Lake County-Kenosha County	12	4.98	1.37	0.00	18.05	0.00	41.20	50.00	39.38	50.00	7.14	0.00	0.00	6.82	9.09	
Rockford	18	7.47	0.35	0.00	6.97	0.00	60.76	66.67	31.91	33.33	3.85	0.00	0.00	4.72	2.94	
Illinois Non-MSA	143	59.34	0.00	0.00	4.38	2.10	92.86	94.41	2.75	3.50	11.42	0.00	20.00	11.11	50.00	

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		State: ILLINOIS					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Chicago-Naperville-Joliet	11,334	88.80	20.85	6.07	17.60	25.07	22.09	23.22	39.45	45.64	3.66	4.17	4.94	3.07	3.47	
Limited-Scope Review:																
Lake County-Kenosha County	897	7.03	17.00	12.48	17.25	23.82	22.01	20.76	43.75	42.93	3.34	4.29	3.66	2.62	3.46	
Rockford	135	1.06	18.51	34.21	18.84	25.44	24.28	8.77	38.36	31.58	1.21	3.52	1.42	0.39	0.95	
Illinois Non-MSA	398	3.12	19.65	11.87	19.95	23.48	24.41	26.52	35.99	38.13	9.70	9.39	10.21	8.05	10.64	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 10.76% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		State: ILLINOIS					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Chicago-Naperville-Joliet	1,145	88.76	20.85	6.62	17.60	20.89	22.09	24.20	39.45	48.30	2.96	2.04	2.86	2.31	3.59	
Limited-Scope Review:																
Lake County-Kenosha County	85	6.59	17.00	6.17	17.25	17.28	22.01	23.46	43.75	53.09	3.61	3.17	2.83	1.82	5.14	
Rockford	19	1.47	18.51	25.00	18.84	37.50	24.28	12.50	38.36	25.00	1.01	1.36	2.17	0.78	0.41	
Illinois Non-MSA	41	3.18	19.65	7.69	19.95	25.64	24.41	30.77	35.99	35.90	5.65	4.08	5.17	4.79	6.93	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available 7.44% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data

**Table 10. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE		State: ILLINOIS					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***						
Full-Scope Review:																
Chicago-Naperville-Joliet	11,842	89.39	20.85	7.39	17.60	18.33	22.09	23.36	39.45	50.92	2.03	1.69	2.07	1.72	2.24	
Limited-Scope Review:																
Lake County-Kenosha County	1,140	8.61	17.00	5.37	17.25	14.69	22.01	20.72	43.75	59.21	2.13	1.79	2.02	1.42	2.62	
Rockford	98	0.74	18.51	19.74	18.84	21.05	24.28	18.42	38.36	40.79	0.83	1.90	0.74	0.58	0.86	
Illinois Non-MSA	167	1.26	19.65	6.62	19.95	25.00	24.41	30.15	35.99	38.24	4.26	2.99	3.75	4.98	4.34	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 17.73% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data



**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES			State: ILLINOIS		Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses**	% BANK Loans***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Chicago-Naperville-Joliet	27,174	85.16	66.94	50.98	94.70	2.04	3.26	4.14	6.95
Limited-Scope Review:									
Lake County-Kenosha County	2,724	8.54	68.46	51.43	95.52	2.24	2.23	4.04	6.53
Rockford	888	2.78	66.81	50.11	98.87	0.56	0.56	5.13	7.24
Illinois Non-MSA	1,125	3.53	57.74	45.60	94.31	3.38	2.31	8.87	10.10

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

(\*\*) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2008).

(\*\*\*) 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 39.38% of small loans to businesses originated/purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS State: ILLINOIS Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Chicago-Naperville-Joliet	68	28.22	95.02	67.65	97.06	1.47	1.47	1.81	1.34
Limited-Scope Review:									
Lake County-Kenosha County	12	4.98	92.71	58.33	100.00	0.00	0.00	7.14	7.04
Rockford	18	7.47	96.81	66.67	94.44	5.56	0.00	3.85	2.82
Illinois Non-MSA	143	59.34	98.65	31.47	89.51	7.69	2.80	11.42	4.97

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

(\*\*) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2008).

(\*\*\*) 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 51.45% of small loans to farms originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 13. Qualified Investments**

QUALIFIED INVESTMENTS		State: ILLINOIS				Evaluation Period: January 1, 2007 To March 31, 2009			
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Chicago-Naperville-Joliet	92	26,463	345	204,819	437	231,282	85.82	6	25,776
Limited-Scope Review:									
Lake County-Kenosha County	1	185	23	1,786	24	1,971	0.73	0	0
Rockford	2	67	4	210	6	277	0.10	0	0
Illinois Non-MSA	0	0	18	7,467	18	7,467	2.77	1	305
Statewide Assessed***	0	0	12	163	12	163	0.06	0	0
Statewide Non-Assessed****	15	3,857	19	24,486	34	28,343	10.52	6	11,344

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

(\*\*) "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

(\*\*\*) "Statewide Assessed" means statewide investments with potential benefit to one or more AA.

(\*\*\*\*) "Statewide Non-Assessed" means statewide investments with no potential benefit to one or more AA.

**Table 14. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				State: ILLINOIS				Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in MSA/AA	# of BANK Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	Mo d	Mid	Up p	Low	Mod	Mid	Upp
Full-Scope Review:																	
Chicago-Naperville-Joliet	96.58	178	86.83	5.06	16.29	32.02	46.63	19	8	1	7	0	3	8.00	23.35	39.50	29.16
Limited-Scope Review:																	
Lake County-Kenosha County	2.42	15	7.32	0.00	0.00	33.33	66.67	1	0	0	0	0	1	2.76	24.34	33.68	39.23
Rockford	0.13	1	0.49	0.00	0.00	0.00	100.00	0	0	0	0	0	0	3.72	19.51	55.62	21.15
Illinois Non-MSA	0.87	11	5.37	0.00	36.36	54.55	9.09	0	0	0	0	0	0	0.00	17.90	75.95	6.15

**Table 1. Lending Volume**

LENDING VOLUME		State: INDIANA				Evaluation Period: January 1, 2007 To March 31, 2009						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Elkhart-Goshen	100.00	253	28,797	560	9,334	10	132	0	0	823	38,263	100.00

(\*) Loan data as of March 31, 2009. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*) The evaluation period for Community Development Loans is January 1, 2007 to March 31, 2009

(\*\*\*) Deposit data as of June 30, 2008. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*\*\*) "Statewide Assessed" means statewide loans with potential benefit to one or more AA.. "Statewide Non-Assessed" means statewide loans with no potential benefit to one or more AA.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		State: INDIANA					Evaluation Period: January 1, 2007 To March 31, 2009								
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full-Scope Review:															
Elkhart-Goshen	147	100.00	0.06	0.00	2.92	1.36	90.58	94.56	6.44	4.08	2.87	0.00	1.80	3.05	0.89

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT		State: INDIANA					Evaluation Period: January 1, 2007 To March 31, 2009								
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full-Scope Review:															
Elkhart-Goshen	7	100.00	0.06	0.00	2.92	0.00	90.58	100.00	6.44	0.00	1.02	0.00	0.00	1.11	0.00

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE		State: INDIANA					Evaluation Period: January 1, 2007 To March 31, 2009								
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full-Scope Review:															
Elkhart-Goshen	99	100.00	0.06	0.00	2.92	2.02	90.58	87.88	6.44	10.10	1.04	0.00	0.97	1.12	0.00

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data



**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES		State: INDIANA		Evaluation Period: January 1, 2007 To March 31, 2009											
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% of Business es **	% BANK Loans	% of Business es **	% BANK Loans	% of Business es **	% BANK Loans	% of Business es **	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full-Scope Review:															
Elkhart-Goshen	560	100.00	4.03	1.07	5.36	3.21	86.08	86.61	4.53	9.11	5.35	2.92	4.15	5.32	5.19

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS															State: INDIANA					Evaluation Period: January 1, 2007 To March 31, 2009										
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***																			
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Over all	Low	Mod	Mid	Upp															
Full-Scope Review:																														
Elkhart-Goshen	10	100.00	0.69	0.00	0.69	0.00	96.53	100.00	2.08	0.00	3.27	0.00	0.00	3.33	0.00															

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		State: INDIANA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Elkhart-Goshen	147	100.00	16.23	18.18	19.39	33.57	27.07	21.68	37.31	26.57	3.13	5.65	3.63	2.17	2.41	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 2.72% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		State: INDIANA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Elkhart-Goshen	7	100.00	16.23	0.00	19.39	28.57	27.07	57.14	37.31	14.29	1.06	0.00	1.79	1.59	0.46	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 0% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data

**Table 10. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE		State: INDIANA					Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****					
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Over all	Low	Mod	Mid	Upp	
Full-Scope Review:																
Elkhart-Goshen	99	100.00	16.23	10.71	19.39	20.24	27.07	25.00	37.31	44.05	1.09	1.53	0.69	1.27	1.10	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 15.15% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES		State: INDIANA		Evaluation Period: January 1, 2007 To March 31, 2009					
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses**	% BANK Loans***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Elkhart-Goshen	560	100.00	60.45	44.46	97.32	1.61	1.07	5.35	7.11

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

(\*\*) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2008).

(\*\*\*) 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 46.79% of small loans to businesses originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS State: INDIANA Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of Farms**	% BANK Loans ***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Elkhart-Goshen	10	100.00	98.44	70.00	100.00	0.00	0.00	3.27	3.88

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

(\*\*) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2008).

(\*\*\*) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 20% of small loans to farms originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 13. Qualified Investments**

QUALIFIED INVESTMENTS		State: INDIANA				Evaluation Period: January 1, 2007 To March 31, 2009			
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Elkhart-Goshen	1	88	4	96	5	185	0.50	0	0
Statewide Assessed***	0	0	2	7	2	7	0.02	0	0
Statewide Non-Assessed***	31	2,173	10	34,799	41	36,972	99.48	6	10,704

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

(\*\*) "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

(\*\*\*) "Statewide Assessed" means statewide investments with potential benefit to one or more AA. "Statewide Non-Assessed" means statewide investments with no potential benefit to one or more AA.



**Table 14. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				State: INDIANA				Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Deposits	Branches				Branch Openings/Closings				Population							
	% of Rated Area Deposits in MSA/AA	# of BANK Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Elkhart-Goshen	100.00	2	100.00	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0.45	6.06	88.14	5.36

**Table 1. Lending Volume**

LENDING VOLUME		State: IOWA				Evaluation Period: January 1, 2007 To March 31, 2009						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Des Moines	68.05	2,062	239,088	2,132	40,363	58	1,570	0	0	4,252	281,021	84.04
Limited-Scope Review:												
Sioux City	7.41	133	9,644	319	3,068	11	125	0	0	463	12,837	1.07
Iowa Non-MSA	24.54	498	44,228	705	13,336	330	31,602	0	0	1,533	89,166	14.89

(\*) Loan Data as of March 31, 2009. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*) The evaluation period for Community Development Loans is January 1, 2007 to March 31, 2009

(\*\*\*) Deposit data as of June 30, 2008. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*\*\*) "Statewide Assessed" means statewide loans with potential benefit to one or more AA.. "Statewide Non-Assessed" means statewide loans with no potential benefit to one or more AA.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		State: IOWA					Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***					
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full-Scope Review:																
Des Moines	1,289	74.29	1.68	2.40	19.27	19.01	54.63	50.04	24.42	28.55	6.26	9.01	10.62	6.34	4.54	
Limited-Scope Review:																
Sioux City	94	5.42	0.00	0.00	12.81	20.21	54.83	46.81	32.35	32.98	3.68	0.00	9.80	3.36	2.88	
Iowa Non-MSA	352	20.29	0.00	0.00	0.48	0.00	96.33	99.72	3.19	0.28	10.88	0.00	0.00	12.68	0.00	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT			State: IOWA				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Des Moines	61	64.21	1.68	0.00	19.27	24.59	54.63	54.10	24.42	21.31	1.67	0.00	2.39	1.63	1.44	
Limited-Scope Review:																
Sioux City	8	8.42	0.00	0.00	12.81	12.50	54.83	87.50	32.35	0.00	1.24	0.00	1.67	1.99	0.00	
Iowa Non-MSA	26	27.37	0.00	0.00	0.48	0.00	96.33	96.15	3.19	3.85	6.29	0.00	0.00	6.74	0.00	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE		State: IOWA					Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***					
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Over all	Low	Mod	Mid	Upp	
Full-Scope Review:																
Des Moines	712	82.50	1.68	0.84	19.27	18.12	54.63	52.81	24.42	28.23	3.97	2.65	4.28	4.20	3.44	
Limited-Scope Review:																
Sioux City	31	3.59	0.00	0.00	12.81	25.81	54.83	48.39	32.35	25.81	1.58	0.00	4.70	1.30	1.06	
Iowa Non-MSA	120	13.90	0.00	0.00	0.48	0.00	96.33	93.33	3.19	6.67	3.74	0.00	0.00	4.07	4.35	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES			State: IOWA				Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***					
	#	% of Total*	% of Business es**	% BANK Loans	% of Business es**	% BANK Loans	% of Business es**	% BANK Loans	% of Business es**	% BANK Loans	Over all	Low	Mod	Mid	Upp	
Full-Scope Review:																
Des Moines	2,132	67.55	10.74	6.57	12.35	12.52	48.95	49.11	27.97	31.80	5.66	5.99	7.95	5.82	4.83	
Limited-Scope Review:																
Sioux City	319	10.11	3.11	3.45	29.19	23.51	40.20	48.28	27.50	24.76	6.81	4.40	6.59	8.82	4.95	
Iowa Non-MSA	705	22.34	0.00	0.00	6.45	4.96	91.92	90.50	1.63	4.54	9.51	0.00	8.24	9.63	2.35	

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS			State: IOWA				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans						
Full-Scope Review:																
Des Moines	58	14.54	1.03	0.00	13.95	15.52	66.79	70.69	18.23	13.79	5.95	0.00	9.76	5.75	5.75	
Limited-Scope Review:																
Sioux City	11	2.76	0.53	0.00	4.94	0.00	77.43	100.00	17.11	0.00	6.25	0.00	0.00	7.87	0.00	
Iowa Non-MSA	330	82.71	0.00	0.00	0.82	0.00	98.41	98.18	0.77	1.82	15.13	0.00	0.00	15.20	22.22	

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE			State: IOWA				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Des Moines	1,289	74.29	17.62	29.30	19.08	37.13	25.40	14.85	37.90	18.72	6.68	12.37	9.82	3.55	3.53	
Limited-Scope Review:																
Sioux City	94	5.42	17.63	22.58	19.20	31.18	24.42	25.81	38.75	20.43	3.88	5.36	3.82	3.02	3.81	
Iowa Non-MSA	352	20.29	17.30	23.65	19.03	31.05	26.15	16.81	37.52	28.49	12.78	19.01	12.28	9.02	12.68	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 3% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data.



**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		State: IOWA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Des Moines	61	64.21	17.62	15.09	19.08	30.19	25.40	22.64	37.90	32.08	1.68	1.49	2.12	1.49	1.60	
Limited-Scope Review:																
Sioux City	8	8.42	17.63	25.00	19.20	37.50	24.42	12.50	38.75	25.00	1.29	3.57	1.89	0.74	0.59	
Iowa Non-MSA	26	27.37	17.30	28.00	19.03	20.00	26.15	28.00	37.52	24.00	6.48	11.11	5.62	6.41	5.56	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available 9.47% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 10. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE		State: IOWA					Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****					
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Over all	Low	Mod	Mid	Upp	
Full-Scope Review:																
Des Moines	712	82.50	17.62	16.64	19.08	35.01	25.40	20.09	37.90	28.26	4.08	6.82	6.10	2.69	2.89	
Limited-Scope Review:																
Sioux City	31	3.59	17.63	13.33	19.20	30.00	24.42	26.67	38.75	30.00	1.67	2.20	2.65	1.23	1.23	
Iowa Non-MSA	120	13.90	17.30	5.22	19.03	33.91	26.15	21.74	37.52	39.13	4.28	1.87	8.36	3.20	3.07	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 9.39% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES			State: IOWA		Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses **	% BANK Loans***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Des Moines	2,132	67.55	61.12	50.84	97.00	1.64	1.36	5.66	6.80
Limited-Scope Review:									
Sioux City	319	10.11	58.77	55.80	99.69	0.00	0.31	6.81	9.84
Iowa Non-MSA	705	22.34	58.60	53.76	96.45	1.84	1.70	9.51	11.59

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

(\*\*) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2008).

(\*\*\*) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 40.11% of small loans to businesses originated/purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS			State: IOWA		Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Des Moines	58	14.54	97.78	55.17	93.10	6.90	0.00	5.95	4.33
Limited-Scope Review:									
Sioux City	11	2.76	97.53	81.82	100.00	0.00	0.00	6.25	7.50
Iowa Non-MSA	330	82.71	98.91	27.88	68.48	20.91	10.61	15.13	8.27

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

(\*\*) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2008).

(\*\*\*) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 60.4% of small loans to farms originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 13. Qualified Investments**

QUALIFIED INVESTMENTS		State: IOWA				Evaluation Period: January 1, 2007 To March 31, 2009			
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Des Moines	1	321	54	3,804	55	4,126	40.15	0	0
Limited-Scope Review:									
Sioux City	4	2,444	5	116	9	2,560	24.91	0	0
Iowa Non-MSA	0	0	14	276	14	276	2.69	0	0
Statewide Assessed***	0	0	4	27	4	27	0.26	0	0
Statewide Non-Assessed***	17	3,266	3	21	20	3,287	31.99	0	0

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

(\*\*) "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

(\*\*\*) "Statewide Assessed" means statewide investments with potential benefit to one or more AA. "Statewide Non-Assessed" means statewide investments with no potential benefit to one or more AA.

**Table 14. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				State: IOWA				Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in MSA/AA	# of BANK Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	Mo d	Mid	Up p	Low	Mod	Mid	Upp
Full-Scope Review:																	
Des Moines	84.04	7	46.67	14.29	28.57	42.86	14.29	0	0	0	0	0	0	4.23	20.52	52.31	22.94
Limited-Scope Review:																	
Sioux City	1.07	1	6.67	0.00	100.00	0.00	0.00	0	0	0	0	0	0	0.05	19.36	52.57	28.01
Iowa Non-MSA	14.89	7	46.67	0.00	14.29	85.71	0.00	0	0	0	0	0	0	0.00	1.23	95.93	2.85

**Table 1. Lending Volume**

LENDING VOLUME		State: KANSAS				Evaluation Period: January 1, 2007 To March 31, 2009						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Wichita	51.00	3,187	342,207	3,178	90,827	81	2,623	0	0	6,446	435,657	56.05
Limited-Scope Review:												
Lawrence	4.88	210	30,583	402	6,661	5	320	0	0	617	37,564	1.26
Manhattan	3.10	69	8,380	309	2,736	14	207	0	0	392	11,323	0.36
Topeka	12.38	615	54,394	922	10,268	28	251	0	0	1,565	64,913	14.64
Kansas Non-MSA	28.64	1,251	102,038	2,094	36,281	275	21,340	0	0	3,620	159,659	27.68

(\*) Loan Data as of March 31, 2009. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*) The evaluation period for Community Development Loans is January 1, 2007 to March 31, 2009

(\*\*\*) Deposit data as of June 30, 2008. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*\*\*) "Statewide Assessed" means statewide loans with potential benefit to one or more AA.. "Statewide Non-Assessed" means statewide loans with no potential benefit to one or more AA.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		State: KANSAS					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Wichita	2,259	60.82	1.09	0.89	18.00	18.19	54.42	43.43	26.49	37.49	8.32	11.58	11.22	7.29	8.53	
Limited-Scope Review:																
Lawrence	139	3.74	0.11	2.16	19.97	27.34	49.84	41.73	30.08	28.78	4.30	37.50	5.91	4.25	3.11	
Manhattan	39	1.05	0.00	0.00	9.73	15.38	50.47	53.85	39.80	30.77	0.78	0.00	1.01	0.89	0.54	
Topeka	399	10.74	0.47	0.75	17.32	20.80	55.66	46.87	26.54	31.58	5.65	23.08	7.57	5.10	5.51	
Kansas Non-MSA	878	23.64	0.00	0.00	11.28	9.91	64.90	68.91	23.82	21.18	8.30	0.00	6.10	9.85	6.16	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.



**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT			State: KANSAS				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Wichita	104	48.15	1.09	2.88	18.00	14.42	54.42	56.73	26.49	25.96	2.29	1.92	1.79	2.52	2.16	
Limited-Scope Review:																
Lawrence	11	5.09	0.11	0.00	19.97	9.09	49.84	54.55	30.08	36.36	3.48	0.00	1.72	4.11	3.61	
Manhattan	7	3.24	0.00	0.00	9.73	28.57	50.47	28.57	39.80	42.86	2.32	0.00	5.13	1.45	2.40	
Topeka	42	19.44	0.47	0.00	17.32	35.71	55.66	38.10	26.54	26.19	3.53	0.00	6.02	2.89	3.38	
Kansas Non-MSA	52	24.07	0.00	0.00	11.28	13.46	64.90	63.46	23.82	23.08	4.09	0.00	5.73	3.73	3.99	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE		State: KANSAS					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% 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-Scope Review:																
Wichita	824	58.77	1.09	1.09	18.00	13.47	54.42	47.33	26.49	38.11	3.88	4.84	4.85	3.92	3.40	
Limited-Scope Review:																
Lawrence	60	4.28	0.11	0.00	19.97	11.67	49.84	48.33	30.08	40.00	2.00	0.00	0.96	1.90	2.81	
Manhattan	23	1.64	0.00	0.00	9.73	8.70	50.47	56.52	39.80	34.78	0.99	0.00	0.55	1.23	0.87	
Topeka	174	12.41	0.47	0.00	17.32	18.97	55.66	48.28	26.54	32.76	2.90	0.00	4.11	2.49	3.14	
Kansas Non-MSA	321	22.90	0.00	0.00	11.28	10.59	64.90	69.16	23.82	20.25	4.09	0.00	4.18	4.69	2.82	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES												State: KANSAS		Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***							
	#	% of Total*	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Full-Scope Review:																		
Wichita	3,178	46.02	2.14	1.86	24.29	24.10	48.91	43.46	24.66	30.59	9.01	7.82	10.27	8.50	8.74			
Limited-Scope Review:																		
Lawrence	402	5.82	2.08	0.00	25.31	27.11	46.53	38.81	26.08	34.08	6.28	0.00	8.07	5.17	6.57			
Manhattan	309	4.48	0.00	0.00	22.47	21.04	45.63	50.16	31.89	28.80	4.53	0.00	6.18	4.76	3.36			
Topeka	922	13.35	9.40	5.97	16.36	15.62	54.27	50.11	19.97	28.31	7.27	6.00	8.11	7.41	6.81			
Kansas Non-MSA	2,094	30.33	0.00	0.00	16.36	16.24	64.03	59.60	19.61	24.16	9.50	0.00	11.92	9.25	8.09			

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS			State: KANSAS				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans						
Full-Scope Review:																
Wichita	81	20.10	0.65	0.00	7.15	0.00	73.35	79.01	18.85	20.99	7.21	0.00	0.00	7.95	5.13	
Limited-Scope Review:																
Lawrence	5	1.24	0.00	0.00	12.07	40.00	57.24	40.00	30.69	20.00	2.78	0.00	0.00	5.56	0.00	
Manhattan	14	3.47	0.00	0.00	4.46	0.00	48.45	35.71	47.09	64.29	3.28	0.00	0.00	2.07	5.10	
Topeka	28	6.95	1.52	0.00	4.95	10.71	80.30	85.71	13.23	3.57	10.53	0.00	75.00	9.48	0.00	
Kansas Non-MSA	275	68.24	0.00	0.00	5.20	4.00	73.68	68.36	21.12	27.64	9.67	0.00	5.36	8.93	14.16	

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		State: KANSAS					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Wichita	2,259	60.82	17.88	18.58	19.22	30.64	24.52	23.05	38.38	27.74	9.58	14.28	12.91	8.40	7.09	
Limited-Scope Review:																
Lawrence	139	3.74	18.17	13.33	18.89	30.37	24.70	22.22	38.24	34.07	4.67	8.05	6.75	4.72	3.35	
Manhattan	39	1.05	18.62	5.13	19.24	17.95	22.28	20.51	39.86	56.41	0.98	0.00	1.24	0.54	1.16	
Topeka	399	10.74	13.42	23.43	15.51	34.26	22.82	18.14	48.25	24.18	6.51	12.97	9.03	4.40	3.99	
Kansas Non-MSA	878	23.64	17.94	16.00	19.13	29.94	24.88	23.77	38.05	30.29	10.02	12.63	14.69	9.01	7.47	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for .78% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		State: KANSAS					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Wichita	104	48.15	17.88	13.54	19.22	17.71	24.52	32.29	38.38	36.46	2.16	1.90	1.94	2.60	2.05	
Limited-Scope Review:																
Lawrence	11	5.09	18.17	20.00	18.89	10.00	24.70	10.00	38.24	60.00	3.66	10.0	2.00	0.00	5.22	
Manhattan	7	3.24	18.62	14.29	19.24	14.29	22.28	28.57	39.86	42.86	2.40	7.69	2.13	2.94	1.83	
Topeka	42	19.44	13.42	12.50	15.51	30.00	22.82	12.50	48.25	45.00	3.42	2.82	5.84	0.89	4.24	
Kansas Non-MSA	52	24.07	17.94	2.08	19.13	18.75	24.88	25.00	38.05	54.17	4.09	1.22	4.21	3.56	4.82	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available 6.94% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 10. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE		State: KANSAS					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Wichita	824	58.77	17.88	10.58	19.22	21.95	24.52	25.57	38.38	41.90	4.08	6.81	4.35	3.59	3.78	
Limited-Scope Review:																
Lawrence	60	4.28	18.17	11.11	18.89	12.96	24.70	20.37	38.24	55.56	2.06	3.77	1.18	0.84	2.75	
Manhattan	23	1.64	18.62	0.00	19.24	6.25	22.28	43.75	39.86	50.00	0.88	0.00	0.00	1.06	1.03	
Topeka	174	12.41	13.42	10.63	15.51	26.88	22.82	27.50	48.25	35.00	2.99	3.18	4.36	2.20	2.75	
Kansas Non-MSA	321	22.90	17.94	13.45	19.13	21.38	24.88	28.28	38.05	36.90	4.36	6.40	5.73	3.55	4.05	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 9.63% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES			State: KANSAS		Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses**	% BANK Loans***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Wichita	3,178	46.02	57.09	50.63	94.87	2.58	2.55	9.01	12.69
Limited-Scope Review:									
Lawrence	402	5.82	61.84	54.98	97.76	1.00	1.25	6.28	8.77
Manhattan	309	4.48	57.59	55.66	99.03	0.97	0.00	4.53	5.58
Topeka	922	13.35	56.44	54.66	99.13	0.54	0.33	7.27	10.06
Kansas Non-MSA	2,094	30.33	55.07	54.30	97.80	1.43	0.76	9.50	13.27

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

(\*\*) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2008).

(\*\*\*) 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 39.93% of small loans to businesses originated/purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Business Data US&PR.



**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS			State: KANSAS		Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Wichita	81	20.10	97.64	44.44	91.36	8.64	0.00	7.21	4.10
Limited-Scope Review:									
Lawrence	5	1.24	99.31	20.00	60.00	40.00	0.00	2.78	0.00
Manhattan	14	3.47	95.93	57.14	100.00	0.00	0.00	3.28	5.19
Topeka	28	6.95	99.05	53.57	100.00	0.00	0.00	10.53	7.41
Kansas Non-MSA	275	68.24	96.99	30.18	73.82	19.27	6.91	9.67	3.89

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

(\*\*) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2008).

(\*\*\*) 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 58.06% of small loans to farms originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 13. Qualified Investments**

QUALIFIED INVESTMENTS		State: KANSAS				Evaluation Period: January 1, 2007 To March 31, 2009			
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Wichita	0	0	55	4,699	55	4,699	16.91	2	354
Limited-Scope Review:									
Lawrence	0	0	13	446	13	446	1.60	0	0
Manhattan	2	2,226	4	2,491	6	4,717	16.97	0	0
Topeka	6	6,439	29	5,211	35	11,649	41.92	1	16
Kansas Non-MSA	2	391	73	3,320	75	3,711	13.35	1	25
Statewide Assessed***	0	0	5	39	5	39	0.14	0	0
Statewide Non-Assessed***	2	86	4	2,442	6	2,528	9.10	1	302

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

(\*\*) "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

(\*\*\*) "Statewide Assessed" means statewide investments with potential benefit to one or more AA. "Statewide Non-Assessed" means statewide investments with no potential benefit to one or more AA.

**Table 14. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				State: KANSAS				Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in MSA/AA	# of BANK Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branc h Open- ings	# of Branc h Clos- ings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	Mo d	Mi d	Up p	Low	Mod	Mid	Upp
Full-Scope Review:																	
Wichita	56.05	18	38.30	0.00	33.33	38.89	27.78	0	0	0	0	0	0	2.10	23.53	50.65	23.72
Limited-Scope Review:																	
Lawrence	1.26	1	2.13	0.00	100.00	0.00	0.00	0	0	0	0	0	0	5.95	25.54	46.20	22.31
Manhattan	0.36	1	2.13	0.00	0.00	0.00	0.00	0	0	0	0	0	0	0.00	23.63	48.39	27.98
Topeka	14.64	6	12.77	33.33	16.67	50.00	0.00	0	0	0	0	0	0	1.30	21.47	53.59	23.64
Kansas Non-MSA	27.68	21	44.68	0.00	23.81	52.38	23.81	0	0	0	0	0	0	0.00	13.64	64.47	21.89

**Table 1. Lending Volume**

LENDING VOLUME		State: MAINE				Evaluation Period: January 1, 2007 To March 31, 2009						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Portland-South Portland-Biddeford	59.16	2,228	452,902	4,615	98,626	33	330	0	0	6,876	551,858	81.93
Limited-Scope Review:												
Bangor	11.88	540	64,554	828	13,879	13	101	0	0	1,381	78,534	6.76
Lewiston-Auburn	10.56	499	61,351	721	14,255	7	93	0	0	1,227	75,699	4.39
Maine Non-MSA	18.40	752	112,314	1,361	24,385	23	167	3	14,888	2,139	151,754	6.92

(\*) Loan data as of March 31, 2009. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*) The evaluation period for Community Development Loans is January 1, 2007 to March 31, 2009

(\*\*\*) Deposit data as of June 30, 2008. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*\*\*) "Statewide Assessed" means statewide loans with potential benefit to one or more AA.. "Statewide Non-Assessed" means statewide loans with no potential benefit to one or more AA.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		State: MAINE					Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***					
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full-Scope Review:																
Portland-South Portland-Biddeford	1,204	56.34	0.32	1.08	8.72	8.22	75.71	74.83	15.26	15.86	5.76	5.88	5.37	5.72	6.36	
Limited-Scope Review:																
Bangor	300	14.04	0.00	0.00	12.67	17.00	65.64	51.67	21.69	31.33	7.00	0.00	11.44	5.72	8.21	
Lewiston-Auburn	272	12.73	1.34	0.74	7.96	8.09	75.02	72.79	15.69	18.38	8.66	2.22	8.50	8.36	11.19	
Maine Non-MSA	361	16.89	0.00	0.00	2.20	3.88	78.16	76.18	19.64	19.94	8.27	0.00	8.70	7.97	9.70	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT			State: MAINE				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Portland-South Portland-Biddeford	147	44.95	0.32	0.00	8.72	6.80	75.71	74.83	15.26	18.37	3.30	0.00	2.90	3.20	4.50	
Limited-Scope Review:																
Bangor	38	11.62	0.00	0.00	12.67	7.89	65.64	71.05	21.69	21.05	3.96	0.00	3.37	4.26	3.31	
Lewiston-Auburn	48	14.68	1.34	0.00	7.96	2.08	75.02	72.92	15.69	25.00	4.28	0.00	0.00	4.74	3.94	
Maine Non-MSA	94	28.75	0.00	0.00	2.20	2.13	78.16	84.04	19.64	13.83	7.73	0.00	3.57	8.36	5.81	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE		State: MAINE					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% 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-Scope Review:																
Portland-South Portland-Biddeford	877	56.44	0.32	0.57	8.72	5.93	75.71	68.19	15.26	25.31	2.53	1.37	1.86	2.46	3.46	
Limited-Scope Review:																
Bangor	202	13.00	0.00	0.00	12.67	15.35	65.64	57.92	21.69	26.73	3.57	0.00	4.28	3.47	3.44	
Lewiston-Auburn	179	11.52	1.34	0.56	7.96	3.35	75.02	78.21	15.69	17.88	3.67	2.86	1.51	4.00	3.35	
Maine Non-MSA	296	19.05	0.00	0.00	2.20	1.69	78.16	77.36	19.64	20.95	4.16	0.00	4.71	4.10	4.44	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES		State: MAINE					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Business es**	% BANK Loans	% of Business es**	% BANK Loans	% of Business es**	% BANK Loans	% of Busines sses**	% BANK Loans						
Full-Scope Review:																
Portland-South Portland-Biddeford	4,615	61.33	1.88	1.67	15.22	14.32	71.01	64.75	11.89	19.26	10.03	14.45	11.36	9.43	10.18	
Limited-Scope Review:																
Bangor	828	11.00	0.00	0.00	20.58	16.67	55.19	52.05	24.23	31.28	8.45	0.00	8.29	8.15	8.20	
Lewiston-Auburn	721	9.58	10.32	10.82	9.88	9.02	68.94	63.80	10.85	16.37	11.58	15.41	15.33	10.47	12.24	
Maine Non-MSA	1,361	18.09	0.00	0.00	6.63	5.80	73.58	64.73	19.79	29.46	8.64	0.00	8.65	8.38	7.15	

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Business Data US&PR.



**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS			State: MAINE				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans						
Full-Scope Review:																
Portland-South Portland-Biddeford	33	43.42	0.77	6.06	8.71	0.00	73.18	69.70	17.33	24.24	15.52	0.00	0.00	13.04	25.00	
Limited-Scope Review:																
Bangor	13	17.11	0.00	0.00	16.20	7.69	64.44	61.54	19.37	30.77	13.46	0.00	8.33	12.50	33.33	
Lewiston-Auburn	7	9.21	2.76	0.00	3.31	0.00	75.14	42.86	18.78	57.14	35.29	0.00	0.00	25.00	75.00	
Maine Non-MSA	23	30.26	0.00	0.00	1.73	0.00	75.62	82.61	22.65	17.39	2.65	0.00	0.00	3.10	1.71	

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		State: MAINE					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Portland-South Portland-Biddeford	1,204	56.34	17.58	4.76	19.29	21.45	25.12	23.88	38.01	49.91	6.11	5.93	6.62	4.77	6.68	
Limited-Scope Review:																
Bangor	300	14.04	20.39	5.48	17.26	17.81	23.04	28.08	39.31	48.63	7.43	6.54	6.64	6.68	8.53	
Lewiston-Auburn	272	12.73	18.49	4.15	18.69	33.58	24.29	30.19	38.53	32.08	9.53	11.11	14.03	9.34	6.94	
Maine Non-MSA	361	16.89	16.78	5.14	17.14	18.00	22.80	30.86	43.29	46.00	8.80	7.77	8.47	9.29	8.74	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 3.46% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		State: MAINE					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Portland-South Portland-Biddeford	147	44.95	17.58	6.21	19.29	20.69	25.12	27.59	38.01	45.52	3.44	1.72	2.64	3.59	4.05	
Limited-Scope Review:																
Bangor	38	11.62	20.39	8.11	17.26	10.81	23.04	21.62	39.31	59.46	3.98	4.48	1.86	3.06	5.57	
Lewiston-Auburn	48	14.68	18.49	6.38	18.69	14.89	24.29	36.17	38.53	42.55	4.31	4.17	1.82	6.52	3.91	
Maine Non-MSA	94	28.75	16.78	1.10	17.14	14.29	22.80	16.48	43.29	68.13	8.03	1.27	5.56	6.58	10.93	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 2.14% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 10. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE		State: MAINE					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Portland-South Portland-Biddeford	877	56.44	17.58	4.37	19.29	14.42	25.12	23.94	38.01	57.28	2.28	1.74	2.06	1.95	2.72	
Limited-Scope Review:																
Bangor	202	13.00	20.39	4.52	17.26	12.43	23.04	25.99	39.31	57.06	3.60	2.31	1.88	3.38	4.92	
Lewiston-Auburn	179	11.52	18.49	1.86	18.69	17.39	24.29	27.33	38.53	53.42	3.50	1.85	2.59	3.21	4.34	
Maine Non-MSA	296	19.05	16.78	3.68	17.14	12.87	22.80	20.22	43.29	63.24	4.33	2.27	2.38	3.53	5.72	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 12.1% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES			State: MAINE		Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses **	% BANK Loans***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Portland-South Portland-Biddeford	4,615	61.33	57.79	48.10	96.34	2.02	1.65	10.03	12.91
Limited-Scope Review:									
Bangor	828	11.00	47.65	48.91	97.46	1.69	0.84	8.45	11.83
Lewiston-Auburn	721	9.58	46.73	51.04	97.50	1.53	0.97	11.58	15.42
Maine Non-MSA	1,361	18.09	50.99	46.14	97.80	0.88	1.32	8.64	8.81

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

(\*\*) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2008).

(\*\*\*) 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 44.09% of small loans to businesses originated/purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS			State: MAINE		Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Portland-South Portland-Biddeford	33	43.42	96.81	72.73	100.00	0.00	0.00	15.52	11.46
Limited-Scope Review:									
Bangor	13	17.11	94.72	30.77	100.00	0.00	0.00	13.46	5.26
Lewiston-Auburn	7	9.21	94.48	71.43	100.00	0.00	0.00	35.29	30.77
Maine Non-MSA	23	30.26	96.93	73.91	100.00	0.00	0.00	2.65	1.67

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

(\*\*) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2008).

(\*\*\*) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 34.21% of small loans to farms originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 13. Qualified Investments**

QUALIFIED INVESTMENTS		State: MAINE				Evaluation Period: January 1, 2007 To March 31, 2009			
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Portland-South Portland-Biddeford	32	16,937	62	8,829	94	25,766	49.51	3	1,151
Limited-Scope Review:									
Bangor	6	1,209	17	406	23	1,616	3.10	0	0
Lewiston-Auburn	3	717	17	194	20	911	1.75	0	0
Maine Non-MSA	4	2,493	24	19,086	28	21,579	41.46	1	10,705
Statewide Assessed***	0	0	11	172	11	172	0.33	0	0
Statewide Non-Assessed***	8	1,916	14	86	22	2,003	3.85	0	0

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

(\*\*) "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

(\*\*\*) "Statewide Assessed" means statewide investments with potential benefit to one or more AA. "Statewide Non-Assessed" means statewide investments with no potential benefit to one or more AA.

**Table 14. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				State: MAINE				Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in MSA/AA	# of BANK Branch es	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branc h Open- ings	# of Branc h Clos- ings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	Mo d	Mi d	Up p	Low	Mod	Mid	Upp
Full-Scope Review:																	
Portland-South Portland- Biddeford	81.93	23	54.76	0.00	21.74	65.22	13.04	1	0	0	1	0	0	1.33	11.65	73.75	13.26
Limited-Scope Review:																	
Bangor	6.76	7	16.67	0.00	14.29	42.86	42.86	0	0	0	0	0	0	0.00	19.01	59.64	21.35
Lewiston-Auburn	4.39	3	7.14	33.33	33.33	33.33	0.00	0	0	0	0	0	0	6.13	14.25	66.93	12.69
Maine Non-MSA	6.92	9	21.43	0.00	11.11	88.89	0.00	0	0	0	0	0	0	0.00	4.04	77.77	18.19



**Table 1. Lending Volume**

LENDING VOLUME		State: MARYLAND				Evaluation Period: January 1, 2007 To March 31, 2009						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Baltimore-Towson	89.65	13,991	3,217,430	24,636	590,611	101	1,596	12	58,027	38,740	3,867,664	96.42
Limited-Scope Review:												
Salisbury	2.50	291	48,535	767	19,711	21	727	1	2,296	1,080	71,269	0.79
Maryland Non-MSA	7.85	1,173	313,424	2,191	35,477	26	356	1	3,250	3,391	352,507	2.79

(\*) Loan data as of March 31, 2009. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*) The evaluation period for Community Development Loans is January 1, 2007 to March 31, 2009

(\*\*\*) Deposit data as of June 30, 2008. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*\*\*) "Statewide Assessed" means statewide loans with potential benefit to one or more AA.. "Statewide Non-Assessed" means statewide loans with no potential benefit to one or more AA.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		State: MARYLAND					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Baltimore-Towson	7,007	91.98	4.55	6.18	16.09	18.48	42.83	38.86	36.52	36.48	7.38	9.29	7.97	6.77	7.56	
Limited-Scope Review:																
Salisbury	137	1.80	0.23	0.73	12.76	13.14	69.54	64.96	17.47	21.17	4.11	16.67	4.68	3.92	4.21	
Maryland Non-MSA	474	6.22	0.79	0.84	11.72	5.27	58.64	64.56	28.86	29.32	4.16	4.29	2.97	3.96	5.16	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT			State: MARYLAND				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Baltimore-Towson	940	87.12	4.55	9.36	16.09	21.60	42.83	41.28	36.52	27.77	5.34	9.95	6.60	4.75	4.73	
Limited-Scope Review:																
Salisbury	30	2.78	0.23	0.00	12.76	10.00	69.54	70.00	17.47	20.00	4.17	0.00	4.00	3.78	5.77	
Maryland Non-MSA	109	10.10	0.79	1.83	11.72	7.34	58.64	48.62	28.86	42.20	5.91	18.18	5.19	4.73	8.01	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE		State: MARYLAND					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% 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-Scope Review:																
Baltimore-Towson	6,043	89.45	4.55	5.15	16.09	14.84	42.83	40.08	36.52	39.93	3.18	4.14	2.81	2.81	3.88	
Limited-Scope Review:																
Salisbury	124	1.84	0.23	0.00	12.76	16.94	69.54	50.00	17.47	33.06	2.25	0.00	3.19	1.67	3.48	
Maryland Non-MSA	589	8.72	0.79	0.85	11.72	5.43	58.64	58.91	28.86	34.80	3.37	8.33	2.00	3.19	4.06	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 5. Geographic Distribution of Multi-family Loans**

Geographic Distribution: MULTI-FAMILY		State: MARYLAND					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Multi-family Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans						
Full-Scope Review:																
Baltimore-Towson	1	50.00	9.27	100.00	27.09	0.00	44.66	0.00	18.98	0.00	0.00	0.00	0.00	0.00	0.00	
Limited-Scope Review:																
Salisbury	0	0.00	2.73	0.00	29.21	0.00	60.23	0.00	7.83	0.00	0.00	0.00	0.00	0.00	0.00	
Maryland Non-MSA	1	50.00	1.58	100.00	8.61	0.00	86.54	0.00	3.27	0.00	0.00	0.00	0.00	0.00	0.00	

(\*) Multi-family loans originated and purchased in the MSA/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 housing units in a particular geography divided by the number of multi-family housing units in the area based on 2000 Census information.

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES			State: MARYLAND				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Business es**	% BANK Loans	% of Business es**	% BANK Loans	% of Business es**	% BANK Loans	% of Busines sses**	% BANK Loans						
Full-Scope Review:																
Baltimore-Towson	24,636	89.28	5.61	3.66	15.84	13.69	42.49	41.14	36.06	41.52	12.26	16.10	15.25	11.93	11.49	
Limited-Scope Review:																
Salisbury	767	2.78	1.55	2.22	18.04	13.69	61.02	57.24	19.38	26.86	8.86	22.73	10.70	7.98	8.41	
Maryland Non-MSA	2,191	7.94	1.45	0.78	16.25	13.14	61.70	55.41	20.59	30.67	10.17	16.13	11.56	9.00	11.61	

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS			State: MARYLAND				Evaluation Period: January 1, 2007 To March 31, 2009								
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full-Scope Review:															
Baltimore-Towson	101	68.24	0.82	0.00	6.82	6.93	45.47	42.57	46.90	50.50	11.00	0.00	11.11	8.08	14.63
Limited-Scope Review:															
Salisbury	21	14.19	0.77	0.00	7.97	9.52	71.47	61.90	19.79	28.57	15.29	0.00	22.22	11.86	25.00
Maryland Non-MSA	26	17.57	0.20	0.00	12.78	26.92	68.97	57.69	18.05	15.38	7.28	0.00	9.68	7.22	5.88

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		State: MARYLAND					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Baltimore-Towson	7,007	91.98	20.46	8.96	17.74	27.69	22.48	26.94	39.33	36.41	7.40	10.42	10.21	7.68	5.72	
Limited-Scope Review:																
Salisbury	137	1.80	21.13	4.00	17.82	25.60	22.01	28.80	39.03	41.60	4.21	2.91	5.40	3.89	4.00	
Maryland Non-MSA	474	6.22	18.03	2.41	17.41	16.63	23.61	17.35	40.95	63.61	3.91	2.27	7.91	2.38	3.76	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 9.58% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data.



**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		State: MARYLAND					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***						
Full-Scope Review:																
Baltimore-Towson	940	87.12	20.46	12.81	17.74	24.49	22.48	23.15	39.33	39.55	5.26	5.29	5.47	4.33	5.79	
Limited-Scope Review:																
Salisbury	30	2.78	21.13	11.11	17.82	37.04	22.01	14.81	39.03	37.04	4.02	3.85	5.26	2.72	4.31	
Maryland Non-MSA	109	10.10	18.03	3.74	17.41	14.02	23.61	26.17	40.95	56.07	6.03	1.15	4.04	7.17	6.79	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 5.1% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 10. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE		State: MARYLAND					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***						
Full-Scope Review:																
Baltimore-Towson	6,043	89.45	20.46	10.36	17.74	19.96	22.48	23.06	39.33	46.62	2.84	2.08	2.67	2.40	3.47	
Limited-Scope Review:																
Salisbury	124	1.84	21.13	5.56	17.82	14.81	22.01	26.85	39.03	52.78	2.23	0.91	1.47	2.14	2.97	
Maryland Non-MSA	589	8.72	18.03	5.56	17.41	13.17	23.61	17.90	40.95	63.37	2.89	3.77	2.70	1.71	3.40	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 15.93% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES			State: MARYLAND		Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses **	% BANK Loans***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Baltimore-Towson	24,636	89.28	66.50	53.30	96.27	1.89	1.84	12.26	19.41
Limited-Scope Review:									
Salisbury	767	2.78	64.27	49.28	96.35	1.43	2.21	8.86	10.36
Maryland Non-MSA	2,191	7.94	64.95	48.97	97.81	1.05	1.14	10.17	13.04

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

(\*\*) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2008).

(\*\*\*) 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 38.63% of small loans to businesses originated/purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS		State: MARYLAND			Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Baltimore-Towson	101	68.24	95.86	57.43	99.01	0.00	0.99	11.00	10.28
Limited-Scope Review:									
Salisbury	21	14.19	97.43	61.90	90.48	9.52	0.00	15.29	11.76
Maryland Non-MSA	26	17.57	96.55	38.46	96.15	3.85	0.00	7.28	2.68

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

(\*\*) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2008).

(\*\*\*) 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 43.92% of small loans to farms originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 13. Qualified Investments**

QUALIFIED INVESTMENTS		State: MARYLAND				Evaluation Period: January 1, 2007 To March 31, 2009			
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Baltimore-Towson	17	18,011	207	86,758	224	104,770	67.89	8	15,430
Limited-Scope Review:									
Salisbury	1	385	25	1,624	26	2,009	1.30	1	82
Maryland Non-MSA	1	491	23	6,229	24	6,720	4.35	0	0
Statewide Assessed***	0	0	12	5,721	12	5,721	3.71	0	0
Statewide Non-Assessed***	13	29,713	6	5,402	19	35,114	22.75	1	422

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

(\*\*) "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

(\*\*\*) "Statewide Assessed" means statewide investments with potential benefit to one or more AA. "Statewide Non-Assessed" means statewide investments with no potential benefit to one or more AA.

