



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Public Disclosure

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Community Reinvestment Act Performance Evaluation

Bank of America, N.A.
Charter Number: 13044
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Charlotte, NC 28255

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Large Bank Supervision
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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. A CT has defined boundaries per ten year census and an average population of 4,000.

Community Development (CD) - Affordable housing (including multi-family 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.

Core Based Statistical Area (CBSA) - Area defined by the Director of the United States Office of Management and Budget. A statistical geographic entity consisting of the county or counties associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties containing the core. Metropolitan and Micropolitan Statistical Areas are the two categories of Core Based Statistical Areas.

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 multi-family (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.

Multi-family - Refers to a residential structure that contains five or more units.

Multistate Metropolitan Area (MA) - Any primary metropolitan statistical area (PMSA), metropolitan statistical area (MSA), or consolidated metropolitan area (CMSA), as defined by the Office of Management and Budget, with a population of 250,000 or more, and any other area designated as such by the appropriate federal financial supervisory agency.

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

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

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

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. is a full-service interstate bank that operated in 29 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. The bank has established over 5,700 banking offices and more than 17,000 automated teller machines (ATMs). Bank of America, N.A. internet services also allow for nation-wide banking activity with a current user base of approximately 21.3 million. As of December 31, 2006, Bank of America, N.A. and Bank of America Corporation had respective total assets of approximately \$1.2 trillion and \$1.5 trillion. Net Tier 1 Capital for Bank of America, N.A. was \$75.8 billion.

The bank offers a varied and wide range of products and services directly or indirectly through affiliates. A major focus of Bank of America, N.A. is on community development initiatives, particularly in its role as a developer through its community development corporations.

Bank of America, N.A. did not face any major legal or financial impediments that would hamper its ability to help meet the credit needs of its communities. 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, the bank received a rating of Outstanding. The scope of the previous evaluation included 24 rating areas. In 2004, Bank of America Corporation acquired Fleet Boston Financial Corporation resulting in the subsequent merger of Bank of America, N.A. and Fleet National Bank. The merger added 14 additional rating areas that were evaluated in this evaluation. In 2006, the bank acquired MBNA Corporation. However, due to timing of the acquisition, MBNA data was not considered during this evaluation period.

Description of Evaluation Process

Evaluation Period/Products Evaluated

Unless otherwise noted, conclusions drawn throughout this evaluation were based upon bank performance during years 2004, 2005, and 2006. The last evaluation was based on performance during years 2000 and 2001. We reviewed the bank's self analysis and underlying data for years 2002 and 2003 to ascertain that performance was not materially different from the prior Performance Evaluation. The lending and investment activities of two bank subsidiaries and three affiliates were considered when evaluating the bank's CRA performance during the three-year period. For purposes of this evaluation, we considered affiliate Home Mortgage Disclosure Act (HMDA) lending activities that occurred within the bank's assessment areas (AAs). In addition, at the bank's request, we considered the community development lending and qualified investment activity by subsidiaries and affiliates. Please refer to Appendix A for information on the subsidiaries, affiliates, and products reviewed during this evaluation.

Selection of Areas for Full-Scope Review

We selected 42 of the 277 bank delineated AAs for full-scope review. In each state where the bank had an office, the AA with the largest Bank of America, N.A. deposit presence was generally selected. In the states of California, Florida, Massachusetts, and Texas, we analyzed two AAs using full-scope procedures. Two AAs were selected due to the bank's significant deposit presence in those states. Every multistate metropolitan statistical area (MSA) or multistate metropolitan division (MD) in which the bank had branches in more than one state also received a full-scope review. Detailed narratives were prepared for the Charlotte-Gastonia-Concord multistate MSA, the New York-White Plains-Wayne multistate MD, and the states of California, Florida, Massachusetts, and Texas. These areas represented 63% 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/MD 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, HMDA loan products were weighted slightly more heavily than small business and small farm loans. The weighting reflects Bank of America, N.A.'s loan volume over the evaluation period. The combined geographic and borrower distribution of HMDA, small business and small farm loans provided the most weight to AA Lending Test conclusions. Expectations for lending in low- versus moderate- income geographies were similar. 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.

Significant housing affordability issues were considered in our analysis in the Portland-Vancouver-Beaverton multistate MSA, the New York-White Plains-Wayne multistate MD, the Boston-Quincy, Cambridge-Newton-Framingham, Edison, and Seattle-Bellevue-Everett 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. 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.

Bank of America, N.A.'s overall rating is a blend of the multistate MSA/MD 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

Bank of America, N.A.'s public lending information is accurate. As part of this CRA evaluation, the accuracy and reliability of the bank's 2004, 2005, and 2006 publicly filed HMDA information as well as small business and small farm lending data were reviewed. The bank's Compliance Risk Management and Consumer Real Estate divisions also performed reviews of HMDA information and small business and small farm data during this 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. Several items submitted were excluded from this evaluation because they did not meet the definition or purpose of community development.

Community Contacts

This evaluation considered input received directly from community members as well as input obtained through other regulatory sources. In total, we conducted or reviewed more than 150 contacts in 42 MSAs/MDs across the United States.

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 December 31, 2006. 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
Multistate Metropolitan Area (MA):				
Allentown-Bethlehem-Easton (PA-NJ)	Outstanding	High Satisfactory	Outstanding	Outstanding
Augusta-Richmond County (GA-SC)	Low Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
Charlotte-Gastonia-Concord (NC-SC)	High Satisfactory	High Satisfactory	Outstanding	Satisfactory
Kansas City (MO-KS)	Outstanding	Outstanding	Outstanding	Outstanding
Kingsport-Bristol-Bristol (TN-VA)	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory
New York-White Plains-Wayne (NY-NJ)	Outstanding	Outstanding	High Satisfactory	Outstanding
Portland-Vancouver-Beaverton (OR-WA)	Outstanding	Outstanding	Outstanding	Outstanding
Providence-New Bedford-Fall River (RI-MA)	Outstanding	Outstanding	Outstanding	Outstanding
St Louis (MO-IL)	Outstanding	Outstanding	High Satisfactory	Outstanding
Washington-Arlington-Alexandria (DC-VA-MD-WV)	Outstanding	Outstanding	Outstanding	Outstanding
State:				
Arizona	Outstanding	Outstanding	Outstanding	Outstanding
Arkansas	High Satisfactory	Outstanding	Outstanding	Outstanding
California	Outstanding	Outstanding	Outstanding	Outstanding
Connecticut	Outstanding	High Satisfactory	Outstanding	Outstanding
Florida	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Georgia	Outstanding	Outstanding	Outstanding	Outstanding
Idaho	High Satisfactory	Low Satisfactory	Outstanding	Satisfactory
Illinois	Outstanding	Outstanding	High Satisfactory	Outstanding
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
Missouri	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Nevada	Low Satisfactory	High Satisfactory	Outstanding	Satisfactory
New Hampshire	High Satisfactory	High Satisfactory	Outstanding	Satisfactory
New Jersey	Outstanding	High Satisfactory	High Satisfactory	Outstanding
New Mexico	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
New York	Outstanding	Outstanding	Outstanding	Outstanding
North Carolina	Outstanding	Outstanding	High Satisfactory	Outstanding
Oklahoma	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Oregon	Outstanding	High Satisfactory	Outstanding	Outstanding
Pennsylvania	Outstanding	Outstanding	High Satisfactory	Outstanding

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

Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Rating
State (continued):				
South Carolina	High Satisfactory	High Satisfactory	Outstanding	Satisfactory
Tennessee	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
Texas	Outstanding	High Satisfactory	High Satisfactory	Outstanding
Virginia	High Satisfactory	Outstanding	Outstanding	Outstanding
Washington	High Satisfactory	High Satisfactory	Outstanding	Satisfactory

(*) 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/MD and state is included in the *Primary Rating Areas* and *Other Rating Areas* sections of this evaluation. Narrative is supported by numerical tables that reflect data considered during the analysis of Bank of America, N.A.'s CRA performance¹. The reader can find those tables in *Appendix D*.

LENDING TEST

- Lending performance was excellent and positively impacted the local communities in which the bank operates.
- During the evaluation period, Bank of America, N.A. originated 3,032,462 CRA reportable loans that total \$429.2 billion. Of that total, 1,578,421 were HMDA reportable loans totaling \$380.2 billion, 1,452,304 were small business and farm loans totaling \$41.3 billion, and 1,737 were community development loans totaling \$7.7 billion.

Bank of America, N.A. consistently demonstrated excellent or good Lending Test results in all but two of its rating areas. The bank's HMDA, small business, and small farm lending distribution among geographies of different income levels was good, as the percentages of these loan types typically were near to or exceeded the percentages of owner occupied housing units, businesses, or farms in LMI geographies. The geographic distribution of HMDA, small business, and small farm loans was strongest in the Portland-Vancouver-Beaverton and Providence-New Bedford-Fall River multistate MSAs, the Washington-Arlington-Alexandria multistate MD, and the states of Connecticut and Massachusetts. Rating areas with either excellent or good geographic distributions of HMDA, small business, and small farm loans represent approximately 98% of the bank's total deposits.

Bank of America, N.A.'s HMDA lending distribution among borrowers of different income levels and distribution of small business and small farm loans among businesses and farms of different revenue sizes was good. The borrower distribution of HMDA, small business, and small farm loans was strongest in the Charlotte-Gastonia-Concord and Kansas City multistate MSAs and the states of Georgia, Iowa, and Kansas. Rating areas where the borrower distribution of HMDA, small business, and small farm loans is good or better represent almost 90% of bank deposits.

The bank's community development lending significantly enhanced its Lending Test performance. In many instances, Bank of America, N.A. originated a high level of community development loans to achieve excellent performance. Relative to banking presence, the most significant levels of community development loans were found in the New York-White Plains-Wayne and Providence-New Bedford-Fall River multistate MSAs/MDs as well as the Atlanta-Sandy Springs-Marietta, Bridgeport-Stamford-Norwalk, Edison, Los Angeles-Long Beach-

¹ Multi-family tables are included only for those AAs where performance impacted the bank's rating.

Glendale, Oakland-Fremont-Hayward, Phoenix-Mesa-Scottsdale, San Diego-Carlsbad-San Marcos, and San Jose-Sunnyvale-Santa Clara MSAs/MDs. Rating areas where community development lending performance had a significantly positive impact on overall Lending Test performance represent approximately 57% 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 Bank of America, N.A.'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. Bank of America, N.A. originated a substantial majority of HMDA, small business, small farm, and community development loans inside of its defined AAs. At the bank level by product, 89% of HMDA loans, 93% of small business/small farm loans, and 99% 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 Bank of America, N.A.'s AAs. In many larger AAs, the bank 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.
- During the evaluation period, Bank of America, N.A. made more than 10,500 investments, including grants and contributions, within its franchise states totaling nearly \$4.8 billion. Over 1,500 prior period investments remained outstanding and totaled \$1.3 billion. Bank of America, N.A. also made over 200 additional qualified investments in non-franchise states that totaled \$278.6 million.

Bank of America, N.A. consistently demonstrated strong Investment Test performance. Rating areas where investment performance is excellent represent 61% of bank deposits while areas where performance is good represent 38%. Weaker, but adequate performance in three rating areas was centered in lower amounts of qualified investments relative to the bank's operations in those rating areas. Investment performance in many AAs was positively impacted by prior period investments that remained outstanding. In a number of rating areas, projects located outside of Bank of America, N.A.'s AAs but within a statewide or regional area enhanced investment performance.

Relative to banking presence, the most significant current period investments were made in the Bakersfield, Durham, El Paso, Essex County, Hanford-Corcoran, Knoxville, Lake County-Kenosha County, Pensacola-Ferry Pass-Brent, Poughkeepsie-Newburgh-Middletown, Utica-Rome, Winston-Salem, and Worcester MSAs/MDs. In addition, during this evaluation period, more than \$100 million was invested in the New York-White Plains-Wayne multistate MD and the Los Angeles-Long Beach-Glendale, San Francisco-San Mateo-Redwood City, Oakland-Fremont-Hayward, Atlanta-Sandy Springs-Marietta, Chicago-Naperville-Joliet, Boston-Quincy, and Seattle-Bellevue-Everett MSAs/MDs, respectively. The most significant development of

affordable housing, where Bank of America, N.A. invested in more than 3,000 LMI housing units, was in the Washington-Arlington-Alexandria multistate MD and the Atlanta-Sandy Springs-Marietta, Dallas-Plano-Irving, Houston-Sugar Land-Baytown, and Los Angeles-Long Beach-Glendale MSAs/MDs. In aggregate, Bank of America, N.A. provided investment vehicles that funded approximately 100,000 LMI housing units throughout its franchise states.

Bank of America, N.A. often demonstrated significant leadership in its qualified investment activities. The bank ranked among the most significant debt providers to Low Income Housing Tax Credit (LIHTC) projects, was a leading investor in New Market Tax Credits (NMTC), and was the largest financial institution investor in Community Development Financial Institutions (CDFI). In addition, the bank, through its CDC, was one of the few financial institutions that acted as a direct developer of large scale multi-family housing projects in LMI urban areas. Leadership was also demonstrated through the bank's cash contributions through its corporate philanthropic program. The bank ranked as the second largest corporate donor in the U.S. in 2005 with total cash donations of \$130 million. Of this total, 55% qualified as an investment under CRA.

During this evaluation period, Bank of America, N.A. created an innovative program entitled "Neighborhood Excellence Initiative". The program is directed towards developing relationships with and investing in nonprofits/charitable organizations that focus on strengthening communities in 44 of the bank's markets. Leadership training and unrestricted general operating support are provided to these organizations. The bank invested nearly \$50 million in this initiative during the evaluation period.

Finally, the bank made significant monetary and in-kind contributions to the relief effort for hurricanes Katrina and Rita. These contributions included donating \$1.5 million to relief organizations, providing 185 bank affiliate owned apartments to house hurricane evacuees, and giving \$400 gift cards to 45 families housed in the apartments. The bank also provided matching funds to the \$1.8 million donated by its employees to relief organizations.

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.

Bank of America, N.A. 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 either excellent or good branch distribution represent 93% of franchise deposits. The bank's record of opening and closing branches did not adversely affect the accessibility of delivery systems, particularly in LMI geographies. The bank's hours and services were excellent and typically tailored to the convenience and needs of the communities in rating areas which represented 86% of the bank's deposits. Bank of America, N.A. provided an adequate level of community development services as they generally responded to the community development needs of its communities. Rating areas where the bank's provision of community development services is excellent or good represent 35% of franchise deposits.

PRIMARY RATING AREAS

- Charlotte-Gastonia-Concord (NC-SC) Multistate MSA
- New York-White Plains-Wayne (NY-NJ) Multistate MD
- State of California
- State of Florida
- State of Massachusetts
- State of Texas

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

CRA rating for the multistate MSA²: 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:

- Lending levels that reflect excellent responsiveness by Bank of America, N.A. to the credit needs of the multistate MSA;
- Good distribution of Bank of America, N.A.'s loans among both geographies and borrowers of different income levels throughout the multistate MSA;
- Community development lending levels that had a neutral impact on performance in the multistate MSA;
- Investment volume that reflects a good 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 Charlotte-Gastonia-Concord (NC-SC) multistate MSA

Bank of America, N.A. is the second largest banking institution in the Charlotte-Gastonia-Concord multistate MSA rating area. As of June 30, 2006, the bank holds a market share of 23% representing \$21.7 billion in deposits. The bank's primary competitors are Wachovia Bank, N.A. and Branch Banking & Trust Company with deposit market shares of 64% and 3%, respectively. Of the bank's 38 rating areas, the Charlotte-Gastonia-Concord multistate MSA ranks sixth and accounts for approximately 4% of total bank deposits. Within the multistate MSA, Bank of America, N.A. operates 56 branch offices and 207 ATMs.

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

² 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 second, third, and third in market share for home purchase, home improvement, and home refinance loans among deposit taking institutions within the MSA, 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

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

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

Small Loans to Businesses

The geographic distribution of small loans to businesses in the Charlotte-Gastonia-Concord multistate MSA is good. The distribution of small loans to businesses in low-income geographies approximates the percent of businesses in like geographies. The distribution of small loans to businesses in moderate-income geographies is below the percent of businesses in like geographies. The bank's market share of small loans to businesses in 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 adequate. 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 below the percent of farms in like geographies. The bank's market share of small loans to farms in moderate-income geographies substantially meets its overall market share of small farm loans in the MSA.

Multi-Family Loans

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

Distribution of Loans by Income Level of the Borrower

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

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

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

Small Loans to Businesses

The borrower distribution of small loans to businesses is good in the Charlotte-Gastonia-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 adequate in the Charlotte-Gastonia-Concord multistate MSA. The percentage of loans to small farms is well below the percentage of small farms in the MSA. However, 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 neutral impact on lending performance in the Charlotte-Gastonia-Concord multistate MSA. During the evaluation period, the bank originated 13 community development loans totaling \$55.2 million. Most of these loans were for affordable housing and created almost 600 LMI housing units within the MSA.

Product Innovation and Flexibility

Bank of America, N.A.'s use of flexible loan programs positively impacted its Lending Test performance. For example, Bank of America, N.A. established the "Neighborhood Advantage" program to address affordable housing needs in its AAs. The "Neighborhood Advantage Zero Down" product targets LMI applicants with good credit histories who are unable to provide a sufficient down payment required under traditional mortgage products. In addition, the "Neighborhood Advantage Credit Flex" program accommodates LMI families who pay their bills on time but have yet to establish credit histories. Although this product requires a three percent down payment, the borrower only has to contribute one-third of this amount with the remaining funds coming from gifts or other sources. To take advantage of this product, the applicant must either fall into an LMI category or must purchase a home in a low-income census tract. Bank of America, N.A. also partners with the Association of Community Organizations for Reform Now to provide mortgage loans for LMI applicants. This product requires no down payment, has no minimum credit score requirement, and includes home buyer education.

INVESTMENT TEST

Investment Test performance in the Charlotte-Gastonia-Concord multistate MSA is rated High Satisfactory. 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. Bank of America, N.A. made 123 investments in the MSA totaling \$98.1 million. As of year-end 2006, prior period investments totaled \$18.3 million. The largest investments in the Charlotte-Gastonia-Concord multistate MSA totaled \$43.4 million and consisted of investments in LIHTC projects and funds. Those projects provided more than 480 housing units to LMI households. The bank also purchased \$25.6 million in affordable housing mortgage-backed securities and invested \$16.7 million in five CDFIs as well as \$5.0 million in two projects that revitalized or stabilized LMI 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.

SERVICE TEST

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

Retail Banking Services

Service delivery systems are readily accessible to geographies and individuals of different income levels. The percentage of the bank's branches in LMI geographies exceeds the percentage of the population residing 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, 15% of customers that use alternative delivery systems reside in LMI geographies.

Branch openings and closings in the multistate MSA have improved accessibility of the bank's delivery systems, particularly in LMI geographies. Bank of America, N.A. opened one branch in a low-income geography and one branch in a moderate-income geography. Hours and services are tailored to the convenience and needs of people living in the multistate MSA. The bank offers Saturday hours in a majority of its branches located in LMI geographies.

Community Development Services

Bank of America, N.A. provided a relatively high level of community development services to the multistate MSA. The bank served 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 a high level of home buyer education to LMI individuals through partnership with 47 non-profit organizations.

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

New York-White Plains-Wayne (NY-NJ) Multistate MD Rating

CRA rating for the multistate MD³: Outstanding

The Lending Test is rated: Outstanding

The Investment Test is rated: Outstanding

The Service Test is rated: High Satisfactory

The major factors that support this rating:

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

Description of Institution's Operations in New York-White Plains-Wayne (NY-NJ) multistate MD

Bank of America, N.A. is the fourth largest banking institution in the New York-White Plains-Wayne multistate MD rating area. As of June 30, 2006, the bank holds a market share of almost 6% representing \$37.8 billion in deposits. The bank's primary competitors are JPMorgan Chase Bank, N.A. and Citibank, N. A. with deposit market shares of 32% and 19%, respectively. Of the bank's 38 rating areas, the New York-White Plains-Wayne multistate MD ranks fourth and accounts for approximately 7% of total bank deposits. Within the multistate MD, Bank of America, N.A. operates 206 branch offices and 667 ATMs.

Refer to the market profile for the New York-White Plains-Wayne multistate MD in Appendix B for detailed demographics and other performance context information.

³ This rating reflects performance within the multistate MD. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate MD.

LENDING TEST

Lending Test performance in the New York-White Plains-Wayne multistate MD is rated Outstanding.

Lending Activity

Lending activity in the New York-White Plains-Wayne multistate MD is excellent. With the fourth largest deposit market share, the bank is ranked eighth in market share for home purchase, home improvement, and home refinance loans among deposit taking institutions within the MD, respectively. In addition, while the bank's small business lending market share rank for deposit taking institutions is sixth, its small business lending market share exceeds its deposit market share within the MD.

Distribution of Loans by Income Level of the Geography

Home Mortgage Loans

Home purchase loan geographic distribution within the New York-White Plains-Wayne multistate MD is good. The portion of loans made in low-income and in moderate-income geographies exceeds the percent of owner occupied units in like geographies. However, the market share of home purchase loans in LMI geographies is well below the bank's overall market share within the MD.

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

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

Small Loans to Businesses

The geographic distribution of small loans to businesses in the New York-White Plains-Wayne multistate MD is good. The distribution of small loans to businesses in low-income geographies is below the percent of businesses in like geographies. The distribution of small loans to businesses in moderate-income geographies exceeds the percent of businesses in like geographies. The bank's market share of small loans to businesses in LMI geographies exceeds its overall market share of small business loans in the MD.

Small Loans to Farms

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

Multi-Family Loans

The volume of multi-family loans in the New York-White Plains-Wayne multistate MD is insignificant and was not used in the Lending Test evaluation.

Distribution of Loans by Income Level of the Borrower

The borrower distribution is adequate for each of home purchase, home improvement, and home refinance loans after consideration of the context that the New York-White Plains-Wayne multistate MD is a high cost housing market.

The portion of home purchase loans originated to LMI borrowers is well below the percent of like families within the MD. However, the market share of home purchase loans to LMI families exceeds the bank's overall market share for this type of loan within the MD.

The amount of home improvement loans originated to low-income borrowers is well below the percent of like families within the MD. The amount of loans originated to moderate-income borrowers is below the percent of like families within the MD. The market share of loans to LMI families exceeds the bank's overall market share of home improvement loans within the MD.

The portion of home refinance loans originated to low-income borrowers is well below the percent of like families within the MD. The amount of loans originated to moderate-income borrowers is below the percent of like families within the MD. The market share of loans to LMI families substantially meets 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 New York-White Plains-Wayne multistate 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 adequate in the New York-White Plains-Wayne multistate MD. The percentage of loans to small farms is well below the percentage of small farms 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 significantly positive impact on lending performance in the New York-White Plains-Wayne multistate MD. During the evaluation period, the bank originated 167 community development loans totaling \$562.7 million. The majority of these loans were for affordable housing and created more than 3,200 LMI housing units within the MD.

Product Innovation and Flexibility

Bank of America, N.A.'s Lending Test performance in the New York-White Plains-Wayne multistate MD was positively impacted by the offering of bank-wide flexible loan products that help meet the credit needs of LMI home buyers. Refer to the Charlotte-Gastonia-Concord (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

INVESTMENT TEST

Investment Test performance in the New York-White Plains-Wayne multistate MD is rated Outstanding. The level of corporate deposits in this market and the bank's use of an innovative bond placement technique were taken into consideration in forming our conclusion. Bank of America, N.A. made 313 investments in the MD totaling \$280.4 million. As of year-end 2006, prior period investments totaled \$84.7 million. The largest investments in the New York-White Plains-Wayne multistate MD totaled \$157.7 million and consisted of investments in LIHTC projects or funds. Those projects provided more than 2,500 housing units to LMI households. Bank of America, N.A. also made investments in four NMTC projects totaling \$40.6 million and \$12.1 million in eight CDFIs. In addition, the bank invested \$14.8 million in projects that revitalized or stabilized LMI 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.

SERVICE TEST

Service Test performance in the New York-White Plains-Wayne multistate MD is rated High Satisfactory.

Retail Banking Services

Service delivery systems are reasonably accessible to geographies and individuals of different income levels. The percentage of the bank's branches in low-income geographies is significantly below the percentage of the population residing in these areas. The percentage of branches in moderate-income geographies is below the percentage of the population residing in these areas. However, 28 branches located in close proximity to LMI geographies as well as Bank of America, N.A.'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, 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, particularly in LMI geographies. The bank opened two branches in low-income and seven branches in moderate-income geographies. They also relocated one branch in a moderate-income geography in the multistate MD. Hours and services are tailored to the convenience and needs of the people living in the multistate MD. The bank offers Saturday hours in a significant majority of its branches located in LMI geographies.

Community Development Services

Bank of America, N.A. provided a relatively high level of community development services to the multistate MD. The bank served 23 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 a high level of home buyer education to LMI individuals through partnership with 34 non-profit organizations.

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

State of California Rating

CRA Rating for the State ⁴: 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 by Bank of America, N.A. to the credit needs of its AAs within the state;
- Good distribution of Bank of America, N.A.'s loans among both geographies and borrowers of different income levels throughout its AAs;
- Community development lending levels that had a significant positive impact on performance within the state;
- 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 excellent responsiveness to banking and community needs.

Description of Institution's Operations in the State of California

Bank of America, N.A. is the largest banking financial institution in the California rating area. As of June 30, 2006, the bank holds 21% of the market share representing \$151.6 billion in deposits. Primary competitors within the state include Wells Fargo Bank, N.A. and Washington Mutual Bank with deposit market shares of 14% and 10%, respectively. Of the bank's 38 rating areas, California ranks first and accounts for 27% of total bank deposits. Bank of America, N.A. has 30 defined AAs in California. The Los Angeles-Long Beach-Glendale and San Francisco-San Mateo-Redwood City MDs comprise 51% of bank deposits and 34% 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. Within the state, Bank of America, N.A. operates 982 branch offices and 3,935 ATMs.

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

Refer to the market profiles for the Los Angeles-Long Beach-Glendale and San Francisco-San Mateo-Redwood City MDs in Appendix B for detailed demographics and other performance context information for AAs that received full-scope reviews.

LENDING TEST

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

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

Distribution of Loans by Income Level of the Geography

Home Mortgage Loans

Home purchase loan geographic distribution within the Los Angeles-Long Beach-Glendale MD is adequate. The portion of loans made in low-income geographies exceeds the percent of owner occupied units in like geographies. However, the portion of loans originated in moderate-income geographies is below the percent of owner occupied units in like geographies. In addition, the market share of home purchase loans in LMI geographies is well below the bank's overall market share within the MD.

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

Home refinance loan geographic distribution within the Los Angeles-Long Beach-Glendale MD is good. The portion of loans originated in LMI geographies exceeds the percent of owner occupied units within like geographies. However, the market share of home refinance loans in low-income geographies is well below and in moderate-income geographies is below 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 LMI geographies exceeds the percent of owner occupied units in like geographies. In addition, the market share of home purchase loans in low-income geographies substantially meets and in moderate-income geographies is below the bank's overall market share within the MD.

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

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

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 LMI geographies exceeds the percent of businesses in like geographies. The bank's market share of small loans to businesses in LMI geographies exceeds its overall market share of small business loans in the 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 the percent of businesses in like geographies. The distribution of small loans to businesses in moderate-income geographies exceeds the percent of businesses in like geographies. The bank's market share of small loans to businesses in LMI geographies exceeds its overall market share of small business loans in the 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 LMI geographies exceeds the percent of farms in like geographies. The bank's market share of small loans to farms in low-income geographies is well below its overall market share of small farms loans in the MD and in moderate-income geographies it exceeds.

The geographic distribution of small loans to farms in the San Francisco-San Mateo-Redwood City MD is adequate. The bank made no small loans to farms in low-income geographies

while the distribution of small loans to farms in moderate-income geographies exceeds the percent 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.

Multi-Family Loans

Multi-family loan geographic distribution in the Los Angeles-Long Beach-Glendale MD is excellent. Of the 45 multi-family loans originated in the MD, 14 loans were originated in low-income geographies and 12 loans were originated in moderate-income geographies. The bank originated no multi-family loans in the San Francisco-San Mateo-Redwood City MD.

Distribution of Loans by Income Level of the Borrower

Home Mortgage Loans

The borrower distribution for home improvement loans is good and for home purchase and home refinance loans is adequate after consideration of the context that the Los Angeles-Long Beach-Glendale MD is a high cost housing market.

The portion of home purchase loans originated to LMI borrowers is well below the percent of LMI families within the MD. However, the market share of home purchase loans to LMI borrowers exceeds the bank's overall market share for this type of loan within the MD.

The amount of home improvement loans originated to low-income borrowers is below the percent of low-income families within the MD. The amount of loans originated to moderate-income borrowers is near to the percent of moderate-income families within the MD. In addition, the market share of loans to LMI borrowers exceeds the bank's overall market share of home improvement loans within the MD.

The portion of home refinance loans originated to low-income borrowers is well below the percent of low-income families within the MD. The amount of loans originated to moderate-income borrowers is below the percent of moderate-income families within the MD. However, the market share of loans to LMI 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 San Francisco-San Mateo-Redwood City MD is a high cost housing market.

The portion of home purchase loans originated to LMI borrowers is well below the percent of LMI families within the MD. However, the market share of home purchase loans to LMI borrowers exceeds the bank's overall market share for this type of loan within the MD.

The amount of home improvement loans originated to low-income borrowers is below the percent of low-income families within the MD. However, the amount of loans originated to moderate-income borrowers approximates the percent of moderate-income borrowers within

the MD. In addition, the market share of home improvement loans to LMI borrowers exceeds the bank's overall market share for this type of loan within the MD.

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

Small Loans to Businesses

The borrower distribution of small loans to businesses in the Los Angeles-Long Beach-Glendale 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.

The borrower distribution of small loans to businesses in the San Francisco-San Mateo-Redwood City 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 adequate in the Los Angeles-Long Beach-Glendale MD. The percentage of loans to small farms is well below the percentage of small farms 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 the San Francisco-San Mateo-Redwood City MD. The percentage of loans to small farms is well below the percentage of small farms 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 significantly positive impact on lending performance in the Los Angeles-Long Beach-Glendale MD. During the evaluation period, the bank originated 185 community development loans totaling \$563.8 million. A large number of these loans were for economic development and created more than 1,400 jobs. In addition, over 1,300 LMI housing units were created through affordable housing loans.

Community development lending had a significantly positive impact on lending performance in the San Francisco-San Mateo-Redwood City MD. During the evaluation period, the bank

originated 37 community development loans totaling \$287.5 million. A majority of these loans were for affordable housing and created more than 700 LMI housing units within the MD. In addition, more than 100 jobs were created through economic development loans.

Product Innovation and Flexibility

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

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the Bakersfield, Fresno, Hanford-Corcoran, Merced, Modesto, Oxnard-Thousand Oaks-Ventura, Riverside-San Bernardino-Ontario, Salinas, San Diego-Carlsbad-San Marcos, San Jose-Sunnyvale-Santa Clara, Santa Rosa-Petaluma, Stockton, Vallejo-Fairfield, and Visalia-Porterville MSAs, the Oakland-Fremont-Hayward and Santa Ana-Anaheim-Irvine MDs, as well as the California Non-MSA 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, Napa, Redding, and Yuba City MSAs and the Sacramento--Arden-Arcade--Roseville MSA. Performance is adequate and weaker in the El Centro, San Luis Obispo-Paso Robles, Santa Barbara-Santa Maria, and Santa Cruz-Watsonville MSAs. Weaker performance is due primarily to relatively lower levels of community development lending. 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 MD is excellent and in the San Francisco-San Mateo-Redwood MD is good. Performance in limited-scope AAs had a positive impact on the Investment Test rating due to a higher amount of qualified investments relative to the bank's operations in those AAs.

Conclusions for Areas Receiving Full-Scope Reviews

Investment Test performance in the Los Angeles-Long Beach-Glendale MD is excellent. Bank of America, N.A. made 399 investments in the MD totaling \$339.4 million. As of year-end 2006, prior period investments totaled \$100.8 million. The largest investments in the Los Angeles-Long Beach-Glendale MD totaled \$199.3 million and consisted of investments in LIHTC projects and funds. Those projects provided more than 1,900 housing units to LMI households. Bank of America, N.A. also made 17 investments in affordable housing bonds totaling \$44.5 million and six investments totaling \$31.1 million in area Qualified Zone Academy Bonds (QZAB). In addition, the bank invested \$14.1 million in seven CDFIs and \$33.5 million in projects that revitalized or stabilized LMI 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.