**Table 14. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				State: MARYLAND				Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in MSA/AA	# of BANK Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	Mo d	Mid	Up p	Low	Mod	Mid	Upp
Full-Scope Review:																	
Baltimore-Towson	96.42	101	90.18	2.97	20.79	44.55	31.68	2	0	0	0	0	2	8.92	20.01	40.13	30.93
Limited-Scope Review:																	
Salisbury	0.79	2	1.79	0.00	0.00	100.00	0.00	0	0	0	0	0	0	1.36	20.52	63.25	14.87
Maryland Non-MSA	2.79	9	8.04	0.00	33.33	44.44	22.22	0	0	0	0	0	0	1.74	15.02	56.10	27.14

**Table 1. Lending Volume**

LENDING VOLUME March 31, 2009		State: MASSACHUSETTS				Evaluation Period: Evaluation Period: January 1, 2007 To						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA ***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Springfield	36.38	3,497	487,779	4,816	84,499	52	622	5	6,897	8,370	579,797	54.99
Limited-Scope Review:												
Barnstable Town	18.17	1,278	426,590	2,879	51,758	23	172	0	0	4,180	478,520	12.60
Worcester	41.01	2,979	511,031	6,423	153,425	34	368	0	0	9,436	664,824	30.34
Massachusetts Non-MSA	4.44	306	256,742	711	20,286	5	62	0	0	1,022	277,090	2.06

(\*) Loan Data as of March 31, 2009. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*) The evaluation period for Community Development Loans is January 1, 2007 to March 31, 2009

(\*\*\*) Deposit data as of June 30, 2008. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*\*\*) "Statewide Assessed" means statewide loans with potential benefit to one or more AA.. "Statewide Non-Assessed" means statewide loans with no potential benefit to one or more AA.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		State: MASSACHUSETTS				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans					
Full-Scope Review:															
Springfield	2,237	49.18	2.29	5.63	11.06	23.33	56.42	52.57	30.22	18.46	12.88	18.24	21.31	12.41	8.09
Limited-Scope Review:															
Barnstable Town	536	11.78	0.44	1.31	5.19	10.63	78.19	74.07	16.18	13.99	5.36	13.21	5.55	5.30	5.06
Worcester	1,677	36.87	1.46	4.65	12.32	20.93	57.33	53.01	28.90	21.41	6.66	9.20	10.13	6.52	4.87
Massachusetts Non-MSA	99	2.18	0.00	0.00	1.90	4.04	85.42	65.66	12.69	30.30	11.04	0.00	14.81	10.11	13.42

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.



**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT		State: MASSACHUSETTS					Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***					
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full-Scope Review:																
Springfield	267	41.27	2.29	8.24	11.06	21.72	56.42	52.81	30.22	17.23	5.55	20.45	10.08	5.33	2.98	
Limited-Scope Review:																
Barnstable Town	109	16.85	0.44	0.92	5.19	1.83	78.19	86.24	16.18	11.01	6.33	25.00	2.94	6.67	5.19	
Worcester	259	40.03	1.46	2.32	12.32	16.99	57.33	53.67	28.90	27.03	5.41	9.68	5.88	5.01	5.87	
Massachusetts Non-MSA	12	1.85	0.00	0.00	1.90	0.00	85.42	75.00	12.69	25.00	4.22	0.00	0.00	4.76	2.63	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE												State: MASSACHUSETTS		Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***							
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Full-Scope Review:																		
Springfield	993	34.67	2.29	4.93	11.06	15.41	56.42	50.15	30.22	29.51	4.22	6.49	5.70	3.91	3.73			
Limited-Scope Review:																		
Barnstable Town	633	22.10	0.44	0.95	5.19	7.90	78.19	74.72	16.18	16.43	3.49	10.64	3.17	3.50	3.41			
Worcester	1,043	36.42	1.46	2.11	12.32	11.98	57.33	54.55	28.90	31.35	3.18	3.58	3.37	3.07	3.28			
Massachusetts Non-MSA	195	6.81	0.00	0.00	1.90	6.15	85.42	66.15	12.69	27.69	6.31	0.00	14.29	5.76	7.42			

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES State: MASSACHUSETTS Evaluation Period: January 1, 2007 To March 31, 2009															
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full-Scope Review:															
Springfield	4,816	32.48	11.48	8.99	16.53	13.29	46.43	44.48	25.56	33.24	10.61	13.89	12.34	9.79	10.61
Limited-Scope Review:															
Barnstable Town	2,879	19.41	7.91	6.22	9.12	7.29	68.34	63.95	14.64	22.54	9.93	12.43	9.86	9.19	11.24
Worcester	6,423	43.31	6.23	5.64	19.28	16.41	47.84	44.68	26.65	33.27	11.47	15.94	14.39	10.28	11.87
Massachusetts Non-MSA	711	4.79	0.00	0.00	1.44	2.95	76.53	61.32	22.03	35.72	10.00	0.00	24.49	8.77	10.82

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS		State: MASSACHUSETTS					Evaluation Period: January 1, 2007 To March 31, 2009								
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full-Scope Review:															
Springfield	52	45.61	1.64	0.00	7.12	3.85	53.93	55.77	37.32	40.38	25.60	0.00	22.22	21.05	35.90
Limited-Scope Review:															
Barnstable Town	23	20.18	2.76	0.00	5.89	13.04	76.68	60.87	14.66	26.09	12.73	0.00	12.50	10.00	40.00
Worcester	34	29.82	1.40	0.00	8.14	8.82	54.44	52.94	36.02	38.24	13.71	0.00	12.50	11.11	20.59
Massachusetts Non-MSA	5	4.39	0.00	0.00	1.05	0.00	86.84	80.00	12.11	20.00	10.00	0.00	0.00	12.50	0.00

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		State: MASSACHUSETTS					Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****					
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp	
Full-Scope Review:																
Springfield	2,237	49.18	21.40	11.42	17.35	41.05	22.20	25.37	39.05	22.16	14.24	21.54	22.89	13.86	8.16	
Limited-Scope Review:																
Barnstable Town	536	11.78	17.31	1.80	19.45	21.16	23.97	12.77	39.26	64.27	5.81	4.59	9.86	4.34	5.63	
Worcester	1,677	36.87	20.29	12.12	17.67	39.01	22.54	25.00	39.50	23.87	7.28	14.61	11.73	6.35	4.73	
Massachusetts Non-MSA	99	2.18	17.00	3.61	20.04	10.84	23.86	8.43	39.10	77.11	10.39	66.67	50.00	32.14	7.53	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 3.65% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		State: MASSACHUSETTS					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Springfield	267	41.27	21.40	16.67	17.35	25.76	22.20	26.89	39.05	30.68	5.67	10.41	6.59	5.16	4.87	
Limited-Scope Review:																
Barnstable Town	109	16.85	17.31	4.76	19.45	16.19	23.97	24.76	39.26	54.29	6.39	3.66	4.72	5.59	7.83	
Worcester	259	40.03	20.29	12.00	17.67	26.80	22.54	27.20	39.50	34.00	5.50	5.42	5.74	5.56	5.35	
Massachusetts Non-MSA	12	1.85	17.00	16.67	20.04	8.33	23.86	16.67	39.10	58.33	4.79	40.00	0.00	7.69	2.97	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available 2.47% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 10. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE															State: MASSACHUSETTS					Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****													
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Over all	Low	Mod	Mid	Upp									
Full-Scope Review:																								
Springfield	993	34.67	21.40	8.84	17.35	25.85	22.20	23.70	39.05	41.61	4.22	4.94	4.73	3.31	4.61									
Limited-Scope Review:																								
Barnstable Town	633	22.10	17.31	2.06	19.45	15.33	23.97	16.64	39.26	65.98	3.55	1.77	4.49	2.23	4.05									
Worcester	1,043	36.42	20.29	6.78	17.67	26.44	22.54	28.81	39.50	37.97	3.02	3.42	3.58	2.78	2.84									
Massachusetts Non-MSA	195	6.81	17.00	2.65	20.04	3.97	23.86	10.60	39.10	82.78	4.97	5.26	6.12	3.80	5.09									

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 14.35% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES		State: MASSACHUSETTS			Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses**	% BANK Loans***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Springfield	4,816	32.48	62.81	53.59	97.76	1.25	0.99	10.61	15.76
Limited-Scope Review:									
Barnstable Town	2,879	19.41	69.29	49.57	97.71	1.04	1.25	9.93	13.97
Worcester	6,423	43.31	65.20	53.26	96.51	1.71	1.77	11.47	17.45
Massachusetts Non-MSA	711	4.79	68.92	43.60	95.36	2.39	2.25	10.00	13.10

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

(\*\*) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2008).

(\*\*\*) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 40.45% of small loans to businesses originated/purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Business Data US&PR.



**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS		State: MASSACHUSETTS			Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Springfield	52	45.61	96.73	65.38	100.00	0.00	0.00	25.60	23.40
Limited-Scope Review:									
Barnstable Town	23	20.18	96.39	60.87	100.00	0.00	0.00	12.73	9.30
Worcester	34	29.82	95.89	67.65	100.00	0.00	0.00	13.71	13.98
Massachusetts Non-MSA	5	4.39	96.32	100.00	100.00	0.00	0.00	10.00	13.33

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

(\*\*) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2008).

(\*\*\*) 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 27.19% of small loans to farms originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 13. Qualified Investments**

QUALIFIED INVESTMENTS		State: MASSACHUSETTS				Evaluation Period: January 1, 2007 To March 31, 2009			
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Springfield	16	19,119	45	5,096	61	24,215	37.98	2	184
Limited-Scope Review:									
Barnstable Town	1	106	29	3,037	30	3,143	4.93	1	73
Worcester	5	6,887	69	13,975	74	20,862	32.72	2	6,003
Massachusetts Non-MSA	0	0	13	3,797	13	3,797	5.96	2	957
Statewide Assessed***	0	0	14	1,689	14	1,689	2.65	0	0
Statewide Non-Assessed***	8	9,759	7	292	15	10,051	15.76	0	0

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

(\*\*) "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

(\*\*\*) "Statewide Assessed" means statewide investments with potential benefit to one or more AA.. "Statewide Non-Assessed" means statewide investments with no potential benefit to one or more AA.

**Table 14. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				State: MASSACHUSETTS				Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in MSA/AA	# of BANK Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Springfield	54.99	36	45.00	11.11	27.78	41.67	19.44	0	0	0	0	0	0	8.43	17.83	48.62	25.13
Limited-Scope Review:																	
Barnstable Town	12.60	16	20.00	6.25	6.25	68.75	18.75	0	0	0	0	0	0	1.55	7.25	76.21	14.98
Worcester	30.34	26	32.50	11.54	23.08	46.15	19.23	1	0	0	0	1	0	6.08	18.12	51.85	23.96
Massachusetts Non-MSA	2.06	2	2.50	0.00	0.00	50.00	50.00	0	0	0	0	0	0	0.00	1.73	84.21	14.06

**Table 1. Lending Volume**

LENDING VOLUME		State: MICHIGAN				Evaluation Period: January 1, 2007 To March 31, 2009						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA ***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Warren-Troy-Farmington Hills	38.27	4,262	735,740	11,464	486,496	51	525	0	0	15,777	1,222,761	74.65
Limited-Scope Review:												
Ann Arbor	4.99	805	178,796	1,237	24,032	16	272	0	0	2,058	203,100	1.13
Battle Creek	1.30	86	11,443	442	28,153	9	1,089	0	0	537	40,685	0.76
Bay City	1.35	233	24,252	308	3,866	14	143	0	0	555	28,261	0.26
Detroit-Livonia-Dearborn	17.91	2,107	263,726	5,260	196,576	9	97	5	12,075	7,381	472,474	12.89
Flint	3.38	255	30,906	1,128	41,308	10	95	0	0	1,393	72,309	1.01
Grand Rapids-Wyoming	7.53	604	97,249	2,465	100,199	35	412	0	0	3,104	197,860	1.74
Holland-Grand-Haven	2.66	254	41,244	827	30,573	17	1,375	0	0	1,098	73,192	0.10
Jackson	1.90	272	30,849	498	9,717	12	75	0	0	782	40,641	0.43
Kalamazoo-Portage	3.94	586	85,652	1,011	33,843	26	219	0	0	1,623	119,714	1.57
Lansing-East Lansing	4.95	565	71,799	1,444	53,009	33	545	0	0	2,042	125,353	2.03
Monroe	1.73	295	33,545	415	8,829	4	22	0	0	714	42,396	1.07
Muskegon-Norton Shores	1.33	86	8,567	449	7,964	12	118	0	0	547	16,649	0.02
Niles-Benton Harbor	2.08	276	48,977	566	20,112	16	190	0	0	858	69,279	0.48
Saginaw-Saginaw Township North	1.88	204	22,147	560	23,252	13	161	0	0	777	45,560	1.18
Michigan Non-MSA	4.79	409	51,916	1,511	21,518	55	863	0	0	1,975	74,297	0.67

(\*) Loan data as of March 31, 2009. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*) The evaluation period for Community Development Loans is January 1, 2007 to March 31, 2009

(\*\*\*) Deposit data as of June 30, 2008. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*\*\*) "Statewide Assessed" means statewide loans with potential benefit to one or more AA.. "Statewide Non-Assessed" means statewide loans with no potential benefit to one or more AA.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		State: MICHIGAN					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Warren-Troy-Farmington Hills	1,900	35.17	0.97	0.89	18.95	18.32	53.58	50.05	26.49	30.74	1.28	3.13	1.15	1.13	1.56	
Limited-Scope Review:																
Ann Arbor	458	8.48	2.07	3.49	13.42	6.77	55.60	55.46	28.90	34.28	1.52	1.14	0.86	1.79	1.27	
Battle Creek	37	0.68	1.18	0.00	19.41	10.81	52.71	43.24	26.70	45.95	0.39	0.00	0.50	0.53	0.13	
Bay City	150	2.78	0.00	0.00	15.32	12.00	67.48	61.33	17.20	26.67	2.03	0.00	1.05	2.32	2.10	
Detroit-Livonia-Dearborn	1,064	19.70	3.81	1.69	22.11	13.25	38.26	30.36	35.82	54.70	1.30	0.77	1.43	1.11	1.46	
Flint	124	2.30	7.56	0.81	15.95	8.87	42.80	33.06	33.69	57.26	1.19	0.00	1.01	1.06	1.45	
Grand Rapids-Wyoming	301	5.57	0.91	0.33	13.82	14.29	62.29	51.50	22.99	33.89	0.63	0.00	0.74	0.62	0.64	
Holland-Grand-Haven	126	2.33	0.00	0.00	4.67	10.32	91.47	83.33	3.87	6.35	0.51	0.00	0.65	0.48	1.16	
Jackson	125	2.31	0.59	0.00	11.63	9.60	77.08	77.60	10.69	12.80	0.45	0.00	0.48	0.46	0.42	
Kalamazoo-Portage	298	5.52	1.66	0.34	17.36	9.40	54.68	44.30	26.30	45.97	0.76	0.00	1.21	0.29	1.30	
Lansing-East Lansing	257	4.76	1.72	3.11	13.87	14.79	61.20	50.19	23.22	31.91	1.22	1.69	0.90	1.05	1.76	
Monroe	119	2.20	0.58	0.00	1.35	1.68	94.57	96.64	3.51	1.68	0.88	0.00	1.59	0.91	0.00	
Muskegon-Norton Shores	43	0.80	3.33	2.33	15.03	16.28	54.98	41.86	26.66	39.53	0.32	0.93	0.49	0.27	0.27	
Niles-Benton Harbor	130	2.41	2.31	1.54	6.82	3.08	67.25	55.38	23.62	40.00	2.10	4.65	1.06	2.00	2.47	
Saginaw-Saginaw Township North	86	1.59	8.48	3.49	8.97	2.33	58.66	44.19	23.89	50.00	0.72	5.26	0.60	0.60	0.65	
Michigan Non-MSA	184	3.41	0.00	0.00	1.24	0.54	67.48	48.91	31.28	50.54	1.05	0.00	0.00	0.91	1.34	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT			State: MICHIGAN				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Warren-Troy-Farmington Hills	148	31.16	0.97	0.00	18.95	10.14	53.58	57.43	26.49	32.43	0.85	0.00	0.49	0.87	1.14	
Limited-Scope Review:																
Ann Arbor	21	4.42	2.07	0.00	13.42	0.00	55.60	71.43	28.90	28.57	0.99	0.00	0.00	1.33	0.88	
Battle Creek	3	0.63	1.18	0.00	19.41	0.00	52.71	100.00	26.70	0.00	0.18	0.00	0.00	0.33	0.00	
Bay City	10	2.11	0.00	0.00	15.32	10.00	67.48	80.00	17.20	10.00	0.83	0.00	1.25	0.91	0.00	
Detroit-Livonia-Dearborn	93	19.58	3.81	1.08	22.11	15.05	38.26	44.09	35.82	39.78	0.87	0.00	0.54	1.19	0.82	
Flint	15	3.16	7.56	20.00	15.95	13.33	42.80	26.67	33.69	40.00	0.66	2.15	0.52	0.17	1.02	
Grand Rapids-Wyoming	24	5.05	0.91	0.00	13.82	4.17	62.29	45.83	22.99	50.00	0.38	0.00	0.00	0.30	0.81	
Holland-Grand-Haven	10	2.11	0.00	0.00	4.67	20.00	91.47	80.00	3.87	0.00	0.29	0.00	0.00	0.32	0.00	
Jackson	14	2.95	0.59	14.29	11.63	21.43	77.08	64.29	10.69	0.00	0.28	10.0	1.10	0.00	0.00	
Kalamazoo-Portage	19	4.00	1.66	0.00	17.36	10.53	54.68	63.16	26.30	26.32	0.27	0.00	0.45	0.17	0.38	
Lansing-East Lansing	33	6.95	1.72	6.06	13.87	21.21	61.20	57.58	23.22	15.15	0.74	6.90	1.14	0.51	0.73	
Monroe	13	2.74	0.58	0.00	1.35	0.00	94.57	100.00	3.51	0.00	0.37	0.00	0.00	0.40	0.00	
Muskegon-Norton Shores	2	0.42	3.33	0.00	15.03	0.00	54.98	50.00	26.66	50.00	0.20	0.00	0.00	0.00	0.73	
Niles-Benton Harbor	31	6.53	2.31	0.00	6.82	6.45	67.25	48.39	23.62	45.16	2.48	0.00	2.13	1.55	4.74	
Saginaw-Saginaw Township North	9	1.89	8.48	22.22	8.97	0.00	58.66	55.56	23.89	22.22	0.45	2.44	0.00	0.53	0.00	
Michigan Non-MSA	30	6.32	0.00	0.00	1.24	0.00	67.48	56.67	31.28	43.33	0.67	0.00	0.00	0.45	1.20	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE		State: MICHIGAN					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% 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-Scope Review:																
Warren-Troy-Farmington Hills	2,210	40.92	0.97	0.23	18.95	10.09	53.58	47.29	26.49	42.40	1.06	0.38	0.76	0.96	1.40	
Limited-Scope Review:																
Ann Arbor	326	6.04	2.07	2.45	13.42	5.52	55.60	47.24	28.90	44.79	1.35	1.69	0.95	1.25	1.64	
Battle Creek	45	0.83	1.18	0.00	19.41	17.78	52.71	40.00	26.70	42.22	0.55	0.00	1.02	0.27	0.79	
Bay City	73	1.35	0.00	0.00	15.32	9.59	67.48	57.53	17.20	32.88	0.94	0.00	1.37	0.86	0.84	
Detroit-Livonia-Dearborn	940	17.40	3.81	0.96	22.11	12.45	38.26	28.51	35.82	58.09	1.07	0.69	1.32	0.92	1.13	
Flint	115	2.13	7.56	3.48	15.95	6.96	42.80	29.57	33.69	60.00	0.69	0.54	0.41	0.58	0.87	
Grand Rapids-Wyoming	278	5.15	0.91	1.80	13.82	8.63	62.29	51.08	22.99	38.49	0.51	1.00	0.51	0.46	0.61	
Holland-Grand-Haven	118	2.18	0.00	0.00	4.67	4.24	91.47	86.44	3.87	9.32	0.63	0.00	0.28	0.64	0.79	
Jackson	132	2.44	0.59	2.27	11.63	7.58	77.08	78.03	10.69	12.12	0.66	5.00	1.48	0.46	0.91	
Kalamazoo-Portage	269	4.98	1.66	0.00	17.36	8.18	54.68	48.70	26.30	43.12	0.54	0.00	0.74	0.46	0.58	
Lansing-East Lansing	272	5.04	1.72	4.41	13.87	11.40	61.20	56.25	23.22	27.94	1.06	4.31	1.41	0.77	1.26	
Monroe	163	3.02	0.58	0.00	1.35	3.07	94.57	92.02	3.51	4.91	0.55	0.00	1.92	0.52	0.88	
Muskegon-Norton Shores	41	0.76	3.33	2.44	15.03	4.88	54.98	53.66	26.66	39.02	0.73	1.04	0.17	0.84	0.76	
Niles-Benton Harbor	115	2.13	2.31	0.00	6.82	1.74	67.25	66.96	23.62	31.30	1.53	0.00	0.44	1.34	2.48	
Saginaw-Saginaw Township North	109	2.02	8.48	0.92	8.97	3.67	58.66	46.79	23.89	48.62	0.56	0.82	0.34	0.59	0.53	
Michigan Non-MSA	195	3.61	0.00	0.00	1.24	0.51	67.48	46.15	31.28	53.33	0.57	0.00	1.20	0.34	1.00	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 5. Geographic Distribution of Multi-family Loans**

Geographic Distribution: MULTI-FAMILY		State: MICHIGAN					Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Total Multi-family Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***					
	#	% of Total*	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans	Over all	Low	Mod	Mid	Upp	
Full-Scope Review:																
Warren-Troy-Farmington Hills	4	19.05	5.75	0.00	27.16	0.00	55.32	75.00	11.77	25.00	0.00	0.00	0.00	0.00	0.00	
Limited-Scope Review:																
Ann Arbor	0	0.00	22.08	0.00	30.13	0.00	39.91	0.00	7.88	0.00	0.00	0.00	0.00	0.00	0.00	
Battle Creek	1	4.76	2.82	0.00	30.49	0.00	45.46	100.00	21.23	0.00	0.00	0.00	0.00	0.00	0.00	
Bay City	0	0.00	0.00	0.00	35.36	0.00	55.53	0.00	9.11	0.00	0.00	0.00	0.00	0.00	0.00	
Detroit-Livonia-Dearborn	10	47.62	13.14	0.00	27.74	20.00	35.29	50.00	23.83	30.00	0.00	0.00	0.00	0.00	0.00	
Flint	1	4.76	11.66	0.00	12.88	0.00	56.68	100.00	18.78	0.00	0.00	0.00	0.00	0.00	0.00	
Grand Rapids-Wyoming	1	4.76	0.79	0.00	19.41	100.00	68.73	0.00	11.07	0.00	0.00	0.00	0.00	0.00	0.00	
Holland-Grand-Haven	0	0.00	0.00	0.00	4.25	0.00	94.68	0.00	1.07	0.00	0.00	0.00	0.00	0.00	0.00	
Jackson	1	4.76	12.03	0.00	17.18	100.00	58.69	0.00	12.09	0.00	0.00	0.00	0.00	0.00	0.00	
Kalamazoo-Portage	0	0.00	9.30	0.00	23.27	0.00	56.64	0.00	10.79	0.00	0.00	0.00	0.00	0.00	0.00	
Lansing-East Lansing	3	14.29	14.61	33.33	19.45	0.00	46.11	66.67	19.83	0.00	0.00	0.00	0.00	0.00	0.00	
Monroe	0	0.00	0.17	0.00	6.67	0.00	93.16	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Muskegon-Norton Shores	0	0.00	11.91	0.00	42.97	0.00	27.84	0.00	17.28	0.00	0.00	0.00	0.00	0.00	0.00	
Niles-Benton Harbor	0	0.00	14.41	0.00	15.61	0.00	52.34	0.00	17.64	0.00	0.00	0.00	0.00	0.00	0.00	
Saginaw-Saginaw Township North	0	0.00	12.33	0.00	8.96	0.00	42.71	0.00	36.00	0.00	0.00	0.00	0.00	0.00	0.00	
Michigan Non-MSA	0	0.00	0.00	0.00	3.44	0.00	76.90	0.00	19.65	0.00	0.00	0.00	0.00	0.00	0.00	

(\*) Multi-family loans originated and purchased in the MSA/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 multi-family units in the area based on 2000 Census information.

(\*\*\*) Based on 2008 Peer Mortgage Data



**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES			State: MICHIGAN				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Business es**	% BANK Loans	% of Business es**	% BANK Loans	% of Business es**	% BANK Loans	% of Business es**	% BANK Loans						
Full-Scope Review:																
Warren-Troy-Farmington Hills	11,464	38.75	2.51	2.20	18.87	18.51	50.95	49.40	27.67	29.89	4.62	4.57	5.57	4.67	3.98	
Limited-Scope Review:																
Ann Arbor	1,237	4.18	11.25	9.05	14.14	10.35	51.24	52.63	23.36	27.97	4.75	5.32	3.81	5.10	4.07	
Battle Creek	442	1.49	2.39	0.45	19.57	13.12	51.34	57.47	26.70	28.96	5.42	1.32	5.00	5.74	5.23	
Bay City	308	1.04	0.00	0.00	22.86	18.51	62.26	56.82	14.88	24.68	5.97	0.00	5.29	5.59	6.86	
Detroit-Livonia-Dearborn	5,260	17.78	6.74	4.62	24.86	20.65	34.75	34.52	33.66	40.21	4.99	5.88	6.19	4.85	4.48	
Flint	1,128	3.81	10.39	7.18	13.40	10.20	47.28	44.86	28.93	37.77	4.40	4.82	4.86	4.45	4.07	
Grand Rapids-Wyoming	2,465	8.33	2.28	1.87	16.61	13.35	55.62	55.13	25.49	29.66	4.38	3.85	4.75	4.79	3.49	
Holland-Grand-Haven	827	2.80	0.00	0.00	8.51	6.89	89.02	88.39	2.47	4.72	3.80	0.00	5.18	3.62	3.16	
Jackson	498	1.68	8.01	6.02	14.18	17.47	70.28	64.86	7.53	11.65	5.57	7.01	7.99	5.02	4.71	
Kalamazoo-Portage	1,011	3.42	2.65	1.68	23.19	20.77	52.00	49.06	22.16	28.49	5.06	2.65	5.72	5.01	4.55	
Lansing-East Lansing	1,444	4.88	4.48	3.74	17.95	18.28	51.51	50.97	26.07	27.01	5.18	4.85	6.82	5.23	4.06	
Monroe	415	1.40	0.95	0.00	2.83	2.17	93.89	92.05	2.34	5.78	5.05	0.00	4.30	4.96	6.45	
Muskegon-Norton Shores	449	1.52	4.97	1.78	20.03	18.49	43.38	43.88	31.62	35.86	5.54	2.61	5.76	5.56	5.54	
Niles-Benton Harbor	566	1.91	8.50	1.77	12.24	10.07	58.30	61.84	20.96	26.33	4.83	0.79	6.42	4.97	3.97	
Saginaw-Saginaw Township North	560	1.89	9.38	6.43	11.24	10.00	55.43	51.96	23.96	31.61	4.84	5.45	4.45	4.84	4.89	
Michigan Non-MSA	1,511	5.11	0.00	0.00	1.77	1.19	69.29	65.12	28.94	33.69	6.12	0.00	2.93	6.54	4.89	

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS				State: MICHIGAN				Evaluation Period: January 1, 2007 To March 31, 2009							
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full-Scope Review:															
Warren-Troy-Farmington Hills	51	15.36	1.38	1.96	17.81	25.49	60.82	58.82	19.99	13.73	8.64	25.00	14.81	8.89	2.53
Limited-Scope Review:															
Ann Arbor	16	4.82	2.39	0.00	6.84	6.25	60.55	68.75	30.22	25.00	12.50	0.00	0.00	11.63	16.67
Battle Creek	9	2.71	0.95	0.00	5.21	0.00	81.28	77.78	12.56	22.22	11.76	0.00	0.00	14.63	0.00
Bay City	14	4.22	0.00	0.00	5.39	7.14	72.06	85.71	22.55	7.14	20.51	0.00	33.33	20.00	16.67
Detroit-Livonia-Dearborn	9	2.71	3.67	0.00	18.54	22.22	39.42	44.44	38.36	33.33	3.70	0.00	3.33	5.00	2.94
Flint	10	3.01	3.86	0.00	6.55	0.00	43.63	30.00	45.96	70.00	8.89	0.00	0.00	4.35	15.00
Grand Rapids-Wyoming	35	10.54	0.15	0.00	6.53	2.86	71.52	74.29	21.80	22.86	8.17	0.00	0.00	11.03	2.13
Holland-Grand-Haven	17	5.12	0.00	0.00	1.75	0.00	97.25	100.00	1.00	0.00	4.44	0.00	0.00	4.48	0.00
Jackson	12	3.61	1.12	0.00	3.36	0.00	90.58	100.00	4.93	0.00	9.68	0.00	0.00	11.11	0.00
Kalamazoo-Portage	26	7.83	0.41	3.85	21.49	30.77	56.71	57.69	21.38	7.69	7.61	0.00	10.81	5.13	7.69
Lansing-East Lansing	33	9.94	0.58	0.00	6.14	3.03	77.81	81.82	15.47	15.15	11.27	0.00	16.67	10.71	9.09
Monroe	4	1.20	0.00	0.00	0.19	0.00	97.04	100.00	2.78	0.00	1.02	0.00	0.00	1.03	0.00
Muskegon-Norton Shores	12	3.61	1.39	0.00	6.97	0.00	70.73	100.00	20.91	0.00	19.35	0.00	0.00	31.58	0.00
Niles-Benton Harbor	16	4.82	2.89	0.00	4.20	0.00	76.12	81.25	16.79	18.75	7.08	0.00	0.00	6.12	15.38
Saginaw-Saginaw Township North	13	3.92	2.26	0.00	2.26	0.00	71.64	69.23	23.83	30.77	13.73	0.00	0.00	14.71	14.29
Michigan Non-MSA	55	16.57	0.00	0.00	0.20	0.00	71.59	74.55	28.21	25.45	5.08	0.00	0.00	6.06	2.70

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		State: MICHIGAN					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Warren-Troy-Farmington Hills	1,900	35.17	18.39	19.75	18.77	27.81	23.93	22.70	38.92	29.74	1.15	1.24	0.99	0.88	1.45	
Limited-Scope Review:																
Ann Arbor	458	8.48	19.62	6.71	18.04	25.93	22.71	22.69	39.63	44.68	1.36	0.63	1.16	1.43	1.60	
Battle Creek	37	0.68	19.31	2.94	18.76	29.41	22.55	14.71	39.38	52.94	0.30	0.00	0.70	0.22	0.13	
Bay City	150	2.78	18.81	17.14	19.72	29.29	21.93	23.57	39.53	30.00	1.77	1.98	2.13	0.75	2.12	
Detroit-Livonia-Dearborn	1,064	19.70	23.09	9.86	16.60	24.44	19.31	25.15	41.01	40.55	1.26	2.25	1.07	0.95	1.45	
Flint	124	2.30	22.10	13.04	17.07	14.78	20.46	23.48	40.37	48.70	1.28	1.05	0.74	0.83	2.22	
Grand Rapids-Wyoming	301	5.57	18.17	12.68	18.95	26.06	24.57	23.24	38.30	38.03	0.63	0.66	0.45	0.61	0.79	
Holland-Grand-Haven	126	2.33	14.28	19.67	19.85	27.05	29.77	26.23	36.09	27.05	0.52	0.43	0.34	0.37	0.90	
Jackson	125	2.31	17.84	12.10	19.18	25.81	24.66	30.65	38.32	31.45	0.50	0.35	0.31	0.79	0.53	
Kalamazoo-Portage	298	5.52	19.20	6.93	18.77	24.45	23.27	21.17	38.75	47.45	0.50	0.00	0.23	0.29	0.94	
Lansing-East Lansing	257	4.76	18.99	10.73	18.70	28.33	23.64	27.47	38.67	33.48	1.16	0.97	1.16	1.12	1.28	
Monroe	119	2.20	17.78	17.95	19.03	30.77	25.15	29.06	38.05	22.22	0.90	1.12	0.65	1.15	0.83	
Muskegon-Norton Shores	43	0.80	19.62	12.20	18.74	39.02	22.87	21.95	38.77	26.83	0.33	0.21	0.45	0.27	0.33	
Niles-Benton Harbor	130	2.41	20.21	0.80	17.87	14.40	21.98	19.20	39.93	65.60	2.43	0.48	1.00	1.76	3.54	
Saginaw-Saginaw Township North	86	1.59	21.61	13.25	17.36	27.71	20.27	22.89	40.76	36.14	0.72	0.74	1.08	0.56	0.55	
Michigan Non-MSA	184	3.41	13.66	5.59	16.41	19.55	22.68	19.55	47.26	55.31	1.19	0.79	0.89	1.30	1.34	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 6.72% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT			State: MICHIGAN				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***						
Full-Scope Review:																
Warren-Troy-Farmington Hills	148	31.16	18.39	14.62	18.77	23.85	23.93	26.15	38.92	35.38	0.77	0.30	0.71	1.10	0.78	
Limited-Scope Review:																
Ann Arbor	21	4.42	19.62	0.00	18.04	26.32	22.71	15.79	39.63	57.89	1.03	0.00	1.14	0.48	1.61	
Battle Creek	3	0.63	19.31	0.00	18.76	0.00	22.55	50.00	39.38	50.00	0.19	0.00	0.00	0.76	0.00	
Bay City	10	2.11	18.81	10.00	19.72	20.00	21.93	20.00	39.53	50.00	0.86	1.20	0.93	0.79	0.68	
Detroit-Livonia-Dearborn	93	19.58	23.09	9.30	16.60	16.28	19.31	31.40	41.01	43.02	0.80	0.00	0.32	0.89	1.22	
Flint	15	3.16	22.10	23.08	17.07	30.77	20.46	7.69	40.37	38.46	0.68	1.15	0.54	0.28	0.96	
Grand Rapids-Wyoming	24	5.05	18.17	15.79	18.95	21.05	24.57	26.32	38.30	36.84	0.27	0.00	0.17	0.57	0.20	
Holland-Grand-Haven	10	2.11	14.28	10.00	19.85	40.00	29.77	20.00	36.09	30.00	0.30	0.00	0.60	0.00	0.49	
Jackson	14	2.95	17.84	30.77	19.18	23.08	24.66	23.08	38.32	23.08	0.14	0.00	0.00	0.00	0.46	
Kalamazoo-Portage	19	4.00	19.20	10.53	18.77	15.79	23.27	21.05	38.75	52.63	0.29	0.00	0.00	0.36	0.49	
Lansing-East Lansing	33	6.95	18.99	6.90	18.70	24.14	23.64	20.69	38.67	48.28	0.76	0.00	0.59	0.61	1.27	
Monroe	13	2.74	17.78	15.38	19.03	15.38	25.15	30.77	38.05	38.46	0.38	0.00	0.00	0.60	0.56	
Muskegon-Norton Shores	2	0.42	19.62	0.00	18.74	0.00	22.87	0.00	38.77	100.00	0.21	0.00	0.00	0.00	0.63	
Niles-Benton Harbor	31	6.53	20.21	6.67	17.87	13.33	21.98	10.00	39.93	70.00	2.57	1.61	0.56	1.33	4.19	
Saginaw-Saginaw Township North	9	1.89	21.61	11.11	17.36	33.33	20.27	0.00	40.76	55.56	0.47	0.98	0.00	0.00	0.96	
Michigan Non-MSA	30	6.32	13.66	12.50	16.41	25.00	22.68	20.83	47.26	41.67	0.63	0.00	1.37	0.67	0.42	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 10.11% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data

**Table 10. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE		State: MICHIGAN					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Warren-Troy-Farmington Hills	2,210	40.92	18.39	10.43	18.77	21.72	23.93	26.74	38.92	41.11	0.76	0.53	0.61	0.57	1.06	
Limited-Scope Review:																
Ann Arbor	326	6.04	19.62	8.01	18.04	15.68	22.71	22.65	39.63	53.66	1.10	0.46	0.53	0.55	1.83	
Battle Creek	45	0.83	19.31	11.76	18.76	23.53	22.55	17.65	39.38	47.06	0.30	0.43	0.67	0.16	0.11	
Bay City	73	1.35	18.81	10.61	19.72	12.12	21.93	24.24	39.53	53.03	0.89	1.27	0.23	0.76	1.27	
Detroit-Livonia-Dearborn	940	17.40	23.09	5.78	16.60	17.61	19.31	25.32	41.01	51.29	0.90	0.46	0.76	0.71	1.12	
Flint	115	2.13	22.10	6.58	17.07	15.79	20.46	34.21	40.37	43.42	0.43	0.61	0.36	0.47	0.41	
Grand Rapids-Wyoming	278	5.15	18.17	8.04	18.95	13.84	24.57	28.13	38.30	50.00	0.37	0.23	0.35	0.43	0.37	
Holland-Grand-Haven	118	2.18	14.28	7.92	19.85	16.83	29.77	27.72	36.09	47.52	0.45	0.37	0.21	0.37	0.77	
Jackson	132	2.44	17.84	4.07	19.18	17.89	24.66	32.52	38.32	45.53	0.54	0.25	0.50	0.65	0.59	
Kalamazoo-Portage	269	4.98	19.20	6.61	18.77	14.46	23.27	26.45	38.75	52.48	0.35	0.20	0.08	0.58	0.38	
Lansing-East Lansing	272	5.04	18.99	4.93	18.70	17.94	23.64	33.63	38.67	43.50	0.90	0.36	0.84	0.86	1.13	
Monroe	163	3.02	17.78	11.11	19.03	25.49	25.15	30.72	38.05	32.68	0.46	0.79	0.30	0.73	0.21	
Muskegon-Norton Shores	41	0.76	19.62	2.70	18.74	24.32	22.87	10.81	38.77	62.16	0.79	0.00	0.71	0.59	1.27	
Niles-Benton Harbor	115	2.13	20.21	5.26	17.87	12.63	21.98	17.89	39.93	64.21	1.47	0.47	0.80	1.02	2.07	
Saginaw-Saginaw Township North	109	2.02	21.61	5.15	17.36	27.84	20.27	21.65	40.76	45.36	0.36	0.29	0.75	0.12	0.33	
Michigan Non-MSA	195	3.61	13.66	3.51	16.41	14.62	22.68	28.07	47.26	53.80	0.53	0.00	0.52	0.68	0.50	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 15.61% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES		State: MICHIGAN			Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses **	% BANK Loans ***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Warren-Troy-Farmington Hills	11,464	38.75	68.32	49.02	91.66	3.68	4.66	4.62	7.24
Limited-Scope Review:									
Ann Arbor	1,237	4.18	68.52	51.58	97.49	0.89	1.62	4.75	6.96
Battle Creek	442	1.49	65.08	43.44	83.48	9.28	7.24	5.42	7.80
Bay City	308	1.04	64.51	53.90	99.03	0.32	0.64	5.97	7.79
Detroit-Livonia-Dearborn	5,260	17.78	67.77	48.76	92.78	3.14	4.09	4.99	7.77
Flint	1,128	3.81	67.37	49.91	93.26	2.84	3.90	4.40	6.91
Grand Rapids-Wyoming	2,465	8.33	65.27	47.79	92.90	1.99	5.11	4.38	6.00
Holland-Grand-Haven	827	2.80	68.86	44.86	94.44	1.21	4.35	3.80	3.99
Jackson	498	1.68	64.69	51.00	96.18	2.21	1.61	5.57	7.80
Kalamazoo-Portage	1,011	3.42	66.53	49.65	93.87	3.17	2.97	5.06	6.82
Lansing-East Lansing	1,444	4.88	65.04	49.58	93.28	3.05	3.67	5.18	6.72
Monroe	415	1.40	64.51	59.04	97.35	1.20	1.44	5.05	6.80
Muskegon-Norton Shores	449	1.52	68.31	48.11	97.77	0.67	1.56	5.54	6.20
Niles-Benton Harbor	566	1.91	68.28	48.76	94.35	1.94	3.71	4.83	6.00
Saginaw-Saginaw Township North	560	1.89	62.83	45.89	93.21	2.68	4.11	4.84	5.99
Michigan Non-MSA	1,511	5.11	65.18	53.28	97.82	1.52	0.66	6.12	7.86

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

(\*\*) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2008).

(\*\*\*) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 40.44% of small loans to businesses originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS		State: MICHIGAN			Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of Farms**	% BANK Loans ***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Warren-Troy-Farmington Hills	51	15.36	96.73	60.78	100.00	0.00	0.00	8.64	7.75
Limited-Scope Review:									
Ann Arbor	16	4.82	97.61	43.75	93.75	6.25	0.00	12.50	3.85
Battle Creek	9	2.71	97.63	33.33	77.78	0.00	22.22	11.76	7.69
Bay City	14	4.22	99.02	78.57	100.00	0.00	0.00	20.51	18.75
Detroit-Livonia-Dearborn	9	2.71	97.05	55.56	100.00	0.00	0.00	3.70	3.26
Flint	10	3.01	98.13	70.00	100.00	0.00	0.00	8.89	8.33
Grand Rapids-Wyoming	35	10.54	96.20	62.86	100.00	0.00	0.00	8.17	8.00
Holland-Grand-Haven	17	5.12	94.50	41.18	82.35	5.88	11.76	4.44	3.30
Jackson	12	3.61	98.43	41.67	100.00	0.00	0.00	9.68	4.00
Kalamazoo-Portage	26	7.83	94.73	50.00	100.00	0.00	0.00	7.61	3.33
Lansing-East Lansing	33	9.94	96.99	81.82	96.97	3.03	0.00	11.27	12.50
Monroe	4	1.20	96.30	50.00	100.00	0.00	0.00	1.02	0.00
Muskegon-Norton Shores	12	3.61	95.82	50.00	100.00	0.00	0.00	19.35	13.64
Niles-Benton Harbor	16	4.82	96.24	68.75	100.00	0.00	0.00	7.08	6.25
Saginaw-Saginaw Township North	13	3.92	97.89	69.23	100.00	0.00	0.00	13.73	12.50
Michigan Non-MSA	55	16.57	97.92	60.00	98.18	0.00	1.82	5.08	3.19

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

(\*\*) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2008).

(\*\*\*) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 32.53% of small loans to farms originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 13. Qualified Investments**

QUALIFIED INVESTMENTS		State: MICHIGAN				Evaluation Period: January 1, 2007 To March 31, 2009			
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Warren-Troy-Farmington Hills	7	488	117	59,644	124	60,132	41.55	2	1,492
Limited-Scope Review:									
Ann Arbor	3	145	8	662	11	807	0.56	0	0
Battle Creek	1	62	5	179	6	241	0.17	0	0
Bay City	1	8,354	2	5,025	3	13,379	9.25	0	0
Detroit-Livonia-Dearborn	45	6,267	62	16,305	107	22,572	15.60	1	5,885
Flint	6	523	7	525	13	1,049	0.72	0	0
Grand Rapids-Wyoming	23	1,422	17	2,286	40	3,707	2.56	1	157
Holland-Grand-Haven	3	109	5	257	8	367	0.25	0	0
Jackson	1	81	6	191	7	271	0.19	0	0
Kalamazoo-Portage	10	492	9	498	19	990	0.68	0	0
Lansing-East Lansing	10	345	8	1,779	18	2,125	1.47	0	0
Monroe	1	17	3	5,621	4	5,637	3.90	1	797
Muskegon-Norton Shores	7	380	3	127	10	508	0.35	0	0
Niles-Benton Harbor	1	356	6	4,216	7	4,572	3.16	1	198
Saginaw-Saginaw Township North	3	647	4	1,608	7	2,255	1.56	0	0
Michigan Non-MSA	11	480	8	7,730	19	8,210	5.67	1	401
Statewide Assessed***	0	0	9	394	9	394	0.27	0	0
Statewide Non-Assessed***	46	3,600	9	13,894	55	17,494	12.09	3	1,918

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

(\*\*) "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

(\*\*\*) "Statewide Assessed" means statewide investments with potential benefit to one or more AA. "Statewide Non-Assessed" means statewide investments with no potential benefit to one or more AA.



**Table 14. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				State: MICHIGAN				Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in MSA/AA	# of BANK Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Closings	# of Branch Openings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	Mo d	Mi d	Up p	Low	Mod	Mid	Upp
Full-Scope Review:																	
Warren-Troy-Farmington Hills	74.65	91	36.11	0.00	17.58	54.95	27.47	2	2	0	1	-2	1	2.05	20.52	52.36	25.08
Limited-Scope Review:																	
Ann Arbor	1.13	9	3.57	11.11	22.22	44.44	22.22	0	0	0	0	0	0	11.48	18.11	48.69	21.72
Battle Creek	0.76	4	1.59	0.00	0.00	25.00	75.00	0	0	0	0	0	0	1.99	23.53	51.25	23.22
Bay City	0.26	2	0.79	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	19.55	65.06	15.39
Detroit-Livonia-Dearborn	12.89	64	25.40	3.13	18.75	35.94	42.19	0	0	0	0	0	0	7.80	30.49	33.77	27.94
Flint	1.01	11	4.37	9.09	27.27	54.55	9.09	0	0	0	0	0	0	12.32	17.84	40.48	29.36
Grand Rapids-Wyoming	1.74	13	5.16	0.00	23.08	53.85	23.08	0	0	0	0	0	0	2.01	18.22	59.42	20.35
Holland-Grand-Haven	0.10	2	0.79	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	5.86	90.83	3.31
Jackson	0.43	4	1.59	25.00	0.00	75.00	0.00	0	0	0	0	0	0	2.43	14.06	72.73	10.78
Kalamazoo-Portage	1.57	11	4.37	0.00	9.09	81.82	9.09	0	0	0	0	0	0	5.92	21.21	51.05	21.82
Lansing-East Lansing	2.03	12	4.76	8.33	33.33	25.00	33.33	0	0	0	0	0	0	5.69	16.98	55.47	21.86
Monroe	1.07	7	2.78	0.00	14.29	85.71	0.00	1	0	0	0	1	0	1.03	2.15	93.50	3.33
Muskegon-Norton Shores	0.02	1	0.40	0.00	0.00	0.00	100.00	0	0	0	0	0	0	5.82	21.98	48.81	23.40
Niles-Benton Harbor	0.48	4	1.59	0.00	50.00	25.00	25.00	0	0	0	0	0	0	5.96	9.99	63.16	20.88
Saginaw-Saginaw Township North	1.18	8	3.17	12.50	25.00	37.50	25.00	0	0	0	0	0	0	12.52	11.50	53.37	22.61
Michigan Non-MSA	0.67	9	3.57	0.00	0.00	88.89	11.11	0	0	0	0	0	0	0.00	1.49	69.13	29.37

**Table 1. Lending Volume**

LENDING VOLUME		State: MINNESOTA				Evaluation Period: January 1, 2007 To March 31, 2009						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Minneapolis-St. Paul-Bloomington	100.00	3,934	879,095	8,916	94,603	52	405	0	0	12,902	974,103	100.00

(\*) Loan data as of March 31, 2009. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*) The evaluation period for Community Development Loans is January 1, 2007 to March 31, 2009

(\*\*\*) Deposit data as of June 30, 2008. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*\*\*) "Statewide Assessed" means statewide loans with potential benefit to one or more AA.. "Statewide Non-Assessed" means statewide loans with no potential benefit to one or more AA.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		State: MINNESOTA					Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***					
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Over all	Low	Mod	Mid	Upp	
Full-Scope Review:																
Minneapolis-St. Paul-Bloomington	1,963	100.00	1.55	2.65	13.44	10.90	56.15	52.83	28.86	33.62	2.37	1.95	1.82	2.36	2.69	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT		State: MINNESOTA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Minneapolis-St. Paul-Bloomington	225	100.00	1.55	1.78	13.44	17.78	56.15	53.78	28.86	26.67	1.58	1.86	2.12	1.50	1.45	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE		State: MINNESOTA					Evaluation Period: January 1, 2007 To March 31, 2009								
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full-Scope Review:															
Minneapolis-St. Paul-Bloomington	1,744	100.00	1.55	1.09	13.44	12.16	56.15	54.07	28.86	32.68	1.87	1.04	1.66	1.76	2.27

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 5. Geographic Distribution of Multi-family Loans**

Geographic Distribution: MULTI-FAMILY		State: MINNESOTA					Evaluation Period: January 1, 2007 To March 31, 2009								
MSA/Assessment Area:	Total Multi-family Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full-Scope Review:															
Minneapolis-St. Paul-Bloomington	2	100.00	10.03	0.00	29.60	50.00	46.68	50.00	13.69	0.00	0.24	0.00	0.00	0.60	0.00

(\*) Multi-family loans originated and purchased in the MSA/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 housing units in a particular geography divided by the number of multi-family housing units in the area based on 2000 Census information.