Investment Test performance in the San Francisco-San Mateo-Redwood City MD is good. Bank of America, N.A. made 195 investments in the MD totaling \$167.2 million. The level of corporate deposits in this market was taken into consideration in forming our conclusion. As of year-end 2006, prior period investments totaled \$58.5 million. The largest investments in the San Francisco-San Mateo-Redwood City MD totaled \$127.5 million and consisted of investments in LIHTC projects and funds. Those projects provided approximately 1,000 housing units to LMI households. Bank of America, N.A. also made investments totaling \$11.5 million in bonds that revitalized or stabilized LMI communities, \$14.9 million in affordable housing bonds, and \$6.9 million in nine 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, El Centro, Fresno, Hanford-Corcoran, Merced, Modesto, Redding, Riverside-San Bernardino-Ontario, Salinas, San Diego-Carlsbad-San Marcos, Santa Barbara-Santa Maria, Vallejo-Fairfield, and Visalia-Porterville MSAs, and the Oakland-Fremont-Hayward MD as well as the California Non-MSA is excellent and is not inconsistent with the overall Outstanding performance in California. Performance in the Oxnard-Thousand Oaks-Ventura, Sacramento--Arden-Arcade--Roseville, and San Jose-Sunnyvale-Santa Clara MSAs as well as the Santa Ana-Anaheim-Irvine MD is good while performance is adequate in the Madera, Napa, Santa Cruz-Watsonville, Santa Rosa-Petaluma, Stockton, and Yuba City MSAs and poor in the Chico and San Luis Obispo-Paso Robles 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 had a positive impact on the Investment Test rating for California.

SERVICE TEST

Service Test performance in California is rated Outstanding. Based on a full-scope review, performance in both the Los Angeles-Long Beach-Glendale MD and in the San Francisco-San Mateo-Redwood City MD 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 approximates the percentage of population residing in these areas. The percentage of the bank's branches in moderate-income geographies is below the percentage of the population residing in these areas. However, 43 branches located in close proximity to LMI geographies as well as Bank of America, N.A.'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, particularly in LMI geographies. The bank opened one branch in a low-income geography in the MD. Hours and services are tailored to the convenience and needs of the people living in the MD. The bank offers Saturday hours in a significant majority of its branches located in LMI geographies.

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 the percentage of the population living in these areas. In addition, the percentage of branches located in moderate-income geographies approximates the percentage of the population located in these areas. 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 not affected the accessibility of the bank's delivery systems. The bank relocated three branches in LMI geographies. Hours and services are tailored to the convenience and needs of the people living in the MD. The bank offers Saturday hours in a significant majority of its branches located in LMI geographies.

Community Development Services

Bank of America, N.A. provided an adequate level of community development services to the Los Angeles-Long Beach-Glendale MD. The bank served 13 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 to LMI individuals through partnership with seven non-profit organizations.

Bank of America, N.A. provided a limited level of community development services to the San Francisco-San Mateo-Redwood City MD. The bank served eight organizations pursuing a variety of initiatives targeted at LMI areas and individuals. These services occasionally 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 to LMI individuals through partnership with two non-profit organizations.

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/MDs as well as the California Non-MSA is excellent and is not inconsistent with its overall Outstanding performance in California. Performance in the Madera, Redding, Riverside-San Bernardino-Ontario, Sacramento--Arden-Arcade--Roseville, and San Diego-Carlsbad-San Marcos MSAs as well as the Santa Ana-Anaheim-Irvine 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 D for the facts and data that support all Test conclusions.

State of Florida Rating

CRA Rating for the State ⁵: 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:

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

Bank of America, N.A. is the largest banking financial institution in the Florida rating area. As of June 30, 2006, the bank holds 19% of the market share representing \$69.2 billion in deposits. The bank's primary competitors within the state include Wachovia Bank, N.A. and SunTrust Bank with deposit market shares of 18% and 10%, respectively. Of the bank's 38 rating areas, Florida ranks second and accounts for approximately 12% of total bank deposits. Bank of America, N.A. has 25 defined AAs in Florida, including 52 of 67 counties in the state. The Fort Lauderdale-Pompano Beach-Deerfield MD and the Jacksonville MSA comprise 26% of bank deposits and 19% of bank lending totals in Florida and are two of the four largest AAs in the state. They were selected for full scope review since deposit percentages are only slightly lower than those of Miami-Miami Beach-Kendall and Tampa-St. Petersburg-Clearwater which received full scope reviews during the prior examination. For purposes of this review, five AAs that are not MSAs/MDs have been combined under the Florida Non-MSA. Bank of America, N.A. operates 683 branch offices and 1,413 ATMs in Florida.

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

Refer to the market profiles for the Fort Lauderdale-Pompano Beach-Deerfield MD and the Jacksonville MSA in Appendix B for detailed demographics and other performance context information for AAs that received full-scope reviews.

LENDING TEST

Lending Test performance in Florida is rated High Satisfactory. Based on a full-scope review, performance in the Fort Lauderdale-Pompano Beach-Deerfield MD is good and in the Jacksonville MSA is adequate.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity

Lending activity in the Fort Lauderdale-Pompano Beach-Deerfield MD is excellent. With the leading deposit market share, the bank ranks fifth, fifth, and fourth in market share for home purchase, home improvement, and home refinance loans among deposit taking institutions within the MD, respectively. In addition, the bank's small business lending market share rank is second for deposit taking institutions.

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

Distribution of Loans by Income Level of the Geography

Home Mortgage Loans

Home purchase loan geographic distribution within the Fort Lauderdale-Pompano Beach-Deerfield MD is excellent. The portion of loans made in low-income geographies exceeds and in moderate-income geographies is near to the percent of owner occupied units in like geographies. In addition, the market share of home purchase loans in low-income geographies exceeds and in moderate-income geographies substantially meets the bank's overall market share within the MD.

Home improvement loan geographic distribution within the Fort Lauderdale-Pompano Beach-Deerfield MD is excellent. The portion of loans made in LMI geographies exceeds the percent of owner occupied units in like geographies. In addition, the market share of home improvement loans in LMI geographies exceeds the bank's overall market share within the MD.

Home refinance loan geographic distribution within the Fort Lauderdale-Pompano Beach-Deerfield MD is good. The portion of loans made in low-income geographies exceeds and in moderate-income geographies is near to the percent of owner occupied units in like

geographies. However, the market share of home refinance loans in LMI geographies is below the bank's overall market share within the MD.

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

Home improvement loan geographic distribution in the Jacksonville MSA is adequate. The portion of loans made in low-income geographies is significantly below the percent of owner occupied units in like geographies. However, the portion of loans made in moderate-income geographies approximates the percent of owner occupied units in like geographies. In addition, the market share of home improvement loans in low-income geographies is well below and in moderate-income geographies is near to the bank's overall market share within the MSA.

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

Small Loans to Businesses

The geographic distribution of small loans to businesses in the Fort Lauderdale-Pompano Beach-Deerfield MD is good. The distribution of small loans to businesses in low-income geographies is below the percent of businesses in like geographies. The distribution of small loans to businesses in moderate-income geographies approximates the percent of businesses in like geographies. The bank's market share of small loans to businesses in LMI geographies exceeds its overall market share of small loans to businesses in the MD.

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

Small Loans to Farms

The geographic distribution of small loans to farms in the Fort Lauderdale-Pompano Beach-Deerfield MD is poor. 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 percent

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 MD.

The geographic distribution of small loans to farms in the Jacksonville MSA is adequate. The distribution of small loans to farms in low-income geographies is below the percent of farms in like geographies. The distribution of small loans to farms in moderate-income geographies is well below the percent of farms in like geographies. The bank has no market share of small loans to farms in low-income geographies while its market share in moderate-income geographies substantially meets its overall market share.

Multi-Family Loans

The volume of multi-family loans in both the Fort Lauderdale-Pompano Beach-Deerfield MD and the Jacksonville MSA is insignificant and was not used in the Lending Test evaluation.

Distribution of Loans by Income Level of the Borrower

Home Mortgage Loans

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

Home improvement loan borrower distribution in the Fort Lauderdale-Pompano Beach-Deerfield MD is good. The portion of loans originated to low-income borrowers is below the percent of low-income families within the MD. However, the portion of loans made to moderate-income borrowers exceeds the percent of moderate-income families within the MD. In addition, the market share of loans to LMI borrowers exceeds the bank's overall market share of home improvement loans within the MD.

Home refinance loan borrower distribution in the Fort Lauderdale-Pompano Beach-Deerfield MD is good. The portion of loans originated to low-income borrowers is well below the percent of low-income families within the MD. However, the amount of loans originated to moderate-income borrowers exceeds the percent of moderate-income families within the MD. The market share of loans to low-income borrowers exceeds and to moderate-income borrowers substantially meets the bank's overall market share of home refinance loans within the MD.

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

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

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

Small Loans to Businesses

The borrower distribution of small loans to businesses in the Fort Lauderdale-Pompano Beach-Deerfield 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.

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

Small Loans to Farms

The borrower distribution of small loans to farms is poor in the Fort Lauderdale-Pompano Beach-Deerfield MD. The percentage of loans to small farms is well below the percentage of small farms in the MD. The bank's market share of small loans to farms is also 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 adequate in the Jacksonville MSA. The percentage of loans to small farms is well below the percentage of small farms in the MSA. 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 neutral impact on lending performance in the Fort Lauderdale-Pompano Beach-Deerfield MD. During the evaluation period, the bank originated five community development loans totaling \$5.9 million. Most of these loans were for economic development through the SBA's 504 loan program.

Community development lending had a neutral impact on lending performance in the Jacksonville MSA. During the evaluation period, the bank originated five community development loans totaling \$5.4 million. Almost all of these loans were for affordable housing and created more than 120 LMI housing units within the MSA.

Product Innovation and Flexibility

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

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the Deltona-Daytona Beach-Ormond Beach, Naples-Marco Island, Pensacola-Ferry Pass-Brent, Punta Gorda, Sarasota-Bradenton-Venice, Sebastian-Vero Beach, and Tampa-St. Petersburg-Clearwater MSAs and the Miami-Miami Beach-Kendall MD is good and is not inconsistent with its overall High Satisfactory performance in Florida. Performance in the Gainesville, Lakeland, Orlando-Kissimmee, Palm Bay-Melbourne-Titusville, and Tallahassee MSAs, and the West Palm Beach-Boca Raton-Boynton Beach MD as well as the Florida Non-MSA is excellent and stronger than the overall performance in the state. Stronger performance is due primarily to relatively higher levels of community development lending. Performance in the Cape Coral-Fort Myers, Fort Walton Beach-Crestview-Destin, Ocala, and Port St. Lucie-Fort Pierce MSAs is adequate and weaker than the overall performance in the state. Weaker performance is due to a less favorable distribution of home mortgage loans among borrowers of different income levels. Performance in limited-scope AAs did not negatively impact the Lending Test rating for Florida.

INVESTMENT TEST

Investment Test performance in Florida is rated High Satisfactory. Based on a full-scope review, performance in both the Fort Lauderdale-Pompano Beach-Deerfield MD and the Jacksonville MSA is good.

Conclusions for Areas Receiving Full-Scope Reviews

Investment Test performance in the Fort Lauderdale-Pompano Beach-Deerfield MD is good. Bank of America, N.A. made 82 investments in the MD totaling \$59.7 million. As of year-end 2006, there were no prior period investments. The largest investments in the Fort Lauderdale-Pompano Beach-Deerfield MD totaled \$50.1 million and consisted of investments in LIHTC projects and funds. Those projects provided more than 450 housing units to LMI households. Bank of America, N.A. also purchased \$7 million in affordable housing mortgage-backed securities, invested \$1 million in a QZAB, and made an investment totaling \$251,000 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.

Investment Test performance in the Jacksonville MSA is good. Bank of America, N.A. made 95 investments in the MSA totaling \$47.2 million. The level of corporate deposits in this market was taken into consideration in forming our conclusion. As of year-end 2006, prior period investments totaled \$2.9 million. The largest investments in the Jacksonville MSA totaled \$19.5 million and consisted of investments in LIHTC projects and funds. Those projects provided 580 housing units to LMI households. Bank of America, N.A. also purchased \$11.8 million in affordable housing mortgage-backed securities, \$7.8 million in affordable housing bonds, and made an investment totaling \$4.2 million in two area QZABs. In addition, the bank invested \$875,000 in a project that revitalized or stabilized a LMI community. 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 Cape Coral-Fort Myers, Sarasota-Bradenton-Venice, Sebastian-Vero Beach, and Tallahassee MSAs is good and is not inconsistent with its overall High Satisfactory performance in Florida. Performance in the Lakeland, Pensacola-Ferry Pass-Brent, Punta Gorda, and Tampa-St. Petersburg-Clearwater MSAs and the Florida Non-MSA is excellent and stronger than the bank's overall performance. Stronger performance is centered in a higher amount of qualified investments relative to the bank's operations in the AA. Performance in the Deltona-Daytona Beach-Ormond Beach, Naples-Marco Island, Palm Bay-Melbourne-Titusville, Port St. Lucie-Fort Pierce MSAs, and the Miami-Miami Beach-Kendall and West Palm Beach-Boca Raton-Boynton Beach MDs is adequate and weaker. Performance in the Fort Walton Beach-Crestview-Destin, Gainesville, Ocala, and Orlando-Kissimmee 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 Investment Test rating for Florida.

SERVICE TEST

Service Test performance in Florida is rated High Satisfactory. Based on a full-scope review, performance in both the Fort Lauderdale-Pompano Beach-Deerfield MD and the Jacksonville MSA is good.

Conclusions for Areas Receiving Full-Scope Reviews

Retail Banking Services

Service delivery systems in the Fort Lauderdale-Pompano Beach-Deerfield MD are 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. The percentage of the bank's branches in moderate-income geographies is below the percentage of the population residing in these areas. However, 15 branches located in close proximity to LMI geographies as well as Bank of America, N.A.'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, 24% of customers that use alternative delivery systems reside in LMI geographies.

Branch openings and closings have generally not adversely affected the accessibility of the bank's delivery systems, particularly in LMI geographies. The bank closed one branch in a moderate-income geography. Hours and services are tailored to the convenience and needs of the people living in the MD. The bank offers Saturday hours in a significant majority of its branches located in LMI geographies.

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 the percentage of the population residing in these areas. However, the percentage of the bank's branches in moderate-income geographies is below the percentage of the population residing in these areas. Six branches located in close proximity to LMI geographies as well as Bank of America, N.A.'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 generally not adversely affected the accessibility of the bank's delivery systems, particularly in LMI geographies. The bank closed two branches in moderate-income geographies in the MSA. Hours and services are tailored to the convenience and needs of the people living in the Jacksonville MSA. The bank offers Saturday hours in a majority of its branches located in LMI geographies.

Community Development Services

Bank of America, N.A. provided a limited level of community development services to the Fort Lauderdale-Pompano Beach-Deerfield MD. The bank served three organizations pursuing a variety of initiatives targeted at LMI areas and individuals. These services occasionally 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 to LMI individuals through partnership with 10 non-profit organizations.

Bank of America, N.A. provided an adequate level of community development services to the Jacksonville MSA. The bank served seven organizations pursuing a variety of initiatives targeted at LMI areas and individuals. These services occasionally 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 to LMI individuals through partnership with 12 non-profit organizations.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Service Test performance in the Ocala, Pensacola-Ferry Pass-Brent, Sarasota-Bradenton-Venice, and Tallahassee MSAs and the Miami-Miami Beach-Kendall and West Palm Beach-Boca Raton-Boynton Beach MDs is good and is not inconsistent with its overall High Satisfactory performance in Florida. Performance in the Deltona-Daytona Beach-Ormond Beach, Gainesville, Lakeland, Orlando-Kissimmee, Palm Bay-Melbourne-Titusville, Punta Gorda, and Tampa-St. Petersburg-Clearwater MSAs as well as the Florida Non-MSA is excellent and stronger than the overall performance in the state. Performance in these MSAs is stronger due to more accessible retail delivery systems to LMI areas. Performance in the Cape Coral-Fort Myers and Naples-Marco Island MSA is adequate and weaker than the overall performance in the state. Performance in the Port St. Lucie-Fort Pierce 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 D for the facts and data that support all Test conclusions.