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES		State: MINNESOTA		Evaluation Period: January 1, 2007 To March 31, 2009											
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% of Business es **	% BANK Loans	% of Business es **	% BANK Loans	% of Business es **	% BANK Loans	% of Business es **	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full-Scope Review:															
Minneapolis-St. Paul-Bloomington	8,916	100.00	4.07	3.06	15.62	14.21	54.14	54.31	26.17	28.42	3.82	4.32	4.53	3.94	3.23

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS		State: MINNESOTA					Evaluation Period: January 1, 2007 To March 31, 2009								
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full-Scope Review:															
Minneapolis-St. Paul-Bloomington	52	100.00	0.79	0.00	8.03	1.92	65.85	53.85	25.33	44.23	2.72	0.00	0.00	2.55	3.98

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Farm Data US&PR.



**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		State: MINNESOTA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Minneapolis-St. Paul-Bloomington	1,963	100.00	17.05	10.48	18.87	35.87	26.31	22.72	37.77	30.92	2.15	2.04	2.88	1.87	1.82	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 21.75% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		State: MINNESOTA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Minneapolis-St. Paul-Bloomington	225	100.00	17.05	6.51	18.87	33.14	26.31	27.81	37.77	32.54	1.32	0.94	1.68	1.12	1.33	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 24.89% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data

**Table 10. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE		State: MINNESOTA					Evaluation Period: January 1, 2007 To March 31, 2009								
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****				
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Over all	Low	Mod	Mid	Upp
Full-Scope Review:															
Minneapolis-St. Paul-Bloomington	1,744	100.00	17.05	10.17	18.87	36.21	26.31	21.81	37.77	31.81	1.55	1.69	2.03	1.23	1.45

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 33.49% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES		State: MINNESOTA		Evaluation Period: January 1, 2007 To March 31, 2009					
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses**	% BANK Loans ***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Minneapolis-St. Paul-Bloomington	8,916	100.00	64.48	50.30	99.47	0.13	0.39	3.82	4.24

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

(\*\*) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2008).

(\*\*\*) 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 42.47% of small loans to businesses originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS State: MINNESOTA Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of Farms**	% BANK Loans ***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Minneapolis-St. Paul-Bloomington	52	100.00	96.80	63.46	100.00	0.00	0.00	2.72	2.51

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

(\*\*) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2008).

(\*\*\*) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 32.69% of small loans to farms originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 13. Qualified Investments**

QUALIFIED INVESTMENTS		State: MINNESOTA				Evaluation Period: January 1, 2007 To March 31, 2009			
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Minneapolis-St. Paul-Bloomington	30	3,450	15	5,900	45	9,350	36.98	3	10,046
Statewide Assessed***	0	0	1	10	1	10	0.04	0	0
Statewide Non-Assessed***	13	552	5	15,371	18	15,923	62.98	2	702

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

(\*\*) "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

(\*\*\*) "Statewide Assessed" means statewide investments with potential benefit to one or more AA. "Statewide Non-Assessed" means statewide investments with no potential benefit to one or more AA.

**Table 14. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS		State: MINNESOTA						Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Deposits	Branches				Branch Openings/Closings				Population							
	% of Rated Area Deposits in MSA/AA	# of BANK Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Minneapolis-St. Paul-Bloomington	100.00	1	100.00	0.00	0.00	100.0	0.00	0	0	0	0	0	0	4.72	17.25	52.26	25.78

**Table 1. Lending Volume**

LENDING VOLUME		State: MISSOURI				Evaluation Period: January 1, 2007 To March 31, 2009						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Columbia	11.53	673	85,314	771	10,456	15	134	0	0	1,459	95,904	12.29
Springfield	31.94	1,872	215,935	2,119	34,384	52	1,980	0	0	4,043	252,299	31.67
Limited-Scope Review:												
Cape Girardeau-Jackson	8.35	439	49,667	540	16,907	78	4,769	0	0	1,057	71,343	12.17
Joplin	8.68	428	41,065	629	7,133	42	1,922	0	0	1,099	50,120	5.28
Missouri Non-MSA	39.51	2,230	242,075	2,406	39,156	365	19,115	0	0	5,001	300,346	38.58

(\*) Loan Data as of March 31, 2009. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*) The evaluation period for Community Development Loans is January 1, 2007 to March 31, 2009

(\*\*\*) Deposit data as of June 30, 2008. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*\*\*) "Statewide Assessed" means statewide loans with potential benefit to one or more AA.. "Statewide Non-Assessed" means statewide loans with no potential benefit to one or more AA.



**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		State: MISSOURI					Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***					
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full-Scope Review:																
Columbia	490	13.66	1.68	3.47	12.53	18.16	59.86	51.22	25.94	27.14	7.89	15.46	10.79	6.97	7.67	
Springfield	1,256	35.02	0.04	0.08	16.16	20.62	56.80	54.22	27.01	25.08	6.39	0.00	10.14	6.01	5.32	
Limited-Scope Review:																
Cape Girardeau-Jackson	267	7.44	0.00	0.00	1.92	1.87	29.36	20.97	68.72	77.15	9.72	0.00	20.00	7.82	10.12	
Joplin	273	7.61	0.00	0.00	8.10	11.72	84.22	81.68	7.68	6.59	5.24	0.00	6.36	5.11	5.00	
Missouri Non-MSA	1,301	36.27	0.00	0.00	8.83	4.15	82.93	90.47	8.24	5.38	10.69	0.00	10.71	11.38	8.11	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT			State: MISSOURI				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Columbia	12	5.45	1.68	0.00	12.53	8.33	59.86	58.33	25.94	33.33	1.55	0.00	3.13	0.74	4.00	
Springfield	46	20.91	0.04	0.00	16.16	26.09	56.80	56.52	27.01	17.39	2.88	0.00	2.94	3.24	2.09	
Limited-Scope Review:																
Cape Girardeau-Jackson	17	7.73	0.00	0.00	1.92	0.00	29.36	5.88	68.72	94.12	7.33	0.00	0.00	2.13	9.90	
Joplin	23	10.45	0.00	0.00	8.10	8.70	84.22	86.96	7.68	4.35	2.17	0.00	1.14	2.32	2.50	
Missouri Non-MSA	122	55.45	0.00	0.00	8.83	9.02	82.93	84.43	8.24	6.56	8.22	0.00	8.70	8.02	8.99	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE		State: MISSOURI					Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***					
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Over all	Low	Mod	Mid	Upp	
Full-Scope Review:																
Columbia	171	9.33	1.68	2.92	12.53	10.53	59.86	56.14	25.94	30.41	3.50	8.33	3.70	3.11	4.08	
Springfield	569	31.04	0.04	0.00	16.16	15.11	56.80	53.25	27.01	31.63	2.34	0.00	3.46	2.14	2.24	
Limited-Scope Review:																
Cape Girardeau-Jackson	155	8.46	0.00	0.00	1.92	0.65	29.36	16.13	68.72	83.23	4.71	0.00	0.00	3.04	5.31	
Joplin	132	7.20	0.00	0.00	8.10	3.79	84.22	88.64	7.68	7.58	2.32	0.00	1.84	2.31	3.00	
Missouri Non-MSA	806	43.97	0.00	0.00	8.83	5.46	82.93	90.57	8.24	3.97	5.11	0.00	6.05	5.28	4.14	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES												State: MISSOURI		Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***							
	#	% of Total*	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Full-Scope Review:																		
Columbia	771	11.93	17.28	15.18	16.39	16.47	45.81	40.21	20.51	28.15	7.72	8.03	9.25	6.79	8.05			
Springfield	2,119	32.78	2.74	1.23	17.71	17.27	55.22	49.79	24.32	31.71	7.73	5.76	9.40	7.86	6.89			
Limited-Scope Review:																		
Cape Girardeau-Jackson	540	8.35	0.00	0.00	3.61	3.70	36.52	29.44	59.87	66.85	9.70	0.00	6.80	10.90	9.30			
Joplin	629	9.73	0.00	0.00	15.01	12.56	77.12	78.54	7.87	8.90	6.84	0.00	5.71	7.32	4.81			
Missouri Non-MSA	2,406	37.22	0.00	0.00	10.83	9.31	82.53	80.30	6.64	10.39	9.16	0.00	11.06	9.12	9.11			

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS		State: MISSOURI						Evaluation Period: January 1, 2007 To March 31, 2009							
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full-Scope Review:															
Columbia	15	2.72	3.85	0.00	19.60	0.00	67.17	100.00	9.38	0.00	2.19	0.00	0.00	2.99	0.00
Springfield	52	9.42	0.32	1.92	15.65	7.69	66.21	75.00	17.82	15.38	3.92	100.00	1.54	3.16	14.89
Limited-Scope Review:															
Cape Girardeau-Jackson	78	14.13	0.00	0.00	1.18	0.00	16.57	8.97	82.25	91.03	27.33	0.00	0.00	12.50	33.04
Joplin	42	7.61	0.00	0.00	4.07	0.00	93.10	100.00	2.83	0.00	10.90	0.00	0.00	11.50	0.00
Missouri Non-MSA	365	66.12	0.00	0.00	8.72	10.96	83.21	80.55	8.08	8.49	10.16	0.00	37.10	7.67	21.86

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		State: MISSOURI					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***						
Full-Scope Review:																
Columbia	490	13.66	19.80	15.58	18.22	36.42	23.18	18.74	38.80	29.26	8.15	11.31	15.09	5.58	5.13	
Springfield	1,256	35.02	17.54	15.83	19.69	37.74	24.11	18.91	38.66	27.52	7.07	10.97	12.05	4.84	4.61	
Limited-Scope Review:																
Cape Girardeau-Jackson	267	7.44	13.49	9.77	14.46	24.44	21.81	24.81	50.24	40.98	10.51	10.17	15.56	12.43	8.42	
Joplin	273	7.61	17.53	14.87	19.46	30.48	24.59	18.59	38.41	36.06	5.74	8.18	7.76	4.47	4.80	
Missouri Non-MSA	1,301	36.27	18.91	9.18	19.12	24.67	23.69	18.29	38.28	47.86	11.70	16.43	15.50	9.93	10.77	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 1.67% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		State: MISSOURI					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Columbia	12	5.45	19.80	9.09	18.22	9.09	23.18	27.27	38.80	54.55	1.57	0.00	1.33	1.80	1.76	
Springfield	46	20.91	17.54	17.78	19.69	17.78	24.11	26.67	38.66	37.78	3.02	1.83	2.97	3.20	3.21	
Limited-Scope Review:																
Cape Girardeau-Jackson	17	7.73	13.49	5.88	14.46	11.76	21.81	23.53	50.24	58.82	9.65	0.00	3.85	9.52	12.7	
Joplin	23	10.45	17.53	17.39	19.46	8.70	24.59	17.39	38.41	56.52	2.27	5.36	1.74	1.81	2.14	
Missouri Non-MSA	122	55.45	18.91	4.42	19.12	21.24	23.69	24.78	38.28	49.56	8.32	3.80	7.50	8.30	9.27	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available 5% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 10. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE		State: MISSOURI					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Columbia	171	9.33	19.80	11.69	18.22	24.68	23.18	22.08	38.80	41.56	3.44	5.06	6.44	2.25	2.84	
Springfield	569	31.04	17.54	9.15	19.69	22.07	24.11	20.68	38.66	48.11	2.35	2.97	2.99	1.95	2.23	
Limited-Scope Review:																
Cape Girardeau-Jackson	155	8.46	13.49	5.30	14.46	13.64	21.81	27.27	50.24	53.79	4.67	5.00	3.42	4.21	5.07	
Joplin	132	7.20	17.53	6.42	19.46	20.18	24.59	21.10	38.41	52.29	2.13	1.79	2.94	1.80	2.08	
Missouri Non-MSA	806	43.97	18.91	6.57	19.12	17.24	23.69	21.20	38.28	54.99	5.32	6.73	5.32	4.82	5.41	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 11.13% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data.



**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES		State: MISSOURI		Evaluation Period: January 1, 2007 To March 31, 2009					
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses**	% BANK Loans***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Columbia	771	11.93	62.36	47.08	98.05	1.43	0.52	7.72	9.84
Springfield	2,119	32.78	59.75	50.68	97.92	0.85	1.23	7.73	9.73
Limited-Scope Review:									
Cape Girardeau-Jackson	540	8.35	56.00	47.78	93.15	4.26	2.59	9.70	13.08
Joplin	629	9.73	60.44	51.51	99.21	0.64	0.16	6.84	8.75
Missouri Non-MSA	2,406	37.22	54.97	51.75	97.51	1.58	0.91	9.16	11.40

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

(\*\*) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2008).

(\*\*\*) 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 43.33% of small loans to businesses originated/purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS			State: MISSOURI		Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Columbia	15	2.72	97.65	66.67	100.00	0.00	0.00	2.19	1.38
Springfield	52	9.42	97.59	50.00	88.46	7.69	3.85	3.92	2.05
Limited-Scope Review:									
Cape Girardeau-Jackson	78	14.13	99.41	17.95	87.18	8.97	3.85	27.33	10.68
Joplin	42	7.61	98.58	50.00	92.86	2.38	4.76	10.90	8.02
Missouri Non-MSA	365	66.12	98.33	34.79	86.58	8.77	4.66	10.16	3.84

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

(\*\*) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2008).

(\*\*\*) 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 61.23% of small loans to farms originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 13. Qualified Investments**

QUALIFIED INVESTMENTS		State: MISSOURI				Evaluation Period: January 1, 2007 To March 31, 2009			
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Columbia	2	3,263	8	2,865	10	6,128	11.83	2	2,066
Springfield	1	4,311	39	1,857	40	6,169	11.91	1	42
Limited-Scope Review:									
Cape Girardeau-Jackson	1	2	10	44	11	45	0.09	0	0
Joplin	1	461	14	245	15	705	1.36	0	0
Missouri Non-MSA	0	0	28	1,533	28	1,533	2.96	0	0
Statewide Assessed***	0	0	6	168	6	168	0.33	0	0
Statewide Non-Assessed***	65	33,456	5	3,586	70	37,042	71.52	0	0

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

(\*\*) "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

(\*\*\*) "Statewide Assessed" means statewide investments with potential benefit to one or more AA.. "Statewide Non-Assessed" means statewide investments with no potential benefit to one or more AA.

**Table 14. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				State: MISSOURI				Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in MSA/AA	# of BANK Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branc h Open -ings	# of Branc h Clos -ings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	Mo d	Mid	Up p	Low	Mod	Mid	Upp
Full-Scope Review:																	
Columbia	12.29	4	9.52	25.00	25.00	25.00	25.00	0	0	0	0	0	0	6.96	18.82	51.91	22.31
Springfield	31.67	7	16.67	14.29	14.29	28.57	42.86	0	0	0	0	0	0	1.64	19.56	55.52	23.28
Limited-Scope Review:																	
Cape Girardeau- Jackson	12.17	3	7.14	0.00	0.00	0.00	0.00	0	0	0	0	0	0	0.00	3.16	34.27	62.58
Joplin	5.28	4	9.52	0.00	25.00	75.00	0.00	0	0	0	0	0	0	0.00	11.30	81.76	6.94
Missouri Non-MSA	38.58	24	57.14	0.00	8.33	87.50	4.17	0	0	0	0	0	0	0.00	10.01	81.35	8.64

**Table 1. Lending Volume**

LENDING VOLUME		State: NEVADA				Evaluation Period: January 1, 2007 To March 31, 2009						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Las Vegas-Paradise	70.55	11,199	2,607,424	17,065	330,675	17	691	2	5,438	28,283	2,944,228	79.69
Limited-Scope Review:												
Carson City	2.44	230	46,841	746	16,238	2	9	0	0	978	63,088	1.36
Reno-Sparks	17.85	2,845	835,661	4,296	85,595	13	194	1	1,128	7,155	922,578	13.72
Nevada Non-MSA	9.17	1,229	254,689	2,374	35,821	73	2,302	0	0	3,676	292,812	5.23

(\*) Loan data as of March 31, 2009. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*) The evaluation period for Community Development Loans is January 1, 2007 to March 31, 2009

(\*\*\*) Deposit data as of June 30, 2008. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*\*\*) "Statewide Assessed" means statewide loans with potential benefit to one or more AA.. "Statewide Non-Assessed" means statewide loans with no potential benefit to one or more AA.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		State: NEVADA					Evaluation Period: January 1, 2007 To March 31, 2009								
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full-Scope Review:															
Las Vegas-Paradise	6,767	75.50	0.28	1.46	16.43	9.43	44.57	42.88	38.72	46.22	5.28	9.80	6.73	5.07	5.21
Limited-Scope Review:															
Carson City	88	0.98	0.00	0.00	6.70	19.32	68.56	63.64	24.74	17.05	4.65	0.00	6.57	4.76	2.68
Reno-Sparks	1,510	16.85	0.98	0.73	16.35	15.17	44.30	35.36	38.38	48.74	6.77	6.06	9.97	6.05	6.48
Nevada Non-MSA	598	6.67	0.00	0.00	12.95	10.70	68.40	67.73	18.65	21.57	6.01	0.00	5.49	5.97	6.51

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT			State: NEVADA				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full-Scope Review:																
Las Vegas-Paradise	479	67.56	0.28	0.21	16.43	13.36	44.57	45.93	38.72	40.50	6.89	7.14	7.85	7.40	6.13	
Limited-Scope Review:																
Carson City	14	1.97	0.00	0.00	6.70	0.00	68.56	64.29	24.74	35.71	5.26	0.00	0.00	3.70	11.36	
Reno-Sparks	124	17.49	0.98	0.81	16.35	18.55	44.30	45.97	38.38	34.68	7.89	20.00	10.78	7.57	6.99	
Nevada Non-MSA	92	12.98	0.00	0.00	12.95	7.61	68.40	79.35	18.65	13.04	6.34	0.00	4.39	7.85	3.02	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE		State: NEVADA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% 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-Scope Review:																
Las Vegas-Paradise	3,952	67.81	0.28	0.28	16.43	14.63	44.57	39.65	38.72	45.45	3.94	5.83	4.28	3.80	3.98	
Limited-Scope Review:																
Carson City	128	2.20	0.00	0.00	6.70	13.28	68.56	63.28	24.74	23.44	4.77	0.00	9.35	4.63	3.65	
Reno-Sparks	1,209	20.74	0.98	0.17	16.35	9.76	44.30	36.39	38.38	53.68	4.98	0.00	4.07	4.41	5.91	
Nevada Non-MSA	539	9.25	0.00	0.00	12.95	8.72	68.40	60.48	18.65	30.80	3.51	0.00	3.63	3.31	4.02	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data



**Table 5. Geographic Distribution of Multi-family Loans**

Geographic Distribution: MULTI-FAMILY		State: NEVADA					Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Total Multi-family Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***					
	#	% of Total*	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full-Scope Review:																
Las Vegas-Paradise	1	33.33	4.45	0.00	46.20	100.00	37.62	0.00	11.73	0.00	0.69	0.00	1.47	0.00	0.00	
Limited-Scope Review:																
Carson City	0	0.00	0.00	0.00	23.09	0.00	63.04	0.00	13.87	0.00	0.00	0.00	0.00	0.00	0.00	
Reno-Sparks	2	66.67	11.64	0.00	53.56	0.00	24.75	100.00	10.04	0.00	3.13	0.00	0.00	10.00	0.00	
Nevada Non-MSA	0	0.00	0.00	0.00	9.42	0.00	67.37	0.00	23.21	0.00	0.00	0.00	0.00	0.00	0.00	

(\*) Multi-family loans originated and purchased in the MSA/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 housing units in a particular geography divided by the number of multi-family housing units in the area based on 2000 Census information.

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES			State: NEVADA				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Business es**	% BANK Loans	% of Business es**	% BANK Loans	% of Business es**	% BANK Loans	% of Busines sses**	% BANK Loans						
Full-Scope Review:																
Las Vegas-Paradise	17,065	69.71	4.43	1.59	20.68	14.10	37.65	36.37	37.24	47.95	10.82	10.34	13.29	10.83	10.42	
Limited-Scope Review:																
Carson City	746	3.05	0.00	0.00	15.20	12.06	75.89	71.45	8.91	16.49	9.60	0.00	11.21	10.36	7.18	
Reno-Sparks	4,296	17.55	3.35	2.91	43.73	32.43	28.23	28.12	24.70	36.55	10.30	13.03	12.29	10.47	9.16	
Nevada Non-MSA	2,374	9.70	0.00	0.00	11.03	14.57	70.03	60.19	18.94	25.23	10.84	0.00	14.92	11.37	10.57	

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS			State: NEVADA				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans						
Full-Scope Review:																
Las Vegas-Paradise	17	16.19	2.36	0.00	16.61	47.06	42.23	11.76	38.80	41.18	4.00	0.00	12.50	2.90	3.00	
Limited-Scope Review:																
Carson City	2	1.90	0.00	0.00	10.78	50.00	71.86	50.00	17.37	0.00	0.00	0.00	0.00	0.00	0.00	
Reno-Sparks	13	12.38	2.05	0.00	27.82	7.69	37.20	69.23	32.94	23.08	7.61	0.00	5.26	16.00	5.26	
Nevada Non-MSA	73	69.52	0.00	0.00	14.08	12.33	70.39	75.34	15.53	12.33	13.24	0.00	18.18	16.27	13.33	

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		State: NEVADA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Las Vegas-Paradise	6,767	75.50	18.69	5.12	18.74	22.65	23.47	25.54	39.10	46.69	5.39	13.17	12.03	5.92	4.10	
Limited-Scope Review:																
Carson City	88	0.98	18.53	3.49	18.74	25.58	22.28	38.37	40.45	32.56	5.13	4.00	5.48	7.42	3.55	
Reno-Sparks	1,510	16.85	19.08	4.71	18.90	18.83	23.06	20.56	38.95	55.90	6.81	7.58	8.43	4.29	7.62	
Nevada Non-MSA	598	6.67	18.25	2.67	18.86	18.72	25.32	32.09	37.57	46.52	6.12	2.70	6.78	5.89	6.28	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 8.71% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT			State: NEVADA				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Las Vegas-Paradise	479	67.56	18.69	6.26	18.74	17.67	23.47	27.74	39.10	48.32	6.75	9.64	5.96	7.26	6.50	
Limited-Scope Review:																
Carson City	14	1.97	18.53	27.27	18.74	9.09	22.28	18.18	40.45	45.45	4.32	30.00	3.85	2.56	2.30	
Reno-Sparks	124	17.49	19.08	4.59	18.90	23.85	23.06	25.69	38.95	45.87	7.30	3.92	10.34	6.51	7.08	
Nevada Non-MSA	92	12.98	18.25	2.35	18.86	30.59	25.32	27.06	37.57	40.00	5.88	1.64	10.83	6.34	4.78	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 8.04% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data

**Table 10. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE		State: NEVADA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Las Vegas-Paradise	3,952	67.81	18.69	5.10	18.74	17.71	23.47	23.27	39.10	53.92	3.64	3.84	4.07	3.06	3.80	
Limited-Scope Review:																
Carson City	128	2.20	18.53	1.77	18.74	9.73	22.28	30.09	40.45	58.41	4.68	2.63	2.11	4.30	5.76	
Reno-Sparks	1,209	20.74	19.08	4.26	18.90	15.45	23.06	20.40	38.95	59.90	4.45	3.56	3.69	3.77	5.07	
Nevada Non-MSA	539	9.25	18.25	3.53	18.86	16.34	25.32	19.21	37.57	60.93	3.18	1.54	2.83	1.76	4.24	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 16.76% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES		State: NEVADA		Evaluation Period: January 1, 2007 To March 31, 2009					
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses**	% BANK Loans***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Las Vegas-Paradise	17,065	69.71	62.26	56.55	97.77	0.99	1.23	10.82	14.53
Limited-Scope Review:									
Carson City	746	3.05	55.47	58.18	97.05	1.07	1.87	9.60	12.82
Reno-Sparks	4,296	17.55	63.34	56.87	97.32	1.35	1.33	10.30	14.05
Nevada Non-MSA	2,374	9.70	63.85	53.12	98.06	1.26	0.68	10.84	13.53

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

(\*\*) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2008).

(\*\*\*) 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 34.76% of small loans to businesses originated/purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS		State: NEVADA			Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of Farms**	% BANK Loans ***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Las Vegas-Paradise	17	16.19	94.31	70.59	94.12	0.00	5.88	4.00	3.05
Limited-Scope Review:									
Carson City	2	1.90	97.60	50.00	100.00	0.00	0.00	0.00	0.00
Reno-Sparks	13	12.38	93.34	69.23	100.00	0.00	0.00	7.61	7.81
Nevada Non-MSA	73	69.52	94.19	54.79	95.89	0.00	4.11	13.24	9.78

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

(\*\*) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2008).

(\*\*\*) 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 30.48% of small loans to farms originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Farm Data US&PR.



**Table 13. Qualified Investments**

QUALIFIED INVESTMENTS		State: NEVADA				Evaluation Period: January 1, 2007 To March 31, 2009			
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Las Vegas-Paradise	8	14,095	133	44,660	141	58,755	81.00	1	412
Limited-Scope Review:									
Carson City	0	0	13	444	13	444	0.61	0	0
Reno-Sparks	6	2,640	29	9,666	35	12,306	16.96	1	327
Nevada Non-MSA	0	0	17	984	17	984	1.36	0	0
Statewide Assessed***	0	0	4	51	4	51	0.07	0	0
Statewide Non-Assessed***	0	0	0	0	0	0	0.00	0	0

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

(\*\*) "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

(\*\*\*) "Statewide Assessed" means statewide investments with potential benefit to one or more AA. "Statewide Non-Assessed" means statewide investments with no potential benefit to one or more AA.

**Table 14. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				State: NEVADA				Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in MSA/AA	# of BANK Branch es	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branc h Open -ings	# of Branc h Clos -ings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	Mo d	Mid	Up p	Low	Mod	Mid	Upp
Full-Scope Review:																	
Las Vegas-Paradise	79.69	58	65.17	1.72	13.79	36.21	48.28	5	0	0	1	2	2	1.72	28.17	41.73	28.38
Limited-Scope Review:																	
Carson City	1.36	1	1.12	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	11.55	66.93	21.52
Reno-Sparks	13.72	17	19.10	0.00	35.29	29.41	35.29	0	0	0	0	0	0	3.61	29.33	40.08	26.98
Nevada Non-MSA	5.23	13	14.61	0.00	0.00	84.62	15.38	1	0	0	0	1	0	0.00	13.74	69.01	17.25

**Table 1. Lending Volume**

LENDING VOLUME		State: NEW HAMPSHIRE				Evaluation Period: January 1, 2007 To March 31, 2009						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Manchester-Nashua	60.02	977	177,793	3,380	94,905	18	166	0	0	4,375	272,864	80.18
Limited-Scope Review:												
New Hampshire Non-MSA	39.98	634	148,403	2,258	32,822	22	213	0	0	2,914	181,438	19.82

(\*) Loan data as of March 31, 2009. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*) The evaluation period for Community Development Loans is January 1, 2007 to March 31, 2009

(\*\*\*) Deposit data as of June 30, 2008. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*\*\*) "Statewide Assessed" means statewide loans with potential benefit to one or more AA.. "Statewide Non-Assessed" means statewide loans with no potential benefit to one or more AA.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		State: NEW HAMPSHIRE					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Manchester-Nashua	481	58.02	0.73	1.66	8.76	11.85	56.63	49.90	33.88	36.59	3.81	7.45	4.84	3.31	4.19	
Limited-Scope Review:																
New Hampshire Non-MSA	348	41.98	0.00	0.00	2.58	2.01	78.16	73.28	19.26	24.71	3.79	0.00	2.76	3.64	4.57	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT		State: NEW HAMPSHIRE					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Manchester-Nashua	105	63.25	0.73	0.95	8.76	9.52	56.63	55.24	33.88	34.29	3.96	0.00	3.83	3.70	4.62	
Limited-Scope Review:																
New Hampshire Non-MSA	61	36.75	0.00	0.00	2.58	3.28	78.16	65.57	19.26	31.15	3.24	0.00	5.13	2.71	5.60	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE      State: NEW HAMPSHIRE      Evaluation Period: January 1, 2007 To March 31, 2009															
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full-Scope Review:															
Manchester-Nashua	391	63.68	0.73	1.53	8.76	8.18	56.63	48.34	33.88	41.94	2.00	3.65	2.07	1.81	2.24
Limited-Scope Review:															
New Hampshire Non-MSA	223	36.32	0.00	0.00	2.58	3.14	78.16	68.61	19.26	28.25	1.60	0.00	3.26	1.51	1.83

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 5. Geographic Distribution of Multi-family Loans**

Geographic Distribution: MULTI-FAMILY		State: NEW HAMPSHIRE					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Multi-family Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans						
Full-Scope Review:																
Manchester-Nashua	0	0.00	5.97	0.00	38.60	0.00	47.98	0.00	7.45	0.00	0.00	0.00	0.00	0.00	0.00	
Limited-Scope Review:																
New Hampshire Non-MSA	2	100.00	0.00	0.00	12.37	100.00	75.12	0.00	12.51	0.00	4.35	0.00	50.0	0.00	0.00	

(\*) Multi-family loans originated and purchased in the MSA/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 housing units in a particular geography divided by the number of multi-family housing units in the area based on 2000 Census information.

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES State: NEW HAMPSHIRE Evaluation Period: January 1, 2007 To March 31, 2009															
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full-Scope Review:															
Manchester-Nashua	3,380	59.95	2.23	3.20	18.85	18.34	52.15	47.72	26.78	30.74	9.62	15.37	11.89	8.98	9.07
Limited-Scope Review:															
New Hampshire Non-MSA	2,258	40.05	0.00	0.00	4.60	3.85	76.03	68.33	19.37	27.81	8.13	0.00	8.27	7.70	9.18

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Business Data US&PR.



**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS		State: NEW HAMPSHIRE					Evaluation Period: January 1, 2007 To March 31, 2009								
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full-Scope Review:															
Manchester-Nashua	18	45.00	0.56	0.00	7.08	0.00	60.83	55.56	31.53	44.44	16.00	0.00	0.00	14.29	21.43
Limited-Scope Review:															
New Hampshire Non-MSA	22	55.00	0.00	0.00	1.70	0.00	80.54	95.45	17.76	4.55	11.46	0.00	0.00	13.16	7.69

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		State: NEW HAMPSHIRE					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Manchester-Nashua	481	58.02	16.82	7.57	18.82	26.61	26.62	27.98	37.74	37.84	3.89	3.71	4.36	3.25	4.19	
Limited-Scope Review:																
New Hampshire Non-MSA	348	41.98	15.01	2.43	18.50	12.77	25.72	22.49	40.77	62.31	4.06	1.28	2.47	2.93	5.37	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 7.72% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		State: NEW HAMPSHIRE					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Manchester-Nashua	105	63.25	16.82	7.14	18.82	23.47	26.62	28.57	37.74	40.82	3.89	2.48	4.33	2.75	4.85	
Limited-Scope Review:																
New Hampshire Non-MSA	61	36.75	15.01	3.39	18.50	15.25	25.72	33.90	40.77	47.46	3.39	1.32	3.09	3.47	3.74	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 5.42% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data

**Table 10. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE															State: NEW HAMPSHIRE					Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****													
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Over all	Low	Mod	Mid	Upp									
Full-Scope Review:																								
Manchester-Nashua	391	63.68	16.82	5.71	18.82	27.03	26.62	26.43	37.74	40.84	1.92	1.42	2.51	1.71	1.86									
Limited-Scope Review:																								
New Hampshire Non-MSA	223	36.32	15.01	2.23	18.50	14.53	25.72	25.14	40.77	58.10	1.49	0.65	1.26	1.37	1.75									

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 16.61% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES		State: NEW HAMPSHIRE		Evaluation Period: January 1, 2007 To March 31, 2009					
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses*	% BANK Loans ***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Manchester-Nashua	3,380	59.95	63.68	48.52	95.80	1.83	2.36	9.62	13.36
Limited-Scope Review:									
New Hampshire Non-MSA	2,258	40.05	62.09	46.63	98.54	0.58	0.88	8.13	10.15

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

(\*\*) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2008).

(\*\*\*) 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 43.05% of small loans to businesses originated/purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS		State: NEW HAMPSHIRE		Evaluation Period: January 1, 2007 To March 31, 2009					
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Manchester-Nashua	18	45.00	97.36	66.67	100.00	0.00	0.00	16.00	18.42
Limited-Scope Review:									
New Hampshire Non-MSA	22	55.00	96.96	68.18	100.00	0.00	0.00	11.46	10.67

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

(\*\*) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2008).

(\*\*\*) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 32.5% of small loans to farms originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 13. Qualified Investments**

QUALIFIED INVESTMENTS		State: NEW HAMPSHIRE				Evaluation Period: January 1, 2007 To March 31, 2009			
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Manchester-Nashua	4	2,963	66	6,819	70	9,782	23.87	0	0
Limited-Scope Review:									
New Hampshire Non-MSA	23	13,725	31	1,498	54	15,223	37.15	0	0
Statewide Assessed***	0	0	8	70	8	70	.17	0	0
Statewide Non-Assessed***	11	5,123	8	10,779	19	15,902	38.81	1	775

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

(\*\*) "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

(\*\*\*) "Statewide Assessed" means statewide investments with potential benefit to one or more AA. "Statewide Non-Assessed" means statewide investments with no potential benefit to one or more AA.

**Table 14. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS		State: NEW HAMPSHIRE						Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in MSA/AA	# of BANK Branch es	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branc h Open -ings	# of Branc h Clos -ings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	Mo d	Mid	Up p	Low	Mod	Mid	Upp
Full-Scope Review:																	
Manchester-Nashua	80.18	15	71.43	0.00	26.67	60.00	13.33	1	0	0	0	1	0	2.68	17.41	52.62	27.29
Limited-Scope Review:																	
New Hampshire Non-MSA	19.82	6	28.57	0.00	0.00	50.00	50.00	0	0	0	0	0	0	0.00	3.31	77.63	19.06



**Table 1. Lending Volume**

LENDING VOLUME		State: NEW JERSEY				Evaluation Period: January 1, 2007 To March 31, 2009						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Trenton-Ewing	38.47	1,149	267,437	3,247	82,575	13	83	8	4,780	4,417	354,875	45.52
Limited-Scope Review:												
Atlantic City	31.42	1,143	219,588	2,439	57,102	24	250	1	200	3,607	277,140	33.05
Ocean City	18.08	836	281,838	1,227	16,282	13	84	0	0	2,076	298,204	11.18
Vineland-Millville-Bridgeton	12.03	433	48,711	936	14,045	12	97	0	0	1,381	62,853	10.25

(\*) Loan data as of March 31, 2009. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*) The evaluation period for Community Development Loans is January 1, 2007 to March 31, 2009

(\*\*\*) Deposit data as of June 30, 2008. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*\*\*) "Statewide Assessed" means statewide loans with potential benefit to one or more AA.. "Statewide Non-Assessed" means statewide loans with no potential benefit to one or more AA.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		State: NEW JERSEY					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Trenton-Ewing	583	38.33	6.07	7.72	12.82	11.66	38.98	28.13	42.12	52.49	4.19	5.86	3.82	3.42	4.70	
Limited-Scope Review:																
Atlantic City	436	28.67	0.98	1.83	9.67	9.86	66.07	56.42	23.29	31.88	3.43	5.56	2.79	3.26	3.93	
Ocean City	344	22.62	0.00	0.00	21.44	9.88	50.49	50.58	28.06	39.53	4.30	0.00	2.46	4.12	5.77	
Vineland-Millville-Bridgeton	158	10.39	1.56	3.16	10.01	16.46	59.09	45.57	29.35	34.81	4.01	6.38	4.49	3.69	4.19	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT			State: NEW JERSEY				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Trenton-Ewing	90	17.41	6.07	8.89	12.82	15.56	38.98	40.00	42.12	35.56	5.46	5.32	4.33	4.99	6.53	
Atlantic City	197	38.10	0.98	0.51	9.67	17.26	66.07	58.38	23.29	23.86	7.91	10.00	18.24	7.06	6.64	
Ocean City	105	20.31	0.00	0.00	21.44	30.48	50.49	60.00	28.06	9.52	9.30	0.00	9.91	11.41	4.23	
Vineland-Millville-Bridgeton	125	24.18	1.56	0.00	10.01	11.20	59.09	53.60	29.35	35.20	8.48	0.00	7.81	8.17	9.60	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE		State: NEW JERSEY					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% 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-Scope Review:																
Trenton-Ewing	476	31.25	6.07	5.04	12.82	10.29	38.98	34.66	42.12	50.00	2.78	2.88	2.30	2.47	3.46	
Limited-Scope Review:																
Atlantic City	510	33.49	0.98	1.18	9.67	9.80	66.07	64.12	23.29	24.90	2.52	2.91	2.35	2.58	2.43	
Ocean City	387	25.41	0.00	0.00	21.44	16.28	50.49	42.38	28.06	41.34	3.81	0.00	3.07	3.34	5.09	
Vineland-Millville-Bridgeton	150	9.85	1.56	0.67	10.01	7.33	59.09	61.33	29.35	30.67	2.19	1.41	1.20	2.56	1.95	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES												State: NEW JERSEY		Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***							
	#	% of Total*	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	Over all	Low	Mod	Mid	Upp			
Full-Scope Review:																		
Trenton-Ewing	3,247	41.37	11.27	5.17	10.33	9.76	33.10	28.21	45.29	56.85	10.58	11.24	13.13	9.12	11.08			
Limited-Scope Review:																		
Atlantic City	2,439	31.07	6.59	4.22	14.19	12.63	58.84	57.77	20.38	25.38	10.81	16.80	13.60	10.33	9.77			
Ocean City	1,227	15.63	0.00	0.00	20.20	25.59	55.23	50.69	24.56	23.72	10.91	0.00	15.69	10.17	9.13			
Vineland-Millville-Bridgeton	936	11.93	9.66	7.37	17.79	15.06	44.72	43.59	27.83	33.97	12.27	15.05	14.21	11.39	11.85			

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS			State: NEW JERSEY				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans						
Full-Scope Review:																
Trenton-Ewing	13	20.97	4.16	0.00	8.73	0.00	33.68	0.00	53.43	100.00	17.39	0.00	0.00	0.00	29.63	
Limited-Scope Review:																
Atlantic City	24	38.71	0.65	0.00	3.67	0.00	77.32	79.17	18.36	20.83	22.95	0.00	0.00	24.44	15.38	
Ocean City	13	20.97	0.00	0.00	19.77	15.38	57.41	76.92	22.81	7.69	20.00	0.00	40.00	15.38	0.00	
Vineland-Millville-Bridgeton	12	19.35	0.39	0.00	4.69	0.00	46.09	0.00	48.83	100.00	15.79	0.00	0.00	0.00	28.57	

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		State: NEW JERSEY					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Trenton-Ewing	583	38.33	20.71	10.73	17.30	19.96	21.40	24.29	40.58	45.01	4.15	5.53	3.65	3.50	4.53	
Limited-Scope Review:																
Atlantic City	436	28.67	19.29	4.91	18.27	22.11	23.34	23.59	39.11	49.39	3.58	3.29	6.43	2.83	3.20	
Ocean City	344	22.62	18.91	0.00	18.76	6.31	21.69	13.62	40.65	80.07	3.90	0.00	6.15	5.30	3.66	
Vineland-Millville-Bridgeton	158	10.39	21.78	5.81	17.56	25.81	20.35	29.68	40.31	38.71	4.42	10.34	5.76	3.87	3.99	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 8.35% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		State: NEW JERSEY					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Trenton-Ewing	90	17.41	20.71	15.56	17.30	27.78	21.40	14.44	40.58	42.22	5.56	4.57	5.30	4.71	6.63	
Limited-Scope Review:																
Atlantic City	197	38.10	19.29	11.92	18.27	20.21	23.34	30.05	39.11	37.82	8.25	15.93	7.55	9.45	6.83	
Ocean City	105	20.31	18.91	8.65	18.76	14.42	21.69	26.92	40.65	50.00	10.29	12.73	7.77	11.63	10.06	
Vineland-Millville-Bridgeton	125	24.18	21.78	9.09	17.56	18.18	20.35	28.10	40.31	44.63	8.40	11.76	10.15	7.02	8.05	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 1.74% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data



**Table 10. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE		State: NEW JERSEY					Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****					
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Over all	Low	Mod	Mid	Upp	
Full-Scope Review:																
Trenton-Ewing	476	31.25	20.71	7.94	17.30	20.60	21.40	19.60	40.58	51.86	2.60	2.52	1.73	1.97	3.68	
Limited-Scope Review:																
Atlantic City	510	33.49	19.29	6.08	18.27	17.34	23.34	22.75	39.11	53.83	2.54	3.62	2.56	1.41	3.13	
Ocean City	387	25.41	18.91	1.29	18.76	10.97	21.69	18.06	40.65	69.68	3.27	1.99	3.58	3.28	3.28	
Vineland-Millville-Bridgeton	150	9.85	21.78	4.48	17.56	19.40	20.35	29.85	40.31	46.27	2.15	2.42	1.92	1.05	2.90	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 15.23% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES			State: NEW JERSEY		Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses**	% BANK Loans***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Trenton-Ewing	3,247	41.37	67.28	51.96	96.52	1.48	2.00	10.58	17.79
Limited-Scope Review:									
Atlantic City	2,439	31.07	68.73	51.29	95.82	2.34	1.85	10.81	16.44
Ocean City	1,227	15.63	71.04	49.06	98.70	0.57	0.73	10.91	13.86
Vineland-Millville-Bridgeton	936	11.93	66.01	52.67	98.18	1.18	0.64	12.27	18.73

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

(\*\*) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2008).

(\*\*\*) 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 39.89% of small loans to businesses originated/purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS		State: NEW JERSEY			Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Trenton-Ewing	13	20.97	95.43	46.15	100.00	0.00	0.00	17.39	10.71
Limited-Scope Review:									
Atlantic City	24	38.71	95.68	66.67	100.00	0.00	0.00	22.95	23.26
Ocean City	13	20.97	96.58	69.23	100.00	0.00	0.00	20.00	14.29
Vineland-Millville-Bridgeton	12	19.35	92.19	83.33	100.00	0.00	0.00	15.79	23.81

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

(\*\*) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2008).

(\*\*\*) 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 30.65% of small loans to farms originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 13. Qualified Investments**

QUALIFIED INVESTMENTS		State: NEW JERSEY				Evaluation Period: January 1, 2007 To March 31, 2009			
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Trenton-Ewing	3	2,434	27	1,546	30	3,980	16.28	0	0
Limited-Scope Review:									
Atlantic City	0	0	17	3,405	17	3,405	13.93	1	73
Ocean City	0	0	10	486	10	486	1.99	0	0
Vineland-Millville-Bridgeton	0	0	8	6,334	8	6,334	25.90	1	1,129
Statewide Assessed***	0	0	26	1,099	26	1,099	4.50	0	0
Statewide Non-Assessed***	5	9,145	1	1	6	9,146	37.41	0	0

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

(\*\*) "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

(\*\*\*) "Statewide Assessed" means statewide investments with potential benefit to one or more AA. "Statewide Non-Assessed" means statewide investments with no potential benefit to one or more AA.

**Table 14. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				State: NEW JERSEY				Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Deposits	Branches				Branch Openings/Closings				Population							
	% of Rated Area Deposits in MSA/AA	# of BANK Branch es	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branc h Open -ings	# of Branc h Clos -ings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	Mo d	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Trenton-Ewing	45.52	20	39.22	10.00	5.00	35.00	50.00	2	0	1	0	1	0	11.94	14.87	35.29	37.90
Limited-Scope Review:																	
Atlantic City	33.05	14	27.45	0.00	21.43	57.14	21.43	0	0	0	0	0	0	4.31	16.09	61.29	18.32
Ocean City	11.18	9	17.65	0.00	11.11	55.56	33.33	0	0	0	0	0	0	0.00	23.79	51.50	24.71
Vineland-Millville- Bridgeton	10.25	8	15.69	0.00	37.50	37.50	25.00	0	0	0	0	0	0	5.07	17.50	54.11	23.32

**Table 1. Lending Volume**

LENDING VOLUME		State: NEW MEXICO				Evaluation Period: January 1, 2007 To March 31, 2009						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Albuquerque	57.85	3,546	588,281	5,525	148,758	37	1,256	0	0	9,108	738,295	71.56
Limited-Scope Review:												
Farmington	5.37	292	48,142	551	7,189	2	35	0	0	845	55,366	6.45
Las Cruces	6.96	431	62,556	649	6,129	14	99	1	2,300	1,095	71,084	2.90
Santa Fe	12.30	513	170,386	1,415	23,031	6	68	2	5,723	1,936	199,208	5.33
New Mexico Non-MSA	17.53	895	102,767	1,768	27,139	96	4,990	1	2,800	2,760	137,696	13.76

(\*) Loan Data as of March 31, 2009. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*) The evaluation period for Community Development Loans is January 1, 2007 to March 31, 2009

(\*\*\*) Deposit data as of June 30, 2008. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*\*\*) "Statewide Assessed" means statewide loans with potential benefit to one or more AA.. "Statewide Non-Assessed" means statewide loans with no potential benefit to one or more AA.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		State: NEW MEXICO					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Albuquerque	1,961	61.74	1.39	1.84	23.24	31.16	41.85	36.26	33.52	30.75	5.02	4.84	8.39	4.53	3.79	
Limited-Scope Review:																
Farmington	190	5.98	4.35	0.00	20.80	7.89	52.16	51.58	22.69	40.53	5.22	0.00	5.83	4.90	5.64	
Las Cruces	210	6.61	0.00	0.00	27.58	10.48	37.80	40.48	34.62	49.05	3.17	0.00	3.09	2.77	3.59	
Santa Fe	235	7.40	0.84	0.43	24.88	17.45	36.23	25.53	38.05	56.60	4.33	2.50	3.74	3.13	5.60	
New Mexico Non-MSA	580	18.26	1.11	0.00	21.31	8.97	56.69	57.59	20.89	33.45	7.23	0.00	7.01	7.84	6.38	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT			State: NEW MEXICO				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full-Scope Review:																
Albuquerque	271	63.17	1.39	1.11	23.24	20.30	41.85	40.22	33.52	38.38	4.60	10.34	5.58	4.18	4.54	
Limited-Scope Review:																
Farmington	17	3.96	4.35	0.00	20.80	0.00	52.16	58.82	22.69	41.18	4.84	0.00	0.00	5.63	4.95	
Las Cruces	34	7.93	0.00	0.00	27.58	11.76	37.80	50.00	34.62	38.24	5.64	0.00	2.63	9.38	4.39	
Santa Fe	32	7.46	0.84	3.13	24.88	28.13	36.23	28.13	38.05	40.63	4.86	20.00	6.38	3.59	5.17	
New Mexico Non-MSA	75	17.48	1.11	0.00	21.31	13.33	56.69	61.33	20.89	25.33	4.32	0.00	3.13	4.63	4.26	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.



**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE		State: NEW MEXICO					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% 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-Scope Review:																
Albuquerque	1,314	63.42	1.39	0.84	23.24	18.57	41.85	37.75	33.52	42.85	2.76	2.76	3.33	2.55	2.76	
Limited-Scope Review:																
Farmington	85	4.10	4.35	0.00	20.80	5.88	52.16	55.29	22.69	38.82	2.33	0.00	3.39	2.13	2.57	
Las Cruces	187	9.03	0.00	0.00	27.58	4.28	37.80	50.80	34.62	44.92	3.17	0.00	1.17	4.46	2.68	
Santa Fe	246	11.87	0.84	1.63	24.88	23.17	36.23	25.20	38.05	50.00	3.54	3.28	4.74	2.27	4.11	
New Mexico Non-MSA	240	11.58	1.11	0.00	21.31	13.33	56.69	64.17	20.89	22.50	3.01	0.00	5.20	3.39	1.79	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES												State: NEW MEXICO		Evaluation Period: January 1, 2007 To March 31, 2009		
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***					
	#	% of Total*	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full-Scope Review:																
Albuquerque	5,525	55.76	1.78	1.43	24.20	24.18	45.85	39.08	28.17	35.31	9.13	11.32	10.80	8.48	9.45	
Limited-Scope Review:																
Farmington	551	5.56	4.06	0.91	12.76	13.79	60.57	58.62	22.61	26.68	7.68	11.76	10.62	7.33	7.09	
Las Cruces	649	6.55	1.16	0.15	19.66	20.03	40.13	37.75	39.04	42.06	6.96	1.89	9.00	6.80	6.74	
Santa Fe	1,415	14.28	2.07	2.05	17.87	21.98	27.31	28.83	52.74	47.14	8.08	9.20	11.78	8.43	6.85	
New Mexico Non-MSA	1,768	17.84	0.34	0.11	20.41	18.38	56.65	55.15	22.61	26.36	11.43	9.09	13.90	11.99	9.23	

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS		State: NEW MEXICO					Evaluation Period: January 1, 2007 To March 31, 2009								
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full-Scope Review:															
Albuquerque	37	23.87	2.10	5.41	23.93	37.84	47.28	32.43	26.69	24.32	10.28	100.00	12.82	11.29	8.89
Limited-Scope Review:															
Farmington	2	1.29	1.54	0.00	7.69	50.00	63.85	0.00	26.92	50.00	2.44	0.00	0.00	0.00	25.00
Las Cruces	14	9.03	0.26	0.00	40.21	28.57	28.72	28.57	30.81	42.86	3.45	0.00	0.00	6.90	3.57
Santa Fe	6	3.87	1.71	0.00	18.49	33.33	34.93	33.33	44.86	33.33	1.96	0.00	0.00	0.00	0.00
New Mexico Non-MSA	96	61.94	0.43	1.04	11.54	4.17	71.26	67.71	16.77	27.08	14.97	100.00	18.18	16.57	20.93

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE			State: NEW MEXICO				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Albuquerque	1,961	61.74	21.03	8.01	17.68	37.96	21.02	20.02	40.27	34.01	5.16	8.21	11.09	4.18	3.21	
Limited-Scope Review:																
Farmington	190	5.98	22.47	1.09	16.42	10.87	20.54	27.17	40.57	60.87	5.61	0.00	9.09	6.23	5.09	
Las Cruces	210	6.61	23.12	2.08	16.27	15.10	18.83	19.79	41.78	63.02	3.04	3.90	5.26	3.31	2.75	
Santa Fe	235	7.40	22.01	2.09	17.85	12.04	18.89	12.04	41.25	73.82	3.68	0.99	2.92	2.09	4.40	
New Mexico Non-MSA	580	18.26	22.57	5.07	16.36	12.76	19.32	24.13	41.74	58.04	7.77	13.91	7.88	8.09	7.42	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 6.74% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		State: NEW MEXICO					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Albuquerque	271	63.17	21.03	5.90	17.68	21.40	21.02	27.31	40.27	45.39	4.73	2.94	4.97	4.52	4.97	
Limited-Scope Review:																
Farmington	17	3.96	22.47	0.00	16.42	11.76	20.54	5.88	40.57	82.35	4.90	0.00	3.23	1.92	6.42	
Las Cruces	34	7.93	23.12	8.82	16.27	11.76	18.83	26.47	41.78	52.94	5.76	7.14	1.61	6.49	6.29	
Santa Fe	32	7.46	22.01	9.68	17.85	19.35	18.89	22.58	41.25	48.39	4.91	3.45	6.85	3.67	5.02	
New Mexico Non-MSA	75	17.48	22.57	6.76	16.36	24.32	19.32	24.32	41.74	44.59	4.34	7.14	5.51	4.85	3.74	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available 0.47% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 10. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE		State: NEW MEXICO					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Albuquerque	1,314	63.42	21.03	5.88	17.68	21.85	21.02	23.03	40.27	49.24	2.66	2.57	2.89	2.29	2.79	
Limited-Scope Review:																
Farmington	85	4.10	22.47	1.22	16.42	9.76	20.54	23.17	40.57	65.85	2.54	0.00	0.00	2.08	3.11	
Las Cruces	187	9.03	23.12	2.81	16.27	6.18	18.83	10.67	41.78	80.34	3.22	4.00	2.80	1.36	3.62	
Santa Fe	246	11.87	22.01	0.97	17.85	14.49	18.89	21.26	41.25	63.29	3.11	0.00	2.53	2.66	3.52	
New Mexico Non-MSA	240	11.58	22.57	2.33	16.36	15.35	19.32	19.53	41.74	62.79	2.82	4.12	3.13	3.40	2.60	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 9.65% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES		State: NEW MEXICO		Evaluation Period: January 1, 2007 To March 31, 2009					
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses**	% BANK Loans***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Albuquerque	5,525	55.76	66.45	52.20	94.81	3.15	2.05	9.13	12.34
Limited-Scope Review:									
Farmington	551	5.56	59.78	47.73	98.37	1.45	0.18	7.68	9.30
Las Cruces	649	6.55	63.46	54.24	99.54	0.15	0.31	6.96	9.00
Santa Fe	1,415	14.28	66.88	49.40	97.67	1.55	0.77	8.08	9.84
New Mexico Non-MSA	1,768	17.84	61.76	50.00	97.85	1.19	0.96	11.43	13.83

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

(\*\*) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2008).

(\*\*\*) 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 41.77% of small loans to businesses originated/purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS		State: NEW MEXICO		Evaluation Period: January 1, 2007 To March 31, 2009					
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Albuquerque	37	23.87	95.42	43.24	91.89	5.41	2.70	10.28	5.75
Limited-Scope Review:									
Farmington	2	1.29	96.92	100.00	100.00	0.00	0.00	2.44	2.86
Las Cruces	14	9.03	88.77	50.00	100.00	0.00	0.00	3.45	0.00
Santa Fe	6	3.87	95.55	66.67	100.00	0.00	0.00	1.96	0.00
New Mexico Non-MSA	96	61.94	92.20	40.63	88.54	6.25	5.21	14.97	11.43

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

(\*\*) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2008).

(\*\*\*) 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 47.1% of small loans to farms originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Farm Data US&PR.



**Table 13. Qualified Investments**

QUALIFIED INVESTMENTS		State: NEW MEXICO				Evaluation Period: January 1, 2007 To March 31, 2009			
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Albuquerque	2	453	60	6,750	62	7,202	21.31	1	1,084
Limited-Scope Review:									
Farmington	1	16	12	533	13	549	1.62	0	0
Las Cruces	2	1,334	14	471	16	1,805	5.34	1	1
Santa Fe	3	1,246	17	410	20	1,656	4.90	0	0
New Mexico Non-MSA	1	136	39	20,495	40	20,631	61.05	4	4,791
Statewide Assessed***	0	0	18	227	18	227	0.67	0	0
Statewide Non-Assessed***	2	768	8	958	10	1,725	5.11	1	843

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

(\*\*) "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

(\*\*\*) "Statewide Assessed" means statewide investments with potential benefit to one or more AA. "Statewide Non-Assessed" means statewide investments with no potential benefit to one or more AA.

**Table 14. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				State: NEW MEXICO				Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in MSA/AA	# of BANK Branch es	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branc h Open -ings	# of Branc h Clos -ings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	Mo d	Mid	Up p	Low	Mod	Mid	Upp
Full-Scope Review:																	
Albuquerque	71.56	26	50.00	0.00	19.23	50.00	30.77	0	0	0	0	0	0	2.77	28.03	40.78	28.41
Limited-Scope Review:																	
Farmington	6.45	3	5.77	0.00	33.33	66.67	0.00	0	0	0	0	0	0	4.41	25.49	49.38	20.71
Las Cruces	2.90	2	3.85	0.00	0.00	50.00	50.00	0	0	0	0	0	0	1.59	32.86	35.36	30.20
Santa Fe	5.33	5	9.62	20.00	0.00	80.00	0.00	0	0	0	0	0	0	1.40	29.81	35.71	33.08
New Mexico Non-MSA	13.76	16	30.77	0.00	31.25	62.50	6.25	0	0	0	0	0	0	1.58	25.36	55.38	17.69

**Table 1. Lending Volume**

LENDING VOLUME		State: NEW YORK				Evaluation Period: January 1, 2007 To March 31, 2009						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Buffalo-Niagara Falls	17.79	2,536	246,822	4,941	157,876	36	379	10	24,153	7,523	429,230	18.82
Limited-Scope Review:												
Albany-Schenectady-Troy	16.55	1,899	305,062	5,036	148,130	57	569	5	17,270	6,997	471,031	21.21
Glens Falls	2.37	214	34,560	760	16,878	26	192	1	38	1,001	51,668	1.25
Ithaca	1.36	150	20,079	421	4,430	4	35	0	0	575	24,544	1.55
Kingston	4.96	399	73,457	1,679	36,300	20	211	1	80	2,099	110,048	4.93
Poughkeepsie-Newburgh-Middleton	12.84	1,549	330,106	3,846	67,054	35	325	1	240	5,431	397,725	8.78
Rochester	17.10	2,242	245,331	4,902	100,315	85	882	3	4,222	7,232	350,750	12.28
Syracuse	10.34	1,298	128,860	3,037	68,268	37	438	2	1,488	4,374	199,054	10.63
Utica-Rome	6.11	884	74,208	1,662	37,961	36	528	4	6,650	2,586	119,347	7.16
New York Non-MSA	10.57	1,189	142,825	3,169	56,713	112	1,521	2	395	4,472	201,454	13.39

(\*) Loan data as of March 31, 2009. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*) The evaluation period for Community Development Loans is January 1, 2007 to March 31, 2009

(\*\*\*) Deposit data as of June 30, 2008. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*\*\*) "Statewide Assessed" means statewide loans with potential benefit to one or more AA.. "Statewide Non-Assessed" means statewide loans with no potential benefit to one or more AA.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		State: NEW YORK					Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***					
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full-Scope Review:																
Buffalo-Niagara Falls	1,888	22.89	4.34	2.65	13.17	17.21	51.87	47.46	30.61	32.68	5.94	8.13	10.20	5.63	4.95	
Limited-Scope Review:																
Albany-Schenectady-Troy	1,158	14.04	2.78	3.71	13.35	14.42	53.66	50.09	30.21	31.78	3.73	3.99	4.50	3.63	3.46	
Glens Falls	124	1.50	0.00	0.00	7.87	10.48	76.58	72.58	15.56	16.94	3.03	0.00	3.24	2.88	3.60	
Ithaca	114	1.38	0.00	0.00	6.41	6.14	82.16	85.96	11.43	7.89	5.99	0.00	5.56	6.42	3.90	
Kingston	180	2.18	0.00	0.00	8.34	14.44	76.90	71.67	14.76	13.89	4.02	0.00	6.45	3.83	3.66	
Poughkeepsie-Newburgh-Middleton	876	10.62	2.07	4.79	8.38	9.36	66.59	60.96	22.96	24.89	4.95	8.67	4.25	4.45	6.19	
Rochester	1,673	20.29	3.53	7.83	11.76	19.13	51.96	42.98	32.74	30.07	4.94	10.28	7.49	4.36	4.19	
Syracuse	897	10.88	2.33	4.91	11.70	15.61	55.10	48.05	30.87	31.44	4.29	11.15	6.01	3.78	3.92	
Utica-Rome	676	8.20	2.64	3.70	9.37	17.90	65.32	58.88	22.66	19.53	8.95	14.58	17.35	7.62	7.84	
New York Non-MSA	661	8.02	0.00	0.00	4.80	7.56	72.01	69.44	23.19	23.00	5.32	0.00	7.17	5.01	5.85	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT			State: NEW YORK				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Buffalo-Niagara Falls	129	15.14	4.34	6.98	13.17	21.71	51.87	42.64	30.61	28.68	2.57	6.78	4.47	1.96	2.42	
Limited-Scope Review:																
Albany-Schenectady-Troy	157	18.43	2.78	5.10	13.35	14.01	53.66	56.69	30.21	24.20	3.03	5.94	2.52	3.11	2.83	
Glens Falls	18	2.11	0.00	0.00	7.87	5.56	76.58	66.67	15.56	27.78	1.75	0.00	1.28	1.47	3.74	
Ithaca	6	0.70	0.00	0.00	6.41	0.00	82.16	83.33	11.43	16.67	1.32	0.00	0.00	1.28	3.03	
Kingston	50	5.87	0.00	0.00	8.34	16.00	76.90	76.00	14.76	8.00	4.21	0.00	5.26	4.16	3.60	
Poughkeepsie-Newburgh-Middleton	154	18.08	2.07	3.25	8.38	18.83	66.59	56.49	22.96	21.43	4.06	6.41	7.39	3.37	4.43	
Rochester	73	8.57	3.53	13.70	11.76	19.18	51.96	52.05	32.74	15.07	1.23	4.86	2.20	0.98	0.89	
Syracuse	62	7.28	2.33	11.29	11.70	12.90	55.10	41.94	30.87	33.87	1.44	13.46	1.92	0.99	1.48	
Utica-Rome	57	6.69	2.64	8.77	9.37	14.04	65.32	71.93	22.66	5.26	2.06	6.67	2.43	2.27	0.50	
New York Non-MSA	146	17.14	0.00	0.00	4.80	4.11	72.01	69.18	23.19	26.71	3.82	0.00	2.38	3.70	4.66	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE		State: NEW YORK					Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***					
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Over all	Low	Mod	Mid	Upp	
Full-Scope Review:																
Buffalo-Niagara Falls	519	15.94	4.34	1.54	13.17	12.14	51.87	51.83	30.61	34.49	2.86	1.85	4.22	2.99	2.33	
Limited-Scope Review:																
Albany-Schenectady-Troy	581	17.84	2.78	3.79	13.35	13.43	53.66	50.95	30.21	31.84	2.12	3.02	1.83	2.08	2.27	
Glens Falls	72	2.21	0.00	0.00	7.87	9.72	76.58	69.44	15.56	20.83	1.49	0.00	1.31	1.48	1.64	
Ithaca	30	0.92	0.00	0.00	6.41	3.33	82.16	86.67	11.43	10.00	1.64	0.00	1.27	1.79	0.87	
Kingston	169	5.19	0.00	0.00	8.34	5.92	76.90	76.92	14.76	17.16	3.35	0.00	1.98	3.65	3.07	
Poughkeepsie-Newburgh-Middleton	519	15.94	2.07	6.17	8.38	11.37	66.59	58.96	22.96	23.51	2.69	4.69	2.83	2.52	2.72	
Rochester	494	15.17	3.53	4.25	11.76	11.54	51.96	46.76	32.74	37.45	2.76	5.75	4.01	2.44	2.62	
Syracuse	339	10.41	2.33	2.95	11.70	11.21	55.10	50.44	30.87	35.40	3.25	5.67	3.98	3.00	3.28	
Utica-Rome	151	4.64	2.64	1.32	9.37	5.30	65.32	74.17	22.66	19.21	2.54	3.39	2.60	2.83	1.60	
New York Non-MSA	382	11.73	0.00	0.00	4.80	7.85	72.01	63.61	23.19	28.53	3.44	0.00	5.75	3.02	4.25	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES												State: NEW YORK		Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***							
	#	% of Total*	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Full-Scope Review:																		
Buffalo-Niagara Falls	4,941	16.78	9.56	7.08	13.31	12.59	45.43	43.43	31.70	36.90	7.19	10.15	8.49	6.96	6.88			
Limited-Scope Review:																		
Albany-Schenectady-Troy	5,036	17.10	11.73	7.15	13.73	14.65	48.30	48.35	26.24	29.85	8.45	9.79	10.85	8.33	7.57			
Glens Falls	760	2.58	0.00	0.00	11.89	12.89	68.82	61.58	19.29	25.53	7.23	0.00	8.45	7.02	6.92			
Ithaca	421	1.43	0.00	0.00	25.41	26.37	62.47	61.05	12.13	12.59	7.33	0.00	8.92	6.82	7.07			
Kingston	1,679	5.70	0.00	0.00	11.61	10.30	75.08	69.03	13.31	20.67	9.80	0.00	11.26	9.72	9.73			
Poughkeepsie-Newburgh-Middleton	3,846	13.06	7.63	10.14	12.85	9.83	60.93	56.58	18.59	23.45	7.25	11.02	8.13	6.89	6.52			
Rochester	4,902	16.64	9.32	6.71	14.67	13.75	46.08	42.41	29.94	37.13	7.38	9.05	8.42	6.97	7.28			
Syracuse	3,037	10.31	12.97	10.17	12.72	12.22	49.03	47.28	25.29	30.33	7.69	8.36	9.19	7.50	7.33			
Utica-Rome	1,662	5.64	9.48	7.10	12.98	13.84	58.29	54.27	19.25	24.79	9.87	9.87	13.73	9.26	8.84			
New York Non-MSA	3,169	10.76	0.00	0.00	8.93	9.44	71.52	62.80	19.56	27.77	9.23	0.00	13.61	8.76	9.17			

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS				State: NEW YORK				Evaluation Period: January 1, 2007 To March 31, 2009							
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full-Scope Review:															
Buffalo-Niagara Falls	36	8.04	2.03	0.00	4.81	0.00	58.41	69.44	34.75	30.56	10.00	0.00	0.00	12.87	6.94
Limited-Scope Review:															
Albany-Schenectady-Troy	57	12.72	1.77	0.00	13.87	14.04	57.76	73.68	26.60	12.28	13.43	0.00	3.45	19.81	12.90
Glens Falls	26	5.80	0.00	0.00	2.41	7.69	87.09	73.08	10.50	19.23	15.79	0.00	50.00	12.31	50.00
Ithaca	4	0.89	0.00	0.00	6.59	0.00	84.25	50.00	9.16	50.00	0.00	0.00	0.00	0.00	0.00
Kingston	20	4.46	0.00	0.00	4.95	0.00	73.40	70.00	21.65	30.00	23.40	0.00	0.00	25.71	18.18
Poughkeepsie-Newburgh-Middleton	35	7.81	1.02	0.00	7.83	11.43	63.92	71.43	27.24	17.14	14.29	0.00	0.00	19.10	12.20
Rochester	85	18.97	1.19	0.00	6.72	4.71	65.09	76.47	27.00	18.82	11.50	0.00	14.29	11.76	9.84
Syracuse	37	8.26	2.02	0.00	10.45	32.43	53.50	48.65	34.03	18.92	7.95	0.00	16.67	6.08	7.14
Utica-Rome	36	8.04	1.33	0.00	3.47	0.00	79.73	97.22	15.47	2.78	8.14	0.00	0.00	9.40	0.00
New York Non-MSA	112	25.00	0.00	0.00	1.90	0.89	68.92	59.82	29.18	39.29	10.07	0.00	50.00	8.71	14.01

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Farm Data US&PR.



**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		State: NEW YORK					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Buffalo-Niagara Falls	1,888	22.89	20.37	14.71	18.07	29.52	22.08	25.98	39.48	29.79	6.48	9.26	7.31	5.86	5.70	
Limited-Scope Review:																
Albany-Schenectady-Troy	1,158	14.04	19.23	8.21	18.71	24.71	23.17	25.07	38.88	42.01	3.93	3.65	4.23	3.32	4.24	
Glens Falls	124	1.50	17.50	2.48	19.41	28.10	24.45	24.79	38.65	44.63	3.17	0.00	3.76	2.10	3.75	
Ithaca	114	1.38	19.53	7.02	17.96	30.70	23.38	28.95	39.13	33.33	6.34	4.00	6.76	8.63	5.25	
Kingston	180	2.18	19.23	1.19	18.20	19.64	23.74	29.17	38.83	50.00	4.05	1.69	4.47	4.36	3.93	
Poughkeepsie-Newburgh-Middleton	876	10.62	19.14	4.00	18.04	18.63	24.40	33.00	38.41	44.38	4.83	4.71	6.02	4.38	4.74	
Rochester	1,673	20.29	19.78	13.81	18.27	31.24	22.85	21.11	39.10	33.84	5.26	6.50	6.01	4.39	5.07	
Syracuse	897	10.88	20.27	15.90	18.30	29.31	21.84	22.32	39.58	32.47	4.58	8.63	6.56	3.34	3.75	
Utica-Rome	676	8.20	19.89	13.28	18.20	34.63	23.06	24.93	38.84	27.16	9.48	13.38	13.27	8.16	7.09	
New York Non-MSA	661	8.02	16.97	7.70	17.93	19.72	22.44	22.50	42.66	50.08	5.70	11.60	5.54	4.24	6.12	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 2.23% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT			State: NEW YORK				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Buffalo-Niagara Falls	129	15.14	20.37	15.87	18.07	24.60	22.08	25.40	39.48	34.13	2.58	2.53	2.35	2.25	3.01	
Limited-Scope Review:																
Albany-Schenectady-Troy	157	18.43	19.23	15.65	18.71	26.53	23.17	30.61	38.88	27.21	2.97	3.29	3.02	3.36	2.60	
Glens Falls	18	2.11	17.50	6.67	19.41	0.00	24.45	33.33	38.65	60.00	1.53	1.43	0.00	2.27	1.91	
Ithaca	6	0.70	19.53	16.67	17.96	33.33	23.38	0.00	39.13	50.00	1.34	1.89	1.96	0.00	1.68	
Kingston	50	5.87	19.23	14.29	18.20	22.45	23.74	24.49	38.83	38.78	4.31	4.84	5.66	3.69	4.10	
Poughkeepsie-Newburgh-Middleton	154	18.08	19.14	8.00	18.04	20.00	24.40	31.33	38.41	40.67	4.11	4.35	3.06	4.37	4.35	
Rochester	73	8.57	19.78	8.45	18.27	22.54	22.85	22.54	39.10	46.48	1.25	0.54	0.61	1.27	2.01	
Syracuse	62	7.28	20.27	10.00	18.30	18.33	21.84	31.67	39.58	40.00	1.45	1.79	0.86	1.81	1.43	
Utica-Rome	57	6.69	19.89	19.30	18.20	29.82	23.06	8.77	38.84	42.11	2.08	2.72	3.15	0.92	2.14	
New York Non-MSA	146	17.14	16.97	9.03	17.93	18.06	22.44	21.53	42.66	51.39	3.90	4.95	3.46	2.81	4.52	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 3.17% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 10. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE			State: NEW YORK				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***						
Full-Scope Review:																
Buffalo-Niagara Falls	519	15.94	20.37	8.11	18.07	21.17	22.08	30.63	39.48	40.09	2.73	1.83	2.90	2.66	2.87	
Limited-Scope Review:																
Albany-Schenectady-Troy	581	17.84	19.23	7.86	18.71	18.66	23.17	28.49	38.88	44.99	2.06	2.07	1.37	1.79	2.71	
Glens Falls	72	2.21	17.50	1.75	19.41	12.28	24.45	17.54	38.65	68.42	1.21	0.00	1.00	0.52	2.02	
Ithaca	30	0.92	19.53	3.70	17.96	18.52	23.38	29.63	39.13	48.15	1.62	1.56	1.33	1.48	1.92	
Kingston	169	5.19	19.23	4.14	18.20	21.38	23.74	22.07	38.83	52.41	3.16	0.85	4.04	2.67	3.36	
Poughkeepsie-Newburgh-Middleton	519	15.94	19.14	5.87	18.04	16.43	24.40	32.39	38.41	45.31	2.34	2.93	1.82	2.31	2.52	
Rochester	494	15.17	19.78	8.78	18.27	22.63	22.85	24.25	39.10	44.34	2.68	2.05	2.39	2.47	3.17	
Syracuse	339	10.41	20.27	6.83	18.30	23.55	21.84	24.91	39.58	44.71	3.22	3.29	3.49	2.35	3.69	
Utica-Rome	151	4.64	19.89	6.72	18.20	18.66	23.06	23.13	38.84	51.49	2.44	2.86	2.20	1.53	3.04	
New York Non-MSA	382	11.73	16.97	6.18	17.93	12.35	22.44	28.53	42.66	52.94	3.41	4.56	2.43	3.48	3.56	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 13.76% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES			State: NEW YORK		Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses **	% BANK Loans***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Buffalo-Niagara Falls	4,941	16.78	61.93	51.69	94.41	2.49	3.09	7.19	10.50
Limited-Scope Review:									
Albany-Schenectady-Troy	5,036	17.10	61.09	49.48	94.94	2.24	2.82	8.45	12.40
Glens Falls	760	2.58	59.51	46.18	97.37	0.66	1.97	7.23	9.08
Ithaca	421	1.43	58.57	57.48	99.76	0.00	0.24	7.33	10.96
Kingston	1,679	5.70	66.91	54.14	97.14	1.07	1.78	9.80	15.57
Poughkeepsie-Newburgh-Middleton	3,846	13.06	66.11	53.38	97.74	1.07	1.19	7.25	11.42
Rochester	4,902	16.64	63.26	50.96	97.12	1.47	1.41	7.38	10.23
Syracuse	3,037	10.31	62.59	51.76	96.28	2.01	1.71	7.69	11.13
Utica-Rome	1,662	5.64	57.62	49.70	96.15	2.05	1.80	9.87	13.20
New York Non-MSA	3,169	10.76	58.46	52.76	98.11	0.69	1.20	9.23	13.43

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

(\*\*) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2008).

(\*\*\*) 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 39.54% of small loans to businesses originated/purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS			State: NEW YORK		Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Buffalo-Niagara Falls	36	8.04	95.69	80.56	100.00	0.00	0.00	10.00	10.42
Limited-Scope Review:									
Albany-Schenectady-Troy	57	12.72	97.28	63.16	100.00	0.00	0.00	13.43	11.88
Glens Falls	26	5.80	96.94	73.08	100.00	0.00	0.00	15.79	15.25
Ithaca	4	0.89	96.70	100.00	100.00	0.00	0.00	0.00	0.00
Kingston	20	4.46	95.05	55.00	100.00	0.00	0.00	23.40	20.59
Poughkeepsie-Newburgh-Middleton	35	7.81	96.18	62.86	100.00	0.00	0.00	14.29	12.93
Rochester	85	18.97	95.58	57.65	100.00	0.00	0.00	11.50	8.87
Syracuse	37	8.26	96.03	62.16	100.00	0.00	0.00	7.95	6.70
Utica-Rome	36	8.04	98.00	58.33	100.00	0.00	0.00	8.14	5.30
New York Non-MSA	112	25.00	96.15	59.82	97.32	2.68	0.00	10.07	6.47

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

(\*\*) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2008).

(\*\*\*) 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 30.13% of small loans to farms originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 13. Qualified Investments**

QUALIFIED INVESTMENTS		State: NEW YORK				Evaluation Period: January 1, 2007 To March 31, 2009			
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Buffalo-Niagara Falls	10	23,428	38	21,048	48	44,476	22.84	3	6,731
Limited-Scope Review:									
Albany-Schenectady-Troy	2	6,119	72	8,311	74	14,431	7.41	0	0
Glens Falls	0	0	9	118	9	118	.06	0	0
Ithaca	1	3,857	10	4,232	11	8,089	4.15	0	0
Kingston	1	36	11	2,126	12	2,162	1.11	0	0
Poughkeepsie-Newburgh-Middleton	6	7,382	8	9,854	14	17,236	8.85	1	3,656
Rochester	6	2,350	23	18,235	29	20,584	10.57	4	6,819
Syracuse	1	3,566	19	2,329	20	5,895	3.02	1	75
Utica-Rome	1	6	14	492	15	499	.25	0	0
New York Non-MSA	2	1,075	33	5,570	35	6,646	3.41	1	3,433
Statewide Assessed***	0	0	9	237	9	237	.12	0	0
Statewide Non-Assessed***	11	62,608	8	11,690	19	74,298	38.16	0	0

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

(\*\*) "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

(\*\*\*) "Statewide Assessed" means statewide investments with potential benefit to one or more AA. "Statewide Non-Assessed" means statewide investments with no potential benefit to one or more AA.

**Table 14. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				State: NEW YORK				Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in MSA/AA	# of BANK Branch es	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branc h Open -ings	# of Branc h Clos -ings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	Mo d	Mid	Up p	Low	Mod	Mid	Upp
Full-Scope Review:																	
Buffalo-Niagara Falls	18.82	35	20.35	17.14	14.29	42.86	25.71	1	1	0	0	0	0	8.78	16.45	47.62	27.16
Limited-Scope Review:																	
Albany-Schenectady-Troy	21.21	30	17.44	16.67	13.33	43.33	26.67	0	0	0	0	0	0	7.34	16.25	50.39	26.02
Glens Falls	1.25	2	1.16	0.00	50.00	0.00	50.00	0	0	0	0	0	0	0.00	10.39	74.77	14.84
Ithaca	1.55	2	1.16	0.00	100.0 0	0.00	0.00	0	1	0	0	-1	0	0.00	13.96	67.88	18.15
Kingston	4.93	10	5.81	0.00	20.00	80.00	0.00	0	0	0	0	0	0	0.00	11.46	75.10	13.44
Poughkeepsie-Newburgh- Middleton	8.78	14	8.14	14.29	7.14	71.43	7.14	0	1	0	0	-1	0	7.18	11.97	62.07	18.78
Rochester	12.28	23	13.37	8.70	17.39	43.48	30.43	0	0	0	0	0	0	8.63	14.32	48.68	28.37
Syracuse	10.63	16	9.30	18.75	6.25	37.50	37.50	0	0	0	0	0	0	8.20	15.32	49.06	27.42
Utica-Rome	7.16	14	8.14	14.29	14.29	64.29	7.14	0	0	0	0	0	0	5.95	13.31	60.65	20.09
New York Non-MSA	13.39	26	15.12	0.00	11.54	65.38	23.08	0	0	0	0	0	0	0.00	7.14	71.17	21.69

**Table 1. Lending Volume**

LENDING VOLUME		State: NORTH CAROLINA				Evaluation Period: January 1, 2007 To March 31, 2009						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Greensboro-High Point	11.81	3,916	504,767	3,990	82,262	22	482	1	3,000	7,929	590,511	14.71
Raleigh-Cary	19.63	6,067	1,111,717	7,083	143,819	32	258	2	2,642	13,184	1,258,436	17.54
Limited-Scope Review:												
Asheville	7.29	1,697	337,925	3,176	53,771	22	301	1	4,543	4,896	396,540	7.72
Burlington	1.75	549	65,442	621	7,328	4	43	0	0	1,174	72,813	2.34
Durham	7.42	2,349	489,020	2,607	48,382	26	739	1	2,790	4,983	540,931	10.51
Fayetteville	3.06	758	80,198	1,288	28,166	11	73	0	0	2,057	108,437	4.09
Goldsboro	0.90	166	15,666	420	5,111	18	1,801	0	0	604	22,578	0.76
Greenville	2.79	1,033	140,023	805	16,425	39	3,778	0	0	1,877	160,226	3.32
Hickory-Lenoir-Morganton	3.78	956	137,128	1,565	23,254	13	209	2	2,378	2,536	162,969	1.65
Jacksonville	2.22	647	101,584	829	13,378	12	111	3	6,052	1,491	121,125	2.52
Wilmington	9.01	2,585	545,459	3,434	53,682	25	1,422	4	4,044	6,048	604,607	8.74
Winston-Salem	6.20	2,135	324,468	2,018	26,369	12	116	0	0	4,165	350,953	5.55
North Carolina Non-MSA	24.14	6,989	1,278,861	9,046	150,190	171	5,938	6	6,521	16,212	1,441,510	20.53

(\*) Loan data as of March 31, 2009. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*) The evaluation period for Community Development Loans is January 1, 2007 to March 31, 2009

(\*\*\*) Deposit data as of June 30, 2008. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*\*\*) "Statewide Assessed" means statewide loans with potential benefit to one or more AA.. "Statewide Non-Assessed" means statewide loans with no potential benefit to one or more AA.



**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		State: NORTH CAROLINA					Evaluation Period: January 1, 2007 To March 31, 2009								
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full-Scope Review:															
Greensboro-High Point	2,762	14.49	1.58	2.03	13.70	16.80	56.38	46.38	28.34	34.79	10.16	13.90	16.56	9.44	9.04
Raleigh-Cary	4,038	21.18	0.78	1.31	18.90	14.59	54.17	57.73	26.14	26.37	5.80	8.67	7.47	5.56	5.57
Limited-Scope Review:															
Asheville	945	4.96	0.55	1.38	6.31	8.47	81.77	74.71	11.36	15.45	5.14	8.18	6.70	4.86	5.81
Burlington	399	2.09	0.00	0.00	12.07	19.05	76.04	63.66	11.89	17.29	8.10	0.00	19.17	7.26	6.44
Durham	1,615	8.47	2.82	2.29	10.54	7.12	52.16	50.09	34.48	40.50	7.42	4.99	6.73	7.45	7.71
Fayetteville	439	2.30	1.15	0.68	7.45	7.29	70.71	69.25	20.69	22.78	2.87	3.92	4.72	2.69	3.01
Goldsboro	104	0.55	1.16	0.96	18.30	8.65	62.30	61.54	18.23	28.85	4.31	5.88	3.21	5.12	3.33
Greenville	790	4.14	1.48	0.63	9.91	6.71	54.67	41.01	33.94	51.65	11.31	7.69	12.63	11.26	11.24
Hickory-Lenoir-Morganton	614	3.22	0.00	0.00	7.43	5.37	85.96	85.18	6.61	9.45	6.29	0.00	6.44	6.40	5.40
Jacksonville	370	1.94	0.69	0.81	3.33	3.78	77.08	75.41	18.90	20.00	4.30	4.55	4.26	4.01	5.72
Wilmington	1,371	7.19	1.66	1.39	18.83	16.99	60.15	63.97	19.37	17.65	7.41	6.25	6.64	7.53	7.92
Winston-Salem	1,492	7.83	0.91	1.74	13.46	8.85	56.06	56.84	29.57	32.57	8.70	22.37	7.71	9.14	8.07
North Carolina Non-MSA	4,127	21.65	0.25	0.31	5.81	5.86	71.34	55.54	22.60	38.28	8.65	23.81	12.54	8.30	8.75

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT		State: NORTH CAROLINA					Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***					
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full-Scope Review:																
Greensboro-High Point	105	10.38	1.58	3.81	13.70	20.95	56.38	34.29	28.34	40.95	4.78	2.94	6.90	3.29	6.48	
Raleigh-Cary	124	12.25	0.78	0.81	18.90	14.52	54.17	61.29	26.14	23.39	3.71	0.00	3.94	3.89	3.27	
Limited-Scope Review:																
Asheville	81	8.00	0.55	0.00	6.31	3.70	81.77	83.95	11.36	12.35	4.59	0.00	3.08	5.10	4.76	
Burlington	23	2.27	0.00	0.00	12.07	13.04	76.04	82.61	11.89	4.35	8.25	0.00	9.68	8.33	5.26	
Durham	50	4.94	2.82	2.00	10.54	16.00	52.16	40.00	34.48	42.00	4.68	3.45	7.78	2.97	6.50	
Fayetteville	78	7.71	1.15	2.56	7.45	15.38	70.71	61.54	20.69	20.51	5.14	25.00	7.69	4.78	4.90	
Goldsboro	18	1.78	1.16	0.00	18.30	22.22	62.30	27.78	18.23	50.00	4.48	0.00	4.00	2.20	10.67	
Greenville	10	0.99	1.48	0.00	9.91	10.00	54.67	60.00	33.94	30.00	2.16	0.00	3.70	3.50	0.00	
Hickory-Lenoir-Morganton	32	3.16	0.00	0.00	7.43	21.88	85.96	68.75	6.61	9.38	3.41	0.00	8.06	2.83	5.17	
Jacksonville	36	3.56	0.69	0.00	3.33	2.78	77.08	66.67	18.90	30.56	3.58	0.00	0.00	3.07	6.73	
Wilmington	116	11.46	1.66	6.90	18.83	18.97	60.15	50.86	19.37	23.28	6.85	20.83	6.91	6.01	7.94	
Winston-Salem	57	5.63	0.91	0.00	13.46	17.54	56.06	54.39	29.57	28.07	3.98	0.00	3.82	3.68	4.87	
North Carolina Non-MSA	282	27.87	0.25	0.00	5.81	4.61	71.34	60.99	22.60	34.40	4.77	0.00	3.06	4.43	5.96	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE State: NORTH CAROLINA Evaluation Period: January 1, 2007 To March 31, 2009															
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full-Scope Review:															
Greensboro-High Point	1,049	10.75	1.58	2.00	13.70	12.11	56.38	44.33	28.34	41.56	3.43	5.72	4.11	2.95	3.77
Raleigh-Cary	1,905	19.52	0.78	0.79	18.90	12.55	54.17	51.18	26.14	35.49	3.20	3.98	3.00	2.90	3.97
Limited-Scope Review:															
Asheville	670	6.86	0.55	0.60	6.31	8.81	81.77	74.63	11.36	15.97	1.93	0.75	2.12	1.87	2.43
Burlington	127	1.30	0.00	0.00	12.07	15.75	76.04	66.14	11.89	18.11	2.89	0.00	4.80	2.56	3.19
Durham	683	7.00	2.82	4.25	10.54	6.44	52.16	44.07	34.48	45.24	3.40	5.54	2.47	2.80	4.40
Fayetteville	241	2.47	1.15	0.83	7.45	7.88	70.71	72.61	20.69	18.67	2.40	4.55	3.03	2.42	2.13
Goldsboro	44	0.45	1.16	2.27	18.30	11.36	62.30	63.64	18.23	22.73	1.28	6.25	0.66	1.43	1.21
Greenville	233	2.39	1.48	0.86	9.91	7.30	54.67	34.33	33.94	57.51	3.48	0.00	2.67	3.12	4.02
Hickory-Lenoir-Morganton	310	3.18	0.00	0.00	7.43	6.45	85.96	82.90	6.61	10.65	2.17	0.00	4.26	1.99	2.63
Jacksonville	240	2.46	0.69	0.00	3.33	2.08	77.08	79.17	18.90	18.75	4.04	0.00	2.94	4.12	4.03
Wilmington	1,095	11.22	1.66	1.19	18.83	10.87	60.15	70.96	19.37	16.99	3.77	3.09	2.86	3.98	3.80
Winston-Salem	585	5.99	0.91	1.03	13.46	11.79	56.06	47.69	29.57	39.49	2.96	6.41	3.18	2.76	3.11
North Carolina Non-MSA	2,578	26.41	0.25	0.00	5.81	4.38	71.34	52.29	22.60	43.33	3.73	0.00	5.41	3.30	4.40

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 5. Geographic Distribution of Multi-family Loans**

Geographic Distribution: MULTI-FAMILY		State: NORTH CAROLINA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Multi-family Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans						
Full-Scope Review:																
Greensboro-High Point	0	0.00	6.20	0.00	18.44	0.00	42.14	0.00	33.21	0.00	0.00	0.00	0.00	0.00	0.00	
Raleigh-Cary	0	0.00	6.77	0.00	18.84	0.00	51.09	0.00	23.30	0.00	0.00	0.00	0.00	0.00	0.00	
Limited-Scope Review:																
Asheville	1	11.11	6.05	0.00	17.36	0.00	56.25	100.00	20.34	0.00	0.00	0.00	0.00	0.00	0.00	
Burlington	0	0.00	0.00	0.00	14.11	0.00	70.63	0.00	15.26	0.00	0.00	0.00	0.00	0.00	0.00	
Durham	1	11.11	14.14	0.00	24.69	100.00	31.01	0.00	30.16	0.00	3.23	0.00	10.00	0.00	0.00	
Fayetteville	0	0.00	3.10	0.00	21.70	0.00	56.62	0.00	18.58	0.00	0.00	0.00	0.00	0.00	0.00	
Goldsboro	0	0.00	9.97	0.00	35.49	0.00	21.17	0.00	33.36	0.00	0.00	0.00	0.00	0.00	0.00	
Greenville	0	0.00	4.14	0.00	9.49	0.00	47.76	0.00	38.62	0.00	0.00	0.00	0.00	0.00	0.00	
Hickory-Lenoir-Morganton	0	0.00	0.00	0.00	15.20	0.00	74.59	0.00	10.21	0.00	0.00	0.00	0.00	0.00	0.00	
Jacksonville	1	11.11	2.30	0.00	18.16	0.00	76.61	0.00	2.93	100.00	16.67	0.00	0.00	0.00	50.00	
Wilmington	3	33.33	3.33	0.00	30.57	0.00	45.11	100.00	21.00	0.00	8.33	0.00	0.00	12.50	0.00	
Winston-Salem	1	11.11	4.17	0.00	22.45	100.00	52.40	0.00	20.98	0.00	0.00	0.00	11.11	0.00	0.00	
North Carolina Non-MSA	2	22.22	2.36	0.00	14.08	0.00	54.51	100.00	29.05	0.00	1.90	0.00	0.00	3.08	0.00	

(\*) Multi-family loans originated and purchased in the MSA/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 housing units in a particular geography divided by the number of multi-family housing units in the area based on 2000 Census information.

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES State: NORTH CAROLINA Evaluation Period: January 1, 2007 To March 31, 2009															
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full-Scope Review:															
Greensboro-High Point	3,990	10.82	3.33	2.03	19.07	16.12	49.35	44.91	28.24	36.94	8.48	8.65	9.33	8.12	8.20
Raleigh-Cary	7,083	19.20	1.52	0.78	15.96	12.04	57.25	56.23	25.27	30.95	8.35	6.72	8.46	8.54	7.91
Limited-Scope Review:															
Asheville	3,176	8.61	2.21	2.05	14.81	13.29	72.82	68.42	10.16	16.25	9.07	10.33	9.91	8.77	8.53
Burlington	621	1.68	0.00	0.00	16.16	14.81	70.66	65.22	13.18	19.97	8.15	0.00	11.79	7.18	8.78
Durham	2,607	7.07	6.06	2.69	13.97	11.62	48.87	48.64	31.10	37.05	8.01	6.68	8.93	7.93	7.87
Fayetteville	1,288	3.49	6.96	6.06	15.50	11.26	57.12	57.84	20.42	24.84	8.79	8.57	12.97	9.10	7.08
Goldsboro	420	1.14	6.54	5.71	24.13	19.52	48.12	50.95	21.22	23.81	7.27	10.05	8.39	7.46	4.61
Greenville	805	2.18	1.90	0.50	16.33	12.30	45.02	38.26	36.75	48.94	8.62	4.55	7.73	8.30	9.18
Hickory-Lenoir-Morganton	1,565	4.24	0.00	0.00	13.73	13.61	75.81	70.61	10.46	15.78	7.30	0.00	9.44	7.00	6.21
Jacksonville	829	2.25	6.48	6.76	7.73	3.98	70.41	66.22	15.38	23.04	13.14	14.60	13.79	12.52	13.32
Wilmington	3,434	9.31	2.96	2.07	23.03	20.41	55.47	55.68	18.54	21.84	10.68	13.44	12.12	10.61	9.23
Winston-Salem	2,018	5.47	2.02	0.79	13.00	10.95	58.98	53.17	26.00	35.08	7.52	6.59	7.96	7.26	7.70
North Carolina Non-MSA	9,046	24.53	0.92	0.33	8.95	5.89	62.91	56.22	27.22	37.55	9.05	7.26	9.69	8.69	8.99

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS		State: NORTH CAROLINA					Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***					
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full-Scope Review:																
Greensboro-High Point	22	5.41	1.98	0.00	8.80	9.09	64.88	77.27	24.35	13.64	3.89	0.00	0.00	4.32	3.33	
Raleigh-Cary	32	7.86	0.32	0.00	24.12	37.50	57.69	43.75	17.87	18.75	3.31	0.00	3.30	4.20	0.00	
Limited-Scope Review:																
Asheville	22	5.41	0.52	0.00	6.89	4.55	82.88	90.91	9.71	4.55	10.53	0.00	0.00	11.88	0.00	
Burlington	4	0.98	0.00	0.00	11.19	0.00	83.21	100.00	5.60	0.00	10.34	0.00	0.00	11.54	0.00	
Durham	26	6.39	1.70	0.00	8.27	11.54	65.96	80.77	24.07	7.69	8.82	0.00	8.70	10.64	0.00	
Fayetteville	11	2.70	1.87	0.00	7.28	0.00	69.85	90.91	21.00	9.09	10.64	0.00	0.00	12.82	0.00	
Goldsboro	18	4.42	2.05	0.00	6.65	0.00	78.01	94.44	13.30	5.56	3.29	0.00	0.00	4.38	0.00	
Greenville	39	9.58	0.20	0.00	6.60	25.64	68.80	51.28	24.40	23.08	15.92	0.00	40.00	11.76	26.32	
Hickory-Lenoir-Morganton	13	3.19	0.00	0.00	5.41	0.00	89.47	100.00	5.11	0.00	6.74	0.00	0.00	7.23	0.00	
Jacksonville	12	2.95	2.61	0.00	4.78	0.00	82.61	83.33	10.00	16.67	11.36	0.00	0.00	7.69	40.00	
Wilmington	25	6.14	1.60	0.00	24.44	44.00	60.62	48.00	13.33	8.00	13.27	0.00	20.00	9.43	10.00	
Winston-Salem	12	2.95	0.31	0.00	12.25	25.00	64.29	50.00	23.14	25.00	3.70	0.00	0.00	3.75	7.69	
North Carolina Non-MSA	171	42.01	0.32	0.00	5.69	8.77	76.94	85.38	17.06	5.85	6.50	0.00	11.11	6.65	3.08	

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		State: NORTH CAROLINA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***						
Full-Scope Review:																
Greensboro-High Point	2,762	14.49	19.32	13.98	18.43	35.72	23.23	19.37	39.02	30.93	11.06	16.82	18.63	9.83	7.27	
Raleigh-Cary	4,038	21.18	19.58	15.43	18.24	30.32	23.50	19.80	38.68	34.45	5.99	9.80	8.98	4.29	4.95	
Limited-Scope Review:																
Asheville	945	4.96	18.01	3.90	19.26	16.50	23.76	19.18	38.96	60.42	5.45	4.93	5.27	3.91	6.07	
Burlington	399	2.09	18.81	13.47	18.16	33.16	23.65	21.24	39.38	32.12	8.76	20.00	13.32	7.28	6.02	
Durham	1,615	8.47	21.15	7.91	17.67	30.80	21.48	17.25	39.70	44.03	7.99	9.95	12.89	6.10	6.78	
Fayetteville	439	2.30	19.32	5.98	18.02	25.36	23.43	24.64	39.22	44.02	2.96	7.21	4.74	2.02	2.91	
Goldsboro	104	0.55	18.92	10.78	19.11	36.27	23.15	16.67	38.82	36.27	4.61	13.46	14.11	2.21	2.88	
Greenville	790	4.14	23.33	6.51	16.32	23.63	19.71	21.84	40.63	48.02	12.58	13.66	17.10	12.99	10.93	
Hickory-Lenoir-Morganton	614	3.22	17.58	11.63	19.21	25.58	24.99	21.93	38.22	40.86	6.84	7.82	8.78	5.35	6.62	
Jacksonville	370	1.94	17.36	3.06	19.59	20.33	24.25	20.61	38.80	55.99	4.45	14.00	4.25	2.99	5.28	
Wilmington	1,371	7.19	20.49	3.09	18.06	14.97	22.04	15.59	39.41	66.36	7.74	6.99	9.17	5.16	8.23	
Winston-Salem	1,492	7.83	19.32	7.62	18.45	32.90	23.31	19.23	38.92	40.25	9.43	8.99	12.94	7.42	8.85	
North Carolina Non-MSA	4,127	21.65	18.22	4.98	17.33	20.61	22.38	18.35	42.08	56.06	9.47	14.41	14.60	8.70	8.48	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 4.12% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		State: NORTH CAROLINA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers							
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Overall	Low	Mod	Mid	Upp	
Full-Scope Review:																
Greensboro-High Point	105	10.38	19.32	7.37	18.43	18.95	23.23	27.37	39.02	46.32	4.61	3.01	4.52	4.56	5.02	
Raleigh-Cary	124	12.25	19.58	11.61	18.24	21.43	23.50	23.21	38.68	43.75	3.53	2.98	5.21	1.76	3.91	
Limited-Scope Review:																
Asheville	81	8.00	18.01	7.89	19.26	9.21	23.76	27.63	38.96	55.26	5.10	7.04	1.99	4.92	5.91	
Burlington	23	2.27	18.81	13.64	18.16	36.36	23.65	13.64	39.38	36.36	7.98	11.76	13.33	7.84	4.00	
Durham	50	4.94	21.15	2.33	17.67	18.60	21.48	25.58	39.70	53.49	3.96	0.00	3.61	4.35	4.52	
Fayetteville	78	7.71	19.32	6.94	18.02	13.89	23.43	26.39	39.22	52.78	5.03	7.32	4.39	4.53	5.21	
Goldsboro	18	1.78	18.92	5.56	19.11	11.11	23.15	22.22	38.82	61.11	4.62	0.00	5.00	1.41	6.32	
Greenville	10	0.99	23.33	0.00	16.32	22.22	19.71	11.11	40.63	66.67	1.98	0.00	2.86	0.00	2.99	
Hickory-Lenoir-Morganton	32	3.16	17.58	0.00	19.21	10.00	24.99	20.00	38.22	70.00	3.30	0.00	0.00	2.66	5.84	
Jacksonville	36	3.56	17.36	3.03	19.59	9.09	24.25	9.09	38.80	78.79	3.32	7.69	0.00	2.41	4.25	
Wilmington	116	11.46	20.49	6.36	18.06	18.18	22.04	20.91	39.41	54.55	6.80	9.72	6.67	6.21	6.79	
Winston-Salem	57	5.63	19.32	10.91	18.45	20.00	23.31	16.36	38.92	52.73	4.12	1.87	5.79	2.17	5.30	
North Carolina Non-MSA	282	27.87	18.22	4.10	17.33	9.70	22.38	18.66	42.08	67.54	4.77	2.28	2.45	3.16	6.35	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 6.82% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data.