State of Massachusetts Rating

CRA Rating for the State ⁶: 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 by Bank of America, N.A. to the credit needs of its AAs within the state;
- Excellent distribution of Bank of America, N.A.'s loans among geographies and good distribution among borrowers of different income levels within its AAs;
- Community development lending levels that had a significantly positive impact on performance within the state;
- 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 excellent responsiveness to banking and community needs.

Description of Institution's Operations in the State of Massachusetts

Bank of America, N.A. is the largest banking financial institution in the Massachusetts rating area. As of June 30, 2006, the bank holds 20% of the market share representing \$32.9 billion in deposits. The bank's primary competitors within the state include Citizens Bank of Massachusetts, State Street Bank & Trust Company, and Sovereign Bank with deposit market shares of 15%, 7%, and 7%, respectively. Of the bank's 38 rating areas, Massachusetts ranks fifth and accounts for approximately 6% of total bank deposits. Bank of America, N.A. has seven defined AAs in Massachusetts which include 12 of 14 counties in the state. The Boston-Quincy and Cambridge-Newton-Framingham MDs comprise 83% of bank deposits and 61% of bank lending totals in Massachusetts and are the largest AAs in the state. For purposes of this review, the Dukes-Nantucket Counties AA is listed as the Massachusetts Non-MSA. Bank of America, N.A. operates 276 branch offices and 1,288 ATMs in Massachusetts.

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

Refer to the market profiles for the Boston-Quincy and Cambridge-Newton-Framingham MDs in Appendix B for detailed demographics and other performance context information for AAs that received full-scope reviews.

LENDING TEST

Lending Test performance in Massachusetts is rated Outstanding. Based on a full-scope review, performance in the Boston-Quincy MD is excellent and in the Cambridge-Newton-Framingham MD is good.

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity

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

Lending activity in the Cambridge-Newton-Framingham MD 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 within the MD, respectively. In addition, the bank's small business lending market share rank is fourth for deposit taking institutions.

Distribution of Loans by Income Level of the Geography

Home Mortgage Loans

Home purchase loan geographic distribution within the Boston-Quincy MD is excellent. The portion of loans made in LMI geographies exceeds the percent of owner occupied units in like geographies. In addition, the market share of home purchase loans in low-income geographies exceeds and in moderate-income geographies substantially meets the bank's overall market share within the MD.

Home improvement loan geographic distribution within the Boston-Quincy MD is excellent. The portion of loans made in LMI geographies exceeds the percent of owner occupied units in like geographies. In addition, the market share of home improvement loans in LMI geographies exceeds the bank's overall market share within the MD.

Home refinance loan geographic distribution within the Boston-Quincy MD is excellent. The portion of loans originated in LMI geographies exceeds the percent of owner occupied units within like geographies. The market share of home refinance loans in low-income geographies exceeds and in moderate-income geographies substantially meets the bank's overall market share within the MD.

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

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

Home refinance loan geographic distribution in the Cambridge-Newton-Framingham MD is good. The portion of loans originated in LMI geographies exceeds the percent of owner occupied units within like geographies. However, the market share of home refinance loans in LMI geographies is below 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 the percent of businesses in like geographies. The distribution of small loans to businesses in moderate-income geographies exceeds the percent of businesses in like geographies. The bank's market share of small loans to businesses in LMI geographies exceeds its overall market share of small loans to businesses in the MD.

The geographic distribution of small loans to businesses in the Cambridge-Newton-Framingham MD is good. The distribution of small loans to businesses in low-income geographies is below the percent of businesses in like geographies. The distribution of small loans to businesses in moderate-income geographies exceeds the percent of businesses in like geographies. The bank's market share of small loans to businesses in LMI geographies exceeds its overall market share of small business loans in the MD.

Small Loans to Farms

The geographic distribution of small loans to farms in the Boston-Quincy MD is good. The distribution of small loans to farms in LMI geographies exceeds the percent of farms in like geographies. The bank has no market share of small loans to farms in low-income geographies and its 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 Cambridge-Newton-Framingham MD is good. The percent of farms located in low-income geographies was very low making a comparison to the bank's lending immaterial. The distribution of small loans to farms in moderate-income geographies is near to the percent of farms in like geographies. The bank's market share of small loans to farms in low-income geographies was not analyzed since its geographic distribution for that income level was not analyzed. 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.

Multi-Family Loans

The volume of multi-family loans in the Boston-Quincy MD is insignificant and was not used in the Lending Test evaluation. The bank made no multi-family loans in the Cambridge-Newton-Framingham MD.

Distribution of Loans by Income Level of the Borrower

Home Mortgage Loans

The borrower distribution for home improvement loans is excellent and for home purchase and home refinance loans is good after consideration of the context that the Boston-Quincy MD is a high cost housing market.

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

The amount of home improvement loans originated to low-income borrowers is near to the percent of low-income families within the MD. The portion of loans made to moderate-income borrowers exceeds the percent of moderate-income families within the MD. In addition, the market share of loans to LMI borrowers exceeds the bank's overall market share of home improvement loans within the MD.

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

The borrower distribution for home purchase loans is excellent and for home improvement and home refinance loans is good after consideration of the context that the Cambridge-Newton-Framingham MD is a high cost housing market.

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

The amount of home improvement loans originated to low-income borrowers is below the percent of low-income families within the MD. However, the amount of loans originated to

moderate-income borrowers exceeds the percent of moderate-income families within the MD. The market share of loans to LMI borrowers 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-income borrowers is below the percent of low-income families within the MD. However, the amount of loans originated to moderate-income borrowers exceeds the percent of moderate-income families within the MD. The market share of loans to low-income borrowers substantially meets and to moderate-income 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 in the Boston-Quincy 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.

The borrower distribution of small loans to businesses in the Cambridge-Newton-Framingham 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 adequate in the Boston-Quincy MD. The percentage of loans to small farms is well below the percentage of small farms 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 poor in the Cambridge-Newton-Framingham MD. The percentage of loans to small farms is well below the percentage of small farms 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.

Community Development Lending

Community development lending had a significantly positive impact on lending performance in the Boston-Quincy MD. During the evaluation period, the bank originated 58 community development loans totaling \$235.2 million. A majority of these loans were for affordable housing and created more than 1,700 LMI housing units within the MD.

Community development lending had a neutral impact on lending performance in the Cambridge-Newton-Framingham MD. During the evaluation period, the bank originated three community development loans totaling \$9.3 million. All of these loans were for affordable housing and created more than 80 LMI housing units within the MD.

Product Innovation and Flexibility

Bank of America, N.A.'s Lending Test performance in Massachusetts was positively impacted by the offering of bank-wide flexible loan products that help meet the credit needs of LMI home buyers. Refer to the Charlotte-Gastonia-Concord (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the Essex County MD and the Springfield MSA is excellent and is not inconsistent with its overall Outstanding performance in Massachusetts. Performance in the Barnstable Town and Worcester MSAs is good and weaker and the Massachusetts Non-MSA is adequate and weaker than the overall performance in the state. Weaker performance is due to a less favorable distribution of home mortgage and small business loans among borrowers of different income levels. Performance in 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 in the Boston-Quincy MD is excellent and in the Cambridge-Newton-Framingham MD is adequate. Performance in limited-scope AAs had a positive impact on the Investment Test rating due to a higher amount of qualified investments relative to the bank's operations in those AAs.

Conclusions for Areas Receiving Full-Scope Reviews

Investment Test performance in the Boston-Quincy MD is excellent. Bank of America, N.A. made 355 investments in the MD totaling \$224.5 million. As of year-end 2006, prior period investments totaled \$78.2 million. The largest investments in the Boston-Quincy MD totaled \$115.5 million and consisted of investments in LIHTC projects and funds. Those projects provided more than 1,500 housing units to LMI households. Bank of America, N.A. also made investments totaling \$1.5 million in six CDFIs and \$85 million in bonds and projects that revitalized or stabilized LMI 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.

Investment Test performance in the Cambridge-Newton-Framingham MD is adequate. Bank of America, N.A. made 85 investments in the MD totaling \$23.8 million. As of year-end 2006, prior period investments totaled \$6.7 million. The largest investments in the Cambridge-Newton-Framingham MD totaled \$13.3 million and consisted of investments in LIHTC projects and funds. Those projects provided more than 325 housing units to LMI households. The bank also made an investment totaling \$4.0 million in a fund that supports revitalization and stabilization in LMI urban cores and purchased \$3.7 million in affordable housing mortgage-backed securities. In addition, the bank invested \$102,000 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.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Investment Test performance in the Essex County MD and the Springfield and Worcester MSAs is excellent and is not inconsistent with its overall Outstanding performance in Massachusetts. Performance in the Barnstable Town MSA and the Massachusetts Non-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 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 both the Boston-Quincy and Cambridge-Newton-Framingham MDs 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-income geographies exceeds the percentage of the population residing in these areas. The percentage of the bank's branches in moderate-income geographies is near to the percentage of the population residing in these areas. Eight branches located in close proximity to LMI geographies as well as Bank of America, N.A.'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, 30% 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, particularly in LMI geographies. The bank opened one branch in a moderate-income geography. Hours and services do not vary in a way that inconveniences the people living in the MD. The bank offers Saturday hours in a portion of its branches located in LMI geographies.

Service delivery systems in the Cambridge-Newton-Framingham MD are readily accessible to geographies and individuals of different income levels. Although Bank of America, N.A. has no branches in low-income geographies, only a small percentage of the MD population resides in these areas. The percentage of the bank's branches in moderate-income geographies is near to the percentage of the population residing in these areas. Seven branches located in close proximity to LMI geographies as well as Bank of America, N.A.'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, 23% 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. Hours and services are tailored to the convenience and needs of the people living in the MD. The bank offers Saturday hours in a significant majority of its branches located in LMI geographies.

Community Development Services

Bank of America, N.A. is a leader in providing community development services to the Boston-Quincy MD. The bank served 26 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 to LMI individuals through partnership with 25 non-profit organizations.

Bank of America, N.A. provided a limited level of community development services to the Cambridge-Newton-Framingham MD. The bank served three organizations pursuing a variety of initiatives targeted at LMI areas and individuals. These services occasionally 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 to LMI individuals through partnership with 19 non-profit organizations.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Service Test performance in the Barnstable Town, Springfield, and Worcester MSAs and the Essex County MD is excellent and is not inconsistent with its overall Outstanding performance in Massachusetts. Performance in the Massachusetts Non-MSA is adequate 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 Massachusetts.

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

State of Texas Rating

CRA Rating for the State ⁷: Outstanding

The Lending Test is rated: Outstanding

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 by Bank of America, N.A. to the credit needs of its AAs within the state;
- Good distribution of Bank of America, N.A.'s loans among both geographies and borrowers of different income levels within its AAs;
- Community development lending levels that had a significantly positive impact on performance within the state;
- Flexible loan product volume that had a significantly positive impact on Bank of America, N.A.'s ability to help meet the credit needs of LMI home buyers.
- Investment volume that reflects a good 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.

Description of Institution's Operations in the State of Texas

Bank of America, N.A. is the third largest banking financial institution in the Texas rating area. As of June 30, 2006, the bank holds 12% of the market share representing \$43.4 billion in deposits. Primary competitors within the state include JPMorgan Chase Bank, N.A. and Countrywide Bank with deposit market shares of 17% and 14%, respectively. Of the bank's 38 rating areas, Texas ranks third and accounts for 8% of total bank deposits. Bank of America, N.A. has 30 defined AAs in Texas. The Dallas-Plano-Irving MD and the Houston-Sugar Land-Baytown MSA comprise 65% of bank deposits and 53% 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 Texas Non-MSA. Within the state, Bank of America, N.A. operates 474 branch offices and 1,832 ATMs.

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

Refer to the market profiles for the Dallas-Plano-Irving MD and the Houston-Sugar Land-Baytown MSA in Appendix B for detailed demographics and other performance context information for AAs that received full-scope reviews.

LENDING TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

Lending Activity

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

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

Distribution of Loans by Income Level of the Geography

Home Mortgage Loans

Home purchase loan geographic distribution within the Dallas-Plano-Irving MD is adequate. The portion of loans made in LMI geographies is below the percent of owner occupied units in like geographies. However, the market share of home purchase loans in low-income geographies exceeds and in moderate-income substantially meets the bank's overall market share within the Dallas-Plano-Irving MD.

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

Home refinance loan geographic distribution within the Dallas-Plano-Irving MD is good. The portion of loans originated in low-income geographies is below the percent of owner occupied units within like geographies. The portion of loans made in moderate-income geographies approximates the percent of owner occupied units in like geographies. The market share of

home refinance loans in LMI geographies exceeds the bank's overall market share within the Dallas-Plano-Irving MD.

Home purchase loan geographic distribution in the Houston-Sugar Land-Baytown MSA is adequate. The portion of loans made in LMI geographies is below the percent of owner occupied units in like geographies. The market share of home purchase loans in low-income geographies substantially meets and in moderate-income geographies exceeds the bank's overall market share within the Houston-Sugar Land-Baytown MSA.

Home improvement loan geographic distribution in the Houston-Sugar Land-Baytown MSA is good. The portion of loans made in low-income geographies is below the percent of owner occupied units in like geographies. The amount of loans originated in moderate-income geographies is near to the percent of owner occupied units in like geographies. The market share of home improvement loans originated in low-income geographies substantially meets and in moderate-income geographies is near to the bank's overall market share of these loans within the Houston-Sugar Land-Baytown MSA.

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

Small Loans to Businesses

The geographic distribution of small loans to businesses in the Dallas-Plano-Irving MD is excellent. The distribution of small loans to businesses in low-income geographies is near to the percent of businesses in like geographies. The distribution of small loans to businesses in moderate-income geographies approximates the percent of businesses in like geographies. The bank's market share of small loans to businesses in LMI geographies exceeds its overall market share of small business loans in the 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 the percent of businesses in like geographies. The distribution of small loans to businesses in moderate-income geographies exceeds the percent of businesses in like geographies. The bank's market share of small loans to businesses in low-income geographies substantially meets and in 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 low-income geographies is well below and in moderate-income geographies is below the percent of farms in like geographies. The bank's

market share of small loans to farms in low-income geographies is below its overall market share of small farm loans in the MD and exceeds in moderate-income geographies.

The geographic distribution of small loans to farms in the Houston-Sugar Land-Baytown MSA is excellent. The distribution of small loans to farms in low-income geographies is near to and in moderate-income geographies exceeds the percent of farms in like geographies. The bank's market share of small loans to farms in LMI geographies exceeds its overall market share of small farm loans in the MSA.

Multi-Family Loans

Multi-family loan geographic distribution in the Dallas-Plano-Irving MD is adequate. Of the 21 multi-family loans originated in the MD, three loans were originated in low-income geographies and four were originated in moderate-income geographies. Multi-family loan geographic distribution in the Houston-Sugar Land-Baytown MSA is adequate. Of the 14 multi-family loans originated in the MSA, none were originated in low-income geographies and five loans were originated in moderate-income geographies.

Distribution of Loans by Income Level of the Borrower

Home Mortgage Loans

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

Home improvement loan borrower distribution in the Dallas-Plano-Irving MD is good. The amount of loans originated to low-income borrowers is below the percent of low-income families within the MD. The amount of loans originated to moderate-income borrowers is near to the percent of moderate-income families within the MD. In addition, the market share of loans to low-income borrowers is near to and to moderate-income borrowers is below the bank's overall market share of home improvement loans within the Dallas-Plano-Irving MD.

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

Home purchase loan borrower distribution in the Houston-Sugar Land-Baytown MSA is good. The portion of loans originated to low-income borrowers is well below the percent of low-income families within the MSA. However, the portion of loans originated to moderate-income borrowers exceeds the percent of moderate-income families within the MSA. The market

share of home purchase loans to LMI borrowers exceeds the bank's overall market share for this type of loan within the Houston-Sugar Land-Baytown MSA.

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

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

Small Loans to Businesses

The borrower distribution of small loans to businesses in the Dallas-Plano-Irving 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.

The borrower distribution of small loans to businesses in 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. 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 Dallas-Plano-Irving MD. The percentage of loans to small farms is well below the percentage of small farms 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.

The borrower distribution of small loans to farms is poor in the Houston-Sugar Land-Baytown MSA. The percentage of loans to small farms is well below the percentage of small farms 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 seven community development loans totaling \$23.6 million. Almost all of these loans were for affordable housing and created more than 140 LMI housing units within the MD.