**Table 10. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE															State: NORTH CAROLINA					Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****													
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Over all	Low	Mod	Mid	Upp									
Full-Scope Review:																								
Greensboro-High Point	1,049	10.75	19.32	8.37	18.43	18.59	23.23	21.85	39.02	51.20	3.40	3.50	3.03	3.29	3.60									
Raleigh-Cary	1,905	19.52	19.58	7.50	18.24	20.04	23.50	22.74	38.68	49.72	2.91	3.25	3.45	2.31	2.97									
Limited-Scope Review:																								
Asheville	670	6.86	18.01	5.83	19.26	17.67	23.76	17.15	38.96	59.35	1.65	1.09	1.43	1.31	1.93									
Burlington	127	1.30	18.81	18.35	18.16	23.85	23.65	22.94	39.38	34.86	2.86	6.14	5.59	3.42	1.26									
Durham	683	7.00	21.15	6.97	17.67	15.31	21.48	20.07	39.70	57.65	3.15	2.50	3.91	2.87	3.12									
Fayetteville	241	2.47	19.32	5.53	18.02	14.07	23.43	24.62	39.22	55.78	2.32	2.56	1.89	2.30	2.42									
Goldsboro	44	0.45	18.92	0.00	19.11	16.22	23.15	21.62	38.82	62.16	1.14	0.00	0.43	1.58	1.29									
Greenville	233	2.39	23.33	6.80	16.32	13.59	19.71	13.11	40.63	66.50	3.30	2.94	3.81	2.33	3.53									
Hickory-Lenoir-Morganton	310	3.18	17.58	7.39	19.21	13.62	24.99	20.23	38.22	58.75	1.96	1.23	1.60	1.71	2.37									
Jacksonville	240	2.46	17.36	4.13	19.59	12.84	24.25	21.56	38.80	61.47	4.18	1.59	5.73	2.94	4.51									
Wilmington	1,095	11.22	20.49	3.98	18.06	14.76	22.04	15.60	39.41	65.65	3.55	3.54	2.54	2.75	4.06									
Winston-Salem	585	5.99	19.32	4.56	18.45	19.05	23.31	18.25	38.92	58.13	2.77	1.86	2.87	1.80	3.48									
North Carolina Non-MSA	2,578	26.41	18.22	2.87	17.33	11.03	22.38	17.42	42.08	68.68	3.62	2.58	3.37	2.80	4.03									

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 13.22% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES		State: NORTH CAROLINA			Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses **	% BANK Loans***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Greensboro-High Point	3,990	10.82	66.12	52.33	96.79	1.78	1.43	8.48	11.52
Raleigh-Cary	7,083	19.20	64.31	50.20	97.12	1.33	1.55	8.35	10.85
Limited-Scope Review:									
Asheville	3,176	8.61	65.76	47.67	98.05	0.50	1.45	9.07	10.95
Burlington	621	1.68	66.56	51.53	99.03	0.00	0.97	8.15	10.59
Durham	2,607	7.07	65.67	50.52	97.62	1.11	1.27	8.01	10.07
Fayetteville	1,288	3.49	60.02	52.56	96.58	1.55	1.86	8.79	11.63
Goldsboro	420	1.14	61.93	52.62	98.81	0.48	0.72	7.27	9.15
Greenville	805	2.18	62.30	54.78	96.02	2.24	1.74	8.62	10.88
Hickory-Lenoir-Morganton	1,565	4.24	64.41	47.41	98.34	0.89	0.76	7.30	8.13
Jacksonville	829	2.25	53.81	53.08	97.71	1.45	0.84	13.14	17.50
Wilmington	3,434	9.31	61.65	50.76	98.14	0.99	0.87	10.68	13.82
Winston-Salem	2,018	5.47	66.50	49.41	98.56	0.45	0.99	7.52	10.17
North Carolina Non-MSA	9,046	24.53	64.01	50.18	97.82	1.12	1.06	9.05	11.00

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

(\*\*) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2008).

(\*\*\*) 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 42.32% of small loans to businesses originated/purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS		State: NORTH CAROLINA			Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Greensboro-High Point	22	5.41	97.45	68.18	95.45	0.00	4.55	3.89	3.50
Raleigh-Cary	32	7.86	95.38	59.38	100.00	0.00	0.00	3.31	1.62
Limited-Scope Review:									
Asheville	22	5.41	96.87	81.82	100.00	0.00	0.00	10.53	10.11
Burlington	4	0.98	99.25	100.00	100.00	0.00	0.00	10.34	12.00
Durham	26	6.39	96.08	76.92	96.15	0.00	3.85	8.82	8.70
Fayetteville	11	2.70	96.88	63.64	100.00	0.00	0.00	10.64	6.06
Goldsboro	18	4.42	95.14	72.22	83.33	0.00	16.67	3.29	2.06
Greenville	39	9.58	94.80	58.97	69.23	15.38	15.38	15.92	14.88
Hickory-Lenoir-Morganton	13	3.19	97.89	69.23	92.31	7.69	0.00	6.74	4.41
Jacksonville	12	2.95	97.39	66.67	100.00	0.00	0.00	11.36	9.68
Wilmington	25	6.14	95.31	36.00	76.00	20.00	4.00	13.27	5.71
Winston-Salem	12	2.95	98.01	41.67	100.00	0.00	0.00	3.70	1.10
North Carolina Non-MSA	171	42.01	96.43	49.71	91.23	5.26	3.51	6.50	4.18

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

(\*\*) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2008).

(\*\*\*) 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 38.82% of small loans to farms originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 13. Qualified Investments**

QUALIFIED INVESTMENTS		State: NORTH CAROLINA				Evaluation Period: January 1, 2007 To March 31, 2009			
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Greensboro-High Point	8	2,503	56	6,247	64	8,750	5.57	1	19
Raleigh-Cary	18	8,896	72	7,322	90	16,218	10.31	1	17
Limited-Scope Review:									
Asheville	7	5,999	36	2,130	43	8,129	5.17	0	0
Burlington	0	0	18	597	18	597	0.38	0	0
Durham	9	15,640	43	24,187	52	39,827	25.33	3	3,914
Fayetteville	3	2,273	10	4,049	13	6,321	4.02	2	313
Goldsboro	1	526	7	392	8	918	0.58	1	22
Greenville	3	2,296	21	791	24	3,087	1.96	0	0
Hickory-Lenoir-Morganton	3	1,040	9	311	12	1,351	0.86	0	0
Jacksonville	1	183	11	5,510	12	5,694	3.62	1	158
Wilmington	0	0	26	8,772	26	8,772	5.58	2	1,747
Winston-Salem	5	9,007	35	2,277	40	11,283	7.18	0	0
North Carolina Non-MSA	13	5,871	45	10,048	58	15,919	10.12	1	14
Statewide Assessed***	0	0	15	202	15	202	0.13	0	0
Statewide Non-Assessed***	24	18,491	21	11,674	45	30,166	19.19	3	1,948

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

(\*\*) "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

(\*\*\*) "Statewide Assessed" means statewide investments with potential benefit to one or more AA. "Statewide Non-Assessed" means statewide investments with no potential benefit to one or more AA.

**Table 14. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				State: NORTH CAROLINA				Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in MSA/AA	# of BANK Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Open- ings	# of Branc h Clos- ings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	Mo d	Mi d	Up p	Low	Mod	Mid	Upp
Full-Scope Review:																	
Greensboro-High Point	14.71	20	13.42	5.00	25.00	45.00	25.00	1	0	0	0	1	0	4.49	17.33	52.94	25.25
Raleigh-Cary	17.54	21	14.09	0.00	9.52	52.38	38.10	2	1	0	0	0	1	4.19	21.12	51.42	23.27
Limited-Scope Review:																	
Asheville	7.72	9	6.04	0.00	33.33	55.56	11.11	0	0	0	0	0	0	1.22	7.96	80.16	10.66
Burlington	2.34	3	2.01	0.00	33.33	66.67	0.00	0	0	0	0	0	0	0.00	14.51	73.97	11.52
Durham	10.51	10	6.71	0.00	20.00	50.00	30.00	0	0	0	0	0	0	10.70	15.26	45.24	28.80
Fayetteville	4.09	7	4.70	14.29	14.29	71.43	0.00	0	0	0	0	0	0	2.14	18.37	62.98	16.50
Goldsboro	0.76	3	2.01	0.00	0.00	66.67	33.33	0	0	0	0	0	0	2.71	21.14	60.29	15.86
Greenville	3.32	5	3.36	0.00	20.00	40.00	40.00	0	0	0	0	0	0	3.40	12.81	52.40	31.39
Hickory-Lenoir-Morganton	1.65	4	2.68	0.00	0.00	50.00	50.00	0	0	0	0	0	0	0.00	9.25	84.46	6.29
Jacksonville	2.52	4	2.68	0.00	0.00	75.00	25.00	0	0	0	0	0	0	0.83	10.46	66.38	22.32
Wilmington	8.74	13	8.72	7.69	30.77	46.15	15.38	0	0	0	0	0	0	3.28	23.01	55.62	18.08
Winston-Salem	5.55	11	7.38	9.09	9.09	72.73	9.09	1	0	0	0	1	0	3.19	17.56	53.32	25.93
North Carolina Non-MSA	20.53	39	26.17	0.00	15.38	46.15	38.46	1	0	0	0	0	1	0.86	8.95	69.73	20.46

**Table 1. Lending Volume**

LENDING VOLUME		State: OKLAHOMA				Evaluation Period: January 1, 2007 To March 31, 2009						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Tulsa	39.48	3,517	420,760	4,515	76,961	36	394	0	0	8,068	498,115	56.08
Limited-Scope Review:												
Lawton	2.04	83	6,909	331	2,581	3	13	0	0	417	9,503	0.55
Oklahoma City	51.60	4,983	604,650	5,508	85,889	55	664	0	0	10,546	691,203	32.99
Oklahoma Non-MSA	6.88	487	42,338	876	13,752	44	1,166	0	0	1,407	57,256	10.39

(\*) Loan Data as of March 31, 2009. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*) The evaluation period for Community Development Loans is January 1, 2007 to March 31, 2009

(\*\*\*) Deposit data as of June 30, 2008. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*\*\*) "Statewide Assessed" means statewide loans with potential benefit to one or more AA.. "Statewide Non-Assessed" means statewide loans with no potential benefit to one or more AA.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		State: OKLAHOMA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full-Scope Review:																
Tulsa	2,537	37.53	0.92	0.79	20.83	11.94	47.41	41.98	30.84	45.29	6.39	10.83	6.62	6.46	6.25	
Limited-Scope Review:																
Lawton	47	0.70	1.57	0.00	15.78	27.66	64.80	63.83	17.86	8.51	0.98	0.00	1.56	0.97	0.53	
Oklahoma City	3,860	57.10	1.79	1.53	21.81	17.88	41.22	38.45	35.17	42.15	6.42	11.01	8.41	6.65	5.48	
Oklahoma Non-MSA	316	4.67	0.00	0.00	11.91	9.18	65.78	64.24	22.30	26.58	4.56	0.00	4.74	4.62	4.39	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT			State: OKLAHOMA				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Tulsa	135	39.47	0.92	1.48	20.83	11.85	47.41	42.22	30.84	44.44	2.43	5.00	1.68	2.28	3.01	
Limited-Scope Review:																
Lawton	11	3.22	1.57	0.00	15.78	27.27	64.80	54.55	17.86	18.18	1.40	0.00	2.90	1.26	0.96	
Oklahoma City	161	47.08	1.79	1.86	21.81	35.40	41.22	27.95	35.17	34.78	1.94	2.86	3.96	1.23	1.65	
Oklahoma Non-MSA	35	10.23	0.00	0.00	11.91	14.29	65.78	57.14	22.30	28.57	2.30	0.00	2.11	2.27	2.55	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.



**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE		State: OKLAHOMA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% 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-Scope Review:																
Tulsa	844	42.93	0.92	0.71	20.83	16.23	47.41	39.10	30.84	43.96	3.90	5.05	4.72	3.50	4.01	
Limited-Scope Review:																
Lawton	25	1.27	1.57	0.00	15.78	4.00	64.80	72.00	17.86	24.00	0.75	0.00	0.39	0.96	0.34	
Oklahoma City	961	48.88	1.79	0.83	21.81	16.96	41.22	32.36	35.17	49.84	2.27	1.38	2.65	2.04	2.36	
Oklahoma Non-MSA	136	6.92	0.00	0.00	11.91	6.62	65.78	73.53	22.30	19.85	3.57	0.00	2.75	3.98	2.75	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 5. Geographic Distribution of Multi-family Loans**

Geographic Distribution: MULTI-FAMILY		State: OKLAHOMA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Multi-family Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans						
Full-Scope Review:																
Tulsa	1	50.00	3.48	0.00	25.20	100.00	41.27	0.00	30.05	0.00	0.00	0.00	0.00	0.00	0.00	
Limited-Scope Review:																
Lawton	0	0.00	3.66	0.00	23.17	0.00	56.90	0.00	16.27	0.00	0.00	0.00	0.00	0.00	0.00	
Oklahoma City	1	50.00	4.59	0.00	36.75	100.00	36.22	0.00	22.44	0.00	0.67	0.00	1.96	0.00	0.00	
Oklahoma Non-MSA	0	0.00	0.00	0.00	17.57	0.00	57.43	0.00	25.01	0.00	0.00	0.00	0.00	0.00	0.00	

(\*) Multi-family loans originated and purchased in the MSA/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 housing units in a particular geography divided by the number of multi-family housing units in the area based on 2000 Census information.

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES												State: OKLAHOMA		Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***							
	#	% of Total*	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Full-Scope Review:																		
Tulsa	4,515	40.20	0.96	0.82	25.65	22.28	42.50	36.43	30.89	40.47	7.43	7.67	9.05	7.43	6.81			
Limited-Scope Review:																		
Lawton	331	2.95	9.88	10.88	25.74	30.51	53.09	41.99	11.30	16.62	6.90	5.78	8.87	6.64	4.25			
Oklahoma City	5,508	49.05	4.09	3.09	23.32	20.75	39.76	33.57	32.84	42.59	7.00	6.41	7.93	6.90	6.63			
Oklahoma Non-MSA	876	7.80	0.00	0.00	14.82	13.93	68.08	61.19	17.10	24.89	8.03	0.00	10.98	7.69	6.66			

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS			State: OKLAHOMA				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans						
Full-Scope Review:																
Tulsa	36	26.09	0.41	0.00	23.87	27.78	47.48	47.22	28.24	25.00	3.87	0.00	5.56	3.35	3.23	
Limited-Scope Review:																
Lawton	3	2.17	4.95	0.00	15.77	33.33	66.67	33.33	12.61	33.33	0.52	0.00	0.00	0.65	0.00	
Oklahoma City	55	39.86	1.74	0.00	15.96	9.09	46.55	52.73	35.75	38.18	4.15	0.00	1.60	5.17	5.04	
Oklahoma Non-MSA	44	31.88	0.00	0.00	7.35	2.27	76.16	81.82	16.49	15.91	8.25	0.00	0.00	8.84	6.45	

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE			State: OKLAHOMA				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Tulsa	2,537	37.53	19.97	10.34	18.37	33.50	21.62	19.38	40.05	36.78	6.83	9.72	11.09	5.71	5.34	
Limited-Scope Review:																
Lawton	47	0.70	20.53	11.11	17.07	17.78	22.19	20.00	40.21	51.11	1.08	2.65	1.19	0.59	1.24	
Oklahoma City	3,860	57.10	20.04	14.95	18.19	29.89	21.66	20.58	40.11	34.58	7.06	12.38	10.89	5.47	5.32	
Oklahoma Non-MSA	316	4.67	19.76	6.71	17.46	23.96	21.13	25.56	41.66	43.77	5.34	3.13	6.99	4.85	5.31	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 2.31% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		State: OKLAHOMA				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp
	#	% of Total*	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***					
Full-Scope Review:															
Tulsa	135	39.47	19.97	7.20	18.37	18.40	21.62	17.60	40.05	56.80	2.46	1.30	2.26	1.04	3.44
Limited-Scope Review:															
Lawton	11	3.22	20.53	0.00	17.07	18.18	22.19	45.45	40.21	36.36	1.48	0.00	2.41	3.25	0.43
Oklahoma City	161	47.08	20.04	10.46	18.19	21.57	21.66	22.22	40.11	45.75	2.00	2.41	1.86	1.89	2.03
Oklahoma Non-MSA	35	10.23	19.76	6.06	17.46	21.21	21.13	27.27	41.66	45.45	2.27	3.45	1.60	3.70	1.59

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available 5.85% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 10. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE		State: OKLAHOMA					Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****					
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Over all	Low	Mod	Mid	Upp	
Full-Scope Review:																
Tulsa	844	42.93	19.97	6.50	18.37	22.55	21.62	20.03	40.05	50.93	3.99	3.13	5.54	2.90	4.12	
Limited-Scope Review:																
Lawton	25	1.27	20.53	0.00	17.07	35.00	22.19	30.00	40.21	35.00	0.60	0.00	1.53	1.49	0.00	
Oklahoma City	961	48.88	20.04	8.87	18.19	15.95	21.66	25.78	40.11	49.40	2.19	2.11	2.07	2.07	2.30	
Oklahoma Non-MSA	136	6.92	19.76	6.40	17.46	21.60	21.13	19.20	41.66	52.80	3.59	3.17	4.32	3.88	3.36	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 11.85% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES		State: OKLAHOMA		Evaluation Period: January 1, 2007 To March 31, 2009					
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses**	% BANK Loans***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Tulsa	4,515	40.20	58.21	50.54	97.34	1.71	0.95	7.43	10.47
Limited-Scope Review:									
Lawton	331	2.95	53.38	50.76	100.00	0.00	0.00	6.90	7.52
Oklahoma City	5,508	49.05	57.59	48.15	97.66	1.40	0.94	7.00	10.03
Oklahoma Non-MSA	876	7.80	49.70	50.00	97.49	1.60	0.91	8.03	10.85

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

(\*\*) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2008).

(\*\*\*) 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 43.41% of small loans to businesses originated/purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Business Data US&PR.



**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS		State: OKLAHOMA			Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Tulsa	36	26.09	96.45	55.56	100.00	0.00	0.00	3.87	3.30
Limited-Scope Review:									
Lawton	3	2.17	98.20	33.33	100.00	0.00	0.00	0.52	0.00
Oklahoma City	55	39.86	95.84	61.82	98.18	1.82	0.00	4.15	3.04
Oklahoma Non-MSA	44	31.88	97.30	45.45	90.91	9.09	0.00	8.25	3.44

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

(\*\*) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2008).

(\*\*\*) 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 42.03% of small loans to farms originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 13. Qualified Investments**

QUALIFIED INVESTMENTS		State: OKLAHOMA				Evaluation Period: January 1, 2007 To March 31, 2009			
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Tulsa	5	4,335	41	17,653	46	21,989	40.79	3	11,024
Limited-Scope Review:									
Lawton	0	0	5	132	5	132	0.25	1	1
Oklahoma City	2	1,178	55	6,073	57	7,252	13.45	1	177
Oklahoma Non-MSA	0	0	31	221	31	221	0.41	0	0
Statewide Assessed***	0	0	9	214	9	214	0.40	0	0
Statewide Non-Assessed***	4	5,214	17	18,888	21	24,102	44.71	4	1,233

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

(\*\*) "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

(\*\*\*) "Statewide Assessed" means statewide investments with potential benefit to one or more AA. "Statewide Non-Assessed" means statewide investments with no potential benefit to one or more AA.

**Table 14. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				State: OKLAHOMA				Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in MSA/AA	# of BANK Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	Mo d	Mi d	Up p	Low	Mod	Mid	Upp
Full-Scope Review:																	
Tulsa	56.08	17	38.64	0.00	29.41	47.06	23.53	0	1	0	0	0	-1	1.78	24.53	45.74	27.94
Limited-Scope Review:																	
Lawton	0.55	1	2.27	0.00	0.00	100.00	0.00	0	0	0	0	0	0	2.18	17.78	66.40	13.63
Oklahoma City	32.99	19	43.18	5.26	15.79	36.84	42.11	0	0	0	0	0	0	3.59	27.44	39.23	29.74
Oklahoma Non-MSA	10.39	7	15.91	0.00	0.00	85.71	14.29	0	0	0	0	0	0	0.00	13.18	67.38	19.44

**Table 1. Lending Volume**

LENDING VOLUME		State: OREGON				Evaluation Period: January 1, 2007 To March 31, 2009						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Oregon Non-MSA	41.27	1,889	317,826	5,240	69,793	212	2,966	2	67	7,343	390,652	53.90
Limited-Scope Review:												
Bend	14.28	568	177,973	1,932	31,128	38	461	3	1,420	2,541	210,982	10.03
Corvallis	3.63	153	33,727	485	7,123	8	80	0	0	646	40,930	3.90
Eugene-Springfield	13.30	507	105,158	1,819	30,207	34	301	6	2,163	2,366	137,829	10.15
Medford	11.69	495	115,992	1,549	20,903	33	1,180	2	392	2,079	138,467	10.62
Salem	15.83	738	127,910	1,977	22,070	89	3,422	13	1,021	2,817	154,423	11.40

(\*) Loan data as of March 31, 2009. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*) The evaluation period for Community Development Loans is January 1, 2007 to March 31, 2009

(\*\*\*) Deposit data as of June 30, 2008. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*\*\*) "Statewide Assessed" means statewide loans with potential benefit to one or more AA.. "Statewide Non-Assessed" means statewide loans with no potential benefit to one or more AA.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		State: OREGON					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full-Scope Review:																
Oregon Non-MSA	841	43.06	0.00	0.00	7.95	6.42	74.04	76.58	18.01	17.00	3.77	0.00	3.88	3.94	3.12	
Limited-Scope Review:																
Bend	260	13.31	0.00	0.00	18.64	15.77	48.92	40.38	32.44	43.85	3.15	0.00	3.27	2.45	4.16	
Corvallis	76	3.89	0.00	0.00	26.55	25.00	28.42	23.68	45.02	51.32	2.85	0.00	1.84	3.55	3.32	
Eugene-Springfield	228	11.67	0.53	0.00	10.64	10.53	65.10	56.58	23.73	32.89	1.85	0.00	1.73	1.60	2.61	
Medford	177	9.06	0.31	0.56	15.60	18.08	56.76	48.02	27.33	33.33	2.56	11.11	2.19	2.28	3.51	
Salem	371	19.00	0.09	0.00	14.36	14.02	59.70	57.95	25.85	28.03	2.94	0.00	2.96	2.92	3.01	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT			State: OREGON				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Oregon Non-MSA	190	52.34	0.00	0.00	7.95	4.21	74.04	77.89	18.01	17.89	4.68	0.00	2.69	4.95	4.38	
Limited-Scope Review:																
Bend	34	9.37	0.00	0.00	18.64	23.53	48.92	50.00	32.44	26.47	3.46	0.00	3.13	3.82	3.21	
Corvallis	11	3.03	0.00	0.00	26.55	9.09	28.42	63.64	45.02	27.27	4.69	0.00	0.00	11.32	3.16	
Eugene-Springfield	37	10.19	0.53	2.70	10.64	2.70	65.10	56.76	23.73	37.84	2.84	0.00	1.03	2.60	4.50	
Medford	38	10.47	0.31	0.00	15.60	18.42	56.76	47.37	27.33	34.21	4.21	0.00	5.00	3.39	5.52	
Salem	53	14.60	0.09	0.00	14.36	13.21	59.70	58.49	25.85	28.30	2.92	0.00	3.41	2.92	2.63	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE												State: OREGON		Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***							
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Full-Scope Review:																		
Oregon Non-MSA	858	42.22	0.00	0.00	7.95	6.99	74.04	75.87	18.01	17.13	2.28	0.00	1.97	2.39	1.98			
Limited-Scope Review:																		
Bend	274	13.48	0.00	0.00	18.64	14.23	48.92	40.15	32.44	45.62	1.84	0.00	1.32	1.55	2.60			
Corvallis	66	3.25	0.00	0.00	26.55	37.88	28.42	24.24	45.02	37.88	2.34	0.00	3.86	1.88	1.62			
Eugene-Springfield	242	11.91	0.53	1.24	10.64	12.81	65.10	65.70	23.73	20.25	1.25	2.50	1.57	1.33	0.84			
Medford	280	13.78	0.31	0.71	15.60	11.79	56.76	49.64	27.33	37.86	1.89	6.67	1.66	1.84	2.15			
Salem	312	15.35	0.09	0.64	14.36	11.54	59.70	61.54	25.85	26.28	1.71	15.38	1.35	1.80	1.68			

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 5. Geographic Distribution of Multi-family Loans**

Geographic Distribution: MULTI-FAMILY		State: OREGON					Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Total Multi-family Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***					
	#	% of Total*	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full-Scope Review:																
Oregon Non-MSA	0	0.00	0.00	0.00	11.92	0.00	73.14	0.00	14.94	0.00	0	0.00	0.00	0.00	0.00	
Limited-Scope Review:																
Bend	0	0.00	0.00	0.00	27.32	0.00	57.45	0.00	15.23	0.00	0	0.00	0.00	0.00	0.00	
Corvallis	0	0.00	0.00	0.00	69.50	0.00	11.08	0.00	19.41	0.00	0	0.00	0.00	0.00	0.00	
Eugene-Springfield	0	0.00	14.02	0.00	28.02	0.00	42.14	0.00	15.82	0.00	0	0.00	0.00	0.00	0.00	
Medford	0	0.00	4.18	0.00	38.22	0.00	32.71	0.00	24.89	0.00	0	0.00	0.00	0.00	0.00	
Salem	2	100.00	0.46	0.00	40.27	50.00	41.61	0.00	17.66	50.00	0	0.00	0.00	0.00	0.00	

(\*) Multi-family loans originated and purchased in the MSA/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 housing units in a particular geography divided by the number of multi-family housing units in the area based on 2000 Census information.

(\*\*\*) Based on 2008 Peer Mortgage Data



**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES												State: OREGON		Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***							
	#	% of Total*	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Full-Scope Review:																		
Oregon Non-MSA	5,240	40.30	0.00	0.00	10.73	11.15	73.05	69.52	16.22	19.33	9.35	0.00	11.69	9.24	7.68			
Limited-Scope Review:																		
Bend	1,932	14.86	0.00	0.00	23.68	19.67	44.96	42.13	31.36	38.20	8.60	0.00	9.31	8.58	8.29			
Corvallis	485	3.73	0.00	0.00	47.76	42.27	24.18	27.63	28.06	30.10	7.33	0.00	7.73	8.33	6.35			
Eugene-Springfield	1,819	13.99	4.73	3.85	18.05	20.18	56.64	55.47	20.57	20.51	6.24	7.00	8.69	6.12	4.62			
Medford	1,549	11.91	6.17	5.04	24.58	25.76	48.83	42.87	20.43	26.34	6.46	8.36	8.67	5.58	5.95			
Salem	1,977	15.21	0.26	0.00	23.23	21.29	58.39	55.34	18.12	23.37	7.58	0.00	8.92	7.81	6.13			

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS			State: OREGON				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans						
Full-Scope Review:																
Oregon Non-MSA	212	51.21	0.00	0.00	7.22	4.72	75.52	78.30	17.26	16.98	7.64	0.00	9.09	8.00	6.09	
Limited-Scope Review:																
Bend	38	9.18	0.00	0.00	15.41	5.26	49.33	39.47	35.26	55.26	15.54	0.00	9.52	9.84	25.86	
Corvallis	8	1.93	0.00	0.00	27.49	0.00	51.46	75.00	21.05	25.00	9.72	0.00	0.00	16.22	7.69	
Eugene-Springfield	34	8.21	1.20	0.00	10.41	2.94	68.85	76.47	19.54	20.59	7.37	0.00	11.11	9.52	2.44	
Medford	33	7.97	2.00	0.00	18.33	6.06	57.48	66.67	22.19	27.27	8.38	0.00	3.85	11.11	8.82	
Salem	89	21.50	0.00	0.00	9.14	8.99	73.20	76.40	17.65	14.61	7.65	0.00	17.39	7.94	6.82	

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		State: OREGON					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Oregon Non-MSA	841	43.06	19.16	2.16	18.43	11.58	22.68	22.26	39.72	63.99	3.84	2.90	3.40	3.00	4.26	
Limited-Scope Review:																
Bend	260	13.31	17.37	2.00	20.54	6.00	22.66	15.50	39.43	76.50	2.52	2.78	1.65	1.08	3.05	
Corvallis	76	3.89	19.62	3.03	18.42	18.18	22.30	18.18	39.65	60.61	2.59	0.00	2.63	1.84	3.21	
Eugene-Springfield	228	11.67	19.02	1.05	18.57	12.11	22.91	25.79	39.49	61.05	1.64	0.69	1.20	1.26	1.96	
Medford	177	9.06	19.34	0.69	18.89	9.66	21.45	23.45	40.32	66.21	2.11	0.00	1.33	1.74	2.50	
Salem	371	19.00	18.49	2.44	18.97	19.21	23.62	25.61	38.92	52.74	2.80	2.99	2.49	2.46	3.10	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 12.19% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT			State: OREGON				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Oregon Non-MSA	190	52.34	19.16	4.52	18.43	13.56	22.68	23.16	39.72	58.76	4.47	2.78	3.88	3.60	5.07	
Limited-Scope Review:																
Bend	34	9.37	17.37	10.00	20.54	10.00	22.66	33.33	39.43	46.67	3.26	8.82	0.99	4.07	2.93	
Corvallis	11	3.03	19.62	0.00	18.42	36.36	22.30	0.00	39.65	63.64	4.81	0.00	6.25	2.13	6.06	
Eugene-Springfield	37	10.19	19.02	6.06	18.57	9.09	22.91	30.30	39.49	54.55	2.56	2.38	1.89	2.58	2.73	
Medford	38	10.47	19.34	13.33	18.89	23.33	21.45	23.33	40.32	40.00	3.04	0.00	5.95	3.23	2.45	
Salem	53	14.60	18.49	8.33	18.97	12.50	23.62	25.00	38.92	54.17	2.83	4.55	1.27	1.90	3.68	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 9.37% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data

**Table 10. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE		State: OREGON					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Oregon Non-MSA	858	42.22	19.16	2.89	18.43	10.04	22.68	22.28	39.72	64.79	2.09	2.41	1.86	1.58	2.33	
Limited-Scope Review:																
Bend	274	13.48	17.37	4.90	20.54	7.35	22.66	18.14	39.43	69.61	1.33	0.56	1.13	1.01	1.52	
Corvallis	66	3.25	19.62	7.84	18.42	13.73	22.30	23.53	39.65	54.90	1.85	2.74	1.14	0.97	2.60	
Eugene-Springfield	242	11.91	19.02	3.91	18.57	13.41	22.91	21.23	39.49	61.45	0.84	1.07	1.12	0.71	0.82	
Medford	280	13.78	19.34	2.31	18.89	8.33	21.45	18.98	40.32	70.37	1.19	1.53	1.14	0.53	1.47	
Salem	312	15.35	18.49	2.12	18.97	16.95	23.62	25.42	38.92	55.51	1.36	1.02	0.78	1.35	1.57	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 20.62% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES			State: OREGON		Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses**	% BANK Loans***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Oregon Non-MSA	5,240	40.30	65.61	52.52	98.65	0.55	0.80	9.35	11.39
Limited-Scope Review:									
Bend	1,932	14.86	67.07	53.52	98.50	0.52	0.98	8.60	10.02
Corvallis	485	3.73	66.04	52.37	97.94	1.03	1.03	7.33	9.13
Eugene-Springfield	1,819	13.99	66.17	50.03	98.13	0.60	1.26	6.24	7.67
Medford	1,549	11.91	67.18	51.90	98.97	0.19	0.84	6.46	8.78
Salem	1,977	15.21	65.46	49.17	99.19	0.46	0.35	7.58	8.73

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

(\*\*) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2008).

(\*\*\*) 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 41.03% of small loans to businesses originated/purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS			State: OREGON		Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Oregon Non-MSA	212	51.21	95.42	58.96	99.06	0.00	0.94	7.64	6.42
Limited-Scope Review:									
Bend	38	9.18	96.89	52.63	100.00	0.00	0.00	15.54	10.19
Corvallis	8	1.93	96.20	75.00	100.00	0.00	0.00	9.72	10.17
Eugene-Springfield	34	8.21	95.96	55.88	100.00	0.00	0.00	7.37	5.26
Medford	33	7.97	96.13	36.36	90.91	3.03	6.06	8.38	4.72
Salem	89	21.50	92.52	44.94	87.64	8.99	3.37	7.65	5.82

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

(\*\*) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2008).

(\*\*\*) 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 39.37% of small loans to farms originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 13. Qualified Investments**

QUALIFIED INVESTMENTS		State: OREGON				Evaluation Period: January 1, 2007 To March 31, 2009			
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Oregon Non-MSA	10	4,794	41	4,634	51	9,428	26.18	2	278
Limited-Scope Review:									
Bend	0	0	9	663	9	663	1.84	1	6
Corvallis	0	0	7	213	7	213	0.59	0	0
Eugene-Springfield	4	1,319	20	721	24	2,040	5.66	0	0
Medford	0	0	8	1,378	8	1,378	3.83	0	0
Salem	2	1,851	8	2,543	10	4,394	12.20	0	0
Statewide Assessed***	0	0	4	20	4	20	0.06	0	0
Statewide Non-Assessed***	3	17,842	8	31	11	17,873	49.63	0	0

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

(\*\*) "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

(\*\*\*) "Statewide Assessed" means statewide investments with potential benefit to one or more AA.. "Statewide Non-Assessed" means statewide investments with no potential benefit to one or more AA.



**Table 14. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS		State: OREGON							Evaluation Period: January 1, 2007 To March 31, 2009								
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in MSA/AA	# of BANK Branch es	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branc h Open- ings	# of Branc h Clos- ings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	Mo d	Mid	Up p	Low	Mod	Mid	Upp
Full-Scope Review:																	
Oregon Non-MSA	53.90	21	58.33	0.00	19.05	71.43	9.52	0	0	0	0	0	0	0.00	8.95	74.24	16.81
Limited-Scope Review:																	
Bend	10.03	3	8.33	0.00	66.67	33.33	0.00	0	0	0	0	0	0	0.00	21.19	49.23	29.58
Corvallis	3.90	1	2.78	0.00	100.00	0.00	0.00	0	0	0	0	0	0	0.00	43.47	23.14	33.39
Eugene-Springfield	10.15	4	11.11	0.00	50.00	50.00	0.00	1	0	0	1	0	0	2.90	14.69	61.85	20.56
Medford	10.62	3	8.33	33.33	33.33	33.33	0.00	0	0	0	0	0	0	1.16	22.53	52.66	23.65
Salem	11.40	4	11.11	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0.98	21.38	56.75	20.89

**Table 1. Lending Volume**

LENDING VOLUME		State: PENNSYLVANIA				Evaluation Period: January 1, 2007 To March 31, 2009						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Scranton--Wilkes-Barre	39.35	845	92,113	2,598	30,378	11	80	0	0	3,454	122,571	79.58
Limited-Scope Review:												
Lancaster	29.46	349	49,280	2,198	19,217	39	447	0	0	2,586	68,944	9.90
Reading	22.99	423	49,887	1,575	13,805	20	121	0	0	2,018	63,813	6.54
Pennsylvania Non-MSA	8.19	203	15,645	509	4,152	7	34	0	0	719	19,831	3.98

(\*) Loan data as of March 31, 2009. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*) The evaluation period for Community Development Loans is January 1, 2007 to March 31, 2009

(\*\*\*) Deposit data as of June 30, 2008. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*\*\*) "Statewide Assessed" means statewide loans with potential benefit to one or more AA.. "Statewide Non-Assessed" means statewide loans with no potential benefit to one or more AA.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		State: PENNSYLVANIA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Scranton--Wilkes-Barre	513	47.68	0.03	0.00	7.89	11.11	74.88	62.38	17.20	26.51	4.13	0.00	5.56	3.79	4.57	
Limited-Scope Review:																
Lancaster	203	18.87	1.17	3.94	6.39	13.79	81.91	62.56	10.53	19.70	1.25	3.02	1.82	1.02	2.10	
Reading	232	21.56	3.01	8.62	10.08	25.86	70.43	50.00	16.49	15.52	1.89	4.15	4.03	1.51	1.32	
Pennsylvania Non-MSA	128	11.90	0.00	0.00	13.06	14.06	75.64	78.13	11.30	7.81	5.54	0.00	7.89	5.64	3.36	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT		State: PENNSYLVANIA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Scranton--Wilkes-Barre	81	49.09	0.03	0.00	7.89	14.81	74.88	64.20	17.20	20.99	1.87	0.00	3.04	1.72	2.03	
Limited-Scope Review:																
Lancaster	27	16.36	1.17	3.70	6.39	18.52	81.91	70.37	10.53	7.41	0.71	3.23	2.58	0.61	0.36	
Reading	43	26.06	3.01	16.28	10.08	27.91	70.43	48.84	16.49	6.98	1.40	6.52	4.40	0.98	0.42	
Pennsylvania Non-MSA	14	8.48	0.00	0.00	13.06	7.14	75.64	78.57	11.30	14.29	1.70	0.00	1.27	1.69	2.20	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE		State: PENNSYLVANIA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% 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-Scope Review:																
Scranton--Wilkes-Barre	251	43.35	0.03	0.00	7.89	11.16	74.88	72.51	17.20	16.33	1.73	0.00	2.75	1.72	1.35	
Limited-Scope Review:																
Lancaster	119	20.55	1.17	2.52	6.39	7.56	81.91	74.79	10.53	15.13	0.67	0.97	0.83	0.62	0.88	
Reading	148	25.56	3.01	4.73	10.08	17.57	70.43	60.81	16.49	16.89	1.19	2.86	3.19	1.00	0.92	
Pennsylvania Non-MSA	61	10.54	0.00	0.00	13.06	9.84	75.64	75.41	11.30	14.75	2.20	0.00	1.27	2.26	2.35	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES															State: PENNSYLVANIA					Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***													
	#	% of Total*	% of Business es**	% BANK Loans	% of Business es**	% BANK Loans	% of Business es**	% BANK Loans	% of Business es**	% BANK Loans	Over all	Low	Mod	Mid	Upp									
Full-Scope Review:																								
Scranton--Wilkes-Barre	2,598	37.76	3.37	1.62	10.35	10.16	69.63	65.40	16.65	22.83	6.64	4.18	8.21	6.60	6.51									
Limited-Scope Review:																								
Lancaster	2,198	31.95	3.97	2.64	7.82	7.55	77.68	74.70	10.52	15.10	6.67	8.25	8.00	6.28	6.67									
Reading	1,575	22.89	8.95	4.83	8.18	5.40	64.61	68.13	18.26	21.65	6.37	7.13	8.14	6.18	5.86									
Pennsylvania Non-MSA	509	7.40	0.00	0.00	16.14	10.61	70.89	69.16	12.97	20.24	6.57	0.00	6.52	6.64	6.48									

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS		State: PENNSYLVANIA					Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***					
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Over all	Low	Mod	Mid	Upp	
Full-Scope Review:																
Scranton--Wilkes-Barre	11	14.29	0.13	0.00	3.56	9.09	71.28	72.73	25.03	18.18	3.90	0.00	0.00	6.38	0.00	
Limited-Scope Review:																
Lancaster	39	50.65	0.34	0.00	1.72	2.56	94.15	97.44	3.78	0.00	1.28	0.00	0.00	1.38	0.00	
Reading	20	25.97	0.76	0.00	1.14	0.00	87.30	90.00	10.81	10.00	2.00	0.00	0.00	1.84	5.26	
Pennsylvania Non-MSA	7	9.09	0.00	0.00	2.17	0.00	74.73	71.43	23.10	28.57	5.00	0.00	0.00	4.62	6.67	

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		State: PENNSYLVANIA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Scranton--Wilkes-Barre	513	47.68	19.02	12.53	18.75	21.41	22.88	23.43	39.34	42.63	4.32	5.30	4.64	3.90	4.24	
Limited-Scope Review:																
Lancaster	203	18.87	15.76	9.44	19.70	25.56	26.55	23.33	37.99	41.67	1.17	1.47	1.14	0.81	1.41	
Reading	232	21.56	17.73	17.76	19.00	30.84	24.38	21.96	38.90	29.44	1.90	3.57	2.68	1.39	1.37	
Pennsylvania Non-MSA	128	11.90	17.34	17.60	19.95	32.80	24.41	17.60	38.30	32.00	6.01	11.81	8.04	3.78	4.98	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 5.76% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data



**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		State: PENNSYLVANIA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Scranton--Wilkes-Barre	81	49.09	19.02	14.10	18.75	26.92	22.88	26.92	39.34	32.05	1.88	1.39	2.44	2.46	1.42	
Limited-Scope Review:																
Lancaster	27	16.36	15.76	12.00	19.70	32.00	26.55	20.00	37.99	36.00	0.70	0.85	1.04	0.23	0.84	
Reading	43	26.06	17.73	17.95	19.00	28.21	24.38	17.95	38.90	35.90	1.39	2.04	1.56	1.20	1.27	
Pennsylvania Non-MSA	14	8.48	17.34	14.29	19.95	35.71	24.41	14.29	38.30	35.71	1.74	2.82	2.16	1.43	1.47	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 5.45% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data

**Table 10. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE		State: PENNSYLVANIA					Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****					
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Over all	Low	Mod	Mid	Upp	
Full-Scope Review:																
Scranton--Wilkes-Barre	251	43.35	19.02	15.38	18.75	17.65	22.88	28.51	39.34	38.46	1.68	2.09	1.64	2.01	1.41	
Limited-Scope Review:																
Lancaster	119	20.55	15.76	9.33	19.70	22.67	26.55	25.33	37.99	42.67	0.38	0.64	0.25	0.31	0.47	
Reading	148	25.56	17.73	13.27	19.00	24.78	24.38	19.47	38.90	42.48	1.01	1.47	1.41	0.55	1.07	
Pennsylvania Non-MSA	61	10.54	17.34	14.00	19.95	16.00	24.41	40.00	38.30	30.00	2.01	4.23	1.41	2.29	1.71	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 20.73% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES		State: PENNSYLVANIA		Evaluation Period: January 1, 2007 To March 31, 2009					
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses**	% BANK Loans***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Scranton--Wilkes-Barre	2,598	37.76	67.51	46.19	98.88	0.42	0.69	6.64	7.51
Limited-Scope Review:									
Lancaster	2,198	31.95	65.97	44.22	99.64	0.14	0.23	6.67	7.36
Reading	1,575	22.89	67.00	45.59	99.68	0.13	0.19	6.37	7.27
Pennsylvania Non-MSA	509	7.40	65.80	42.83	99.61	0.00	0.39	6.57	6.76

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

(\*\*) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2008).

(\*\*\*) 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 47.15% of small loans to businesses originated/purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS			State: PENNSYLVANIA		Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Scranton--Wilkes-Barre	11	14.29	96.70	63.64	100.00	0.00	0.00	3.90	1.56
Limited-Scope Review:									
Lancaster	39	50.65	96.05	53.85	100.00	0.00	0.00	1.28	0.67
Reading	20	25.97	96.87	55.00	100.00	0.00	0.00	2.00	1.18
Pennsylvania Non-MSA	7	9.09	96.39	71.43	100.00	0.00	0.00	5.00	4.62

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

(\*\*) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2008).

(\*\*\*) 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 31.17% of small loans to farms originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 13. Qualified Investments**

QUALIFIED INVESTMENTS		State: PENNSYLVANIA				Evaluation Period: January 1, 2007 To March 31, 2009			
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Scranton--Wilkes-Barre	0	0	12	598	12	598	2.19	0	0
Limited-Scope Review:									
Lancaster	0	0	7	1,040	7	1,040	3.80	0	0
Reading	1	463	6	406	7	869	3.18	0	0
Pennsylvania Non-MSA	0	0	2	55	2	55	.20	0	0
Statewide Assessed***	0	0	3	94	3	94	.34	0	0
Statewide Non-Assessed***	13	7,242	16	17,402	29	24,643	90.27	3	664

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

(\*\*) "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

(\*\*\*) "Statewide Assessed" means statewide investments with potential benefit to one or more AA.. "Statewide Non-Assessed" means statewide investments with no potential benefit to one or more AA.

**Table 14. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				State: PENNSYLVANIA				Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Deposits	Branches				Branch Openings/Closings				Population							
	% of Rated Area Deposits in MSA/AA	# of BANK Branches	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Openings	# of Branch Closings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	Mo d	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Scranton--Wilkes-Barre	79.58	10	62.50	10.00	10.00	50.00	30.00	0	0	0	0	0	0	0.46	10.26	73.22	16.06
Limited-Scope Review:																	
Lancaster	9.90	3	18.75	33.33	0.00	0.00	66.67	0	0	0	0	0	0	3.13	8.69	79.02	9.15
Reading	6.54	2	12.50	0.00	50.00	0.00	50.00	0	0	0	0	0	0	7.37	12.67	64.96	15.00
Pennsylvania Non-MSA	3.98	1	6.25	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	13.79	75.13	11.08

**Table 1. Lending Volume**

LENDING VOLUME		State: SOUTH CAROLINA				Evaluation Period: January 1, 2007 To March 31, 2009						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Charleston-North Charleston-Summerville	22.84	6,916	1,710,108	4,716	137,500	15	620	1	7,000	11,648	1,855,228	17.81
Columbia	24.77	8,140	1,224,531	4,436	104,384	52	577	2	4,683	12,630	1,334,175	35.21
Limited-Scope Review:												
Anderson	3.55	781	107,848	1,014	23,386	16	189	0	0	1,811	131,423	1.73
Florence	3.12	742	93,224	830	24,246	17	650	0	0	1,589	118,120	2.47
Greenville-Mauldin-Easley	13.77	3,204	490,399	3,789	74,977	31	517	0	0	7,024	565,893	16.24
Myrtle Beach--North Myrtle Beach-Conway	10.57	3,382	692,370	2,002	36,027	9	97	0	0	5,393	728,494	5.00
Spartanburg	5.31	1,137	144,548	1,555	49,738	15	151	1	1,040	2,708	195,477	9.24
Sumter	1.84	509	69,148	413	7,697	11	1,385	3	5,256	936	83,486	0.87
South Carolina Non-MSA	14.24	3,346	770,614	3,868	71,917	45	1,016	1	3,048	7,260	846,595	11.42

(\*) Loan data as of March 31, 2009. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*) The evaluation period for Community Development Loans is January 1, 2007 to March 31, 2009

(\*\*\*) Deposit data as of June 30, 2008. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*\*\*) "Statewide Assessed" means statewide loans with potential benefit to one or more AA.. "Statewide Non-Assessed" means statewide loans with no potential benefit to one or more AA.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		State: SOUTH CAROLINA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Charleston-North Charleston-Summerville	4,235	22.32	2.42	1.84	16.78	6.82	49.56	50.46	31.24	40.87	10.45	10.92	8.58	9.48	12.51	
Columbia	6,398	33.72	0.96	0.83	23.50	13.61	42.68	35.34	32.87	50.22	17.43	27.10	16.73	16.93	17.95	
Limited-Scope Review:																
Anderson	487	2.57	0.00	0.00	13.81	9.65	68.46	62.22	17.73	28.13	7.50	0.00	9.52	6.89	8.39	
Florence	520	2.74	2.33	0.58	20.03	10.96	55.83	44.81	21.81	43.65	8.48	12.50	8.21	7.42	9.80	
Greenville-Mauldin-Easley	2,225	11.73	1.08	1.12	16.80	12.40	56.73	43.82	25.39	42.65	7.66	7.88	7.78	6.98	8.42	
Myrtle Beach--North Myrtle Beach-Conway	2,087	11.00	0.00	0.00	9.72	6.80	72.14	70.24	18.13	22.95	9.02	0.00	10.03	7.94	13.37	
Spartanburg	742	3.91	1.89	0.67	12.54	9.57	69.00	65.23	16.57	24.53	7.60	5.80	7.06	7.57	8.01	
Sumter	403	2.12	0.00	0.00	25.98	25.31	42.80	32.51	31.22	42.18	9.67	0.00	13.57	7.39	10.24	
South Carolina Non-MSA	1,875	9.88	0.17	0.11	6.88	2.13	61.68	29.92	31.27	67.84	8.65	0.00	7.23	7.78	9.28	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data



**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT		State: SOUTH CAROLINA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Charleston-North Charleston-Summerville	204	29.48	2.42	2.94	16.78	13.24	49.56	45.59	31.24	38.24	6.75	5.41	5.37	6.04	9.19	
Columbia	122	17.63	0.96	1.64	23.50	16.39	42.68	27.87	32.87	54.10	5.03	5.26	4.10	3.55	7.08	
Limited-Scope Review:																
Anderson	32	4.62	0.00	0.00	13.81	15.63	68.46	37.50	17.73	46.88	5.87	0.00	10.81	3.29	12.94	
Florence	26	3.76	2.33	3.85	20.03	11.54	55.83	53.85	21.81	30.77	4.65	16.67	3.61	4.28	5.95	
Greenville-Mauldin-Easley	94	13.58	1.08	1.06	16.80	11.70	56.73	52.13	25.39	35.11	4.34	12.50	3.90	4.05	4.98	
Myrtle Beach--North Myrtle Beach-Conway	63	9.10	0.00	0.00	9.72	4.76	72.14	73.02	18.13	22.22	5.86	0.00	4.92	5.22	9.91	
Spartanburg	38	5.49	1.89	2.63	12.54	26.32	69.00	55.26	16.57	15.79	4.74	25.00	11.86	3.28	5.88	
Sumter	16	2.31	0.00	0.00	25.98	31.25	42.80	25.00	31.22	43.75	2.60	0.00	5.56	0.93	2.74	
South Carolina Non-MSA	97	14.02	0.17	0.00	6.88	5.15	61.68	44.33	31.27	50.52	4.17	0.00	3.70	3.78	5.00	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE															State: SOUTH CAROLINA					Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***													
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Over all	Low	Mod	Mid	Upp									
Full-Scope Review:																								
Charleston-North Charleston-Summerville	2,477	29.18	2.42	1.98	16.78	9.12	49.56	36.86	31.24	52.04	5.13	9.01	4.56	4.03	6.52									
Columbia	1,618	19.06	0.96	0.12	23.50	17.86	42.68	29.73	32.87	52.29	4.26	0.94	5.19	3.54	4.60									
Limited-Scope Review:																								
Anderson	262	3.09	0.00	0.00	13.81	7.25	68.46	56.49	17.73	36.26	2.71	0.00	1.97	2.15	4.53									
Florence	196	2.31	2.33	0.51	20.03	10.71	55.83	46.94	21.81	41.84	2.71	0.00	3.61	2.74	2.41									
Greenville-Mauldin-Easley	885	10.42	1.08	0.56	16.80	11.07	56.73	45.42	25.39	42.94	3.37	3.00	3.86	3.12	3.59									
Myrtle Beach--North Myrtle Beach-Conway	1,232	14.51	0.00	0.00	9.72	5.19	72.14	70.05	18.13	24.76	5.28	0.00	4.45	4.79	7.50									
Spartanburg	356	4.19	1.89	1.12	12.54	11.24	69.00	63.20	16.57	24.44	3.88	6.25	4.55	3.56	4.39									
Sumter	90	1.06	0.00	0.00	25.98	18.89	42.80	30.00	31.22	51.11	3.01	0.00	4.21	2.45	3.09									
South Carolina Non-MSA	1,374	16.18	0.17	0.00	6.88	2.33	61.68	21.54	31.27	76.13	5.06	0.00	3.66	3.08	6.63									

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 5. Geographic Distribution of Multi-family Loans**

Geographic Distribution: MULTI-FAMILY		State: SOUTH CAROLINA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Multi-family Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans						
Full-Scope Review:																
Charleston-North	0	0.00	8.85	0.00	16.36	0.00	46.36	0.00	28.43	0.00	0.00	0.00	0.00	0.00	0.00	
Charleston-Summerville	0	0.00	8.85	0.00	16.36	0.00	46.36	0.00	28.43	0.00	0.00	0.00	0.00	0.00	0.00	
Columbia	2	66.67	9.37	0.00	28.34	0.00	39.44	100.00	22.84	0.00	0.00	0.00	0.00	0.00	0.00	
Limited-Scope Review:																
Anderson	0	0.00	0.00	0.00	13.87	0.00	62.68	0.00	23.44	0.00	0.00	0.00	0.00	0.00	0.00	
Florence	0	0.00	6.03	0.00	21.70	0.00	31.33	0.00	40.94	0.00	0.00	0.00	0.00	0.00	0.00	
Greenville-Mauldin-Easley	0	0.00	2.90	0.00	26.00	0.00	44.53	0.00	26.57	0.00	0.00	0.00	0.00	0.00	0.00	
Myrtle Beach--North Myrtle Beach-Conway	0	0.00	0.00	0.00	6.30	0.00	46.59	0.00	47.11	0.00	0.00	0.00	0.00	0.00	0.00	
Spartanburg	1	33.33	8.26	0.00	33.42	100.00	34.42	0.00	23.89	0.00	0.00	0.00	0.00	0.00	0.00	
Sumter	0	0.00	0.00	0.00	51.20	0.00	13.10	0.00	35.71	0.00	0.00	0.00	0.00	0.00	0.00	
South Carolina Non-MSA	0	0.00	0.89	0.00	5.28	0.00	30.19	0.00	63.64	0.00	0.00	0.00	0.00	0.00	0.00	

(\*) Multi-family loans originated and purchased in the MSA/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 housing units in a particular geography divided by the number of multi-family housing units in the area based on 2000 Census information.

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES State: SOUTH CAROLINA Evaluation Period: January 1, 2007 To March 31, 2009															
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***				
	#	% of Total*	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full-Scope Review:															
Charleston-North Charleston-Summerville	4,716	20.85	5.35	3.33	18.64	11.98	44.51	42.28	31.50	42.41	10.71	10.38	10.64	10.36	11.15
Columbia	4,436	19.61	4.45	3.90	24.37	18.46	35.97	31.90	35.22	45.74	10.72	13.99	10.83	10.27	10.62
Limited-Scope Review:															
Anderson	1,014	4.48	0.00	0.00	15.25	12.92	63.44	56.11	21.31	30.97	10.84	0.00	13.62	10.49	9.79
Florence	830	3.67	4.06	3.98	26.84	20.96	45.64	42.41	23.46	32.65	8.92	16.79	10.82	8.15	8.28
Greenville-Mauldin-Easley	3,789	16.75	3.30	2.77	17.37	12.14	51.93	44.76	27.40	40.33	9.58	9.53	8.54	9.25	10.31
Myrtle Beach--North Myrtle Beach-Conway	2,002	8.85	0.00	0.00	17.80	12.64	58.83	57.19	23.36	30.17	7.13	0.00	7.58	6.33	8.79
Spartanburg	1,555	6.87	6.21	4.18	16.95	16.53	56.14	54.41	20.70	24.89	10.18	11.49	12.34	9.82	9.40
Sumter	413	1.83	0.00	0.00	35.13	28.09	33.75	38.98	31.12	32.93	9.46	0.00	9.97	10.75	8.04
South Carolina Non-MSA	3,868	17.10	1.13	0.41	6.87	4.96	51.54	38.75	40.46	55.87	10.58	6.98	11.88	10.23	10.53

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS		State: SOUTH CAROLINA					Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***					
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full-Scope Review:																
Charleston-North Charleston-Summerville	15	7.11	1.64	0.00	17.44	13.33	48.10	66.67	32.82	20.00	8.00	0.00	3.70	10.00	8.70	
Columbia	52	24.64	1.20	0.00	23.35	32.69	47.90	55.77	27.54	11.54	13.74	0.00	16.92	15.00	7.14	
Limited-Scope Review:																
Anderson	16	7.58	0.00	0.00	12.05	25.00	69.06	62.50	18.89	12.50	28.13	0.00	100.00	26.09	0.00	
Florence	17	8.06	1.46	0.00	15.37	17.65	65.85	82.35	17.32	0.00	13.24	0.00	6.67	19.05	0.00	
Greenville-Mauldin-Easley	31	14.69	1.03	0.00	12.47	6.45	64.99	74.19	21.51	19.35	20.51	0.00	33.33	22.22	14.29	
Myrtle Beach--North Myrtle Beach-Conway	9	4.27	0.00	0.00	14.75	22.22	72.88	66.67	12.37	11.11	2.10	0.00	6.06	1.53	0.00	
Spartanburg	15	7.11	0.46	0.00	10.34	6.67	70.57	80.00	18.62	13.33	16.67	0.00	0.00	17.39	16.67	
Sumter	11	5.21	0.00	0.00	22.01	0.00	58.37	90.91	19.62	9.09	19.23	0.00	0.00	26.32	0.00	
South Carolina Non-MSA	45	21.33	0.24	2.22	6.67	2.22	64.50	80.00	28.59	15.56	11.45	0.00	6.25	14.95	2.50	

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		State: SOUTH CAROLINA					Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****					
	#	% of Total*	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***	Overall	Low	Mod	Mid	Upp	
Full-Scope Review:																
Charleston-North Charleston-Summerville	4,235	22.32	21.35	3.44	17.45	19.98	21.13	18.88	40.08	57.70	11.57	6.68	11.64	8.40	13.23	
Columbia	6,398	33.72	20.66	10.08	17.72	28.36	22.17	21.55	39.45	40.02	19.22	17.04	24.32	14.97	19.39	
Limited-Scope Review:																
Anderson	487	2.57	19.55	9.03	17.96	23.74	22.67	24.37	39.82	42.86	8.09	8.58	7.77	8.61	7.91	
Florence	520	2.74	23.11	7.96	16.29	23.69	20.19	20.58	40.41	47.77	9.76	8.88	11.44	7.24	10.28	
Greenville-Mauldin-Easley	2,225	11.73	19.99	8.36	18.25	24.12	22.03	20.21	39.72	47.30	8.17	9.28	10.10	6.80	7.95	
Myrtle Beach--North Myrtle Beach-Conway	2,087	11.00	18.14	2.03	19.53	9.68	22.91	13.14	39.42	75.15	10.42	4.88	11.63	7.06	11.05	
Spartanburg	742	3.91	20.05	11.26	18.24	24.86	22.52	23.49	39.19	40.38	8.40	10.32	8.23	7.28	8.86	
Sumter	403	2.12	21.04	3.00	17.91	18.75	21.47	23.75	39.59	54.50	11.09	9.30	11.14	8.88	12.82	
South Carolina Non-MSA	1,875	9.88	18.49	3.84	16.33	14.91	20.46	14.68	44.71	66.57	9.51	9.20	14.29	8.43	9.05	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 2.37% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		State: SOUTH CAROLINA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***						
Full-Scope Review:																
Charleston-North Charleston-Summerville	204	29.48	21.35	4.50	17.45	14.50	21.13	21.50	40.08	59.50	6.88	2.37	3.65	5.52	9.83	
Columbia	122	17.63	20.66	11.57	17.72	14.88	22.17	19.01	39.45	54.55	5.09	5.79	4.76	3.80	5.83	
Limited-Scope Review:																
Anderson	32	4.62	19.55	3.23	17.96	9.68	22.67	29.03	39.82	58.06	5.77	2.33	1.14	8.82	7.10	
Florence	26	3.76	23.11	11.54	16.29	15.38	20.19	19.23	40.41	53.85	4.76	1.69	4.30	5.43	5.68	
Greenville-Mauldin-Easley	94	13.58	19.99	11.70	18.25	15.96	22.03	23.40	39.72	48.94	4.49	2.02	3.72	4.83	5.05	
Myrtle Beach--North Myrtle Beach-Conway	63	9.10	18.14	3.28	19.53	21.31	22.91	16.39	39.42	59.02	5.89	2.63	5.71	5.39	6.50	
Spartanburg	38	5.49	20.05	13.16	18.24	15.79	22.52	28.95	39.19	42.11	4.91	3.45	3.70	4.92	5.88	
Sumter	16	2.31	21.04	0.00	17.91	18.75	21.47	12.50	39.59	68.75	2.67	0.00	3.13	0.00	4.35	
South Carolina Non-MSA	97	14.02	18.49	6.25	16.33	8.33	20.46	23.96	44.71	61.46	4.33	3.65	1.31	4.70	5.29	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 1.3% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data

**Table 10. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE															State: SOUTH CAROLINA					Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share (%) by Borrower Income****													
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	Over all	Low	Mod	Mid	Upp									
Full-Scope Review:																								
Charleston-North Charleston-Summerville	2,477	29.18	21.35	2.80	17.45	10.48	21.13	17.26	40.08	69.46	5.27	2.29	3.24	4.02	6.65									
Columbia	1,618	19.06	20.66	6.09	17.72	14.89	22.17	19.66	39.45	59.36	4.12	3.40	3.48	2.94	5.12									
Limited-Scope Review:																								
Anderson	262	3.09	19.55	5.58	17.96	15.14	22.67	23.51	39.82	55.78	2.97	0.99	1.84	3.20	3.52									
Florence	196	2.31	23.11	3.68	16.29	15.26	20.19	28.95	40.41	52.11	2.99	2.88	2.38	3.65	2.91									
Greenville-Mauldin-Easley	885	10.42	19.99	5.58	18.25	17.08	22.03	21.12	39.72	56.23	3.50	3.04	3.98	3.10	3.57									
Myrtle Beach--North Myrtle Beach-Conway	1,232	14.51	18.14	3.48	19.53	11.22	22.91	15.83	39.42	69.48	5.67	2.07	4.28	3.79	6.82									
Spartanburg	356	4.19	20.05	8.07	18.24	15.56	22.52	23.34	39.19	53.03	4.20	3.65	4.39	2.82	5.09									
Sumter	90	1.06	21.04	2.41	17.91	14.46	21.47	21.69	39.59	61.45	2.93	1.39	3.40	2.88	2.97									
South Carolina Non-MSA	1,374	16.18	18.49	1.63	16.33	6.28	20.46	10.23	44.71	81.86	5.49	2.31	3.53	3.22	6.50									

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 5.97% of originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data.



**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES		State: SOUTH CAROLINA		Evaluation Period: January 1, 2007 To March 31, 2009					
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses**	% BANK Loans***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Charleston-North Charleston-Summerville	4,716	20.85	65.89	50.25	94.49	2.40	3.12	10.71	16.14
Columbia	4,436	19.61	63.72	50.47	95.81	2.32	1.87	10.72	15.22
Limited-Scope Review:									
Anderson	1,014	4.48	60.40	52.27	96.35	1.28	2.36	10.84	16.02
Florence	830	3.67	59.82	49.04	94.70	2.89	2.40	8.92	10.89
Greenville-Mauldin-Easley	3,789	16.75	62.52	51.70	97.04	1.50	1.46	9.58	13.27
Myrtle Beach--North Myrtle Beach-Conway	2,002	8.85	64.00	49.35	97.95	0.75	1.30	7.13	7.59
Spartanburg	1,555	6.87	62.89	51.00	94.66	2.19	3.15	10.18	14.66
Sumter	413	1.83	57.39	46.49	94.67	4.84	0.48	9.46	13.26
South Carolina Non-MSA	3,868	17.10	64.04	51.53	97.26	1.37	1.37	10.58	14.96

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

(\*\*) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2008).

(\*\*\*) 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 41.73% of small loans to businesses originated/purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS		State: SOUTH CAROLINA			Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Charleston-North Charleston-Summerville	15	7.11	95.38	80.00	93.33	0.00	6.67	8.00	8.45
Columbia	52	24.64	96.15	55.77	100.00	0.00	0.00	13.74	9.56
Limited-Scope Review:									
Anderson	16	7.58	97.72	56.25	100.00	0.00	0.00	28.13	20.00
Florence	17	8.06	98.05	52.94	82.35	17.65	0.00	13.24	10.17
Greenville-Mauldin-Easley	31	14.69	97.37	58.06	96.77	3.23	0.00	20.51	16.13
Myrtle Beach--North Myrtle Beach-Conway	9	4.27	98.31	77.78	100.00	0.00	0.00	2.10	1.38
Spartanburg	15	7.11	97.24	66.67	100.00	0.00	0.00	16.67	22.73
Sumter	11	5.21	94.26	36.36	54.55	36.36	9.09	19.23	10.00
South Carolina Non-MSA	45	21.33	95.74	57.78	95.56	4.44	0.00	11.45	8.73

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

(\*\*) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2008).

(\*\*\*) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 37.91% of small loans to farms originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 13. Qualified Investments**

QUALIFIED INVESTMENTS		State: SOUTH CAROLINA				Evaluation Period: January 1, 2007 To March 31, 2009			
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Charleston-North Charleston-Summerville	10	11,388	34	3,703	44	15,091	22.87	0	0
Columbia	1	176	78	5,931	79	6,107	9.26	0	0
Limited-Scope Review:									
Anderson	1	176	12	670	13	846	1.28	0	0
Florence	3	1,069	12	540	15	1,609	2.44	1	16
Greenville-Mauldin-Easley	0	0	29	7,351	29	7,351	11.14	3	1,762
Myrtle Beach--North Myrtle Beach-Conway	2	1,353	19	1,009	21	2,362	3.58	0	0
Spartanburg	1	2,061	12	20,311	13	22,372	33.91	1	1,166
Sumter	0	0	7	6,029	7	6,029	9.14	0	0
South Carolina Non-MSA	7	1,269	60	1,870	67	3,139	4.76	0	0
Statewide Assessed***	0	0	13	249	13	249	0.38	0	0
Statewide Non-Assessed***	6	620	5	210	11	830	1.26	1	14

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

(\*\*) "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

(\*\*\*) "Statewide Assessed" means statewide investments with potential benefit to one or more AA. "Statewide Non-Assessed" means statewide investments with no potential benefit to one or more AA.

**Table 14. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				State: SOUTH CAROLINA				Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Deposits	Branches				Branch Openings/Closings				Population							
	% of Rated Area Deposits in MSA/AA	# of BANK Branch es	% of Rated Area Branch es in MSA/A A	Location of Branches by Income of Geographies				# of Branc h Open- ings	# of Branc h Clos- ings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	Mo d	Mi d	Up p	Low	Mod	Mid	Upp
Full-Scope Review:																	
Charleston-North Charleston-Summerville	17.81	19	17.12	5.26	21.05	31.58	42.11	1	0	0	0	1	0	5.20	20.09	48.15	26.57
Columbia	35.21	25	22.52	8.00	20.00	28.00	44.00	0	0	0	0	0	0	3.21	27.35	40.27	29.17
Limited-Scope Review:																	
Anderson	1.73	4	3.60	0.00	0.00	75.00	25.00	0	0	0	0	0	0	0.00	16.52	66.32	17.16
Florence	2.47	6	5.41	16.67	33.33	33.33	16.67	0	0	0	0	0	0	3.49	22.49	53.82	20.19
Greenville-Mauldin- Easley	16.24	20	18.02	5.00	25.00	45.00	25.00	0	0	0	0	0	0	1.93	20.48	53.15	24.44
Myrtle Beach--North Myrtle Beach-Conway	5.00	7	6.31	0.00	0.00	42.86	57.14	1	1	0	0	0	0	0.00	12.74	70.33	16.93
Spartanburg	9.24	8	7.21	0.00	50.00	37.50	12.50	0	0	0	0	0	0	4.57	15.95	64.23	15.25
Sumter	0.87	2	1.80	0.00	50.00	0.00	50.00	0	0	0	0	0	0	0.00	30.25	43.10	26.66
South Carolina Non-MSA	11.42	20	18.02	5.00	0.00	40.00	55.00	0	0	0	0	0	0	0.48	8.70	63.24	27.58

**Table 1. Lending Volume**

LENDING VOLUME		State: TENNESSEE				Evaluation Period: January 1, 2007 To March 31, 2009						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Nashville-Davidson--Murfreesboro	45.82	5,791	1,052,358	9,726	210,700	90	1,823	2	300	15,609	1,265,181	69.51
Limited-Scope Review:												
Chattanooga	8.31	915	143,176	1,909	33,586	6	46	0	0	2,830	176,808	2.79
Clarksville	3.77	580	60,996	696	7,646	7	74	1	1,365	1,284	70,081	3.19
Johnson City	3.09	326	73,694	721	13,436	6	36	0	0	1,053	87,166	1.11
Knoxville	11.00	988	179,477	2,747	43,697	11	144	1	300	3,747	223,618	3.83
Memphis	20.68	2,993	369,541	4,027	84,007	23	142	3	9,610	7,046	463,300	12.17
Tennessee Non-MSA	7.33	1,126	119,290	1,309	24,802	62	762	1	1,690	2,498	146,544	7.41

(\*) Loan data as of March 31, 2009. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*) The evaluation period for Community Development Loans is January 1, 2007 to March 31, 2009

(\*\*\*) Deposit data as of June 30, 2008. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*\*\*) "Statewide Assessed" means statewide loans with potential benefit to one or more AA.. "Statewide Non-Assessed" means statewide loans with no potential benefit to one or more AA.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		State: TENNESSEE					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Nashville-Davidson--Murfreesboro	3,378	43.31	1.59	1.66	17.54	12.43	57.52	53.85	23.35	32.06	3.82	3.48	4.01	3.54	4.46	
Limited-Scope Review:																
Chattanooga	609	7.81	1.97	2.13	17.37	10.51	46.91	40.07	33.74	47.29	3.52	2.08	2.27	3.47	4.11	
Clarksville	317	4.06	0.00	0.00	4.54	4.10	65.23	68.14	30.23	27.76	2.26	0.00	3.25	2.15	2.41	
Johnson City	210	2.69	0.00	0.00	9.81	10.48	71.89	66.67	18.30	22.86	3.32	0.00	2.79	3.42	3.23	
Knoxville	686	8.80	2.85	3.35	14.64	13.12	57.71	50.58	24.80	32.94	2.04	2.06	2.39	1.94	2.08	
Memphis	1,995	25.58	6.03	3.01	21.99	14.19	31.12	27.47	40.86	55.34	4.98	5.71	5.69	5.47	4.55	
Tennessee Non-MSA	604	7.74	0.00	0.00	3.81	3.97	70.13	63.74	26.07	32.28	5.83	0.00	8.11	7.65	3.81	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT		State: TENNESSEE					Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***					
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full-Scope Review:																
Nashville-Davidson--Murfreesboro	364	44.55	1.59	2.20	17.54	14.01	57.52	58.79	23.35	25.00	5.64	5.43	4.48	5.63	6.85	
Limited-Scope Review:																
Chattanooga	39	4.77	1.97	5.13	17.37	20.51	46.91	43.59	33.74	30.77	2.17	10.53	1.32	2.10	2.64	
Clarksville	80	9.79	0.00	0.00	4.54	1.25	65.23	76.25	30.23	22.50	9.49	0.00	0.00	10.59	7.74	
Johnson City	17	2.08	0.00	0.00	9.81	11.76	71.89	58.82	18.30	29.41	1.73	0.00	0.00	1.38	4.82	
Knoxville	50	6.12	2.85	0.00	14.64	12.00	57.71	42.00	24.80	46.00	1.67	0.00	0.75	1.33	3.36	
Memphis	171	20.93	6.03	18.71	21.99	21.64	31.12	27.49	40.86	32.16	6.67	25.53	7.19	4.97	5.63	
Tennessee Non-MSA	96	11.75	0.00	0.00	3.81	3.13	70.13	67.71	26.07	29.17	6.15	0.00	9.09	5.79	6.60	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE		State: TENNESSEE					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% 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-Scope Review:																
Nashville-Davidson--Murfreesboro	2,049	49.96	1.59	1.32	17.54	14.20	57.52	47.83	23.35	36.65	2.77	2.48	3.01	2.24	4.06	
Limited-Scope Review:																
Chattanooga	267	6.51	1.97	1.50	17.37	11.24	46.91	45.69	33.74	41.57	1.48	0.00	0.93	1.85	1.40	
Clarksville	182	4.44	0.00	0.00	4.54	2.75	65.23	60.44	30.23	36.81	3.05	0.00	2.75	2.93	3.34	
Johnson City	98	2.39	0.00	0.00	9.81	13.27	71.89	64.29	18.30	22.45	1.21	0.00	2.58	1.08	1.09	
Knoxville	252	6.14	2.85	1.59	14.64	13.10	57.71	45.63	24.80	39.68	0.99	0.47	0.80	0.78	1.63	
Memphis	827	20.17	6.03	5.44	21.99	23.10	31.12	25.27	40.86	46.19	2.79	6.61	3.70	2.31	2.50	
Tennessee Non-MSA	426	10.39	0.00	0.00	3.81	2.58	70.13	63.85	26.07	33.57	3.70	0.00	2.69	3.87	3.60	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.



**Table 5. Geographic Distribution of Multi-family Loans**

Geographic Distribution: MULTI-FAMILY		State: TENNESSEE					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Multi-family Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans						
Full-Scope Review:																
Nashville-Davidson--Murfreesboro	0	0.00	7.79	0.00	24.68	0.00	51.09	0.00	16.43	0.00	0.00	0.00	0.00	0.00	0.00	
Limited-Scope Review:																
Chattanooga	0	0.00	16.81	0.00	10.42	0.00	54.55	0.00	18.22	0.00	0.00	0.00	0.00	0.00	0.00	
Clarksville	1	50.00	0.00	0.00	19.47	100.00	59.35	0.00	21.18	0.00	0.00	0.00	0.00	0.00	0.00	
Johnson City	1	50.00	0.00	0.00	25.69	0.00	58.42	100.00	15.89	0.00	2.63	0.00	0.00	3.45	0.00	
Knoxville	0	0.00	18.27	0.00	25.67	0.00	35.97	0.00	20.08	0.00	0.00	0.00	0.00	0.00	0.00	
Memphis	0	0.00	15.09	0.00	31.10	0.00	28.93	0.00	24.88	0.00	0.00	0.00	0.00	0.00	0.00	
Tennessee Non-MSA	0	0.00	0.00	0.00	8.91	0.00	66.55	0.00	24.54	0.00	0.00	0.00	0.00	0.00	0.00	

(\*) Multi-family loans originated and purchased in the MSA/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 housing units in a particular geography divided by the number of multi-family housing units in the area based on 2000 Census information.

(\*\*\*) Based on 2008 Peer Mortgage Data

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES												State: TENNESSEE		Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***							
	#	% of Total*	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Full-Scope Review:																		
Nashville-Davidson--Murfreesboro	9,726	46.02	3.28	2.47	23.51	18.92	48.77	49.95	24.43	28.67	9.15	9.95	9.90	9.77	7.69			
Limited-Scope Review:																		
Chattanooga	1,909	9.03	4.99	3.14	18.80	15.56	51.86	44.84	24.35	36.46	7.44	5.59	7.61	6.98	8.18			
Clarksville	696	3.29	0.00	0.00	16.09	14.22	57.64	55.32	26.27	30.46	10.42	0.00	11.92	10.62	9.04			
Johnson City	721	3.41	0.00	0.00	15.20	12.48	62.32	59.36	22.48	28.16	7.05	0.00	6.84	7.11	6.33			
Knoxville	2,747	13.00	8.04	6.26	16.64	14.71	46.61	43.57	28.72	35.46	6.08	5.84	6.85	5.88	5.71			
Memphis	4,027	19.05	9.96	6.68	19.65	15.84	26.84	25.38	43.55	52.10	7.46	8.37	8.19	8.05	6.86			
Tennessee Non-MSA	1,309	6.19	0.00	0.00	7.07	6.65	66.96	66.31	25.97	27.04	9.98	0.00	9.22	11.09	7.60			

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS			State: TENNESSEE				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans						
Full-Scope Review:																
Nashville-Davidson--Murfreesboro	90	43.90	1.28	0.00	18.28	18.89	60.24	62.22	20.19	18.89	7.25	0.00	3.10	10.21	11.67	
Limited-Scope Review:																
Chattanooga	6	2.93	0.89	16.67	18.60	33.33	47.05	33.33	33.45	16.67	5.26	0.00	9.09	0.00	0.00	
Clarksville	7	3.41	0.00	0.00	8.09	0.00	51.49	42.86	40.43	57.14	26.32	0.00	0.00	16.67	33.33	
Johnson City	6	2.93	0.00	0.00	7.69	33.33	73.78	33.33	18.53	33.33	3.23	0.00	0.00	2.74	5.26	
Knoxville	11	5.37	3.22	0.00	11.18	0.00	60.73	72.73	24.87	27.27	7.61	0.00	0.00	10.00	5.88	
Memphis	23	11.22	4.39	0.00	14.82	0.00	39.53	34.78	41.25	65.22	6.47	0.00	0.00	4.55	7.46	
Tennessee Non-MSA	62	30.24	0.00	0.00	2.64	0.00	65.83	87.10	31.53	12.90	14.17	0.00	0.00	16.95	8.45	

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		State: TENNESSEE					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Nashville-Davidson--Murfreesboro	3,378	43.31	19.23	9.71	18.34	25.43	23.56	18.48	38.86	46.38	3.82	4.46	4.60	2.76	3.92	
Limited-Scope Review:																
Chattanooga	609	7.81	19.38	8.17	17.15	20.00	21.28	21.39	42.18	50.43	3.61	3.49	3.70	3.19	3.81	
Clarksville	317	4.06	15.10	5.45	18.88	28.21	24.16	30.13	41.85	36.22	2.39	4.19	2.70	1.89	2.49	
Johnson City	210	2.69	19.61	4.95	18.00	16.83	23.45	25.25	38.94	52.97	3.43	1.69	3.40	2.46	4.27	
Knoxville	686	8.80	20.14	7.58	18.11	23.70	21.88	20.70	39.87	48.03	2.08	2.47	2.31	1.84	2.04	
Memphis	1,995	25.58	22.83	16.62	16.28	36.13	19.27	14.75	41.62	32.50	5.30	13.05	10.44	3.30	3.38	
Tennessee Non-MSA	604	7.74	16.76	9.58	16.74	18.32	21.97	22.86	44.52	49.24	6.33	7.36	7.03	5.52	6.39	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 5.91% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		State: TENNESSEE					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Nashville-Davidson--Murfreesboro	364	44.55	19.23	11.11	18.34	17.38	23.56	26.50	38.86	45.01	5.67	4.19	5.21	5.34	6.58	
Limited-Scope Review:																
Chattanooga	39	4.77	19.38	5.41	17.15	21.62	21.28	32.43	42.18	40.54	2.07	1.55	2.32	1.89	2.18	
Clarksville	80	9.79	15.10	2.56	18.88	25.64	24.16	33.33	41.85	38.46	9.58	7.41	13.04	12.37	7.03	
Johnson City	17	2.08	19.61	5.88	18.00	5.88	23.45	29.41	38.94	58.82	1.76	0.00	0.82	1.82	3.00	
Knoxville	50	6.12	20.14	11.11	18.11	24.44	21.88	6.67	39.87	57.78	1.51	0.34	1.68	0.67	2.29	
Memphis	171	20.93	22.83	4.24	16.28	24.85	19.27	23.64	41.62	47.27	6.71	2.76	7.99	6.16	7.19	
Tennessee Non-MSA	96	11.75	16.76	4.49	16.74	19.10	21.97	32.58	44.52	43.82	5.95	4.05	7.07	5.16	6.26	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 4.28% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 10. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE		State: TENNESSEE					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***						
Full-Scope Review:																
Nashville-Davidson--Murfreesboro	2,049	49.96	19.23	7.56	18.34	15.40	23.56	23.29	38.86	53.75	2.56	1.82	1.84	2.01	3.45	
Limited-Scope Review:																
Chattanooga	267	6.51	19.38	6.82	17.15	16.82	21.28	20.45	42.18	55.91	1.16	0.94	1.28	0.89	1.32	
Clarksville	182	4.44	15.10	4.60	18.88	16.67	24.16	27.59	41.85	51.15	3.58	3.65	3.36	3.70	3.57	
Johnson City	98	2.39	19.61	1.25	18.00	12.50	23.45	27.50	38.94	58.75	0.96	0.00	0.70	0.92	1.32	
Knoxville	252	6.14	20.14	5.45	18.11	24.24	21.88	27.88	39.87	42.42	0.63	0.32	0.68	0.55	0.73	
Memphis	827	20.17	22.83	6.23	16.28	20.08	19.27	18.42	41.62	55.26	2.75	2.36	2.96	2.39	2.88	
Tennessee Non-MSA	426	10.39	16.76	7.12	16.74	17.41	21.97	25.59	44.52	49.87	3.74	3.55	3.79	3.59	3.82	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 14.34% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES			State: TENNESSEE		Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses**	% BANK Loans***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Nashville-Davidson--Murfreesboro	9,726	46.02	60.43	49.80	96.65	1.57	1.78	9.15	12.80
Limited-Scope Review:									
Chattanooga	1,909	9.03	59.66	44.63	97.64	1.15	1.20	7.44	10.01
Clarksville	696	3.29	52.31	49.14	99.14	0.43	0.43	10.42	14.07
Johnson City	721	3.41	61.67	44.80	97.64	0.55	1.80	7.05	8.86
Knoxville	2,747	13.00	61.70	44.52	97.74	1.24	1.02	6.08	7.51
Memphis	4,027	19.05	61.61	49.49	97.09	1.07	1.84	7.46	11.98
Tennessee Non-MSA	1,309	6.19	52.80	55.00	97.33	1.60	1.07	9.98	14.82

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

(\*\*) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2008).

(\*\*\*) 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 43.69% of small loans to businesses originated/purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS			State: TENNESSEE		Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Nashville-Davidson--Murfreesboro	90	43.90	97.36	41.11	95.56	4.44	0.00	7.25	4.14
Limited-Scope Review:									
Chattanooga	6	2.93	96.96	83.33	100.00	0.00	0.00	5.26	3.45
Clarksville	7	3.41	96.17	71.43	100.00	0.00	0.00	26.32	30.77
Johnson City	6	2.93	95.10	33.33	100.00	0.00	0.00	3.23	0.00
Knoxville	11	5.37	97.14	100.00	100.00	0.00	0.00	7.61	9.46
Memphis	23	11.22	94.10	56.52	100.00	0.00	0.00	6.47	5.93
Tennessee Non-MSA	62	30.24	97.60	66.13	100.00	0.00	0.00	14.17	12.32

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

(\*\*) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2008).

(\*\*\*) 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 41.47% of small loans to farms originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Farm Data US&PR.



**Table 13. Qualified Investments**

QUALIFIED INVESTMENTS		State: TENNESSEE				Evaluation Period: January 1, 2007 To March 31, 2009			
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Nashville-Davidson--Murfreesboro	3	2,013	108	25,333	111	27,347	34.55	0	0
Limited-Scope Review:									
Chattanooga	0	0	26	10,730	26	10,730	13.56	1	229
Clarksville	0	0	11	571	11	571	0.72	0	0
Johnson City	0	0	12	5,913	12	5,913	7.47	0	0
Knoxville	1	581	15	712	16	1,293	1.63	0	0
Memphis	4	4,585	40	17,986	44	22,570	28.51	0	0
Tennessee Non-MSA	0	0	23	1,711	23	1,711	2.16	1	29
Statewide Assessed***	0	0	2	19	2	19	0.02	0	0
Statewide Non-Assessed***	2	2,491	13	6,509	15	9,001	11.37	1	800

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

(\*\*) "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

(\*\*\*) "Statewide Assessed" means statewide investments with potential benefit to one or more AA. "Statewide Non-Assessed" means statewide investments with no potential benefit to one or more AA.

**Table 14. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				State: TENNESSEE				Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in MSA/AA	# of BANK Branch es	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branc h Open- ings	# of Branc h Clos- ings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	Mo d	Mid	Upp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Nashville-Davidson-- Murfreesboro	69.51	39	45.35	2.56	33.33	38.46	25.64	0	1	0	0	0	-1	3.97	21.41	54.45	20.18
Limited-Scope Review:																	
Chattanooga	2.79	5	5.81	20.00	0.00	40.00	40.00	0	0	0	0	0	0	5.26	18.37	46.16	30.21
Clarksville	3.19	6	6.98	0.00	16.67	66.67	16.67	0	0	0	0	0	0	0.00	8.08	67.28	24.65
Johnson City	1.11	2	2.33	0.00	50.00	0.00	50.00	0	0	0	0	0	0	0.00	13.40	69.79	16.82
Knoxville	3.83	5	5.81	20.00	40.00	20.00	20.00	0	0	0	0	0	0	5.62	16.48	53.99	23.91
Memphis	12.17	17	19.77	5.88	17.65	29.41	47.06	0	0	0	0	0	0	10.05	26.80	30.09	33.06
Tennessee Non-MSA	7.41	12	13.95	0.00	0.00	83.33	16.67	0	0	0	0	0	0	0.00	5.23	68.35	26.41

**Table 1. Lending Volume**

LENDING VOLUME		State: TEXAS				Evaluation Period: January 1, 2007 To March 31, 2009						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Dallas-Plano-Irving	24.53	21,635	3,521,497	32,168	679,536	160	2,118	3	6,123	53,966	4,209,274	56.54
Houston-Sugar Land-Baytown	29.59	29,806	4,515,540	35,079	697,477	180	3,452	13	37,350	65,078	5,253,819	16.22
Limited-Scope Review:												
Abilene	0.40	260	22,710	595	6,523	20	215	0	0	875	29,448	0.21
Amarillo	0.82	614	62,265	1,126	30,330	53	8,123	2	3,901	1,795	104,619	0.61
Austin-Round Rock	9.91	10,149	1,853,342	11,591	260,180	65	1,471	0	0	21,805	2,114,993	6.62
Beaumont-Port Arthur	0.75	482	53,188	1,135	11,179	15	137	8	11,214	1,640	75,718	0.21
Brownsville-Harlingen	0.61	521	52,916	822	13,491	6	163	0	0	1,349	66,570	0.15
College Station-Bryan	0.55	498	108,067	670	8,985	30	340	2	11,317	1,200	128,709	0.22
Corpus Christi	1.73	1,843	224,533	1,914	28,668	39	4,320	0	0	3,796	257,521	0.87
El Paso	2.74	3,024	323,727	2,981	47,292	9	75	5	21,841	6,019	392,935	1.37
Fort Worth-Arlington	10.38	10,634	1,359,997	12,073	194,169	111	1,679	5	15,464	22,823	1,571,309	6.07
Killeen-Temple-Fort Hood	0.96	912	98,166	1,161	12,978	26	200	5	9,817	2,104	121,161	0.27
Laredo	0.44	313	32,514	652	5,527	10	90	0	0	975	38,131	0.08
Longview	0.43	197	20,763	721	5,015	24	1,186	0	0	942	26,964	0.08
Lubbock	0.69	529	61,018	953	9,795	27	272	0	0	1,509	71,085	0.28
McAllen-Edinburg-Mission	1.76	1,950	175,445	1,910	26,886	19	108	2	9,800	3,881	212,239	0.30
Midland	0.50	443	53,756	650	19,965	3	74	0	0	1,096	73,795	1.02
Odessa	0.33	220	16,073	502	4,528	1	2	0	0	723	20,603	0.16
San Angelo	0.37	266	25,725	528	11,340	14	873	0	0	808	37,938	0.15

(\*) Loan data as of March 31, 2009. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*) The evaluation period for Community Development Loans is January 1, 2007 to March 31, 2009

(\*\*\*) Deposit data as of June 30, 2008. Rated area refers to either the state or multistate MSA/MD rating area.

**Table 1. Lending Volume**

LENDING VOLUME		State: TEXAS				Evaluation Period: January 1, 2007 To March 31, 2009						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA ***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Limited-Scope Review:												
San Antonio	8.03	7,812	1,055,690	9,764	226,516	87	3,139	3	24,150	17,666	1,309,495	5.75
Sherman-Denison	0.34	261	27,051	479	4,819	15	119	0	0	755	31,989	0.12
Tyler	0.88	782	106,559	1,137	16,957	15	181	0	0	1,934	123,697	0.58
Victoria	0.31	210	26,113	454	4,336	22	162	0	0	686	30,611	0.12
Waco	0.68	580	70,181	888	13,240	20	811	1	8,556	1,489	92,788	0.42
Wichita Falls	0.27	129	11,966	455	3,964	15	136	0	0	599	16,066	0.14
Texas Non-MSA	2.02	1,530	161,859	2,710	39,449	207	12,420	1	870	4,448	214,598	1.45

(\*) Loan data as of March 31, 2009. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*) The evaluation period for Community Development Loans is January 1, 2007 to March 31, 2009

(\*\*\*) Deposit data as of June 30, 2008. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*\*\*) "Statewide Assessed" means statewide loans with potential benefit to one or more AA.. "Statewide Non-Assessed" means statewide loans with no potential benefit to one or more AA.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		State: TEXAS					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Dallas-Plano-Irving	13,988	21.82	2.57	2.39	20.21	19.27	36.31	30.28	40.91	48.06	5.78	9.56	9.83	4.99	5.29	
Houston-Sugar Land-Baytown	21,117	32.94	2.87	2.50	23.19	20.24	32.97	29.38	40.97	47.87	6.55	9.33	10.66	6.71	5.43	
Limited-Scope Review:																
Abilene	155	0.24	0.00	0.00	17.54	10.32	54.63	42.58	27.83	47.10	2.11	0.00	3.26	2.04	1.97	
Amarillo	361	0.56	1.19	0.83	22.92	18.84	44.82	43.77	31.06	36.57	3.86	5.56	4.76	3.21	4.52	
Austin-Round Rock	6,959	10.86	2.50	3.74	19.19	20.07	42.63	42.84	35.68	33.35	5.50	10.96	9.51	4.85	4.61	
Beaumont-Port Arthur	362	0.56	3.21	1.10	15.67	11.05	54.46	49.45	26.66	38.40	3.25	2.56	3.85	2.91	3.65	
Brownsville-Harlingen	328	0.51	0.87	2.74	21.06	9.76	43.90	33.23	34.18	54.27	3.17	2.52	3.66	3.29	3.05	
College Station-Bryan	387	0.60	0.06	0.26	21.07	19.90	49.53	30.75	29.34	49.10	3.44	0.00	4.30	3.43	3.19	
Corpus Christi	1,172	1.83	3.53	1.28	23.89	11.35	43.52	45.05	29.06	42.32	7.85	7.69	7.26	8.74	7.23	
El Paso	1,732	2.70	0.92	0.23	26.70	20.15	34.90	41.45	37.48	38.16	7.33	5.26	11.83	7.22	6.09	
Fort Worth-Arlington	7,631	11.90	3.14	2.20	18.57	16.68	43.89	40.20	34.39	40.91	6.40	14.60	11.33	5.99	5.51	
Killeen-Temple-Fort Hood	635	0.99	0.17	0.47	8.68	5.67	61.34	45.35	29.81	48.50	2.37	0.00	3.08	1.92	3.01	
Laredo	199	0.31	0.12	0.00	34.45	27.14	33.06	22.61	32.37	50.25	3.10	0.00	3.70	2.91	2.97	
Longview	119	0.19	0.00	0.00	13.63	16.81	68.94	51.26	17.43	31.93	2.05	0.00	3.03	1.69	2.54	
Lubbock	318	0.50	0.26	0.63	23.78	18.24	43.81	39.62	32.15	41.51	1.96	0.00	3.27	1.91	1.66	
McAllen-Edinburg-Mission	1,014	1.58	0.00	0.00	27.56	18.54	48.45	46.45	23.99	35.01	5.42	0.00	6.70	5.88	4.52	
Midland	274	0.43	4.50	2.19	18.42	9.85	44.68	43.43	32.40	44.53	3.41	2.08	2.21	3.44	3.64	
Odessa	107	0.17	2.25	0.00	15.94	12.15	43.46	28.04	38.35	59.81	2.83	0.00	4.73	2.66	2.73	
San Angelo	146	0.23	0.93	0.68	15.85	10.27	54.08	52.74	29.15	36.30	4.21	16.67	7.98	4.15	3.66	

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		State: TEXAS					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Limited-Scope Review:																
San Antonio	5,010	7.82	1.49	0.92	28.43	25.39	37.16	30.16	32.92	43.53	4.60	10.73	10.10	4.59	3.39	
Sherman-Denison	163	0.25	0.00	0.00	13.89	14.72	75.65	69.33	10.46	15.95	3.42	0.00	5.34	2.93	4.71	
Tyler	509	0.79	2.09	1.38	17.19	12.57	55.58	54.42	25.14	31.63	5.32	19.23	6.33	5.04	5.29	
Victoria	147	0.23	1.51	0.00	19.84	12.93	54.88	42.86	23.77	44.22	3.71	0.00	2.99	3.20	4.72	
Waco	355	0.55	4.80	6.76	18.68	13.52	36.55	26.76	39.97	52.96	3.48	12.50	2.77	4.05	2.92	
Wichita Falls	83	0.13	1.52	0.00	16.68	14.46	51.23	38.55	30.57	46.99	1.12	0.00	1.67	0.62	1.73	
Texas Non-MSA	831	1.30	0.00	0.00	6.79	4.93	69.17	67.75	24.05	27.32	6.31	0.00	10.99	6.19	6.14	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT		State: TEXAS					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Dallas-Plano-Irving	1,573	21.45	2.57	2.29	20.21	21.11	36.31	29.94	40.91	46.66	11.23	15.92	17.06	10.70	9.76	
Houston-Sugar Land-Baytown	1,878	25.61	2.87	3.09	23.19	24.39	32.97	25.88	40.97	46.65	9.38	13.48	12.39	8.24	8.73	
Limited-Scope Review:																
Abilene	41	0.56	0.00	0.00	17.54	7.32	54.63	51.22	27.83	41.46	4.88	0.00	1.35	4.35	7.22	
Amarillo	79	1.08	1.19	1.27	22.92	26.58	44.82	39.24	31.06	32.91	6.72	9.09	7.82	6.25	6.39	
Austin-Round Rock	549	7.49	2.50	2.37	19.19	14.94	42.63	38.25	35.68	44.44	8.64	7.50	7.83	7.74	9.92	
Beaumont-Port Arthur	31	0.42	3.21	0.00	15.67	6.45	54.46	38.71	26.66	54.84	2.18	0.00	1.46	1.59	3.44	
Brownsville-Harlingen	41	0.56	0.87	0.00	21.06	19.51	43.90	41.46	34.18	39.02	3.70	0.00	2.78	3.31	4.90	
College Station-Bryan	32	0.44	0.06	0.00	21.07	9.38	49.53	40.63	29.34	50.00	6.47	0.00	4.08	6.40	7.69	
Corpus Christi	216	2.95	3.53	1.85	23.89	16.67	43.52	45.37	29.06	36.11	11.68	10.00	11.82	12.12	11.19	
El Paso	344	4.69	0.92	0.29	26.70	18.60	34.90	38.08	37.48	43.02	6.21	0.00	6.64	6.03	6.23	
Fort Worth-Arlington	663	9.04	3.14	3.47	18.57	19.76	43.89	31.37	34.39	45.40	7.48	12.71	12.41	5.14	7.90	
Killeen-Temple-Fort Hood	92	1.25	0.17	0.00	8.68	10.87	61.34	55.43	29.81	33.70	6.07	0.00	13.64	5.99	5.05	
Laredo	23	0.31	0.12	0.00	34.45	21.74	33.06	21.74	32.37	56.52	1.73	0.00	1.45	1.08	2.37	
Longview	21	0.29	0.00	0.00	13.63	0.00	68.94	95.24	17.43	4.76	2.15	0.00	0.00	2.74	0.88	
Lubbock	64	0.87	0.26	0.00	23.78	17.19	43.81	39.06	32.15	43.75	6.53	0.00	4.95	4.27	9.84	
McAllen-Edinburg-Mission	281	3.83	0.00	0.00	27.56	19.22	48.45	49.82	23.99	30.96	11.59	0.00	10.44	11.86	11.92	
Midland	64	0.87	4.50	1.56	18.42	10.94	44.68	40.63	32.40	46.88	10.36	8.33	7.69	8.53	14.96	
Odessa	60	0.82	2.25	3.33	15.94	21.67	43.46	31.67	38.35	43.33	9.45	16.67	17.95	7.76	8.38	
San Angelo	44	0.60	0.93	6.82	15.85	4.55	54.08	45.45	29.15	43.18	7.61	50.00	5.00	6.31	9.32	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT			State: TEXAS				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Limited-Scope Review:																
San Antonio	714	9.74	1.49	1.82	28.43	29.13	37.16	35.71	32.92	33.33	7.66	18.37	9.28	8.13	6.20	
Sherman-Denison	27	0.37	0.00	0.00	13.89	18.52	75.65	70.37	10.46	11.11	5.76	0.00	9.09	5.02	7.89	
Tyler	89	1.21	2.09	0.00	17.19	11.24	55.58	56.18	25.14	32.58	8.25	0.00	7.69	8.72	8.02	
Victoria	23	0.31	1.51	4.35	19.84	4.35	54.88	56.52	23.77	34.78	4.01	100.00	0.00	4.49	5.06	
Waco	84	1.15	4.80	3.57	18.68	13.10	36.55	33.33	39.97	50.00	8.97	4.17	10.59	8.15	9.57	
Wichita Falls	16	0.22	1.52	0.00	16.68	12.50	51.23	43.75	30.57	43.75	3.21	0.00	3.17	3.66	2.65	
Texas Non-MSA	285	3.89	0.00	0.00	6.79	5.96	69.17	73.33	24.05	20.70	16.52	0.00	17.74	17.37	13.82	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.