Community development lending had a positive impact on lending performance in the Houston-Sugar Land-Baytown MSA. During the evaluation period, the bank originated 12 community development loans totaling \$54.3 million. Almost all of these loans were for affordable housing and created more than 1,800 LMI housing units within the MSA.

Product Innovation and Flexibility

The offering of bank-wide flexible loan products that help meet the credit needs of LMI home buyers had a significantly positive impact on Bank of America, N.A.'s Lending Test performance in Texas. Refer to the Charlotte-Gastonia-Concord (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Lending Test performance in the El Paso, McAllen-Edinburg-Mission, and San Antonio MSAs and the Fort Worth-Arlington MD is excellent and is not inconsistent with its overall Outstanding performance in Texas. Performance in the Amarillo, Austin-Round Rock, College Station-Bryan, Killeen-Temple-Fort Hood, Laredo, Midland, Odessa, Victoria, and Waco MSAs is good and weaker than the overall performance in the state. Performance in the Abilene, Beaumont-Port Arthur, Brownsville-Harlingen, Corpus Christi, Longview, Lubbock, San Angelo, Sherman-Denison, Tyler, and Wichita Falls MSAs and the Texas Non-MSA is adequate and weaker than the overall performance in the state. Weaker performance is due to a less favorable distribution of home mortgage loans among borrowers of different income levels 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 High Satisfactory. Based on a full-scope review, performance in the Dallas-Plano-Irving MD is good and the Houston-Sugar Land-Baytown MSA is excellent. However, weaker performance in limited-scope AAs negatively impacted the overall Investment Test performance due to a lower amount of qualified investments relative to the bank's operations in those AAs.

Conclusions for Areas Receiving Full-Scope Reviews

Investment Test performance in the Dallas-Plano-Irving MD is good. The role of the bank's CDC as a direct developer/investor in this market, the effect of an investigation into corruption

in affordable housing programs and developers⁸ and the level of corporate deposits in this market were taken into consideration in forming our conclusion. Bank of America, N.A. made 154 investments in the MD totaling \$58.2 million. As of year-end 2006, prior period investments totaled \$31.4 million. The largest investments in the Dallas-Plano-Irving MD totaled \$9.1 million and consisted of purchases of affordable housing mortgage-backed securities. Bank of America N.A. also invested \$37.4 million in LIHTC projects and funds. Those projects provided more than 2,300 housing units to LMI households. Additionally, the bank's CDC acted as a direct developer and/or investor in four affordable housing projects and provided equity investments totaling \$5.4 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.

Investment Test performance in the Houston-Sugar Land-Baytown MSA is excellent. Bank of America, N.A. made 114 investments in the MSA totaling \$99.7 million. As of year-end 2006, prior period investments totaled \$23.2 million. The largest investments in the Houston-Sugar Land-Baytown MSA totaled \$59.4 million and consisted of investments in LIHTC projects and funds. Those projects provided more than 3,300 housing units to LMI households. The bank's CDC also acted as a direct developer and/or investor in two affordable housing projects and provided equity investments totaling \$3.7 million. Additionally, the bank made investments totaling \$24.4 million in seven QZABs and \$7.3 million in an affordable housing bond. 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 Brownsville-Harlingen and McAllen-Edinburg-Mission MSAs is good and is not inconsistent with its overall High Satisfactory performance in Texas. Performance in Austin-Round Rock, Beaumont-Port Arthur, Corpus Christi, El Paso, Laredo, San Antonio, and Wichita Falls MSAs and the Texas 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 the Lubbock, and Victoria MSAs and the Fort Worth-Arlington MD is adequate and weaker while performance in the Abilene, Amarillo, College Station-Bryan, Killeen-Temple-Fort Hood, Longview, Midland, Odessa, San Angelo, Sherman-Denison, Tyler, and Waco MSAs is poor 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 negative impact on the Investment Test rating.

SERVICE TEST

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

⁸ See Dallas-Plano-Irving MD Market Profile for additional information.

excellent. However, weaker performance in limited-scope AAs negatively impacted the overall Service Test performance due to less accessible retail delivery systems to LMI areas.

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. The percentage of the bank's branches in low-income geographies is significantly below the percentage of the population residing in these areas. However, the percentage of the bank's branches in moderate-income geographies is near to the percentage of the population residing in these areas. Fifteen branches located in close proximity to LMI geographies as well as Bank of America, N.A.'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, particularly in LMI geographies. The bank was forced to close one in-store branch in a low-income geography due to the sale of the store. The bank also closed four in-store branches in moderate-income geographies for the same reason. During the same period, four branches were opened in moderate-income geographies. ATM service was also expanded. Hours and services are tailored to the convenience and needs of people living in the MD. The bank offers Saturday hours in a significant majority of its branches located in LMI geographies.

Service delivery systems in the Houston-Sugar Land-Baytown MSA are accessible to geographies and individuals of different income levels. The percentage of branches in low-income geographies is significantly below the percentage of the population residing in these areas. However, the percentage of the branches located in moderate-income geographies approximates the percentage of the population living in these areas. Fifteen branches located in close proximity to LMI geographies as well as Bank of America, N.A.'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, 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, particularly in LMI geographies. The bank opened one branch in a low-income geography and four branches in moderate-income geographies. Hours and services are tailored to the convenience and needs of the people living in the Houston-Sugar Land-Baytown MSA. The bank offers Saturday hours in a significant majority of its branches located in LMI geographies.

Community Development Services

Bank of America, N.A. provided an adequate level of community development services to the Dallas-Plano-Irving MD. The bank served four organizations pursuing a variety of initiatives targeted at LMI areas and individuals. These services occasionally 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 a high level of home buyer education to LMI individuals through partnership with 23 non-profit organizations.

Bank of America, N.A. was a leader in providing community development services to the Houston-Sugar Land-Baytown MSA. The bank served 19 organizations pursuing a variety of initiatives targeted at LMI areas and individuals. These services consistently addressed community development needs such as technical assistance for organizations providing economic development, affordable housing, community services, or activities that revitalize or stabilize LMI geographies. The bank also provided a high level of home buyer education to LMI individuals through partnership with 24 non-profit organizations.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Service Test performance in the Abilene, Austin-Round Rock, Beaumont-Port Arthur, Corpus Christi, El Paso, Lubbock, San Antonio, and Waco MSAs and the Fort Worth-Arlington MD is good and is not inconsistent with its overall High Satisfactory performance in Texas. Performance in the Amarillo, Brownsville-Harlingen, College Station-Bryan, Killeen-Temple-Fort Hood, Midland, Odessa, Sherman-Denison, Tyler, and Wichita Falls MSAs and in the Texas Non-MSA is excellent and stronger than the overall performance in the state due to more accessible retail delivery systems to LMI areas. 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 overall performance in the state. Weaker performance is due to less accessible retail delivery systems to LMI areas. Performance in limited-scope AAs negatively impacted the Service Test rating in Texas.

Refer to Tables 1-14 in the Texas section of Appendix D 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
- Portland-Vancouver-Beaverton (OR-WA) Multistate MSA
- Providence-New Bedford-Fall River (RI-MA) Multistate MSA
- St. Louis (MO-IL) Multistate MSA
- Washington-Arlington-Alexandria (DC-VA-MD-WV) Multistate MD
- State of Arizona
- State of Arkansas
- State of Connecticut
- State of Georgia
- State of Idaho
- State of Illinois
- State of Iowa
- State of Kansas
- State of Maine
- State of Maryland
- 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 ⁹: Outstanding

The Lending Test is rated: Outstanding
The Investment Test is rated: High Satisfactory
The Service Test is rated: Outstanding

The major factors that support this rating include:

- Lending levels that reflect adequate responsiveness by Bank of America, N.A. to the credit needs of the multistate MSA;
- Good distribution of Bank of America, N.A.'s loans among both geographies and borrowers of different income levels throughout the multistate MSA;
- Community development lending levels that had a significantly positive impact on performance in the multistate MSA;
- Investment volume that reflects a good 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 Allentown-Bethlehem-Easton (PA/NJ) multistate MSA

Bank of America, N.A. is the fifth largest banking financial institution in the Allentown-Bethlehem-Easton multistate MSA rating area. As of June 30, 2006, the bank holds a market share of 6% representing \$731.5 million in deposits. Primary competitors include Wachovia Bank, N.A. and PNC Bank, N.A. with deposit market shares of approximately 24% and 12%, respectively. Of the bank's 38 rating areas, the Allentown-Bethlehem-Easton multistate MSA ranks thirty-sixth and accounts for less than 1% of total bank deposits. Within the multistate MSA, Bank of America, N.A. operates 28 branch offices and 36 ATMs.

⁹ 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 Outstanding. Lending performance in the multistate MSA is highlighted by excellent geographic distribution and good borrower distribution for home mortgage loans, good geographic and borrower distribution for small loans to businesses, and adequate lending activity. The bank's community development lending had a significantly positive impact on performance in the multistate MSA. The offering of bank-wide flexible loan products also positively impacted Lending Test performance in the multistate MSA. Refer to the Charlotte-Gastonia-Concord (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

INVESTMENT TEST

Investment Test performance in the Allentown-Bethlehem-Easton multistate MSA is rated High Satisfactory. The bank made 31 investments in the multistate MSA totaling \$4.9 million. As of year-end 2006, prior period investments totaled \$69,000. The largest investment in the Allentown-Bethlehem-Easton multistate MSA totaled \$4.6 million and consisted of an Historic Tax Credit that helped revitalize or stabilize a low-income area. 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. Bank of America, N.A. has excellent branch accessibility in LMI areas. 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, 21% of customers that use alternative delivery systems reside in LMI geographies. Branch openings and closings have not affected the accessibility of the bank's delivery systems, particularly in LMI geographies. The bank has not opened or closed any branches in LMI areas during the evaluation period. The bank's 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. Bank of America, N.A.'s work with nine organizations during the evaluation period occasionally addressed the community development needs of the multistate MSA.

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

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

CRA rating for the multistate MSA ¹⁰: Satisfactory

The Lending Test is rated: Low 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 by Bank of America, N.A. to the credit needs of the multistate MSA;
- Adequate distribution of Bank of America, N.A.'s loans among geographies and good distribution among borrowers of different income levels throughout the multistate MSA;
- Investment volume that reflects an adequate level of responsiveness to the needs of the multistate MSA; and
- 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

Bank of America, N.A. is the third largest banking financial institution in the Augusta-Richmond County multistate MSA rating area. As of June 30, 2006, the bank holds a market share of approximately 12% representing \$679.7 million in deposits. Primary competitors include Wachovia Bank, N.A. and Georgia Bank & Trust Company of Augusta with deposit market shares of approximately 27% and 12%, respectively. Of the bank's 38 rating areas, the Augusta-Richmond County multistate MSA ranks thirty-seventh and accounts for less than 1% of total bank deposits. Within the multistate MSA, Bank of America, N.A. operates 10 branch offices and 30 ATMs.

¹⁰ 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 Low Satisfactory. Lending performance in the multistate MSA is highlighted by good geographic and borrower distribution for small loans to businesses, good lending activity, adequate geographic and borrower distribution for home mortgage loans, and adequate geographic distribution for small loans to farms. The aforementioned performance was somewhat offset by poor borrower distribution for small loans to farms. The bank did not originate any community development loans during the assessment period which had a neutral impact on overall performance. The offering of bank-wide flexible loan products also positively impacted Lending Test performance in the multistate MSA. Refer to the Charlotte-Gastonia-Concord (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

INVESTMENT TEST

Investment Test performance in the Augusta-Richmond County multistate MSA is rated Low Satisfactory. The bank made 38 investments in the multistate MSA totaling \$3.2 million. As of year-end 2006, prior period investments totaled \$1.8 million. The largest investments in the Augusta-Richmond County multistate MSA totaled \$2.4 million and consisted of investments in LIHTC projects and funds. Those projects provided more than 380 housing units to LMI households. Additionally the bank invested \$384,000 in a CDFI and purchased \$324,000 in affordable housing mortgage-backed securities. 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. Bank of America, N.A. has good branch accessibility in LMI areas. Additional branches located in close proximity to LMI geographies as well as Bank of America, N.A.'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, 18% of customers that use alternative delivery systems reside in LMI geographies. Branch openings and closings have not affected accessibility of the bank's delivery systems, particularly in LMI geographies. The bank has not opened or closed any branches in LMI areas during the evaluation period. The bank's hours and services do not vary in a way that inconveniences people living in the multistate MSA. The bank provided an adequate level of community development services. Bank of America, N.A.'s work with two organizations during the evaluation period occasionally addressed the community development needs of the multistate MSA.

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

Kansas City (MO-KS) Multistate MSA Rating

CRA rating for the multistate MSA ¹¹: Outstanding

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

The major factors that support this rating:

- Lending levels that reflect good responsiveness by Bank of America, N.A. to the credit needs of the multistate MSA;
- Good distribution of Bank of America, N.A.'s loans among both geographies and borrowers of different income levels throughout the multistate MSA;
- Community development lending levels 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; 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 Kansas City (MO-KS) multistate MSA

Bank of America, N.A. is the largest banking financial institution in the Kansas City multistate MSA rating area. As of June 30, 2006, the bank holds a market share of approximately 10% representing \$3.4 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 38 rating areas, the Kansas City multistate MSA ranks twenty-fifth and accounts for less than 1% of total bank deposits. Within the multistate MSA, Bank of America, N.A. operates 55 branch offices and 109 ATMs.

LENDING TEST

Lending Test performance in the Kansas City multistate MSA is Outstanding. Performance is highlighted by excellent geographic distribution for small loans to farms, good borrower distribution for home mortgage loans, good geographic and borrower distribution for small

¹¹ 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.

loans to businesses, good lending activity, and adequate geographic distribution for home mortgage loans. The aforementioned performance was somewhat offset by poor borrower distribution for small loans to farms. The bank's community development lending had a positive impact on performance in the multistate MSA. The offering of bank-wide flexible loan products also positively impacted Lending Test performance in the multistate MSA. Refer to the Charlotte-Gastonia-Concord (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

INVESTMENT TEST

Investment Test performance in the Kansas City multistate MSA is rated Outstanding. The bank made 84 investments in the multistate MSA totaling \$67 million. As of year-end 2006, prior period investments totaled \$27.2 million. The largest investments in the multistate MSA totaled \$33.4 million and consisted of investments in LIHTC projects and funds. Those projects provided more than 1,100 housing units to LMI households. Additionally the bank's CDC acted as a direct developer and/or investor in eight affordable housing projects and provided equity investments totaling \$8.1 million, purchased \$18.3 million in QZABs and multi-family affordable housing bonds, and invested \$1.3 million 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 Kansas City multistate MSA is rated Outstanding. Bank of America, N.A. has excellent branch accessibility in LMI areas. Additional branches located in close proximity to LMI geographies as well as Bank of America, N.A.'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, 20% of customers that use alternative delivery systems reside in LMI geographies. Branch openings and closings have not affected the accessibility of the bank's delivery systems, particularly in LMI geographies. The bank has not opened or closed any branches in LMI areas during the evaluation period. The bank's hours and services are tailored to the convenience and needs of the people living in the multistate MSA. The bank provided a relatively high level of community development services. Bank of America, N.A.'s work with nine organizations during the evaluation period consistently addressed the community development needs of the multistate MSA and its work with home buyer education partnerships helped a significant number of LMI families to attain home ownership.

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

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

CRA rating for the multistate MSA ¹²: Satisfactory

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

The major factors that support this rating:

- Lending levels that reflect good responsiveness by Bank of America, N.A. to the credit needs of the multistate MSA;
- Adequate distribution of Bank of America, N.A.'s loans among geographies and good distribution among borrowers of different income levels throughout the multistate MSA;
- 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 adequate responsiveness to banking and community needs.

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

Bank of America, N.A. is the tenth largest banking financial institution in the Kingsport-Bristol-Bristol multistate MSA rating area. As of June 30, 2006, the bank holds a market share of 4% representing \$181.3 million in deposits. Primary competitors include AmSouth Bank and First Tennessee Bank, N.A. with deposit market shares of 13% and 11%, respectively. Of the bank's 38 rating areas, the Kingsport-Bristol-Bristol multistate MSA ranks thirty-eighth and accounts for less than 1% of total bank deposits. Within the multistate MSA, Bank of America, N.A. operates five branch offices and six ATMs.