**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE			State: TEXAS				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full-Scope Review:																
Dallas-Plano-Irving	6,066	25.15	2.57	1.80	20.21	17.44	36.31	27.23	40.91	53.53	6.26	9.97	10.42	5.59	5.50	
Houston-Sugar Land-Baytown	6,804	28.21	2.87	2.19	23.19	23.52	32.97	26.03	40.97	48.27	6.62	9.80	10.17	5.47	5.96	
Limited-Scope Review:																
Abilene	64	0.27	0.00	0.00	17.54	10.94	54.63	40.63	27.83	48.44	2.96	0.00	4.26	2.96	2.66	
Amarillo	174	0.72	1.19	1.15	22.92	21.84	44.82	37.93	31.06	39.08	4.11	11.76	5.23	3.54	4.26	
Austin-Round Rock	2,636	10.93	2.50	2.47	19.19	17.83	42.63	33.12	35.68	46.59	6.36	8.52	9.24	5.20	6.37	
Beaumont-Port Arthur	88	0.36	3.21	1.14	15.67	17.05	54.46	31.82	26.66	50.00	1.72	3.45	3.81	1.36	1.64	
Brownsville-Harlingen	152	0.63	0.87	1.97	21.06	18.42	43.90	35.53	34.18	44.08	3.76	3.33	5.69	3.32	3.71	
College Station-Bryan	72	0.30	0.06	0.00	21.07	16.67	49.53	51.39	29.34	31.94	3.48	0.00	6.40	4.63	1.15	
Corpus Christi	455	1.89	3.53	2.20	23.89	19.12	43.52	42.42	29.06	36.26	6.34	6.82	7.10	6.16	6.27	
El Paso	947	3.93	0.92	0.74	26.70	21.33	34.90	36.85	37.48	41.08	6.28	12.50	9.16	6.59	5.16	
Fort Worth-Arlington	2,338	9.69	3.14	1.54	18.57	14.63	43.89	32.38	34.39	51.45	5.43	9.93	7.38	4.64	5.46	
Killeen-Temple-Fort Hood	185	0.77	0.17	0.00	8.68	5.41	61.34	45.95	29.81	48.65	3.35	0.00	0.76	2.71	4.98	
Laredo	91	0.38	0.12	0.00	34.45	23.08	33.06	19.78	32.37	57.14	3.75	0.00	6.33	3.08	3.37	
Longview	57	0.24	0.00	0.00	13.63	7.02	68.94	70.18	17.43	22.81	2.05	0.00	0.58	2.50	1.49	
Lubbock	146	0.61	0.26	0.00	23.78	20.55	43.81	32.19	32.15	47.26	3.70	0.00	5.09	3.14	3.66	
McAllen-Edinburg-Mission	655	2.72	0.00	0.00	27.56	21.98	48.45	49.62	23.99	28.40	8.09	0.00	10.34	8.68	6.25	
Midland	105	0.44	4.50	3.81	18.42	20.00	44.68	39.05	32.40	37.14	3.57	14.29	8.79	2.34	3.04	
Odessa	53	0.22	2.25	1.89	15.94	15.09	43.46	30.19	38.35	52.83	2.34	0.00	6.41	1.70	2.18	
San Angelo	75	0.31	0.93	0.00	15.85	9.33	54.08	52.00	29.15	38.67	5.44	0.00	6.56	6.40	3.85	

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE			State: TEXAS				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Limited-Scope Review:																
San Antonio	2,085	8.64	1.49	0.82	28.43	27.67	37.16	25.80	32.92	45.71	4.93	5.41	9.64	3.76	3.94	
Sherman-Denison	71	0.29	0.00	0.00	13.89	18.31	75.65	64.79	10.46	16.90	3.58	0.00	7.26	2.76	6.38	
Tyler	182	0.75	2.09	0.00	17.19	13.74	55.58	52.20	25.14	34.07	4.63	0.00	6.07	4.05	5.56	
Victoria	40	0.17	1.51	0.00	19.84	15.00	54.88	50.00	23.77	35.00	2.72	0.00	3.48	2.98	1.90	
Waco	139	0.58	4.80	2.88	18.68	10.07	36.55	23.02	39.97	64.03	4.11	7.14	3.91	3.15	4.63	
Wichita Falls	30	0.12	1.52	0.00	16.68	23.33	51.23	56.67	30.57	20.00	1.60	0.00	2.65	1.99	0.56	
Texas Non-MSA	408	1.69	0.00	0.00	6.79	5.64	69.17	65.69	24.05	28.68	7.53	0.00	12.98	6.85	8.51	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 5. Geographic Distribution of Multi-family Loans**

Geographic Distribution: MULTI-FAMILY			State: TEXAS				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Multi-family Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans						
Full-Scope Review:																
Dallas-Plano-Irving	8	17.39	14.32	12.50	30.41	62.50	33.46	25.00	21.80	0.00	2.27	1.30	3.79	2.30	0.00	
Houston-Sugar Land-Baytown	7	15.22	9.84	0.00	35.87	42.86	30.30	28.57	23.99	28.57	1.10	0.00	1.36	0.00	3.23	
Limited-Scope Review:																
Abilene	0	0.00	0.00	0.00	11.89	0.00	74.70	0.00	13.41	0.00	0.00	0.00	0.00	0.00	0.00	
Amarillo	0	0.00	2.20	0.00	28.94	0.00	38.55	0.00	30.31	0.00	0.00	0.00	0.00	0.00	0.00	
Austin-Round Rock	5	10.87	16.88	20.00	32.97	40.00	35.24	40.00	14.91	0.00	2.96	7.14	2.90	3.13	0.00	
Beaumont-Port Arthur	1	2.17	6.11	0.00	27.01	0.00	35.64	100.00	31.24	0.00	0.00	0.00	0.00	0.00	0.00	
Brownsville-Harlingen	0	0.00	2.93	0.00	15.31	0.00	19.84	0.00	61.92	0.00	0.00	0.00	0.00	0.00	0.00	
College Station-Bryan	7	15.22	7.28	0.00	31.15	42.86	52.47	57.14	9.11	0.00	20.69	0.00	23.08	23.08	0.00	
Corpus Christi	0	0.00	7.25	0.00	14.32	0.00	46.80	0.00	31.63	0.00	0.00	0.00	0.00	0.00	0.00	
El Paso	1	2.17	11.43	0.00	31.34	0.00	26.23	100.00	31.00	0.00	0.00	0.00	0.00	0.00	0.00	
Fort Worth-Arlington	2	4.35	7.03	50.00	28.60	50.00	45.61	0.00	18.76	0.00	1.49	14.29	1.61	0.00	0.00	
Killeen-Temple-Fort Hood	0	0.00	3.31	0.00	34.62	0.00	47.21	0.00	14.87	0.00	0.00	0.00	0.00	0.00	0.00	
Laredo	0	0.00	2.50	0.00	18.94	0.00	41.52	0.00	37.04	0.00	0.00	0.00	0.00	0.00	0.00	
Longview	0	0.00	0.00	0.00	17.94	0.00	50.91	0.00	31.14	0.00	0.00	0.00	0.00	0.00	0.00	
Lubbock	1	2.17	9.24	0.00	29.60	100.00	43.18	0.00	17.98	0.00	4.55	0.00	25.00	0.00	0.00	
McAllen-Edinburg-Mission	0	0.00	0.00	0.00	11.56	0.00	31.77	0.00	56.67	0.00	0.00	0.00	0.00	0.00	0.00	
Midland	0	0.00	2.26	0.00	4.69	0.00	42.21	0.00	50.85	0.00	0.00	0.00	0.00	0.00	0.00	
Odessa	0	0.00	0.72	0.00	15.47	0.00	29.62	0.00	54.19	0.00	0.00	0.00	0.00	0.00	0.00	
San Angelo	1	2.17	1.95	0.00	22.15	100.00	37.89	0.00	38.01	0.00	0.00	0.00	0.00	0.00	0.00	

(\*) Multi-family loans originated and purchased in the MSA/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 housing units in a particular geography divided by the number of multi-family housing units in the area based on 2000 Census information.

(\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 5. Geographic Distribution of Multi-family Loans**

Geographic Distribution: MULTI-FAMILY		State: TEXAS					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Multi-family Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans						
Limited-Scope Review:																
San Antonio	3	6.52	1.81	0.00	35.31	0.00	40.80	100.00	22.08	0.00	2.13	0.00	0.00	6.25	0.00	
Sherman-Denison	0	0.00	0.00	0.00	14.38	0.00	83.30	0.00	2.32	0.00	0.00	0.00	0.00	0.00	0.00	
Tyler	2	4.35	0.53	0.00	28.79	50.00	34.75	50.00	35.93	0.00	0.00	0.00	0.00	0.00	0.00	
Victoria	0	0.00	1.83	0.00	33.30	0.00	43.24	0.00	21.62	0.00	0.00	0.00	0.00	0.00	0.00	
Waco	2	4.35	26.63	100.00	38.25	0.00	18.33	0.00	16.78	0.00	14.29	33.33	11.11	0.00	0.00	
Wichita Falls	0	0.00	1.83	0.00	23.79	0.00	25.70	0.00	48.67	0.00	0.00	0.00	0.00	0.00	0.00	
Texas Non-MSA	6	13.04	0.00	0.00	11.73	16.67	68.14	66.67	20.13	16.67	15.38	0.00	14.29	17.39	11.11	

(\*) Multi-family loans originated and purchased in the MSA/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 housing units in a particular geography divided by the number of multi-family housing units in the area based on 2000 Census information.

(\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES												State: TEXAS		Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***							
	#	% of Total*	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Full-Scope Review:																		
Dallas-Plano-Irving	32,168	26.13	4.47	3.25	23.74	20.04	33.88	29.96	37.91	46.75	10.02	12.76	11.33	9.66	9.75			
Houston-Sugar Land-Baytown	35,079	28.49	5.00	3.61	25.16	23.19	28.60	26.53	41.24	46.66	7.99	9.19	9.62	7.85	7.38			
Limited-Scope Review:																		
Abilene	595	0.48	0.00	0.00	24.15	17.98	53.14	51.09	22.72	30.92	6.70	0.00	6.16	7.17	5.70			
Amarillo	1,126	0.91	9.73	7.82	26.06	23.89	38.35	38.99	25.86	29.31	5.74	6.00	7.44	5.84	4.44			
Austin-Round Rock	11,591	9.41	4.17	3.08	19.18	17.00	39.31	36.98	37.34	42.94	8.10	9.73	9.68	7.78	7.90			
Beaumont-Port Arthur	1,135	0.92	2.94	1.76	19.71	18.68	49.78	44.41	27.58	35.15	5.33	7.41	6.09	5.12	5.08			
Brownsville-Harlingen	822	0.67	2.64	2.07	27.68	25.79	34.31	29.20	35.37	42.94	4.78	4.47	5.70	4.74	4.30			
College Station-Bryan	670	0.54	1.33	1.19	26.06	28.06	44.56	32.09	28.04	38.66	4.70	1.45	6.44	3.83	4.87			
Corpus Christi	1,914	1.55	10.96	8.25	23.64	19.07	41.40	39.50	24.01	33.18	7.55	6.38	7.90	7.74	7.56			
El Paso	2,981	2.42	8.59	6.74	30.62	27.81	25.68	26.47	35.11	38.98	7.87	7.68	8.91	8.65	7.04			
Fort Worth-Arlington	12,073	9.81	3.46	2.52	24.44	20.93	40.80	35.34	31.30	41.21	8.12	9.16	9.48	7.55	8.22			
Killeen-Temple-Ft Hood	1,161	0.94	3.00	3.19	17.16	12.92	54.53	51.16	25.31	32.73	7.33	11.52	7.05	7.72	6.19			
Laredo	652	0.53	5.85	7.98	21.46	17.33	21.46	21.17	51.23	53.53	4.32	6.74	5.07	5.17	3.60			
Longview	721	0.59	0.00	0.00	22.46	16.50	58.88	54.65	18.65	28.85	5.62	0.00	5.07	5.70	4.55			
Lubbock	953	0.77	0.54	0.63	23.15	19.31	43.08	35.99	33.23	44.07	4.87	13.79	5.46	4.50	4.64			
McAllen-Edinburg-Mission	1,910	1.55	0.00	0.00	19.52	22.88	42.48	34.14	38.00	42.98	5.47	0.00	8.16	5.30	4.63			
Midland	650	0.53	5.64	5.54	31.44	29.85	35.62	30.31	27.30	34.31	6.02	8.53	7.52	5.19	5.49			
Odessa	502	0.41	1.49	0.20	19.58	20.72	38.66	39.24	40.26	39.84	6.46	0.00	8.73	6.78	5.47			
San Angelo	528	0.43	1.84	3.03	15.46	15.15	54.23	46.78	28.47	35.04	8.76	20.69	10.13	8.84	8.20			

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Business Data US&amp;PR.

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES												State: TEXAS		Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***							
	#	% of Total*	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Limited-Scope Review:																		
San Antonio	9,764	7.93	1.76	1.37	26.27	23.25	37.58	31.13	34.39	44.24	7.94	9.32	9.51	7.58	7.61			
Sherman-Denison	479	0.39	0.00	0.00	19.63	18.79	71.92	65.76	8.45	15.45	6.38	0.00	7.82	6.07	7.20			
Tyler	1,137	0.92	3.65	3.17	24.44	20.58	44.29	44.33	27.62	31.93	7.63	6.07	9.34	8.06	6.65			
Victoria	454	0.37	0.88	2.20	29.14	25.99	47.27	40.75	22.72	31.06	5.18	21.21	4.93	5.46	4.13			
Waco	888	0.72	4.46	2.82	29.16	25.23	29.18	26.24	37.21	45.72	7.87	7.69	10.03	7.46	7.34			
Wichita Falls	455	0.37	1.02	0.44	30.55	31.21	37.33	34.51	31.11	33.85	5.73	3.23	7.04	5.84	4.70			
Texas Non-MSA	2,710	2.20	0.00	0.00	11.32	9.63	67.48	62.84	21.20	27.53	8.67	0.00	10.50	8.58	7.75			

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS			State: TEXAS				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans						
Full-Scope Review:																
Dallas-Plano-Irving	160	13.41	2.57	1.88	19.44	13.13	41.20	45.00	36.78	40.00	9.39	7.69	8.55	8.53	12.55	
Houston-Sugar Land-Baytown	180	15.09	3.03	1.67	19.92	20.56	37.89	28.89	39.16	48.89	5.99	8.33	6.57	4.65	7.74	
Limited-Scope Review:																
Abilene	20	1.68	0.00	0.00	19.06	15.00	54.81	85.00	26.13	0.00	4.37	0.00	7.14	5.16	0.00	
Amarillo	53	4.44	5.66	1.89	8.81	1.89	56.48	73.58	29.06	22.64	7.03	0.00	0.00	9.64	6.31	
Austin-Round Rock	65	5.45	1.99	0.00	17.79	20.00	48.99	41.54	31.24	38.46	5.16	0.00	7.06	2.84	10.83	
Beaumont-Port Arthur	15	1.26	2.64	0.00	12.25	6.67	58.60	66.67	26.51	26.67	3.75	0.00	0.00	5.62	1.92	
Brownsville-Harlingen	6	0.50	0.22	0.00	9.03	0.00	57.49	66.67	33.26	33.33	1.84	0.00	0.00	2.70	1.54	
College Station-Bryan	30	2.51	0.69	0.00	15.52	10.00	52.76	76.67	31.03	13.33	3.33	0.00	0.00	4.68	2.88	
Corpus Christi	39	3.27	5.30	0.00	18.04	17.95	49.83	58.97	26.83	23.08	7.45	0.00	6.35	9.17	7.81	
El Paso	9	0.75	2.66	0.00	35.03	33.33	24.17	11.11	38.14	55.56	5.13	0.00	10.00	6.25	3.33	
Fort Worth-Arlington	111	9.30	1.78	0.00	16.79	10.81	50.22	63.96	31.21	25.23	9.78	0.00	7.84	11.03	7.62	
Killeen-Temple-Fort Hood	26	2.18	0.53	0.00	9.87	0.00	57.89	57.69	31.71	42.31	5.53	0.00	0.00	4.42	8.33	
Laredo	10	0.84	2.50	0.00	13.75	0.00	30.63	0.00	53.13	100.00	4.48	0.00	0.00	0.00	5.88	
Longview	24	2.01	0.00	0.00	14.86	8.33	66.98	62.50	18.16	29.17	5.61	0.00	0.00	5.67	13.64	
Lubbock	27	2.26	0.11	0.00	19.85	11.11	44.50	62.96	35.54	25.93	2.85	0.00	4.05	3.82	1.49	
McAllen-Edinburg-Mission	19	1.59	0.00	0.00	13.57	21.05	55.54	42.11	30.89	36.84	4.00	0.00	3.80	3.80	3.66	
Midland	3	0.25	2.15	0.00	21.15	0.00	52.69	33.33	24.01	66.67	4.44	0.00	0.00	3.45	11.11	
Odessa	1	0.08	0.00	0.00	4.42	0.00	44.25	100.00	51.33	0.00	0.00	0.00	0.00	0.00	0.00	
San Angelo	14	1.17	1.39	0.00	5.29	0.00	70.47	85.71	22.84	14.29	6.33	0.00	0.00	7.27	8.33	

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS			State: TEXAS				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans						
Limited-Scope Review:																
San Antonio	87	7.29	0.85	0.00	15.84	12.64	48.15	47.13	35.17	40.23	7.85	0.00	11.59	6.37	10.80	
Sherman-Denison	15	1.26	0.00	0.00	4.57	6.67	88.71	80.00	6.72	13.33	6.90	0.00	25.00	6.76	0.00	
Tyler	15	1.26	1.39	0.00	11.33	20.00	61.83	66.67	25.45	13.33	6.19	0.00	25.00	5.19	9.09	
Victoria	22	1.84	0.28	0.00	12.32	0.00	67.23	86.36	20.17	13.64	2.35	0.00	0.00	2.99	0.93	
Waco	20	1.68	2.29	5.00	13.19	5.00	37.28	50.00	47.23	40.00	4.92	0.00	12.50	3.85	5.26	
Wichita Falls	15	1.26	1.36	0.00	14.25	13.33	56.56	60.00	27.83	26.67	8.41	0.00	12.50	10.17	4.35	
Texas Non-MSA	207	17.35	0.00	0.00	4.34	1.93	75.76	75.85	19.90	22.22	14.04	0.00	10.00	14.55	15.54	

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Farm Data US&PR.



**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		State: TEXAS					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Dallas-Plano-Irving	13,988	21.82	21.32	10.84	18.00	25.84	20.39	20.27	40.30	43.05	5.97	9.82	9.28	5.16	4.89	
Houston-Sugar Land-Baytown	21,117	32.94	22.61	7.29	17.36	26.04	18.97	19.89	41.06	46.78	6.65	12.98	11.50	5.90	5.49	
Limited-Scope Review:																
Abilene	155	0.24	19.15	2.05	18.23	16.44	23.78	17.81	38.84	63.70	2.11	1.31	1.17	1.73	2.68	
Amarillo	361	0.56	19.77	10.36	18.63	21.57	21.81	19.89	39.78	48.18	4.20	3.10	3.82	3.45	4.84	
Austin-Round Rock	6,959	10.86	19.76	8.55	18.30	23.61	22.76	20.09	39.17	47.74	5.48	8.01	7.27	4.13	5.24	
Beaumont-Port Arthur	362	0.56	22.47	6.98	17.06	18.60	20.02	14.24	40.44	60.17	3.41	2.59	3.33	1.96	4.17	
Brownsville-Harlingen	328	0.51	23.75	1.28	16.04	6.09	17.82	11.86	42.40	80.77	3.39	2.70	2.60	2.65	3.60	
College Station-Bryan	387	0.60	23.88	4.08	16.53	14.13	18.30	17.39	41.29	64.40	3.57	1.09	3.60	2.89	3.89	
Corpus Christi	1,172	1.83	22.82	2.57	16.99	12.21	19.76	14.25	40.43	70.97	8.48	4.73	7.66	5.20	9.73	
El Paso	1,732	2.70	22.11	2.59	17.46	19.87	18.92	24.94	41.51	52.59	8.34	9.04	19.17	11.23	6.31	
Fort Worth-Arlington	7,631	11.90	19.56	16.92	18.78	30.69	21.95	18.38	39.71	34.02	7.16	18.76	11.69	5.07	4.93	
Killeen-Temple-Ft Hood	635	0.99	17.01	6.87	19.97	27.16	23.75	20.77	39.27	45.21	2.75	6.12	1.85	2.41	3.12	
Laredo	199	0.31	22.96	2.35	16.89	23.53	18.19	18.82	41.96	55.29	2.94	3.57	8.39	2.82	2.48	
Longview	119	0.19	20.58	6.25	17.93	23.21	21.60	18.75	39.88	51.79	2.12	5.47	3.41	1.77	1.72	
Lubbock	318	0.50	21.02	5.79	17.88	26.37	20.74	19.29	40.36	48.55	2.04	3.78	2.05	1.98	1.93	
McAllen-Edinburg-Mission	1,014	1.58	23.48	1.75	16.86	12.54	17.67	15.93	41.98	69.78	5.87	11.76	14.44	8.24	5.12	
Midland	274	0.43	20.88	6.74	18.60	16.48	19.33	23.97	41.20	52.81	3.80	4.90	3.46	2.91	4.11	
Odessa	107	0.17	21.22	8.82	17.50	14.71	21.98	18.63	39.30	57.84	2.97	9.09	2.61	2.68	2.96	
San Angelo	146	0.23	19.37	12.95	18.37	17.99	22.73	29.50	39.53	39.57	4.50	8.44	4.12	4.44	4.14	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 6.41% of loans originated and purchased by the bank.

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		State: TEXAS					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Limited-Scope Review:																
San Antonio	5,010	7.82	21.16	7.31	17.99	21.81	20.54	20.51	40.31	50.36	4.59	9.62	6.41	3.71	4.28	
Sherman-Denison	163	0.25	19.46	11.46	18.09	16.56	23.05	22.93	39.40	49.04	3.82	3.83	4.42	2.99	4.04	
Tyler	509	0.79	20.31	4.07	18.42	19.51	20.71	18.70	40.55	57.72	5.54	4.97	4.04	5.09	6.19	
Victoria	147	0.23	21.10	2.11	17.47	12.68	20.57	19.01	40.86	66.20	3.97	3.39	2.82	2.00	5.02	
Waco	355	0.55	20.68	7.33	17.54	18.77	21.36	22.58	40.42	51.32	3.90	7.05	3.18	2.76	4.41	
Wichita Falls	83	0.13	18.22	5.06	19.08	34.18	23.92	21.52	38.78	39.24	1.16	1.56	1.49	0.66	1.29	
Texas Non-MSA	831	1.30	18.68	4.87	17.01	16.18	21.20	20.80	43.10	58.15	6.99	12.21	8.33	5.77	6.99	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 6.41% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		State: TEXAS					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Dallas-Plano-Irving	1,573	21.45	21.32	7.91	18.00	17.09	20.39	20.03	40.30	54.97	11.70	10.66	13.61	12.19	11.24	
Houston-Sugar Land-Baytown	1,878	25.61	22.61	6.35	17.36	15.47	18.97	21.33	41.06	56.85	9.57	8.01	9.00	10.36	9.59	
Limited-Scope Review:																
Abilene	41	0.56	19.15	7.32	18.23	17.07	23.78	29.27	38.84	46.34	4.95	3.13	4.55	5.88	4.90	
Amarillo	79	1.08	19.77	16.46	18.63	17.72	21.81	16.46	39.78	49.37	6.90	10.61	3.39	5.03	8.17	
Austin-Round Rock	549	7.49	19.76	7.13	18.30	16.27	22.76	21.21	39.17	55.39	8.97	6.78	6.99	9.27	9.78	
Beaumont-Port Arthur	31	0.42	22.47	3.23	17.06	6.45	20.02	9.68	40.44	80.65	2.23	1.32	1.26	0.78	3.10	
Brownsville-Harlingen	41	0.56	23.75	12.20	16.04	17.07	17.82	26.83	42.40	43.90	3.79	4.48	4.70	3.36	3.54	
College Station-Bryan	32	0.44	23.88	9.38	16.53	0.00	18.30	21.88	41.29	68.75	6.67	12.50	0.00	7.02	7.10	
Corpus Christi	216	2.95	22.82	7.41	16.99	10.65	19.76	21.76	40.43	60.19	12.04	8.96	6.21	12.55	13.55	
El Paso	344	4.69	22.11	3.78	17.46	11.34	18.92	16.28	41.51	68.60	6.25	2.01	5.03	4.97	7.08	
Fort Worth-Arlington	663	9.04	19.56	6.04	18.78	20.39	21.95	20.54	39.71	53.02	7.92	4.50	10.47	8.26	7.53	
Killeen-Temple-Fort Hood	92	1.25	17.01	3.26	19.97	13.04	23.75	22.83	39.27	60.87	6.26	7.89	3.33	4.93	7.14	
Laredo	23	0.31	22.96	4.35	16.89	13.04	18.19	21.74	41.96	60.87	1.87	3.45	2.94	2.97	1.19	
Longview	21	0.29	20.58	0.00	17.93	14.29	21.60	28.57	39.88	57.14	2.22	0.00	1.19	4.58	1.91	
Lubbock	64	0.87	21.02	4.69	17.88	12.50	20.74	18.75	40.36	64.06	6.90	0.00	1.64	6.06	9.32	
McAllen-Edinburg-Mission	281	3.83	23.48	2.49	16.86	9.96	17.67	15.66	41.98	71.89	11.92	2.86	7.14	9.09	14.13	
Midland	64	0.87	20.88	3.13	18.60	15.63	19.33	17.19	41.20	64.06	10.44	3.85	7.84	8.65	12.55	
Odessa	60	0.82	21.22	10.00	17.50	13.33	21.98	20.00	39.30	56.67	9.54	20.00	12.50	10.77	8.26	
San Angelo	44	0.60	19.37	13.64	18.37	11.36	22.73	36.36	39.53	38.64	7.67	6.52	4.29	12.00	7.47	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 0.18% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT		State: TEXAS					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Limited-Scope Review:																
San Antonio	714	9.74	21.16	13.06	17.99	18.40	20.54	20.51	40.31	48.03	7.79	8.97	8.42	7.43	7.56	
Sherman-Denison	27	0.37	19.46	22.22	18.09	18.52	23.05	7.41	39.40	51.85	5.90	9.52	13.64	2.78	4.86	
Tyler	89	1.21	20.31	4.49	18.42	12.36	20.71	25.84	40.55	57.30	8.47	3.51	4.44	8.73	10.41	
Victoria	23	0.31	21.10	8.70	17.47	13.04	20.57	8.70	40.86	69.57	4.12	0.00	4.65	1.75	5.70	
Waco	84	1.15	20.68	3.57	17.54	16.67	21.36	20.24	40.42	59.52	9.62	2.08	8.33	9.49	11.30	
Wichita Falls	16	0.22	18.22	6.25	19.08	25.00	23.92	25.00	38.78	43.75	3.24	0.00	5.36	2.53	3.24	
Texas Non-MSA	285	3.89	18.68	4.91	17.01	14.39	21.20	20.00	43.10	60.70	17.03	7.25	15.29	16.59	18.80	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 0.18% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 10. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE			State: TEXAS				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***						
Full-Scope Review:																
Dallas-Plano-Irving	6,066	25.15	21.32	6.81	18.00	16.92	20.39	19.70	40.30	56.56	6.44	8.82	8.58	5.43	6.07	
Houston-Sugar Land-Baytown	6,804	28.21	22.61	5.61	17.36	18.18	18.97	20.15	41.06	56.07	6.13	6.57	6.88	5.95	5.98	
Limited-Scope Review:																
Abilene	64	0.27	19.15	8.93	18.23	12.50	23.78	17.86	38.84	60.71	2.85	5.88	4.26	4.65	1.85	
Amarillo	174	0.72	19.77	8.48	18.63	20.00	21.81	20.00	39.78	51.52	4.35	1.80	5.93	3.99	4.38	
Austin-Round Rock	2,636	10.93	19.76	6.81	18.30	16.33	22.76	17.84	39.17	59.03	5.86	6.43	5.51	4.29	6.62	
Beaumont-Port Arthur	88	0.36	22.47	1.28	17.06	12.82	20.02	26.92	40.44	58.97	1.50	0.00	1.05	1.81	1.61	
Brownsville-Harlingen	152	0.63	23.75	6.06	16.04	7.58	17.82	13.64	42.40	72.73	3.80	14.71	4.13	3.87	3.56	
College Station-Bryan	72	0.30	23.88	3.28	16.53	9.84	18.30	18.03	41.29	68.85	3.01	0.00	0.93	2.39	3.64	
Corpus Christi	455	1.89	22.82	3.67	16.99	11.98	19.76	22.00	40.43	62.35	6.43	6.94	7.51	6.70	6.19	
El Paso	947	3.93	22.11	3.57	17.46	12.83	18.92	17.86	41.51	65.74	6.72	8.15	6.62	5.81	6.92	
Fort Worth-Arlington	2,338	9.69	19.56	6.28	18.78	19.13	21.95	21.19	39.71	53.40	5.85	8.07	7.13	5.59	5.40	
Killeen-Temple-Fort Hood	185	0.77	17.01	5.66	19.97	14.47	23.75	20.13	39.27	59.75	4.07	4.69	2.85	4.45	4.14	
Laredo	91	0.38	22.96	1.25	16.89	7.50	18.19	15.00	41.96	76.25	3.51	0.00	3.00	3.70	3.57	
Longview	57	0.24	20.58	2.13	17.93	2.13	21.60	25.53	39.88	70.21	2.04	0.00	1.10	1.53	2.59	
Lubbock	146	0.61	21.02	8.46	17.88	16.92	20.74	17.69	40.36	56.92	3.82	4.08	3.14	2.69	4.29	
McAllen-Edinburg-Mission	655	2.72	23.48	2.73	16.86	7.07	17.67	14.15	41.98	76.05	8.51	22.86	10.55	7.40	8.38	
Midland	105	0.44	20.88	6.32	18.60	15.79	19.33	28.42	41.20	49.47	3.47	4.48	3.73	3.25	3.42	
Odessa	53	0.22	21.22	7.84	17.50	5.88	21.98	13.73	39.30	72.55	2.48	11.76	2.47	1.43	2.59	
San Angelo	75	0.31	19.37	12.86	18.37	18.57	22.73	24.29	39.53	44.29	5.84	5.88	7.58	3.95	6.09	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 12.17% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 10. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE			State: TEXAS				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Limited-Scope Review:																
San Antonio	2,085	8.64	21.16	8.98	17.99	14.78	20.54	19.95	40.31	56.28	4.73	9.03	4.59	4.51	4.47	
Sherman-Denison	71	0.29	19.46	6.45	18.09	14.52	23.05	22.58	39.40	56.45	3.66	2.94	3.75	3.56	3.77	
Tyler	182	0.75	20.31	5.95	18.42	11.31	20.71	17.26	40.55	65.48	4.73	5.48	3.20	4.05	5.31	
Victoria	40	0.17	21.10	2.70	17.47	8.11	20.57	13.51	40.86	75.68	2.85	3.70	2.04	2.80	3.02	
Waco	139	0.58	20.68	4.24	17.54	7.63	21.36	17.80	40.42	70.34	3.94	3.19	2.61	3.29	4.69	
Wichita Falls	30	0.12	18.22	7.41	19.08	7.41	23.92	40.74	38.78	44.44	1.58	1.92	1.27	1.70	1.58	
Texas Non-MSA	408	1.69	18.68	2.86	17.01	13.25	21.20	17.92	43.10	65.97	7.79	12.7	7.46	7.48	7.78	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 12.17% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES			State: TEXAS		Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses**	% BANK Loans***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Dallas-Plano-Irving	32,168	26.13	67.25	55.89	96.97	1.49	1.55	10.02	15.77
Houston-Sugar Land-Baytown	35,079	28.49	68.06	53.18	97.28	1.26	1.46	7.99	13.11
Limited-Scope Review:									
Abilene	595	0.48	62.60	42.86	99.16	0.34	0.51	6.70	7.97
Amarillo	1,126	0.91	65.75	47.25	95.29	3.11	1.60	5.74	7.89
Austin-Round Rock	11,591	9.41	67.08	54.86	96.86	1.36	1.78	8.10	11.85
Beaumont-Port Arthur	1,135	0.92	65.46	46.96	99.12	0.62	0.26	5.33	7.32
Brownsville-Harlingen	822	0.67	60.26	46.23	97.69	0.73	1.58	4.78	5.30
College Station-Bryan	670	0.54	60.12	49.25	98.36	0.75	0.90	4.70	6.42
Corpus Christi	1,914	1.55	66.83	50.10	98.12	1.04	0.84	7.55	10.29
El Paso	2,981	2.42	67.05	53.07	97.75	1.04	1.21	7.87	10.86
Fort Worth-Arlington	12,073	9.81	65.28	53.57	97.92	1.14	0.93	8.12	11.77
Killeen-Temple-Fort Hood	1,161	0.94	62.17	51.59	99.14	0.09	0.78	7.33	9.86
Laredo	652	0.53	66.72	52.30	99.69	0.31	0.00	4.32	5.59
Longview	721	0.59	59.55	41.47	99.72	0.28	0.00	5.62	6.90
Lubbock	953	0.77	64.98	45.75	99.48	0.00	0.52	4.87	5.10
McAllen-Edinburg-Mission	1,910	1.55	62.66	52.20	98.27	0.94	0.79	5.47	7.07
Midland	650	0.53	63.69	50.15	95.38	2.00	2.61	6.02	9.10
Odessa	502	0.41	62.30	45.62	99.20	0.60	0.20	6.46	9.91
San Angelo	528	0.43	62.86	51.14	94.32	4.92	0.76	8.76	12.81

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

(\*\*) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2008).

(\*\*\*) 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 38.36% of small loans to businesses originated/purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES		State: TEXAS		Evaluation Period: January 1, 2007 To March 31, 2009					
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses**	% BANK Loans***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Limited-Scope Review:									
San Antonio	9,764	7.93	66.92	54.95	96.65	1.44	1.90	7.94	12.54
Sherman-Denison	479	0.39	62.92	51.36	99.16	0.42	0.42	6.38	9.36
Tyler	1,137	0.92	65.12	50.75	98.07	0.53	1.41	7.63	9.77
Victoria	454	0.37	63.40	45.59	98.46	1.54	0.00	5.18	6.07
Waco	888	0.72	64.14	49.55	98.54	0.68	0.79	7.87	10.57
Wichita Falls	455	0.37	65.41	46.59	99.34	0.66	0.00	5.73	7.35
Texas Non-MSA	2,710	2.20	59.00	51.73	98.23	1.18	0.59	8.67	11.49

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

(\*\*) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2008).

(\*\*\*) 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 38.36% of small loans to businesses originated/purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Business Data US&PR.



**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS			State: TEXAS		Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Dallas-Plano-Irving	160	13.41	96.16	55.00	99.38	0.63	0.00	9.39	7.30
Houston-Sugar Land-Baytown	180	15.09	96.02	42.22	97.22	0.56	2.22	5.99	3.30
Limited-Scope Review:									
Abilene	20	1.68	97.28	45.00	100.00	0.00	0.00	4.37	2.53
Amarillo	53	4.44	96.60	47.17	62.26	5.66	32.08	7.03	6.30
Austin-Round Rock	65	5.45	97.18	55.38	95.38	4.62	0.00	5.16	3.50
Beaumont-Port Arthur	15	1.26	98.14	66.67	100.00	0.00	0.00	3.75	3.40
Brownsville-Harlingen	6	0.50	96.26	33.33	100.00	0.00	0.00	1.84	0.56
College Station-Bryan	30	2.51	93.62	56.67	100.00	0.00	0.00	3.33	2.56
Corpus Christi	39	3.27	96.84	51.28	66.67	10.26	23.08	7.45	5.35
El Paso	9	0.75	95.57	77.78	100.00	0.00	0.00	5.13	4.48
Fort Worth-Arlington	111	9.30	97.19	52.25	98.20	0.90	0.90	9.78	7.54
Killeen-Temple-Fort Hood	26	2.18	96.71	30.77	100.00	0.00	0.00	5.53	2.26
Laredo	10	0.84	94.38	60.00	100.00	0.00	0.00	4.48	4.44
Longview	24	2.01	96.93	33.33	79.17	20.83	0.00	5.61	2.76
Lubbock	27	2.26	95.73	51.85	100.00	0.00	0.00	2.85	2.01
McAllen-Edinburg-Mission	19	1.59	91.26	31.58	100.00	0.00	0.00	4.00	2.24
Midland	3	0.25	97.49	66.67	100.00	0.00	0.00	4.44	2.78
Odessa	1	0.08	98.23	0.00	100.00	0.00	0.00	0.00	0.00
San Angelo	14	1.17	95.82	35.71	92.86	0.00	7.14	6.33	3.13

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

(\*\*) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2008).

(\*\*\*) 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 45.93% of small loans to farms originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS		State: TEXAS			Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Limited-Scope Review:									
San Antonio	87	7.29	97.23	51.72	93.10	1.15	5.75	7.85	4.98
Sherman-Denison	15	1.26	97.85	66.67	100.00	0.00	0.00	6.90	4.55
Tyler	15	1.26	96.02	66.67	100.00	0.00	0.00	6.19	4.26
Victoria	22	1.84	98.32	31.82	100.00	0.00	0.00	2.35	0.92
Waco	20	1.68	97.51	35.00	85.00	10.00	5.00	4.92	1.05
Wichita Falls	15	1.26	97.74	66.67	100.00	0.00	0.00	8.41	8.75
Texas Non-MSA	207	17.35	96.18	41.06	85.99	6.28	7.73	14.04	8.73

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

(\*\*) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2008).

(\*\*\*) 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 45.93% of small loans to farms originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 13. Qualified Investments**

QUALIFIED INVESTMENTS		State: TEXAS				Evaluation Period: January 1, 2007 To March 31, 2009			
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Dallas-Plano-Irving	16	24,892	323	128,251	339	153,144	35.58	7	14,778
Houston-Sugar Land-Baytown	18	30,622	168	59,322	186	89,944	20.89	4	8,428
Limited-Scope Review:									
Abilene	0	0	11	4,126	11	4,126	0.96	1	171
Amarillo	2	358	19	801	21	1,159	0.27	0	0
Austin-Round Rock	8	11,842	118	23,059	126	34,901	8.11	2	322
Beaumont-Port Arthur	1	52	15	8,950	16	9,002	2.09	2	5,830
Brownsville-Harlingen	0	0	22	5,625	22	5,625	1.31	1	355
College Station-Bryan	2	418	16	657	18	1,075	0.25	0	0
Corpus Christi	1	7,608	37	540	38	8,148	1.89	0	0
El Paso	3	55	44	8,435	47	8,490	1.97	1	55
Fort Worth-Arlington	4	4,191	87	10,768	91	14,959	3.48	1	976
Killeen-Temple-Fort Hood	0	0	13	607	13	607	0.14	0	0
Laredo	0	0	7	117	7	117	0.03	0	0
Longview	1	47	6	165	7	212	0.05	0	0
Lubbock	1	473	16	699	17	1,172	0.27	0	0
McAllen-Edinburg-Mission	0	0	13	66	13	66	0.02	0	0
Midland	0	0	25	1,294	25	1,294	0.30	0	0
Odessa	1	420	17	185	18	604	0.14	0	0
San Angelo	0	0	9	1,576	9	1,576	0.37	0	0

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

(\*\*) "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

**Table 13. Qualified Investments**

QUALIFIED INVESTMENTS		State: TEXAS				Evaluation Period: January 1, 2007 To March 31, 2009			
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Limited-Scope Review:									
San Antonio	8	10,959	80	38,279	88	49,238	11.44	3	8,868
Sherman-Denison	0	0	9	1,725	9	1,725	0.40	1	2,131
Tyler	0	0	29	872	29	872	0.20	0	0
Victoria	1	857	8	152	9	1,009	0.23	0	0
Waco	1	347	21	13,288	22	13,635	3.17	1	10,244
Wichita Falls	0	0	12	1,318	12	1,318	0.31	1	32
Texas Non-MSA	2	4,310	68	1,682	70	5,991	1.39	0	0
Statewide Assessed***	0	0	19	380	19	380	0.09	0	0
Statewide Non-Assessed***	4	1,088	47	19,001	51	20,089	4.67	3	2,226

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

(\*\*) "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

(\*\*\*) "Statewide Assessed" means statewide investments with potential benefit to one or more AA.. "Statewide Non-Assessed" means statewide investments with no potential benefit to one or more AA.

**Table 14. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				State: TEXAS				Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in MSA/AA	# of BANK Branch es	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branc h Open- ings	# of Branc h Clos- ings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	Mo d	Mid	Up p	Low	Mod	Mid	Upp
Full-Scope Review:																	
Dallas-Plano-Irving	56.54	129	27.10	3.88	23.26	31.78	41.09	16	13	1	1	2	-1	7.60	27.39	34.04	30.98
Houston-Sugar Land- Baytown	16.22	113	23.74	2.65	29.20	17.70	50.44	9	2	1	1	2	3	6.43	30.28	31.45	31.85
Limited-Scope Review:																	
Abilene	0.21	3	0.63	0.00	33.33	33.33	33.33	0	0	0	0	0	0	0.00	19.80	56.43	23.77
Amarillo	0.61	7	1.47	28.57	42.86	14.29	14.29	2	2	0	0	0	0	1.78	29.05	44.10	25.06
Austin-Round Rock	6.62	42	8.82	4.76	19.05	30.95	45.24	3	3	0	-1	1	0	7.50	26.47	39.38	26.65
Beaumont-Port Arthur	0.21	3	0.63	0.00	33.33	33.33	33.33	0	0	0	0	0	0	4.06	20.33	49.45	26.16
Brownsville-Harlingen	0.15	3	0.63	33.33	66.67	0.00	0.00	0	0	0	0	0	0	2.26	25.87	42.69	29.18
College Station-Bryan	0.22	1	0.21	0.00	100.00	0.00	0.00	0	1	0	0	0	-1	1.87	28.66	42.54	26.93
Corpus Christi	0.87	9	1.89	33.33	11.11	33.33	22.22	0	0	0	0	0	0	5.95	26.89	41.64	25.52
El Paso	1.37	13	2.73	7.69	7.69	23.08	61.54	1	0	1	0	0	0	3.70	30.92	33.98	31.40
Fort Worth-Arlington	6.07	45	9.45	0.00	31.11	31.11	37.78	6	3	0	1	0	2	5.10	24.80	41.72	28.37
Killeen-Temple-Fort Hood	0.27	6	1.26	0.00	33.33	50.00	16.67	2	1	0	-1	2	0	0.71	17.12	60.90	21.27
Laredo	0.08	2	0.42	0.00	0.00	50.00	50.00	0	0	0	0	0	0	0.52	38.06	33.72	27.69
Longview	0.08	1	0.21	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	18.67	65.00	16.33
Lubbock	0.28	4	0.84	0.00	25.00	50.00	25.00	0	0	0	0	0	0	1.23	30.78	43.24	24.74
McAllen-Edinburg-Mission	0.30	5	1.05	0.00	0.00	40.00	60.00	0	0	0	0	0	0	0.00	29.73	48.29	21.98
Midland	1.02	3	0.63	0.00	66.67	0.00	33.33	0	0	0	0	0	0	5.79	19.81	43.64	30.76
Odessa	0.16	2	0.42	0.00	100.00	0.00	0.00	0	0	0	0	0	0	1.84	19.77	42.31	36.08
San Angelo	0.15	3	0.63	0.00	0.00	33.33	66.67	0	0	0	0	0	0	1.49	17.76	53.45	27.30

**Table 14. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				State: TEXAS				Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in MSA/AA	# of BANK Branc hes	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branch Open- ings	# of Branc h Clos- ings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	Mo d	Mi d	Up p	Low	Mod	Mid	Upp
Limited-Scope Review:																	
San Antonio	5.75	43	9.03	2.33	30.23	34.88	32.56	0	0	0	0	0	0	2.45	35.31	35.83	26.41
Sherman-Denison	0.12	1	0.21	0.00	100.00	0.00	0.00	0	0	0	0	0	0	0.00	17.24	73.81	8.94
Tyler	0.58	5	1.05	0.00	40.00	20.00	40.00	0	0	0	0	0	0	3.06	24.26	49.91	22.77
Victoria	0.12	1	0.21	0.00	0.00	0.00	100.00	0	0	0	0	0	0	1.88	25.41	51.40	21.31
Waco	0.42	3	0.63	0.00	33.33	0.00	66.67	0	0	0	0	0	0	10.94	25.71	31.10	32.24
Wichita Falls	0.14	2	0.42	0.00	50.00	0.00	50.00	0	0	0	0	0	0	1.65	23.49	48.15	26.70
Texas Non-MSA	1.45	27	5.67	0.00	25.93	70.37	3.70	0	0	0	0	0	0	0.00	9.27	67.75	22.98

**Table 1. Lending Volume**

LENDING VOLUME		State: VIRGINIA				Evaluation Period: January 1, 2007 To March 31, 2009						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Richmond	31.93	6,461	1,207,614	7,923	182,145	64	1,427	8	2,602	14,456	1,393,788	60.72
Limited-Scope Review:												
Blacksburg-Christiansburg-Radford	2.27	477	72,295	541	9,747	7	125	1	5,000	1,026	87,167	0.99
Charlottesville	7.20	1,428	405,814	1,807	34,852	23	231	0	0	3,258	440,897	5.60
Danville	1.69	292	34,731	464	8,727	7	83	0	0	763	43,541	0.97
Harrisonburg	1.73	268	41,098	497	4,430	17	149	0	0	782	45,677	1.26
Lynchburg	4.37	817	128,775	1,150	20,756	12	98	0	0	1,979	149,629	1.43
Roanoke	6.52	1,375	234,501	1,554	22,044	24	185	0	0	2,953	256,730	3.88
Virginia Beach-Norfolk-Newport News	35.52	6,791	1,394,691	9,235	181,151	29	239	25	28,210	16,080	1,604,291	19.26
Virginia Non-MSA	8.78	1,427	205,962	2,441	36,553	103	2,712	4	1,256	3,975	246,483	5.91

(\*) Loan data as of March 31, 2009. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*) The evaluation period for Community Development Loans is January 1, 2007 to March 31, 2009

(\*\*\*) Deposit data as of June 30, 2008. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*\*\*) "Statewide Assessed" means statewide loans with potential benefit to one or more AA.. "Statewide Non-Assessed" means statewide loans with no potential benefit to one or more AA.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		State: VIRGINIA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Richmond	3,352	33.60	2.89	4.71	17.41	18.50	47.12	41.50	32.58	35.29	6.45	9.54	7.71	6.05	6.07	
Limited-Scope Review:																
Blacksburg-Christiansburg-Radford	305	3.06	0.00	0.00	4.88	3.93	86.82	80.66	8.30	15.41	5.86	0.00	10.96	5.48	7.89	
Charlottesville	745	7.47	1.07	2.68	11.96	14.23	63.77	54.09	23.21	28.99	8.67	9.78	11.07	7.27	11.56	
Danville	169	1.69	0.00	0.00	12.48	11.24	76.30	73.37	11.22	15.38	7.43	0.00	6.21	7.70	7.14	
Harrisonburg	138	1.38	0.00	0.00	9.44	15.22	76.87	63.77	13.68	21.01	3.91	0.00	4.49	3.59	4.58	
Lynchburg	509	5.10	0.99	0.98	9.45	12.77	68.72	62.67	20.84	23.58	6.80	3.39	12.50	6.78	5.35	
Roanoke	858	8.60	2.02	1.86	9.99	14.10	57.64	52.56	30.35	31.47	8.14	10.07	10.54	7.41	8.38	
Virginia Beach-Norfolk-Newport News	3,190	31.98	1.82	2.70	15.61	18.34	44.99	40.25	37.58	38.71	5.24	6.00	6.14	4.87	5.22	
Virginia Non-MSA	710	7.12	0.00	0.00	6.32	5.92	72.93	70.99	20.74	23.10	5.39	0.00	5.77	6.47	3.53	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.