¹² 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 excellent geographic distribution and good borrower distribution of small loans to businesses, good lending activity, and adequate borrower distribution of home mortgage loans. The aforementioned performance was offset by poor geographic distribution of home mortgage loans, poor 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 assessment period which had a neutral impact on overall performance. The offering of bank-wide flexible loan products also positively impacted Lending Test performance in the multistate MSA. Refer to the Charlotte-Gastonia-Concord (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

INVESTMENT TEST

Investment Test performance in the Kingsport-Bristol-Bristol multistate MSA is rated Outstanding. The bank made six investments in the multistate MSA totaling \$3.8 million. As of year-end 2006, the bank had no prior period investments. The largest investment in the Kingsport-Bristol-Bristol multistate MSA totaled \$3.5 million and consisted of an investment in a QZAB. The bank also invested \$197,000 in a LIHTC project and \$50,000 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.

SERVICE TEST

Service Test performance in the Kingsport-Bristol-Bristol multistate MSA is rated Low Satisfactory. Bank of America, N.A. has adequate branch accessibility in LMI areas. None of the population resides in low-income geographies and the bank has no branches in moderate-income geographies where 14% of the multistate MSA population resides. The 2004 redelineation of the multistate MSA excluded branches in LMI areas previously considered part of the multistate MSA. Additional branches located in close proximity to LMI geographies as well as Bank of America, N.A.'s 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. The bank did not open or close any branches in the multistate MSA during the evaluation period. Hours and services do not vary in a way that inconveniences people living in the multistate MSA. The bank provided an adequate level of community development services. Bank of America, N.A.'s work with nine organizations during the evaluation period occasionally addressed the community development needs of the multistate MSA.

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

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

CRA rating for the multistate MSA ¹³: Outstanding

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

The major factors that support this rating include:

- Lending levels that reflect good responsiveness by Bank of America, N.A. to the credit needs of the multistate MSA;
- Excellent distribution of Bank of America, N.A.'s loans among geographies and good distribution among borrowers of different income levels within the multistate MSA;
- Community development lending levels 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; 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 Portland-Vancouver-Beaverton (OR-WA) multistate MSA

Bank of America, N.A. is the second largest banking financial institution in the Portland-Vancouver-Beaverton multistate MSA rating area. As of June 30, 2006, the bank holds a market share of 15% representing \$4.1 billion in deposits. Primary competitors include U.S. Bank, N.A. and Washington Mutual Bank with deposit market shares of approximately 23% and 15%, respectively. Of the bank's 38 rating areas, the Portland-Vancouver-Beaverton multistate MSA ranks twenty-fourth and accounts for slightly less than 1% of total bank deposits. Within the multistate MSA, Bank of America, N.A. operates 63 branch offices and 144 ATMs.

¹³ 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 Portland-Vancouver-Beaverton multistate MSA is rated Outstanding. Lending performance in the multistate MSA is highlighted by excellent geographic and good borrower distribution for home mortgage loans, excellent geographic and good borrower distribution for small loans to businesses, good lending activity, and adequate geographic and borrower distribution for small loans to farms. The bank's community development lending had a significantly positive impact on performance in the multistate MSA. The offering of bank-wide flexible loan products also positively impacted Lending Test performance in the multistate MSA. Refer to the Charlotte-Gastonia-Concord (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

INVESTMENT TEST

Investment Test performance in the Portland-Vancouver-Beaverton multistate MSA is Outstanding. Bank of America, N.A. made 99 investments in the multistate MSA totaling \$48 million. As of year-end 2006, prior period investments totaled \$19.8 million. The largest investments in the Portland-Vancouver-Beaverton multistate MSA totaled \$24.5 million and consisted of investments in local LIHTC projects and funds. Those projects provided over 950 housing units to LMI households. Bank of America, N.A. also made investments totaling \$15.7 million in two NMTC projects as well as \$3.9 million in three QZABs. Additionally the bank purchased \$1.2 million in affordable housing mortgage-backed securities. 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. Bank of America, N.A. has excellent branch accessibility in LMI 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, 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, particularly in LMI geographies. Two branches were opened and one branch was closed in moderate-income geographies. The bank's 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. Bank of America, N.A.'s work with four organizations during the evaluation period occasionally addressed the community development needs of the multistate MSA.

Refer to Tables 1-14 in the multistate MA section of Appendix D 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 ¹⁴: Outstanding

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

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness by Bank of America, N.A. to the credit needs of the multistate MSA;
- Excellent distribution of Bank of America, N.A.'s loans among geographies and good distribution among borrowers of different income levels within the multistate MSA;
- Community development lending levels 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; 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 Providence-New Bedford-Fall River (RI/MA) multistate MSA

Bank of America, N.A. is the second largest banking financial institution in the Providence-New Bedford-Fall River multistate MSA rating area. As of June 30, 2006, the bank holds a market share of almost 16% representing \$5.0 billion in deposits. Primary competitors include Citizens Bank of Rhode Island and Sovereign Bank with deposit market shares of 33% and 11%, respectively. Of the bank's 38 rating areas, the Providence-New Bedford-Fall River multistate MSA ranks twenty-second and accounts for slightly less than 1% of total bank deposits. Within the multistate MSA, Bank of America, N.A. operates 75 branch offices and 180 ATMs.

¹⁴ 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 Providence-New Bedford-Fall River multistate MSA is rated Outstanding. Lending performance in the multistate MSA is highlighted by excellent geographic distribution for home mortgage loans, small loans to businesses, and multi-family loans, excellent lending activity, good borrower distribution for home mortgage loans and small business loans, and adequate geographic and borrower distribution for small loans to farms. The bank's community development lending had a significantly positive impact on performance in the multistate MSA. The offering of bank-wide flexible loan products also positively impacted Lending Test performance in the multistate MSA. Refer to the Charlotte-Gastonia-Concord (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

INVESTMENT TEST

Investment Test performance in the Providence-New Bedford-Fall River multistate MSA is rated Outstanding. Bank of America, N.A. made 163 investments in the multistate MSA totaling \$60.1 million. As of year-end 2006, prior period investments totaled \$7.4 million. The largest investments in the Providence-New Bedford-Fall River multistate MSA totaled \$25.2 million and consisted of three NMTC projects. The bank also invested \$17.9 million in LIHTC projects and funds which provided over 200 housing units to LMI households and \$6.8 million in projects that revitalized or stabilized LMI communities. Additionally they made investments totaling \$517,000 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.

SERVICE TEST

Service Test performance in the Providence-New Bedford-Fall River multistate MSA is rated Outstanding. Bank of America, N.A. has excellent branch accessibility in LMI 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, 24% of customers that use alternative delivery systems reside in LMI geographies. The bank did not open or close any branches in the multistate MSA during the evaluation period. The bank's hours and services are tailored to the convenience and needs of the people living in the multistate MSA. The bank is a leader in providing community development services. Bank of America, N.A.'s work with 25 organizations during the evaluation period consistently addressed the community development needs of the multistate MSA.

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

St. Louis (MO-IL) Multistate MSA Rating

CRA rating for the multistate MSA ¹⁵: 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 by Bank of America, N.A. to the credit needs of the multistate MSA;
- Good distribution of Bank of America, N.A.'s loans among both geographies and borrowers of different income levels within the multistate MSA;
- Community development lending levels 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; and
- 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

Bank of America, N.A. is the second largest banking financial institution in the St. Louis multistate MSA rating area. As of June 30, 2006, the bank holds a market share of 13% representing \$6.6 billion in deposits. Primary competitors include U.S. Bank, N.A. and Commerce Bank, N.A. with deposit market shares of 17% and 7%, respectively. Of the bank's 38 rating areas, the St. Louis multistate MSA ranks eighteenth and accounts for slightly more than 1% of total bank deposits. Within the multistate MSA, Bank of America, N.A. operates 60 branch offices and 167 ATMs.

¹⁵ 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 St. Louis multistate MSA is rated Outstanding. Lending performance in the multistate MSA is highlighted by excellent geographic distribution for small loans to farms, good geographic distribution for both home mortgage loans and small loans to businesses, good borrower distribution for both home mortgage loans and small loans to businesses, and good lending activity. The aforementioned performance was somewhat offset by poor borrower distribution of small loans to farms. The bank's community development lending had a positive impact on performance in the multistate MSA. The offering of bank-wide flexible loan products also positively impacted Lending Test performance in the multistate MSA. Refer to the Charlotte-Gastonia-Concord (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

INVESTMENT TEST

Investment Test performance in the St. Louis multistate MSA is rated Outstanding. Bank of America, N.A. made 84 investments in the multistate MSA totaling \$81.9 million. As of year-end 2006, prior period investments totaled \$2.1 million. The largest investments in the St. Louis multistate MSA totaled \$29.5 million and consisted of two NMTC projects. The bank also invested \$24.8 million in LIHTC projects and funds which provided more than 1,000 housing units to LMI households. Additionally the bank's CDC acted as the direct developer in one affordable housing project and provided an equity investment of \$5.4 million, purchased \$7.2 million in QZABs, invested \$10.1 million in projects that revitalized or stabilized LMI communities, and invested \$1 million in an area 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 St. Louis multistate MSA is rated High Satisfactory. Bank of America, N.A. has good branch accessibility in LMI 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, 20% of customers that use alternative delivery systems reside in LMI geographies. Branch openings and closings have generally not adversely affected accessibility of the bank's delivery systems, particularly in LMI geographies. One branch was closed in a low-income geography and two were closed in moderate-income geographies; however, the bank's branch distribution overall in moderate-income geographies remained excellent. All three closures were in-store branches. The bank's 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. Bank of America, N.A.'s work with five organizations during the evaluation period occasionally addressed the community development needs of the multistate MSA.

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

Washington-Arlington-Alexandria (DC-VA-MD-WV) Multistate MD Rating

CRA rating for the multistate MD ¹⁶: 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 Bank of America, N.A. to the credit needs of the multistate MD;
- Excellent distribution of Bank of America, N.A.'s loans among geographies and good distribution among borrowers of different income levels within the multistate MD;
- Community development lending levels that had a significantly positive impact on performance in the multistate MD;
- Investment volume that reflects an excellent level of responsiveness to the needs of the multistate MD; 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 Washington-Arlington-Alexandria (DC-VA-MD-WV) multistate MD

Bank of America, N.A. is the third largest banking financial institution in the Washington-Arlington-Alexandria multistate MD rating area. As of June 30, 2006, the bank holds a market share of 10% representing \$11.2 billion in deposits. Primary competitors include E*Trade Bank, Wachovia Bank, N.A., and SunTrust Bank with deposit market shares of 15%, 13%, and 10%, respectively. Of the bank's 38 rating areas, the Washington-Arlington-Alexandria multistate MD ranks thirteenth and accounts for approximately 2% of total bank deposits. Within the multistate MD, Bank of America, N.A. operates 135 branch offices and 388 ATMs.

¹⁶ This rating reflects performance within the multistate MD. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate MD.

LENDING TEST

Performance under the Lending Test in the Washington-Arlington-Alexandria multistate MD is rated Outstanding. Lending performance in the multistate MD is highlighted by excellent geographic distribution for home mortgage loans, small loans to farms, and multi-family loans, excellent lending activity, good borrower distribution for home mortgage loans, good geographic and borrower distribution for small loans to businesses, and adequate borrower distribution for small loans to farms. The bank's community development lending had a significantly positive impact on performance in the multistate MD. The offering of bank-wide flexible loan products also positively impacted Lending Test performance in the multistate MD. Refer to the Charlotte-Gastonia-Concord (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

INVESTMENT TEST

Investment Test performance in the Washington-Arlington-Alexandria multistate MD is rated Outstanding. Bank of America, N.A. made 231 investments in the multistate MD totaling \$72.1 million. As of year-end 2006, prior period investments totaled \$22.4 million. The largest investments in the Washington-Arlington-Alexandria multistate MD totaled \$39.5 million and consisted of investments in LIHTC projects and funds which provided more than 3,000 housing units to LMI households. Additionally, the bank's CDC acted as a direct developer and/or investor in four affordable housing projects and provided equity investments totaling \$12.9 million, purchased \$6.6 million in QZABs, and invested \$5.2 million in eight 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.

SERVICE TEST

Service Test performance in the Washington-Arlington-Alexandria multistate MD is rated Outstanding. Bank of America, N.A. has excellent branch accessibility in LMI areas. 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, 26% of customers that use alternative delivery systems reside in LMI geographies. Branch openings and closings have not affected accessibility of the bank's delivery systems, particularly in LMI geographies. The bank opened one branch and closed one branch in low-income geographies and opened one branch and closed one branch in moderate-income geographies. The bank's hours and services are tailored to the convenience and needs of the people living in the multistate MD. The bank provided a relatively high level of community development services. Bank of America, N.A.'s work with 17 organizations during the evaluation period occasionally addressed the community development needs of the multistate MD.

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

State of Arizona Rating

CRA Rating for the State ¹⁷: 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 by Bank of America, N.A. to the credit needs of its AAs within the state;
- Good distribution of Bank of America, N.A.'s loans among both geographies and borrowers of different income levels throughout its AAs;
- Community development lending levels 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; 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 Arizona

Bank of America, N.A. is the second largest banking financial institution in the Arizona rating area. As of June 30, 2006, the bank holds approximately 20% of the market share representing \$15.4 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 25% and 19%, respectively. Of the bank's 38 rating areas, Arizona ranks ninth and accounts for almost 3% of total bank deposits. Bank of America, N.A. has six defined AAs in Arizona. The Phoenix-Mesa-Scottsdale MSA comprises 75% of bank deposits and 72% 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. Within the state, Bank of America, N.A. operates 168 branch offices and 620 ATMs.

¹⁷ For institutions with branches in two or more states in a multistate MSA/MD, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate MSA/MD. Refer to the multistate MSA/MD rating and discussion for the rating and evaluation of the institution's performance in that area.

LENDING TEST

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

Based on limited-scope reviews, Lending Test performance in the Yuma MSA is excellent and is not inconsistent with its overall Outstanding performance in Arizona. Performance in the Flagstaff, Prescott, and Tucson MSAs and the Arizona Non-MSA is good and weaker than the overall performance in the state. Weaker performance is due to a less favorable distribution of home mortgage loans and small business loans among geographies of different income levels and home mortgage loans among borrowers of different income levels. Weaker performance in the limited-scope MSAs 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. Bank of America, N.A. funded 160 investments in the state totaling \$69.7 million. As of year-end 2006, prior period investments totaled \$10.9 million. The largest investments in the Phoenix-Mesa-Scottsdale MSA totaled \$29.3 million and consisted of investments in LIHTC projects and funds. Those projects provided more than 670 housing units to LMI households. The bank also purchased \$11.4 million in affordable housing mortgage-backed securities, \$9.0 million in bonds that supported community services for LMI individuals, and made investments totaling \$1.5 million in three CDFIs. Additionally, the bank entered the Phoenix market as a developer through its CDC. Three properties were acquired and renovated providing affordable housing and revitalization. The bank's equity investment in these projects totaled \$14.9 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.

Based on limited-scope reviews, Investment Test performance in the Yuma MSA and the Arizona Non-MSA is excellent and is not inconsistent with its overall Outstanding performance in Arizona. Performance in the Flagstaff and Tucson MSAs is adequate and weaker while in the Prescott MSA it is poor 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 Arizona.

SERVICE TEST

Service Test performance in Arizona is rated Outstanding. Based on a full-scope review, performance in the Phoenix-Mesa-Scottsdale MSA is excellent. Bank of America, N.A. has excellent branch accessibility in LMI geographies. Additional branches located in close proximity to LMI geographies as well as Bank of America, N.A.'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, 23% of customers that use alternative delivery systems reside in LMI geographies. Branch openings and closings have improved accessibility of the bank's delivery systems, particularly in LMI geographies. The bank closed one branch and opened four branches in moderate-income geographies. Hours and services are tailored to the convenience and needs of the people living in the MSA. The bank is a leader in providing community development services. Bank of America, N.A.'s work with 19 organizations during the evaluation period consistently addressed the community development needs of the MSA.

Based on limited-scope reviews, Service Test performance in the Yuma MSA is excellent and is not inconsistent with its overall Outstanding performance in Arizona. Performance in the Prescott and Tucson MSAs is good while performance in the Flagstaff MSA and the Arizona Non-MSA is adequate. Performance in these AAs is weaker than the overall performance in the state due to less accessible retail delivery systems to LMI areas. Weaker performance in limited-scope AAs did not negatively impact the overall Service Test performance in Arizona.

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

State of Arkansas Rating

CRA Rating for the State ¹⁸: 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 by Bank of America, N.A. to the credit needs of its AAs within the state;
- Good distribution of Bank of America, N.A.'s loans among both geographies and borrowers of different income levels throughout its AAs;
- Community development lending levels that positively impacted performance in the state;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state; and
- Provision of 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

Bank of America, N.A. is the third largest banking financial institution in the Arkansas rating area. As of June 30, 2006, the bank holds 9% of the market share representing \$2.3 billion in deposits. Primary competitors within the state include Arvest Bank and Regions Bank with deposit market shares of approximately 14% and 11%, respectively. Of the bank's 38 rating areas, Arkansas ranks twenty-eighth and accounts for less than 1% of total bank deposits. Bank of America, N.A. has six defined AAs in Arkansas. The Little Rock-North Little Rock MSA comprises 63% of bank deposits and 41% 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. Within the state, Bank of America, N.A. operates 50 branch offices and 77 ATMs.

¹⁸ For institutions with branches in two or more states in a multistate MSA/MD, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate MSA/MD. Refer to the multistate MSA/MD 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 in the Little Rock-North Little Rock MSA is highlighted by excellent geographic distribution and good borrower distribution of small loans to businesses, good geographic distribution of small loans to farms, good lending activity, adequate geographic and borrower distribution of home mortgage loans, and adequate borrower distribution of small loans to farms. The bank originated a minimal level of community development loans during the assessment period which had a neutral impact on overall performance. The offering of bank-wide flexible loan products also positively impacted Lending Test performance in the state. Refer to the Charlotte-Gastonia-Concord (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

Based on limited-scope reviews, Lending Test performance in the Hot Springs, Jonesboro, and Pine Bluff MSAs as well as the Arkansas Non-MSA is good and is not inconsistent with its overall High Satisfactory performance in Arkansas. Performance in the Fayetteville-Springdale-Rogers MSA is excellent and stronger than the overall performance in the state. Stronger performance is due to a relatively higher level of community development loans. Performance in limited-scope AAs did not negatively impact the Lending Test rating for Arkansas.

INVESTMENT TEST

Investment Test performance in Arkansas is rated Outstanding. Based on a full-scope review, performance is good in the Little Rock-North Little Rock MSA. Investments in the broader statewide area had a positive impact on the Investment Test rating.

Bank of America, N.A. funded 71 investments in the state totaling \$9.4 million. As of year-end 2006, prior period investments totaled \$7 million. The largest investments in the Little Rock-North Little Rock MSA totaled \$8 million and consisted of investments in LIHTC projects and funds. Those projects provided 870 housing units to LMI households. The bank also invested in one QZAB and three CDFIs for a total of \$896,000. 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. Bank of America, N.A. also made 57 investments totaling \$6.9 million in the broader statewide area that had a positive impact on the Investment Test rating.

Based on limited-scope reviews, Investment Test performance in the Fayetteville-Springdale-Rogers and Pine Bluff MSAs is excellent and is not inconsistent with its overall Outstanding performance in Arkansas. Performance is good and weaker in the Hot Springs and Jonesboro MSAs while it is poor and weaker in the Arkansas Non-MSA. 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 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. Bank of America, N.A. has excellent branch accessibility in LMI geographies. 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. Branch openings and closings have not affected accessibility of the bank's delivery systems, particularly in LMI geographies. The bank did not open or close any branches in LMI areas during the evaluation period. Bank 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 during the evaluation period. Bank of America, N.A.'s work with three organizations during the evaluation period occasionally addressed the community development needs of the MSA.

Based on limited-scope reviews, Service Test performance in the Hot Springs MSA is excellent and is not inconsistent with its overall Outstanding performance in Arkansas. Performance in the Fayetteville-Springdale-Rogers, Jonesboro, and Pine Bluff MSAs as well as the Arkansas Non-MSA is weaker than overall performance in the state due to less accessible retail delivery systems to LMI areas. Performance in the Fayetteville-Springdale-Rogers and Pine Bluff MSAs as well as the Arkansas Non-MSA is good while performance in the Jonesboro MSA is adequate. 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 D for the facts and data that support all Test conclusions.

State of Connecticut Rating

CRA Rating for the State ¹⁹: Outstanding

The Lending Test is rated: Outstanding

The Investment Test is rated: High Satisfactory

The Service Test is rated: Outstanding

The major factors that support this rating include:

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

Bank of America, N.A. is the largest banking financial institution in the Connecticut rating area. As of June 30, 2006, the bank holds 19% of the market share representing \$15.2 billion in deposits. Primary competitors within the state include Webster Bank, N.A. and Peoples Bank with deposit market shares of approximately 13% and 12%, respectively. Of the bank's 38 rating areas, Connecticut ranks tenth and accounts for almost 3% of total bank deposits. Bank of America, N.A. has six defined AAs in Connecticut. The Hartford-West Hartford-East Hartford MSA comprises 67% 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/MDs been combined under the Connecticut Non-MSA. Within the state, Bank of America, N.A. operates 177 branch offices and 362 ATMs.

¹⁹ For institutions with branches in two or more states in a multistate MSA/MD, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate MSA/MD. Refer to the multistate MSA/MD 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 in the Hartford-West Hartford-East Hartford MSA is highlighted by excellent geographic distribution of home mortgage loans and small loans to businesses, good borrower distribution of home mortgage loans and small loans to businesses, and good lending activity. This performance was somewhat offset by very poor geographic and poor borrower distribution of small loans to farms. The bank's community development lending had a positive impact on overall performance in the MSA. The offering of bank-wide flexible loan products also positively impacted Lending Test performance in the state. Refer to the Charlotte-Gastonia-Concord (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

Based on limited-scope reviews, Lending 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 its overall Outstanding performance in Connecticut. Performance in limited-scope AAs did not negatively impact the Lending Test rating for Connecticut.

INVESTMENT TEST

Investment Test performance in Connecticut is rated High Satisfactory. Based on a full-scope review, performance is good in the Hartford-West Hartford-East Hartford MSA. Bank of America, N.A. funded 147 investments in the MSA totaling \$67.1 million. As of year-end 2006, prior period investments totaled \$21.2 million. The largest investments in the Hartford-West Hartford-East Hartford MSA totaled \$53.5 million and consisted of investments in LIHTC projects and funds. Those projects provided over 380 housing units to LMI households. The bank also purchased \$6.8 million in affordable housing mortgage-backed securities and invested \$3.3 million in a fund that revitalized or stabilized LMI communities in urban cores. 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 Norwich-New London MSA and the Connecticut Non-MSA is good and not inconsistent with its overall High Satisfactory performance in Connecticut. Performance in the Bridgeport-Stamford-Norwalk and New Haven-Milford MSAs is 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 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. Bank of America,

N.A. has excellent branch accessibility in LMI geographies. Additional branches located in close proximity to LMI geographies as well as Bank of America, N.A.'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 affected accessibility of the bank's delivery systems, particularly in LMI geographies. The bank has not opened or closed any branches in LMI areas during the evaluation period. However, one branch in a moderate income area was relocated. Bank 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 during the evaluation period. Bank of America, N.A.'s work with six organizations during the evaluation period consistently addressed the community development needs of the MSA.

Based on limited-scope reviews, Service Test performance in the New Haven-Milford MSA as well as the Connecticut Non-MSA is excellent and is not inconsistent with its overall Outstanding performance in Connecticut. Performance in the Bridgeport-Stamford-Norwalk and Norwich-New London MSAs is good and weaker than overall performance in the state due to the branch closures in LMI areas. Performance in limited-scope AAs did not negatively impact the Service Test rating for Connecticut.

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

State of Georgia Rating

CRA Rating for the State ²⁰: 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 Bank of America, N.A. to the credit needs of its AAs within the state;
- Good distribution of Bank of America, N.A.'s loans among both geographies and borrowers of different income levels throughout its AAs;
- Community development lending levels 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; 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 Georgia

Bank of America, N.A. is the third largest banking financial institution in the Georgia rating area. As of June 30, 2006, the bank holds 11% of the market share representing \$16.3 billion in deposits. Primary competitors within the state include SunTrust Bank and Wachovia Bank, N.A. with deposit market shares of 24% and 17%, respectively. Of the bank's 38 rating areas, Georgia ranks eighth and accounts for approximately 3% of total bank deposits. Bank of America, N.A. has 15 defined AAs in Georgia. The Atlanta-Sandy Springs-Marietta MSA comprises 82% of bank deposits and 78% 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/MDs been combined under the Georgia Non-MSA. Within the state, Bank of America, N.A. operates 220 branch offices and 631 ATMs.

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

LENDING TEST

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

Based on limited-scope reviews, Lending Test performance in the Albany, Athens-Clarke County, Brunswick, Columbus, Dalton, Gainesville, Hinesville-Ft Stewart, Macon, Savannah, Valdosta, and Warner Robins MSAs and the Georgia Non-MSA is weaker than its overall Outstanding performance in Georgia. Performance in the Albany, Athens-Clarke County, Dalton, Gainesville, Macon, and Warner Robins MSAs as well as the Georgia Non-MSA is good while performance in the Brunswick, Columbus, Hinesville-Ft Stewart, Savannah, and Valdosta MSAs is adequate. Weaker performance resulted from a less favorable distribution of home mortgage and small business loans among geographies of different income levels and the absence of community development lending. 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. Bank of America, N.A. funded 143 investments in the MSA totaling \$101.0 million. As of year-end 2006, prior period investments totaled \$34.2 million. The largest investments in the Atlanta-Sandy Springs-Marietta MSA totaled \$48.7 million and consisted of investments in LIHTC projects and funds. Those projects provided more than 2,500 housing units to LMI households. The bank also made investments of \$32.7 million in affordable housing bonds, \$4.0 million in two QZABs, and \$2.1 million in five CDFIs. In addition, the bank's CDC acted as a direct developer and/or investor in two affordable housing projects and provided equity investments totaling \$2.9 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.

Based on limited-scope reviews, Investment Test performance in the Gainesville and Macon MSAs as well as the Georgia Non-MSA is excellent and is not inconsistent with its overall Outstanding performance in Georgia. Performance is good and weaker in the Athens-Clarke County, Columbus and Savannah MSAs and poor and weaker in the Albany, Brunswick, Dalton, Hinesville-Ft. Stewart, Valdosta, and Warner Robbins 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. Bank of America, N.A. has excellent branch accessibility in LMI geographies. Additional branches located in close proximity to LMI geographies as well as Bank of America, N.A.'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, 21% 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, particularly in LMI geographies. The bank closed one branch in a low-income geography and opened one branch in a moderate-income geography. The bank's 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. Bank of America, N.A.'s work with six organizations during the evaluation period consistently addressed the community development needs of the MSA.

Based on limited-scope reviews, Service Test performance in the Albany, Athens-Clarke County, Brunswick, Gainesville, Macon, and Valdosta MSAs as well as the Georgia Non-MSA is excellent and is not inconsistent with its overall Outstanding performance in Georgia. Performance in the Columbus, Dalton, Hinesville-Ft. Stewart, Savannah, and Warner Robins MSAs is adequate 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 Georgia.

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

State of Idaho Rating

CRA Rating for the State ²¹: 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 Bank of America, N.A. to the credit needs of its AAs within the state;
- Adequate distribution of Bank of America, N.A.'s loans among both geographies and borrowers of different income levels throughout its AAs;
- Community development lending levels that had a positive impact on performance in the state;
- Investment volume that reflects an 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 Idaho

Bank of America, N.A. is the fourth largest banking financial institution in the Idaho rating area. As of June 30, 2006, the bank holds 6% of the market share representing \$819.6 million in deposits. Primary competitors within the state include Wells Fargo Bank, N.A., U.S. Bank, N.A., and Keybank, N.A. with deposit market shares of 20%, 19%, and 6%, respectively. Of the bank's 38 rating areas, Idaho ranks thirty-fifth and accounts for less than 1% of total bank deposits. Bank of America, N.A. has six defined AAs in Idaho. The Boise City-Nampa MSA comprises 44% 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/MDs been combined under the Idaho Non-MSA. Within the state, Bank of America, N.A. operates 21 branch offices and 38 ATMs.

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

LENDING TEST

Performance under the Lending Test in Idaho is rated High Satisfactory. Based on a full-scope review, performance in the Boise City-Nampa MSA is good. Lending performance is highlighted by excellent geographic distribution of small loans to farms, good geographic and borrower distribution of home mortgage loans and small loans to businesses, and good lending activity. The aforementioned performance was somewhat offset by poor borrower distribution of small loans to farms. The bank did not originate any community development loans during the assessment period which had a neutral impact on overall performance. The offering of bank-wide flexible loan products also positively impacted Lending Test performance in the state. Refer to the Charlotte-Gastonia-Concord (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

Based on limited-scope reviews, Lending Test performance in the Idaho Non-MSA is good and is not inconsistent with its overall High Satisfactory performance in Idaho. Performance in the Coeur d'Alene 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 Idaho Falls and Pocatello MSAs is adequate and weaker than the overall performance in the state. Weaker performance is due to a less favorable distribution of home mortgage loans and small business loans among borrowers of different income levels. Performance in limited-scope AAs did not negatively impact the Lending Test rating for Idaho.

INVESTMENT TEST

Investment Test performance in Idaho is rated Low Satisfactory. Based on a full-scope review, performance is adequate in the Boise City-Nampa MSA. Weaker performance in limited-scope AAs negatively impacted the overall Investment Test performance due to a lower amount of qualified investments relative to the bank's operations in those AAs; however, investments in the broader statewide area had a positive impact on the Investment Test rating. Bank of America, N.A. funded 28 investments in the MSA totaling \$1.3 million. As of year-end 2006, the bank had no prior period investments outstanding. The largest investments in the Boise City-Nampa MSA were purchases of affordable housing mortgage-backed securities totaling \$1.2 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. Bank of America, N.A. also made six investments totaling \$2.2 million in the broader statewide area that had a positive impact on the Investment Test rating.

Based on limited-scope reviews, Investment Test performance in the Idaho Falls and Pocatello MSAs is adequate and is not inconsistent with its overall Low Satisfactory performance in Idaho. Performance in the Coeur d'Alene MSA and the Idaho Non-MSA is poor and weaker than its 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 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. Bank of America, N.A. has excellent branch accessibility in LMI geographies. Although Bank of America, N.A. 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 of 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, 17% of customers that use alternative delivery systems reside in LMI geographies. Branch openings and closings have not affected accessibility of the bank's delivery systems, particularly in LMI geographies. The bank closed and opened one branch in a moderate-income geography. The bank's hours and services do not vary in a way that inconveniences the MSA. The bank provided an adequate level of community development services. Bank of America, N.A.'s work with two organizations during the evaluation period occasionally addressed the community development needs of the MSA.

Based on limited-scope reviews, Service Test performance in the Coeur d'Alene, Idaho Falls, and Pocatello MSAs as well as the Idaho Non-MSA is excellent and is not inconsistent with its overall Outstanding performance in Idaho. Performance in limited-scope AAs did not negatively impact the Service Test rating for Idaho.

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

State of Illinois Rating

CRA Rating for the State ²²:	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>High Satisfactory</u>

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness by Bank of America, N.A. to the credit needs of its AAs within the state;
- Good distribution of Bank of America, N.A.'s loans among both geographies and borrowers of different income levels throughout its AAs;
- Community development lending levels 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; and
- 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 Illinois

Bank of America, N.A. is the tenth largest banking financial institution in the Illinois rating area. As of June 30, 2006, the bank holds 2% of the market share representing \$5.1 billion in deposits. Primary competitors within the state include JPMorgan Chase Bank, N.A., LaSalle Bank, N.A., and Harris N.A. with deposit market shares of 15%, 14% and 10%, respectively. Of the bank's 38 rating areas, Illinois ranks twenty-first and accounts for approximately 1% of total bank deposits. Bank of America, N.A. has four defined AAs in Illinois. The Chicago-Naperville-Joliet MD comprises 92% 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 MSAs/MDs been combined under the Illinois Non-MSA. Within the state, Bank of America, N.A. operates 67 branch offices and 240 ATMs.