**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT			State: VIRGINIA				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp	
Full-Scope Review:																
Richmond	452	31.70	2.89	2.65	17.41	23.01	47.12	47.12	32.58	27.21	5.85	5.45	6.39	5.76	5.67	
Limited-Scope Review:																
Blacksburg-Christiansburg-Radford	18	1.26	0.00	0.00	4.88	5.56	86.82	77.78	8.30	16.67	2.47	0.00	6.67	1.94	6.52	
Charlottesville	67	4.70	1.07	0.00	11.96	11.94	63.77	64.18	23.21	23.88	4.84	0.00	5.83	4.50	6.15	
Danville	26	1.82	0.00	0.00	12.48	15.38	76.30	61.54	11.22	23.08	6.69	0.00	7.41	5.24	15.63	
Harrisonburg	17	1.19	0.00	0.00	9.44	0.00	76.87	82.35	13.68	17.65	3.24	0.00	0.00	3.42	4.88	
Lynchburg	54	3.79	0.99	1.85	9.45	7.41	68.72	66.67	20.84	24.07	4.65	0.00	4.12	4.92	6.32	
Roanoke	71	4.98	2.02	2.82	9.99	12.68	57.64	42.25	30.35	42.25	3.81	4.88	3.55	3.28	4.77	
Virginia Beach-Norfolk-Newport News	598	41.94	1.82	3.18	15.61	19.73	44.99	43.98	37.58	33.11	5.08	7.87	5.66	4.73	5.11	
Virginia Non-MSA	123	8.63	0.00	0.00	6.32	9.76	72.93	67.48	20.74	22.76	3.85	0.00	5.64	3.62	4.00	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE		State: VIRGINIA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% 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-Scope Review:																
Richmond	2,656	33.48	2.89	3.31	17.41	15.81	47.12	41.91	32.58	38.97	3.44	4.19	2.98	3.19	4.11	
Limited-Scope Review:																
Blacksburg-Christiansburg-Radford	154	1.94	0.00	0.00	4.88	7.14	86.82	76.62	8.30	16.23	2.35	0.00	4.62	2.18	2.72	
Charlottesville	616	7.77	1.07	0.65	11.96	9.42	63.77	63.64	23.21	26.30	4.57	0.00	4.22	4.57	5.16	
Danville	97	1.22	0.00	0.00	12.48	11.34	76.30	77.32	11.22	11.34	3.24	0.00	5.81	2.97	2.86	
Harrisonburg	113	1.42	0.00	0.00	9.44	8.85	76.87	69.03	13.68	22.12	2.36	0.00	1.76	2.10	4.02	
Lynchburg	254	3.20	0.99	0.39	9.45	7.87	68.72	64.57	20.84	27.17	2.18	1.49	2.03	2.18	2.27	
Roanoke	446	5.62	2.02	2.24	9.99	6.73	57.64	49.10	30.35	41.93	2.93	4.02	2.17	2.64	3.70	
Virginia Beach-Norfolk-Newport News	3,002	37.85	1.82	2.53	15.61	14.52	44.99	39.81	37.58	43.14	2.78	2.87	2.53	2.56	3.26	
Virginia Non-MSA	594	7.49	0.00	0.00	6.32	4.71	72.93	69.87	20.74	25.42	2.53	0.00	2.99	2.68	2.17	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES												State: VIRGINIA		Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***							
	#	% of Total*	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	% of Businesses**	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Full-Scope Review:																		
Richmond	7,923	30.93	9.64	6.01	18.25	16.16	41.69	40.77	30.42	37.07	10.04	12.24	11.37	9.94	9.25			
Limited-Scope Review:																		
Blacksburg-Christiansburg-Radford	541	2.11	0.00	0.00	1.80	4.44	90.90	84.10	7.30	11.46	8.12	0.00	13.48	7.99	6.20			
Charlottesville	1,807	7.06	0.83	0.83	13.58	11.68	59.62	60.27	25.97	27.23	11.49	16.42	10.94	12.39	9.29			
Danville	464	1.81	0.00	0.00	19.27	16.81	71.15	65.09	9.59	18.10	10.23	0.00	11.53	9.91	9.94			
Harrisonburg	497	1.94	0.00	0.00	13.79	12.47	58.71	63.98	27.50	23.54	7.84	0.00	6.43	8.82	5.36			
Lynchburg	1,150	4.49	4.55	1.74	12.45	10.26	61.83	58.00	21.16	30.00	8.37	5.85	9.35	8.12	8.15			
Roanoke	1,554	6.07	3.33	4.12	15.08	11.97	56.26	48.78	25.33	35.14	7.96	11.36	7.34	7.52	8.02			
Virginia Beach-Norfolk-Newport News	9,235	36.06	2.98	1.99	22.17	19.70	41.26	38.01	33.58	40.30	10.23	8.70	11.89	9.85	9.93			
Virginia Non-MSA	2,441	9.53	0.00	0.00	6.35	5.61	72.89	66.94	20.76	27.45	8.62	0.00	8.96	8.55	7.68			

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS			State: VIRGINIA				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans						
Full-Scope Review:																
Richmond	64	22.38	1.72	1.56	18.61	37.50	51.04	40.63	28.62	20.31	13.78	50.00	18.52	12.50	11.11	
Limited-Scope Review:																
Blacksburg-Christiansburg-Radford	7	2.45	0.00	0.00	2.08	0.00	90.66	100.00	7.27	0.00	12.50	0.00	0.00	15.38	0.00	
Charlottesville	23	8.04	0.54	0.00	11.57	39.13	62.39	47.83	25.50	13.04	25.53	0.00	44.44	25.00	16.67	
Danville	7	2.45	0.00	0.00	3.57	0.00	91.79	100.00	4.64	0.00	9.76	0.00	0.00	11.76	0.00	
Harrisonburg	17	5.94	0.00	0.00	10.20	0.00	77.55	76.47	12.24	23.53	13.73	0.00	0.00	18.42	0.00	
Lynchburg	12	4.20	1.49	0.00	5.78	8.33	69.59	83.33	23.13	8.33	8.96	0.00	0.00	9.80	8.33	
Roanoke	24	8.39	1.53	0.00	6.10	4.17	62.88	75.00	29.49	20.83	23.08	0.00	0.00	27.03	14.29	
Virginia Beach-Norfolk-Newport News	29	10.14	1.41	0.00	14.17	6.90	47.50	48.28	36.91	44.83	5.35	0.00	0.00	5.36	6.90	
Virginia Non-MSA	103	36.01	0.00	0.00	2.56	0.00	73.65	78.64	23.78	21.36	12.27	0.00	0.00	12.75	10.77	

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		State: VIRGINIA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Richmond	3,352	33.60	19.79	10.16	18.40	31.09	22.83	20.86	38.99	37.89	6.60	10.01	9.64	4.73	5.74	
Limited-Scope Review:																
Blacksburg-Christiansburg-Radford	305	3.06	20.15	4.75	17.69	20.68	23.23	17.97	38.93	56.61	6.36	2.42	7.62	5.24	6.88	
Charlottesville	745	7.47	19.18	3.77	18.34	14.23	23.26	16.18	39.21	65.83	9.27	6.83	7.86	4.64	11.71	
Danville	169	1.69	20.64	3.07	17.93	26.99	22.05	25.77	39.38	44.17	7.84	3.41	7.88	10.14	7.41	
Harrisonburg	138	1.38	17.33	3.13	19.26	26.56	25.06	23.44	38.36	46.88	3.92	3.54	4.89	3.46	3.74	
Lynchburg	509	5.10	19.36	11.16	18.36	22.93	23.19	21.90	39.10	44.01	7.13	7.71	9.32	5.48	7.00	
Roanoke	858	8.60	18.02	11.92	18.98	26.41	24.06	21.38	38.94	40.29	8.53	11.42	9.57	7.10	8.22	
Virginia Beach-Norfolk-Newport News	3,190	31.98	19.21	5.14	18.61	25.59	23.23	21.21	38.95	48.06	5.29	7.47	6.81	3.68	5.42	
Virginia Non-MSA	710	7.12	18.63	7.97	17.44	17.25	23.21	19.86	40.71	54.93	5.89	12.02	5.96	3.99	6.21	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 6.38% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT			State: VIRGINIA				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Richmond	452	31.70	19.79	9.52	18.40	26.67	22.83	24.29	38.99	39.52	5.56	4.52	5.01	5.13	6.73	
Limited-Scope Review:																
Blacksburg-Christiansburg-Radford	18	1.26	20.15	6.25	17.69	37.50	23.23	6.25	38.93	50.00	2.16	0.00	3.07	0.74	3.68	
Charlottesville	67	4.70	19.18	8.06	18.34	16.13	23.26	29.03	39.21	46.77	4.56	2.44	2.99	5.42	5.69	
Danville	26	1.82	20.64	21.74	17.93	30.43	22.05	8.70	39.38	39.13	6.42	11.11	12.73	1.20	5.49	
Harrisonburg	17	1.19	17.33	13.33	19.26	20.00	25.06	33.33	38.36	33.33	3.31	0.00	5.71	2.02	3.74	
Lynchburg	54	3.79	19.36	5.77	18.36	28.85	23.19	19.23	39.10	46.15	5.02	1.98	7.19	3.11	6.18	
Roanoke	71	4.98	18.02	12.12	18.98	24.24	24.06	22.73	38.94	40.91	3.49	3.41	2.97	2.31	4.80	
Virginia Beach-Norfolk-Newport News	598	41.94	19.21	8.42	18.61	23.86	23.23	24.04	38.95	43.68	4.98	5.56	4.60	3.91	5.90	
Virginia Non-MSA	123	8.63	18.63	7.56	17.44	20.17	23.21	24.37	40.71	47.90	3.79	1.99	3.59	3.13	4.87	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 5.82% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 10. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE		State: VIRGINIA					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***	% of Families **	% BANK Loans ***						
Full-Scope Review:																
Richmond	2,656	33.48	19.79	7.38	18.40	22.58	22.83	24.53	38.99	45.51	3.26	2.39	2.82	2.86	4.21	
Limited-Scope Review:																
Blacksburg-Christiansburg-Radford	154	1.94	20.15	7.97	17.69	18.12	23.23	22.46	38.93	51.45	2.32	2.99	2.18	2.19	2.32	
Charlottesville	616	7.77	19.18	3.89	18.34	13.52	23.26	21.11	39.21	61.48	4.25	2.23	3.34	3.79	5.53	
Danville	97	1.22	20.64	9.30	17.93	12.79	22.05	19.77	39.38	58.14	3.13	1.61	2.85	2.45	4.10	
Harrisonburg	113	1.42	17.33	3.16	19.26	21.05	25.06	28.42	38.36	47.37	2.09	0.00	1.37	2.42	2.62	
Lynchburg	254	3.20	19.36	4.90	18.36	18.14	23.19	25.49	39.10	51.47	1.89	0.43	2.25	1.97	1.94	
Roanoke	446	5.62	18.02	7.69	18.98	22.81	24.06	24.14	38.94	45.36	2.67	2.76	2.88	2.38	2.72	
Virginia Beach-Norfolk-Newport News	3,002	37.85	19.21	5.67	18.61	18.34	23.23	22.40	38.95	53.60	2.67	2.22	2.33	1.93	3.50	
Virginia Non-MSA	594	7.49	18.63	6.37	17.44	19.32	23.21	22.11	40.71	52.19	2.36	1.76	2.50	1.92	2.64	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 13.55% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES			State: VIRGINIA		Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses**	% BANK Loans***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Richmond	7,923	30.93	63.52	48.97	95.89	2.28	1.83	10.04	14.09
Limited-Scope Review:									
Blacksburg-Christiansburg-Radford	541	2.11	60.62	45.10	97.78	1.11	1.10	8.12	9.61
Charlottesville	1,807	7.06	65.07	50.08	96.96	1.66	1.38	11.49	17.52
Danville	464	1.81	66.28	48.06	97.41	1.29	1.29	10.23	13.21
Harrisonburg	497	1.94	61.47	54.33	99.60	0.40	0.00	7.84	10.59
Lynchburg	1,150	4.49	66.00	46.52	97.04	1.39	1.57	8.37	10.38
Roanoke	1,554	6.07	63.68	47.81	97.94	1.48	0.58	7.96	9.95
Virginia Beach-Norfolk-Newport News	9,235	36.06	64.70	52.37	97.31	1.20	1.48	10.23	15.05
Virginia Non-MSA	2,441	9.53	62.88	51.41	98.32	0.90	0.78	8.62	11.45

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

(\*\*) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2008).

(\*\*\*) 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 42.63% of small loans to businesses originated/purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Business Data US&PR.



**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS		State: VIRGINIA			Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Richmond	64	22.38	97.24	40.63	96.88	0.00	3.13	13.78	7.53
Limited-Scope Review:									
Blacksburg-Christiansburg-Radford	7	2.45	97.23	100.00	100.00	0.00	0.00	12.50	16.67
Charlottesville	23	8.04	96.38	56.52	100.00	0.00	0.00	25.53	21.05
Danville	7	2.45	98.93	57.14	100.00	0.00	0.00	9.76	6.45
Harrisonburg	17	5.94	95.60	41.18	100.00	0.00	0.00	13.73	7.69
Lynchburg	12	4.20	97.57	41.67	100.00	0.00	0.00	8.96	5.00
Roanoke	24	8.39	97.46	50.00	100.00	0.00	0.00	23.08	12.50
Virginia Beach-Norfolk-Newport News	29	10.14	95.81	68.97	100.00	0.00	0.00	5.35	4.49
Virginia Non-MSA	103	36.01	97.02	41.75	94.17	4.85	0.97	12.27	6.30

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

(\*\*) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2008).

(\*\*\*) 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 46.5% of small loans to farms originated/purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 13. Qualified Investments**

QUALIFIED INVESTMENTS		State: VIRGINIA				Evaluation Period: January 1, 2007 To March 31, 2009			
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Richmond	9	7,811	90	20,511	99	28,322	28.31	2	95
Limited-Scope Review:									
Blacksburg-Christiansburg-Radford	2	3,842	5	480	7	4,322	4.32	0	0
Charlottesville	0	0	28	1,611	28	1,611	1.61	0	0
Danville	1	3,606	6	233	7	3,839	3.84	0	0
Harrisonburg	0	0	8	408	8	408	0.41	0	0
Lynchburg	0	0	19	607	19	607	0.61	0	0
Roanoke	0	0	28	7,593	28	7,593	7.59	2	3,226
Virginia Beach-Norfolk-Newport News	13	10,961	54	22,759	67	33,720	33.71	3	7,802
Virginia Non-MSA	2	5,521	33	5,090	35	10,610	10.61	1	16
Statewide Assessed***	0	0	8	170	8	170	0.17	0	0
Statewide Non-Assessed***	16	8,353	11	480	27	8,833	8.83	1	30

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

(\*\*) "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

(\*\*\*) "Statewide Assessed" means statewide investments with potential benefit to one or more AA. "Statewide Non-Assessed" means statewide investments with no potential benefit to one or more AA.

**Table 14. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				State: VIRGINIA				Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in MSA/AA	# of BANK Branch es	% of Rated Area Branch es in MSA/ AA	Location of Branches by Income of Geographies				# of Branc h Open- ings	# of Branc h Clos- ings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	Mo d	Mi d	Up p	Low	Mod	Mid	Upp
Full-Scope Review:																	
Richmond	60.72	35	26.52	11.43	20.00	42.86	25.71	0	0	0	0	0	0	6.04	22.14	43.83	27.99
Limited-Scope Review:																	
Blacksburg-Christiansburg- Radford	0.99	3	2.27	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	3.60	82.76	13.63
Charlottesville	5.60	9	6.82	0.00	11.11	66.67	22.22	0	0	0	0	0	0	1.78	17.53	57.63	23.06
Danville	0.97	3	2.27	0.00	33.33	33.33	33.33	0	0	0	0	0	0	0.00	18.76	70.58	10.66
Harrisonburg	1.26	3	2.27	0.00	0.00	66.67	33.33	0	0	0	0	0	0	0.00	15.13	66.75	18.12
Lynchburg	1.43	5	3.79	0.00	20.00	60.00	20.00	0	0	0	0	0	0	3.38	11.42	66.12	19.08
Roanoke	3.88	8	6.06	0.00	25.00	62.50	12.50	1	0	0	1	0	0	4.02	12.58	57.22	26.17
Virginia Beach-Norfolk- Newport News	19.26	49	37.12	2.04	36.73	38.78	22.45	1	0	0	0	0	1	4.35	23.97	42.02	29.66
Virginia Non-MSA	5.91	17	12.88	0.00	5.88	82.35	11.76	0	0	0	0	0	0	0.00	7.40	72.55	20.05

**Table 1. Lending Volume**

LENDING VOLUME		State: WASHINGTON				Evaluation Period: January 1, 2007 To March 31, 2009						
MSA/Assessment Area:	% of Rated Area Loans (#) in MSA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MSA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full-Scope Review:												
Seattle-Bellevue-Everett	56.10	15,985	4,913,468	32,979	906,185	168	8,758	26	65,488	49,158	5,893,899	81.42
Limited-Scope Review:												
Bellingham	2.92	565	130,891	1,949	31,202	42	1,592	4	2,577	2,560	166,262	1.21
Bremerton-Silverdale	3.63	1,009	251,098	2,161	44,958	11	65	1	7,294	3,182	303,415	1.57
Kennewick-Richland-Pasco	2.40	820	114,283	1,214	16,192	68	3,408	1	247	2,103	134,130	0.99
Lewiston	0.25	80	10,284	140	3,202	1	20	0	0	221	13,506	0.18
Longview	1.05	327	50,472	577	15,399	15	2,749	1	109	920	68,729	0.37
Mount Vernon-Anacortes	1.73	361	76,216	1,111	17,827	42	2,609	1	116	1,515	96,768	0.64
Olympia	2.99	864	201,669	1,736	33,601	22	1,823	1	211	2,623	237,304	0.96
Spokane	5.03	1,538	246,149	2,836	66,377	28	880	5	9,537	4,407	322,943	2.40
Tacoma	10.61	3,820	871,795	5,423	101,039	47	4,437	3	14,470	9,293	991,741	4.40
Wenatchee	1.46	379	84,795	847	12,197	53	707	1	419	1,280	98,118	0.49
Yakima	2.09	562	64,798	1,201	20,483	70	2,546	0	0	1,833	87,827	0.86
Washington Non-MSA	9.73	2,780	543,870	5,407	86,309	340	15,815	1	851	8,528	646,845	4.50

(\*) Loan data as of March 31, 2009. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*) The evaluation period for Community Development Loans is January 1, 2007 to March 31, 2009

(\*\*\*) Deposit data as of June 30, 2008. Rated area refers to either the state or multistate MSA/MD rating area.

(\*\*\*\*) "Statewide Assessed" means statewide loans with potential benefit to one or more AA.. "Statewide Non-Assessed" means statewide loans with no potential benefit to one or more AA.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		State: WASHINGTON					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Seattle-Bellevue-Everett	7,281	54.19	0.49	0.99	15.58	19.39	55.45	51.56	28.48	28.06	5.66	4.12	5.69	5.31	6.49	
Limited-Scope Review:																
Bellingham	273	2.03	0.00	0.00	8.83	10.99	71.28	66.30	19.90	22.71	3.28	0.00	3.71	3.19	3.40	
Bremerton-Silverdale	379	2.82	1.75	4.49	9.31	12.66	69.62	62.27	19.32	20.58	3.83	2.85	4.20	3.59	4.62	
Kennewick-Richland-Pasco	514	3.83	2.95	1.75	13.08	13.04	55.11	48.44	28.86	36.77	4.61	2.78	6.04	4.47	4.52	
Lewiston	26	0.19	0.00	0.00	23.09	23.08	51.87	57.69	25.04	19.23	3.13	0.00	1.90	3.54	4.26	
Longview	163	1.21	2.18	6.13	10.31	8.59	66.32	68.10	21.20	17.18	5.55	5.76	3.51	6.11	5.06	
Mount Vernon-Anacortes	136	1.01	0.00	0.00	9.11	13.24	71.16	73.53	19.73	13.24	2.83	0.00	3.13	2.74	3.14	
Olympia	461	3.43	0.00	0.00	12.34	11.06	68.09	65.08	19.57	23.86	3.60	0.00	3.84	3.45	4.02	
Spokane	782	5.82	0.28	1.28	21.71	27.75	44.82	36.57	33.20	34.40	3.56	6.77	3.72	2.88	4.29	
Tacoma	1,622	12.07	0.50	1.05	10.96	14.30	63.09	60.05	25.46	24.60	4.25	7.82	5.52	3.93	4.41	
Wenatchee	166	1.24	0.00	0.00	18.55	13.86	54.40	52.41	27.04	33.73	3.60	0.00	2.39	4.25	3.33	
Yakima	278	2.07	1.43	1.44	22.04	29.86	38.95	43.88	37.58	24.82	3.87	3.39	7.66	4.44	2.02	
Washington Non-MSA	1,354	10.08	0.08	0.52	10.99	9.75	71.38	70.09	17.55	19.65	4.71	7.02	4.87	4.96	4.01	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 3. Geographic Distribution of Home Improvement Loans**

Geographic Distribution: HOME IMPROVEMENT			State: WASHINGTON				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans						
Full-Scope Review:																
Seattle-Bellevue-Everett	764	45.37	0.49	0.79	15.58	15.45	55.45	54.84	28.48	28.93	6.66	8.47	6.26	6.23	7.94	
Limited-Scope Review:																
Bellingham	24	1.43	0.00	0.00	8.83	8.33	71.28	50.00	19.90	41.67	1.83	0.00	2.35	0.97	4.95	
Bremerton-Silverdale	101	6.00	1.75	3.96	9.31	19.80	69.62	64.36	19.32	11.88	5.13	6.67	9.01	4.72	4.32	
Kennewick-Richland-Pasco	34	2.02	2.95	2.94	13.08	11.76	55.11	47.06	28.86	38.24	3.58	4.76	6.90	3.14	3.32	
Lewiston	10	0.59	0.00	0.00	23.09	30.00	51.87	30.00	25.04	40.00	5.59	0.00	8.11	4.23	5.71	
Longview	28	1.66	2.18	3.57	10.31	7.14	66.32	71.43	21.20	17.86	3.38	0.00	2.63	3.69	3.03	
Mount Vernon-Anacortes	27	1.60	0.00	0.00	9.11	7.41	71.16	74.07	19.73	18.52	3.44	0.00	3.57	3.21	4.35	
Olympia	55	3.27	0.00	0.00	12.34	12.73	68.09	69.09	19.57	18.18	3.21	0.00	4.00	3.27	2.42	
Spokane	120	7.13	0.28	0.00	21.71	23.33	44.82	45.00	33.20	31.67	3.85	0.00	3.64	4.27	3.49	
Tacoma	243	14.43	0.50	0.41	10.96	16.05	63.09	60.08	25.46	23.46	4.86	0.00	6.22	4.67	4.76	
Wenatchee	24	1.43	0.00	0.00	18.55	33.33	54.40	58.33	27.04	8.33	3.60	0.00	6.38	4.41	0.66	
Yakima	43	2.55	1.43	4.65	22.04	18.60	38.95	48.84	37.58	27.91	3.85	16.67	4.20	3.88	3.19	
Washington Non-MSA	211	12.53	0.08	0.47	10.99	11.85	71.38	71.09	17.55	16.59	4.80	0.00	6.46	4.95	3.88	

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans**

Geographic Distribution: HOME MORTGAGE REFINANCE												State: WASHINGTON		Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***							
	#	% of Total*	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	% Owner Occ Units**	% BANK Loans	Overall	Low	Mod	Mid	Upp			
Full-Scope Review:																		
Seattle-Bellevue-Everett	7,928	56.85	0.49	0.52	15.58	14.90	55.45	51.85	28.48	32.73	3.78	2.69	3.18	3.42	5.10			
Limited-Scope Review:																		
Bellingham	266	1.91	0.00	0.00	8.83	6.02	71.28	69.55	19.90	24.44	2.54	0.00	1.84	2.30	3.75			
Bremerton-Silverdale	529	3.79	1.75	3.02	9.31	7.94	69.62	67.86	19.32	21.17	2.31	3.11	1.87	2.08	3.52			
Kennewick-Richland-Pasco	271	1.94	2.95	2.58	13.08	13.28	55.11	49.08	28.86	35.06	3.34	4.07	5.08	3.26	2.77			
Lewiston	44	0.32	0.00	0.00	23.09	31.82	51.87	56.82	25.04	11.36	4.24	0.00	4.32	4.28	4.08			
Longview	135	0.97	2.18	3.70	10.31	6.67	66.32	74.07	21.20	15.56	1.58	1.65	0.99	1.75	1.16			
Mount Vernon-Anacortes	197	1.41	0.00	0.00	9.11	7.11	71.16	73.60	19.73	19.29	2.43	0.00	1.26	2.43	3.03			
Olympia	345	2.47	0.00	0.00	12.34	10.14	68.09	66.67	19.57	23.19	1.80	0.00	1.30	1.73	2.44			
Spokane	634	4.55	0.28	0.32	21.71	22.87	44.82	37.85	33.20	38.96	1.99	1.28	2.34	1.73	2.10			
Tacoma	1,954	14.01	0.50	0.56	10.96	11.67	63.09	58.80	25.46	28.97	2.66	3.33	2.96	2.51	2.87			
Wenatchee	188	1.35	0.00	0.00	18.55	16.49	54.40	55.85	27.04	27.66	1.93	0.00	1.38	1.84	2.37			
Yakima	241	1.73	1.43	0.41	22.04	29.88	38.95	36.93	37.58	32.78	3.14	0.00	5.25	3.37	2.14			
Washington Non-MSA	1,214	8.71	0.08	0.25	10.99	7.41	71.38	69.19	17.55	23.15	2.43	11.11	2.80	2.41	2.36			

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

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

(\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 5. Geographic Distribution of Multi-family Loans**

Geographic Distribution: MULTI-FAMILY		State: WASHINGTON					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Geography ***				
MSA/Assessment Area:	Total Multi-family Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans	% MF Units**	% BANK Loans						
Full-Scope Review:																
Seattle-Bellevue-Everett	12	48.00	3.72	0.00	36.96	41.67	43.29	41.67	16.04	16.67	0.66	0.00	0.83	0.60	0.57	
Limited-Scope Review:																
Bellingham	2	8.00	0.00	0.00	27.18	0.00	62.25	100.00	10.58	0.00	5.13	0.00	0.00	8.00	0.00	
Bremerton-Silverdale	0	0.00	9.25	0.00	28.01	0.00	54.98	0.00	7.76	0.00	0.00	0.00	0.00	0.00	0.00	
Kennewick-Richland-Pasco	1	4.00	18.46	0.00	22.92	0.00	45.18	100.00	13.44	0.00	9.09	0.00	0.00	25.00	0.00	
Lewiston	0	0.00	0.00	0.00	48.58	0.00	30.70	0.00	20.73	0.00	0.00	0.00	0.00	0.00	0.00	
Longview	1	4.00	0.64	0.00	42.57	0.00	55.16	100.00	1.62	0.00	3.70	0.00	0.00	6.67	0.00	
Mount Vernon-Anacortes	1	4.00	0.00	0.00	13.16	100.00	84.67	0.00	2.16	0.00	7.14	0.00	33.33	0.00	0.00	
Olympia	3	12.00	0.00	0.00	31.69	33.33	66.41	66.67	1.90	0.00	11.11	0.00	12.50	11.76	0.00	
Spokane	2	8.00	9.33	0.00	54.66	100.00	25.88	0.00	10.14	0.00	0.00	0.00	0.00	0.00	0.00	
Tacoma	1	4.00	8.47	0.00	29.99	0.00	52.41	100.00	9.13	0.00	0.61	0.00	0.00	1.09	0.00	
Wenatchee	1	4.00	0.00	0.00	38.67	0.00	51.29	100.00	10.04	0.00	5.56	0.00	0.00	12.50	0.00	
Yakima	0	0.00	15.70	0.00	38.09	0.00	29.23	0.00	16.99	0.00	0.00	0.00	0.00	0.00	0.00	
Washington Non-MSA	1	4.00	9.47	0.00	20.25	100.00	62.46	0.00	7.81	0.00	0.00	0.00	5.88	0.00	0.00	

(\*) Multi-family loans originated and purchased in the MSA/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 housing units in a particular geography divided by the number of multi-family housing units in the area based on 2000 Census information.

(\*\*\*) Based on 2008 Peer Mortgage Data: Region 1.



**Table 6. Geographic Distribution of Small Loans to Businesses**

Geographic Distribution: SMALL LOANS TO BUSINESSES												State: WASHINGTON		Evaluation Period: January 1, 2007 To March 31, 2009		
MSA/Assessment Area:	Total Small Loans to Businesses		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***					
	#	% of Total*	% of Business es**	% BANK Loans	% of Business es**	% BANK Loans	% of Business es**	% BANK Loans	% of Business es**	% BANK Loans	Over all	Low	Mod	Mid	Upp	
Full-Scope Review:																
Seattle-Bellevue-Everett	32,979	57.27	2.56	2.17	24.07	20.15	47.28	47.32	26.09	30.36	13.84	15.97	15.23	13.38	14.02	
Limited-Scope Review:																
Bellingham	1,949	3.38	0.00	0.00	11.84	14.21	76.10	70.04	12.06	15.75	9.84	0.00	11.21	10.00	8.06	
Bremerton-Silverdale	2,161	3.75	3.61	3.15	11.56	8.84	62.96	61.68	21.88	26.33	11.65	19.34	15.21	11.69	10.55	
Kennewick-Richland-Pasco	1,214	2.11	4.34	2.22	22.89	20.68	47.54	47.45	25.24	29.65	8.65	9.57	9.52	8.75	7.57	
Lewiston	140	0.24	0.00	0.00	36.10	34.29	46.19	42.86	17.71	22.86	9.45	0.00	10.63	8.42	10.13	
Longview	577	1.00	1.50	0.52	22.24	29.98	65.56	55.46	10.70	14.04	11.74	6.06	20.90	9.89	8.19	
Mount Vernon-Anacortes	1,111	1.93	0.00	0.00	18.69	18.54	66.44	59.86	14.87	21.60	10.00	0.00	13.63	9.15	10.92	
Olympia	1,736	3.01	0.00	0.00	22.52	20.79	63.93	57.66	13.55	21.54	10.31	0.00	13.06	9.56	10.30	
Spokane	2,836	4.93	4.30	3.42	37.00	32.83	36.34	32.83	22.36	30.92	8.24	9.64	8.88	7.86	7.92	
Tacoma	5,423	9.42	2.04	1.01	21.87	19.10	55.22	50.16	20.87	29.73	10.80	10.28	12.32	10.44	10.97	
Wenatchee	847	1.47	0.00	0.00	24.36	18.54	58.42	53.48	17.22	27.98	8.96	0.00	10.09	8.48	9.76	
Yakima	1,201	2.09	10.28	7.99	23.42	23.81	37.73	33.89	28.57	34.30	9.39	10.02	12.85	8.65	8.17	
Washington Non-MSA	5,407	9.39	0.48	0.26	14.26	12.96	70.59	63.66	14.67	23.12	9.85	5.19	11.63	9.72	9.01	

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 7. Geographic Distribution of Small Loans to Farms**

Geographic Distribution: SMALL LOANS TO FARMS			State: WASHINGTON				Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Total Small Loans to Farms		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography ***					
	#	% of Total*	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Over all	Low	Mod	Mid	Upp	
Full-Scope Review:																
Seattle-Bellevue-Everett	168	18.52	1.07	0.00	16.80	13.10	58.02	64.29	24.12	22.62	17.16	0.00	21.43	17.75	15.38	
Limited-Scope Review:																
Bellingham	42	4.63	0.00	0.00	5.62	0.00	86.36	100.00	8.01	0.00	8.59	0.00	0.00	9.17	0.00	
Bremerton-Silverdale	11	1.21	0.89	0.00	6.03	9.09	67.02	45.45	26.06	45.45	13.04	0.00	0.00	12.50	15.38	
Kennewick-Richland-Pasco	68	7.50	1.07	0.00	21.63	25.00	64.21	66.18	13.09	8.82	11.81	0.00	7.27	13.95	8.00	
Lewiston	1	0.11	0.00	0.00	10.96	100.00	58.90	0.00	30.14	0.00	0.00	0.00	0.00	0.00	0.00	
Longview	15	1.65	2.62	0.00	14.41	6.67	59.83	86.67	23.14	6.67	36.00	0.00	33.33	50.00	16.67	
Mount Vernon-Anacortes	42	4.63	0.00	0.00	10.76	9.52	60.76	54.76	28.48	35.71	12.88	0.00	0.00	15.94	10.91	
Olympia	22	2.43	0.00	0.00	18.35	18.18	65.90	63.64	15.75	18.18	11.29	0.00	9.09	11.43	15.38	
Spokane	28	3.09	0.77	0.00	17.03	7.14	45.36	50.00	36.84	42.86	9.29	0.00	12.50	8.47	10.77	
Tacoma	47	5.18	0.95	0.00	13.58	10.64	61.80	51.06	23.68	38.30	19.08	0.00	16.67	17.11	30.00	
Wenatchee	53	5.84	0.00	0.00	16.13	7.55	62.36	47.17	21.51	45.28	7.91	0.00	4.88	6.92	16.07	
Yakima	70	7.72	1.33	0.00	12.23	5.71	67.30	88.57	19.15	5.71	6.28	0.00	4.88	7.94	0.00	
Washington Non-MSA	340	37.49	0.32	0.59	15.31	11.47	72.38	72.35	11.98	15.59	10.17	0.00	8.37	10.39	13.26	

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

(\*\*) Source of Data-Dunn and Bradstreet (2008).

(\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 8. Borrower Distribution of Home Purchase Loans**

Borrower Distribution: HOME PURCHASE		State: WASHINGTON					Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Seattle-Bellevue-Everett	7,281	54.19	18.50	4.53	18.70	18.71	24.54	28.11	38.26	48.65	5.28	4.64	5.98	5.15	5.19	
Limited-Scope Review:																
Bellingham	273	2.03	18.16	2.87	18.66	12.70	23.94	20.08	39.24	64.34	3.23	1.13	1.58	2.99	3.87	
Bremerton-Silverdale	379	2.82	17.45	4.48	19.02	16.42	24.52	27.16	39.02	51.94	3.64	4.24	3.51	2.96	4.04	
Kennewick-Richland-Pasco	514	3.83	20.23	10.66	18.40	25.15	21.76	25.96	39.61	38.23	4.96	5.62	6.10	3.37	5.27	
Lewiston	26	0.19	21.81	0.00	19.80	19.23	21.68	23.08	36.71	57.69	3.44	0.00	3.61	2.70	4.02	
Longview	163	1.21	20.36	8.84	17.47	18.37	23.64	31.97	38.53	40.82	5.31	10.71	4.82	5.81	4.76	
Mount Vernon-Anacortes	136	1.01	18.11	0.84	18.93	17.65	23.36	26.89	39.60	54.62	2.69	0.00	2.24	3.40	2.50	
Olympia	461	3.43	17.26	4.26	18.90	20.05	25.85	30.83	37.98	44.86	3.33	2.04	3.50	3.12	3.47	
Spokane	782	5.82	18.88	7.79	18.97	22.81	22.97	20.90	39.18	48.50	3.69	4.32	3.53	2.70	4.31	
Tacoma	1,622	12.07	18.66	3.73	18.89	22.13	23.23	27.52	39.22	46.61	4.15	6.27	6.14	3.84	3.80	
Wenatchee	166	1.24	19.86	2.60	19.12	12.99	21.01	19.48	40.01	64.94	3.87	2.13	3.72	3.40	4.15	
Yakima	278	2.07	20.45	12.16	18.68	27.06	20.51	23.92	40.36	36.86	3.91	8.02	5.90	3.18	3.15	
Washington Non-MSA	1,354	10.08	19.41	3.57	18.36	15.05	22.99	19.94	39.24	61.44	5.02	4.81	5.29	4.02	5.34	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 11.5% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT			State: WASHINGTON				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Seattle-Bellevue-Everett	764	45.37	18.50	6.81	18.70	21.11	24.54	30.42	38.26	41.67	6.46	6.51	7.79	5.16	6.82	
Limited-Scope Review:																
Bellingham	24	1.43	18.16	23.81	18.66	9.52	23.94	23.81	39.24	42.86	1.56	1.61	1.28	1.79	1.52	
Bremerton-Silverdale	101	6.00	17.45	10.99	19.02	20.88	24.52	30.77	39.02	37.36	4.68	13.64	5.45	3.74	4.24	
Kennewick-Richland-Pasco	34	2.02	20.23	6.45	18.40	29.03	21.76	22.58	39.61	41.94	3.34	4.35	6.52	3.14	2.49	
Lewiston	10	0.59	21.81	0.00	19.80	40.00	21.68	10.00	36.71	50.00	5.71	0.00	8.00	5.41	5.63	
Longview	28	1.66	20.36	12.00	17.47	16.00	23.64	28.00	38.53	44.00	2.89	7.41	3.23	0.86	3.27	
Mount Vernon-Anacortes	27	1.60	18.11	4.76	18.93	19.05	23.36	28.57	39.60	47.62	2.70	0.00	3.23	2.94	2.65	
Olympia	55	3.27	17.26	9.62	18.90	15.38	25.85	19.23	37.98	55.77	3.10	3.57	1.21	2.20	4.16	
Spokane	120	7.13	18.88	10.91	18.97	23.64	22.97	26.36	39.18	39.09	3.58	4.88	3.18	3.85	3.42	
Tacoma	243	14.43	18.66	5.43	18.89	20.36	23.23	28.05	39.22	46.15	4.52	2.94	5.87	3.45	4.82	
Wenatchee	24	1.43	19.86	0.00	19.12	21.74	21.01	13.04	40.01	65.22	3.46	0.00	6.52	3.33	3.16	
Yakima	43	2.55	20.45	7.69	18.68	10.26	20.51	35.90	40.36	46.15	3.62	2.94	1.80	6.06	3.16	
Washington Non-MSA	211	12.53	19.41	6.09	18.36	13.71	22.99	29.95	39.24	50.25	4.76	6.14	4.43	4.08	5.03	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 7.3% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data.

**Table 10. Borrower Distribution of Home Mortgage Refinance Loans**

Borrower Distribution: HOME MORTGAGE REFINANCE			State: WASHINGTON				Evaluation Period: January 1, 2007 To March 31, 2009					Market Share (%) by Borrower Income****				
MSA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Over all	Low	Mod	Mid	Upp	
	#	% of Total*	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***	% of Families**	% BANK Loans***						
Full-Scope Review:																
Seattle-Bellevue-Everett	7,928	56.85	18.50	6.80	18.70	17.76	24.54	25.81	38.26	49.63	3.24	3.50	3.32	2.66	3.55	
Limited-Scope Review:																
Bellingham	266	1.91	18.16	3.85	18.66	16.83	23.94	23.08	39.24	56.25	2.15	2.47	2.50	1.83	2.22	
Bremerton-Silverdale	529	3.79	17.45	4.59	19.02	13.07	24.52	27.29	39.02	55.05	1.95	1.90	1.59	1.33	2.43	
Kennewick-Richland-Pasco	271	1.94	20.23	7.53	18.40	24.69	21.76	24.27	39.61	43.51	3.45	2.99	5.95	3.07	2.73	
Lewiston	44	0.32	21.81	0.00	19.80	9.76	21.68	29.27	36.71	60.98	4.35	0.00	4.05	1.92	6.52	
Longview	135	0.97	20.36	5.79	17.47	13.22	23.64	35.54	38.53	45.45	1.42	1.50	1.54	1.27	1.47	
Mount Vernon-Anacortes	197	1.41	18.11	5.33	18.93	18.93	23.36	19.53	39.60	56.21	2.18	1.04	1.50	1.60	2.74	
Olympia	345	2.47	17.26	4.86	18.90	23.26	25.85	28.47	37.98	43.40	1.48	2.69	0.99	1.27	1.70	
Spokane	634	4.55	18.88	7.61	18.97	15.76	22.97	25.00	39.18	51.63	1.83	2.13	1.68	1.36	2.16	
Tacoma	1,954	14.01	18.66	4.42	18.89	17.72	23.23	23.77	39.22	54.10	2.50	2.76	2.13	2.03	2.81	
Wenatchee	188	1.35	19.86	4.19	19.12	11.38	21.01	22.16	40.01	62.28	2.00	2.22	1.27	1.27	2.44	
Yakima	241	1.73	20.45	10.19	18.68	25.73	20.51	23.30	40.36	40.78	2.96	6.67	3.93	3.49	2.19	
Washington Non-MSA	1,214	8.71	19.41	4.55	18.36	11.90	22.99	22.30	39.24	61.25	2.32	2.95	2.11	2.02	2.46	

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

(\*\*) Percentage of Families is based on 2000 Census information.

(\*\*\*) As a percentage of loans with borrower income information available. No information was available for 15.07% of loans originated and purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Mortgage Data

**Table 11. Borrower Distribution of Small Loans to Businesses**

Borrower Distribution: SMALL LOANS TO BUSINESSES			State: WASHINGTON		Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Area:	Total Small Loans to Businesses		Businesses with Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share****	
	#	% of Total*	% of Businesses**	% BANK Loans***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Seattle-Bellevue-Everett	32,979	57.27	69.32	50.26	95.91	1.92	2.17	13.84	18.07
Limited-Scope Review:									
Bellingham	1,949	3.38	69.96	46.13	98.31	0.56	1.13	9.84	12.17
Bremerton-Silverdale	2,161	3.75	72.51	49.05	97.36	1.43	1.20	11.65	15.14
Kennewick-Richland-Pasco	1,214	2.11	66.84	52.31	98.68	0.99	0.33	8.65	11.96
Lewiston	140	0.24	63.76	53.57	97.86	0.00	2.14	9.45	12.22
Longview	577	1.00	67.03	50.09	96.36	0.87	2.78	11.74	15.38
Mount Vernon-Anacortes	1,111	1.93	68.80	47.43	98.47	0.54	0.99	10.00	13.73
Olympia	1,736	3.01	70.36	49.54	97.24	1.15	1.61	10.31	14.54
Spokane	2,836	4.93	66.92	48.45	96.61	1.30	2.08	8.24	10.15
Tacoma	5,423	9.42	68.94	49.73	97.92	0.87	1.22	10.80	14.21
Wenatchee	847	1.47	67.47	49.94	98.82	0.35	0.82	8.96	10.87
Yakima	1,201	2.09	65.99	45.38	97.84	0.92	1.25	9.39	12.36
Washington Non-MSA	5,407	9.39	69.31	50.58	98.08	0.91	1.02	9.85	12.30

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

(\*\*) Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B 2008).

(\*\*\*) 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 39.89% of small loans to businesses originated/purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Business Data US&PR.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS			State: WASHINGTON		Evaluation Period: January 1, 2007 To March 31, 2009				
MSA/Assessment Areas:	Total Small Loans to Farms		Farms with Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share****	
	#	% of Total*	% of Farms**	% BANK Loans***	\$100,000 or Less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 million or less
Full-Scope Review:									
Seattle-Bellevue-Everett	168	18.52	95.59	35.71	86.90	9.52	3.57	17.16	9.03
Limited-Scope Review:									
Bellingham	42	4.63	94.26	21.43	88.10	9.52	2.38	8.59	2.17
Bremerton-Silverdale	11	1.21	97.87	45.45	100.00	0.00	0.00	13.04	10.00
Kennewick-Richland-Pasco	68	7.50	90.49	33.82	88.24	4.41	7.35	11.81	5.45
Lewiston	1	0.11	98.63	100.00	100.00	0.00	0.00	0.00	0.00
Longview	15	1.65	96.94	20.00	26.67	53.33	20.00	36.00	18.18
Mount Vernon-Anacortes	42	4.63	92.62	42.86	83.33	9.52	7.14	12.88	7.95
Olympia	22	2.43	96.24	31.82	72.73	13.64	13.64	11.29	6.38
Spokane	28	3.09	96.56	42.86	92.86	7.14	0.00	9.29	4.90
Tacoma	47	5.18	95.26	31.91	70.21	14.89	14.89	19.08	8.05
Wenatchee	53	5.84	93.17	50.94	96.23	3.77	0.00	7.91	5.36
Yakima	70	7.72	88.40	38.57	90.00	8.57	1.43	6.28	2.16
Washington Non-MSA	340	37.49	95.60	43.24	88.24	8.82	2.94	10.17	5.73

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

(\*\*) Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B 2008).

(\*\*\*) 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 50.5% of small loans to farms originated/purchased by the bank.

(\*\*\*\*) Based on 2008 Peer Small Farm Data US&PR.

**Table 13. Qualified Investments**

QUALIFIED INVESTMENTS		State: WASHINGTON				Evaluation Period: January 1, 2007 To March 31, 2009			
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Full-Scope Review:									
Seattle-Bellevue-Everett	50	79,264	164	137,034	214	216,298	74.84	4	43,693
Limited-Scope Review:									
Bellingham	5	4,984	13	792	18	5,777	2.00	0	0
Bremerton-Silverdale	0	0	21	3,912	21	3,912	1.35	1	11,849
Kennewick-Richland-Pasco	1	2,530	17	887	18	3,418	1.18	0	0
Lewiston	0	0	3	145	3	145	0.05	0	0
Longview	0	0	8	379	8	379	0.13	0	0
Mount Vernon-Anacortes	0	0	8	4,489	8	4,489	1.55	0	0
Olympia	1	272	9	646	10	918	0.32	0	0
Spokane	3	546	42	13,405	45	13,951	4.83	1	859
Tacoma	4	2,149	36	18,406	40	20,556	7.11	2	2,611
Wenatchee	1	17	11	3,244	12	3,261	1.13	1	35
Yakima	0	0	15	583	15	583	0.20	1	2
Washington Non-MSA	8	3,148	46	5,511	54	8,659	3.00	3	116
Statewide Assessed***	0	0	7	319	7	319	0.11	0	0
Statewide Non-Assessed***	2	6,326	4	9	6	6,335	2.19	0	0

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

(\*\*) "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.

(\*\*\*) "Statewide Assessed" means statewide investments with potential benefit to one or more AA. "Statewide Non-Assessed" means statewide investments with no potential benefit to one or more AA.



**Table 14. Distribution of Branch Delivery System and Branch Openings/Closings**

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS				State: WASHINGTON				Evaluation Period: January 1, 2007 To March 31, 2009									
MSA/Assessment Area:	Deposits	Branches				Branch Openings/Closings				Population							
	% of Rated Area Deposits in MSA/AA	# of BANK Branch es	% of Rated Area Branches in MSA/AA	Location of Branches by Income of Geographies				# of Branc h Open- ings	# of Branc h Clos- ings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	Mo d	Mi d	Up p	Low	Mod	Mid	Upp
Full-Scope Review:																	
Seattle-Bellevue- Everett	81.42	122	53.74	4.10	25.41	47.54	22.95	1	0	0	0	1	0	1.93	21.89	52.39	23.79
Limited-Scope Review:																	
Bellingham	1.21	7	3.08	0.00	14.29	85.71	0.00	0	0	0	0	0	0	0.00	13.44	70.37	16.19
Bremerton-Silverdale	1.57	9	3.96	11.11	0.00	77.78	11.11	0	0	0	0	0	0	3.15	16.39	63.80	16.66
Kennewick-Richland- Pasco	0.99	5	2.20	0.00	40.00	40.00	20.00	0	0	0	0	0	0	6.87	18.55	51.89	22.69
Lewiston	0.18	1	0.44	0.00	100.00	0.00	0.00	0	0	0	0	0	0	0.00	28.17	50.48	21.35
Longview	0.37	3	1.32	0.00	33.33	66.67	0.00	0	0	0	0	0	0	4.85	16.59	61.75	16.81
Mount Vernon- Anacortes	0.64	5	2.20	0.00	40.00	60.00	0.00	0	0	0	0	0	0	0.00	9.71	74.25	16.04
Olympia	0.96	6	2.64	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0.00	15.50	68.02	16.48
Spokane	2.40	13	5.73	7.69	30.77	46.15	15.38	0	0	0	0	0	0	1.61	30.19	40.90	27.30
Tacoma	4.40	19	8.37	0.00	31.58	63.16	5.26	0	0	0	0	0	0	2.73	18.13	58.48	20.66
Wenatchee	0.49	4	1.76	0.00	25.00	75.00	0.00	0	0	0	0	0	0	0.00	24.88	52.36	22.75
Yakima	0.86	6	2.64	16.67	33.33	50.00	0.00	0	0	0	0	0	0	3.68	29.57	38.98	27.77
Washington Non-MSA	4.50	27	11.89	0.00	22.22	70.37	7.41	0	0	0	0	0	0	1.16	15.48	67.73	15.63

**Table 13. Qualified Investments**

QUALIFIED INVESTMENTS		REGIONAL				Evaluation Period: January 1, 2007 To March 31, 2009			
MSA/Assessment Areas:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	% of Total \$'s	#	\$ (000's)
Non-franchise states	0	0	216	278,551	216	278,551	100.00	17	74,615

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

(\*\*) "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the bank's financial reporting system.