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

LENDING TEST

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

Based on a limited-scope review, performance in the Lake County-Kenosha County MD and the Illinois Non-MSA is weaker than its overall Outstanding performance in Illinois. Performance in the Illinois Non-MSA is good while performance in the Lake County-Kenosha County MD is adequate. Weaker performance is due to a less favorable distribution of home mortgage loans among geographies of different income levels and relatively lower levels of community development loans. Performance in the 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 is excellent in the Chicago-Naperville-Joliet MD. Bank of America, N.A. funded 237 investments in the MD totaling \$106.6 million. As of year-end 2006, prior period investments totaled \$13.5 million. The largest investments in the Chicago-Naperville-Joliet MD were purchases of affordable housing bonds totaling \$58.8 million. The bank also invested \$24.8 million in LIHTC projects and funds which provided more than 1,000 housing units to LMI households. Additionally, the bank invested \$11.7 million in projects that helped revitalize or stabilize LMI communities and \$1.5 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 a limited-scope review, Investment Test performance in the Lake County-Kenosha County MD is excellent and is not inconsistent with its overall Outstanding performance in Illinois. Performance in the Illinois Non-MSA is poor and weaker than its overall performance. 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 AAs did not negatively impact the Investment Test rating for Illinois.

SERVICE TEST

Service Test performance in Illinois is rated High Satisfactory. Based on a full-scope review, performance in the Chicago-Naperville-Joliet MD is good. Bank of America, N.A. has good

branch accessibility in LMI geographies. Additional branches located in close proximity to LMI geographies as well as Bank of America, N.A.'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. Branch openings and closings have improved accessibility of the bank's delivery systems, particularly in LMI geographies. The bank opened six branches in LMI geographies during the evaluation period. The bank's hours and services are tailored to the convenience and needs of the people living in the MD. The bank provided a relatively high level of community development services. Bank of America, N.A.'s work with 15 organizations during the evaluation period consistently addressed the community development needs of the MD and its work with home buyer education partnerships helped a significant number of LMI families to attain home ownership.

Based on a limited-scope review, performance in the Illinois Non-MSA is excellent and stronger than its overall High Satisfactory performance in Illinois due to more accessible retail delivery systems to LMI areas. Performance in the Lake County-Kenosha County MD is very poor and weaker than the overall performance due to less accessible retail delivery systems to LMI areas. Performance in the limited-scope AAs did not negatively impact the Service Test rating for Illinois.

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

State of Iowa Rating

CRA Rating for the State ²³: 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 by Bank of America, N.A. to the credit needs of its AAs within the state;
- Good distribution of Bank of America, N.A.'s loans among 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; 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 Iowa

Bank of America, N.A. is the fifth largest banking financial institution in the Iowa rating area. As of June 30, 2006, the bank holds 6% of the market share representing \$943.9 million in deposits. Primary competitors within the state include Wells Fargo Bank, N.A. and Principal Bank with deposit market shares of 16% and 8%, respectively. Of the bank's 38 rating areas, Iowa ranks thirty-fourth and accounts for less than 1% of total bank deposits. Bank of America, N.A. has three defined AAs in Iowa. The Des Moines MSA comprises 76% of bank deposits and 71% of bank lending totals in Iowa and is the largest AA in the state. For purposes of this review, the bank's Northern Iowa AA is listed as the Iowa Non-MSA. Within the state, Bank of America, N.A. operates 15 branch offices and 21 ATMs.

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

LENDING TEST

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

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

INVESTMENT TEST

Investment Test performance in Iowa is rated High Satisfactory. Based on a full-scope review, performance is adequate in the Des Moines MSA. Investments in the broader statewide area had a positive impact on the Investment Test rating.

Bank of America, N.A. funded 44 investments in the MSA totaling \$2.6 million. As of year-end 2006, prior period investments totaled \$6,000. The largest investment in the Des Moines MSA totaled \$1.4 million and consisted of an HTC which helped revitalize or stabilize a LMI area. The bank also purchased \$890,000 of affordable housing mortgage-backed securities. 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. Bank of America, N.A. also made 11 investments totaling \$8.9 million in the broader statewide area that had a positive impact on the Investment Test rating.

Based on limited-scope reviews, Investment Test performance in the Sioux City MSA is excellent and stronger than its 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 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 Iowa.

SERVICE TEST

Service Test performance in Iowa is rated Outstanding. Based on a full-scope review, performance in the Des Moines MSA is excellent. Bank of America, N.A. has excellent branch accessibility in LMI geographies. 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, 18% of customers that use alternative delivery systems reside in LMI geographies. The bank did not open or close any branches in the MSA during the evaluation period. 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. Bank of America, N.A.'s work with four organizations during the evaluation period consistently addressed the community development needs of the MSA.

Based on limited-scope reviews, Service Test performance in the Sioux City MSA as well as the Iowa Non-MSA is excellent and is not inconsistent with its overall Outstanding performance in Iowa. Performance in limited-scope AAs did not negatively impact the Service Test rating for Iowa.

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

State of Kansas Rating

CRA Rating for the State ²⁴: 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 by Bank of America, N.A. to the credit needs of its AAs within the state;
- Good distribution of Bank of America, N.A.'s loans among both geographies and borrowers of different income levels throughout its AAs;
- Flexible loan product volume that had a significantly positive impact on Bank of America, N.A.'s ability to help meet the credit needs of LMI home buyers;
- 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 excellent responsiveness to banking and community needs.

Description of Institution's Operations in the State of Kansas

Bank of America, N.A. is the third largest banking financial institution in the Kansas rating area. As of June 30, 2006, the bank holds 10% of the market share representing \$2.1 billion in deposits. Primary competitors within the state include Capitol Federal Savings Bank and Intrust Bank, N.A. with deposit market shares of 11% and 10%, respectively. Of the bank's 38 rating areas, Kansas ranks twenty-ninth and accounts for less than 1% of total bank deposits. Bank of America, N.A. has six defined AAs in Kansas. The Wichita MSA comprises 57% of bank deposits and 49% 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/MDs been combined under the Kansas Non-MSA. Within the state, Bank of America, N.A. operates 47 branch offices and 85 ATMs.

²⁴ For institutions with branches in two or more states in a multistate MSA/MD, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate MSA/MD. Refer to the multistate MSA/MD 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 excellent. Lending performance in Wichita is highlighted by excellent geographic distribution of home mortgage loans and small loans to businesses, good lending activity, and adequate geographic distribution of small loans to farms. The aforementioned performance was somewhat offset by poor borrower distribution of small loans to farms. The bank's community development lending had a neutral impact on performance in the MSA. The offering of bank-wide flexible loan products had a significantly positive impact on Lending Test performance in the state. Refer to the Charlotte-Gastonia-Concord (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

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

INVESTMENT TEST

Investment Test performance in Kansas is rated Outstanding. Based on a full-scope review, performance is adequate in the Wichita MSA. Stronger performance in the limited-scope AAs due to a higher amount of qualified investments relative to the bank's operations in those AAs and investments in the broader statewide area had a positive impact on the Investment Test rating.

Bank of America, N.A. funded 65 investments in the MSA totaling \$5.2 million. As of year-end 2006, the bank had no prior period investments. The largest investments in the Wichita MSA totaled \$4.2 million and consisted of investments in LIHTC projects and funds. Those projects provided approximately 75 housing units to LMI households. The bank also invested 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. Bank of America, N.A. also made nine investments totaling \$6.1 million in the broader statewide area that had a positive impact on the Investment Test rating.

Based on limited-scope reviews, Investment Test performance in the Kansas Non-MSA is excellent and is not inconsistent with its overall Outstanding performance in Kansas. Performance in the Topeka MSA is good and weaker and in the Lawrence 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 Kansas.

SERVICE TEST

Service Test performance in Kansas is rated Outstanding. Based on a full-scope review, performance in the Wichita MSA is excellent. Bank of America, N.A. has excellent branch accessibility in LMI geographies. 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, 23% of customers that use alternative delivery systems reside in LMI geographies. Branch openings and closings have not affected the accessibility of the bank's delivery systems. The bank did not open or close any branches in LMI areas during the evaluation period. 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. Bank of America, N.A.'s work with two organizations during the evaluation period occasionally addressed the community development needs of the MSA.

Based on limited-scope reviews, Service Test performance in the Lawrence and Topeka MSAs as well as the Kansas Non-MSA is excellent and is not inconsistent with its overall Outstanding performance in the state. 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 D for the facts and data that support all Test conclusions.

State of Maine Rating

CRA Rating for the State ²⁵: 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 by Bank of America, N.A. to the credit needs of its AAs within the state;
- Good distribution of Bank of America, N.A.'s loans among geographies and adequate distribution among borrowers of different income levels throughout its AAs;
- Community development lending levels that had a positive impact on performance in the state;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state; and
- Provision of 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

Bank of America, N.A. is the third largest banking financial institution in the Maine rating area. As of June 30, 2006, the bank holds 10% of the market share representing \$1.4 billion in deposits. Primary competitors within the state include TD Banknorth, N.A. and Keybank, N.A. with deposit market shares of 23% and 13%, respectively. Of the bank's 38 rating areas, Maine ranks thirty-second and accounts for less than 1% of total bank deposits. Bank of America, N.A. has four defined AAs in Maine. The Portland-South Portland-Biddeford MSA comprises 76% of bank deposits and 60% 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. Within the state, Bank of America, N.A. operates 41 branch offices and 72 ATMs.

²⁵ For institutions with branches in two or more states in a multistate MSA/MD, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate MSA/MD. Refer to the multistate MSA/MD 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 excellent. Weaker performance in limited-scope AAs negatively impacted overall Lending Test performance in Maine due to community development lending levels that provided less positive impact in the limited-scope AAs.

Lending performance in Portland-South Portland-Biddeford is highlighted by excellent geographic and good borrower distribution for small loans to businesses, excellent lending activity, and adequate geographic and borrower distribution for home mortgage loans. The bank's community development lending had a significantly positive impact on performance in the MSA. The offering of bank-wide flexible loan products positively impacted Lending Test performance in the state. Refer to the Charlotte-Gastonia-Concord (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

Based on limited-scope reviews, Lending Test performance in the Bangor and Lewiston-Auburn MSAs and the Maine Non-MSA is good and is not inconsistent with its overall High Satisfactory performance in Maine. Performance in limited-scope AAs had a negative impact on 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. Bank of America, N.A. funded 54 investments in the MSA totaling \$15.9 million. As of year-end 2006, prior period investments totaled \$5.7 million. The largest investments in the Portland-South Portland-Biddeford MSA totaled \$14.7 million and consisted of investments in LIHTC projects and funds. Those projects provided more than 500 housing units to LMI households. The bank also purchased \$537,000 in affordable housing mortgage-backed securities and invested \$258,000 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 Bangor and Lewiston-Auburn MSAs and the Maine Non-MSA is good and weaker than its overall Outstanding performance in Maine. 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. Bank of America, N.A. has excellent branch accessibility in LMI geographies. Although Bank of America, N.A. 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, 13% of customers that use alternative delivery systems reside in LMI geographies. Branch openings and closings have not affected accessibility of the bank's delivery systems. The bank did not open or close any branches in LMI areas during the evaluation period. 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. Bank of America, N.A.'s work with four organizations during the evaluation period consistently addressed the community development needs of the MSA.

Based on limited-scope reviews, Service Test performance in the Lewiston-Auburn MSA as well as the Maine Non-MSA is excellent and is not inconsistent with its overall Outstanding performance in the state. 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 areas. 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 D for the facts and data that support all Test conclusions.

State of Maryland Rating

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

The major factors that support this rating include:

- Lending levels that reflect good responsiveness by Bank of America, N.A. to the credit needs of its AAs within the state;
- Good distribution of Bank of America, N.A.'s loans among both geographies and borrowers of different income levels throughout its AAs;
- Community development lending levels 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; and
- 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

Bank of America, N.A. is the largest banking financial institution in the Maryland rating area. As of June 30, 2006, the bank holds approximately 19% of the market share representing \$14.8 billion in deposits. Primary competitors within the state include Chevy Chase Bank, F.S.B., Manufacturers and Traders Trust Company, and Wachovia Bank, N.A. each with deposit market shares of approximately 8%. Of the bank's 38 rating areas, Maryland ranks eleventh and accounts for almost 3% of total bank deposits. Bank of America, N.A. has five defined AAs in Maryland. The Baltimore-Towson MSA comprises 74% of bank deposits and 60% 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/MDs been combined under the Maryland Non-MSA. Within the state, Bank of America, N.A. operates 146 branch offices and 443 ATMs.

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

LENDING TEST

Performance under the Lending Test 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 geographic and borrower distribution for both home mortgage loans and small loans to businesses, good geographic distribution of small loans to farms, and good lending activity. The aforementioned performance was somewhat offset by poor borrower distribution of small loans to farms. The bank's community development lending had a significantly positive impact on performance in the MSA. The offering of bank-wide flexible loan products also positively impacted Lending Test performance in the state. Refer to the Charlotte-Gastonia-Concord (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

Based on a limited-scope review, performance in the Bethesda-Gaithersburg-Frederick MD is excellent and is not inconsistent with its overall Outstanding performance in Maryland. Performance in the Salisbury MSA and the Maryland Non-MSA is weaker than the overall performance in the state. Performance in the Salisbury MSA is good and performance in the Maryland Non-MSA is adequate. Weaker performance is due to a less favorable distribution of home mortgage loans among borrowers of different income levels and the absence of community development lending. Performance in the limited-scope AAs did not negatively impact the Lending Test rating for Maryland.

INVESTMENT TEST

Investment Test performance in Maryland is rated Outstanding. Based on a full-scope review, performance is excellent in the Baltimore-Towson MSA. Bank of America, N.A. funded 180 investments in the MSA totaling \$97.9 million. As of year-end 2006, prior period investments totaled \$35.9 million. The largest investments in the Baltimore-Towson MSA totaled \$36.2 million and consisted of six NMTC projects. The bank also purchased \$17.5 million in affordable housing mortgage-backed securities and invested \$12.2 million in LIHTC projects and funds which provided more than 300 housing units to LMI households. Additionally the bank's CDC acted as the direct developer in one large revitalization project and provided an equity investment of \$10.8 million, purchased \$6.2 million in QZABs, and invested \$3.2 million in five 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 Bethesda-Gaithersburg-Frederick MD is good and weaker than its overall Outstanding performance in Maryland. Performance in the Salisbury MSA is adequate and weaker and in the Maryland Non-MSA is poor 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 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. Bank of America, N.A. has good branch accessibility in LMI geographies. 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. Branch openings and closings have not affected accessibility of the bank's delivery systems. The bank did not open or close any branches in LMI geographies during the evaluation period. The bank's hours and services do not vary in a way that inconveniences the people living in the MSA. The bank provided a relatively high level of community development services. Bank of America, N.A.'s work with 15 organizations during the evaluation period consistently addressed the community development needs of the MSA.

Based on limited-scope reviews, Service Test performance in the Bethesda-Gaithersburg-Frederick MD as well as the Maryland Non-MSA is excellent and stronger than its overall High Satisfactory performance in Maryland. Stronger performance is due to more accessible retail delivery systems to LMI areas. Performance in the Salisbury MSA is adequate and weaker than the overall performance in Maryland. Weaker performance is due to less accessible retail delivery systems to LMI areas. 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 D for the facts and data that support all Test conclusions.

State of Missouri Rating

CRA Rating for the State ²⁷: 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 adequate responsiveness by Bank of America, N.A. to the credit needs of its AAs within the state;
- Good distribution of Bank of America, N.A.'s loans among 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; and
- 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 Missouri

Bank of America, N.A. is the largest banking financial institution in the Missouri rating area. As of June 30, 2006, the bank holds 9% of the market share representing \$1.7 billion in deposits. The bank's primary competitors are Great Southern Bank and Commerce Bank, N.A., each with a deposit market share of 8%. Of the bank's 38 rating areas, Missouri ranks thirty-first and accounts for less than 1% of total bank deposits. Bank of America, N.A. has six defined AAs in Missouri. The Springfield MSA comprises 36% of bank deposits and 28% of bank lending totals in Missouri and is the largest AA in the state. For purposes of this review, three AAs that are not MSAs/MDs been combined under the Missouri Non-MSA. Within the state, Bank of America, N.A. operates 42 branch offices and 58 ATMs.

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

LENDING TEST

Performance under the Lending Test in Missouri is rated High Satisfactory. Based on a full-scope review, performance in the Springfield MSA is good. Lending performance is highlighted by good geographic and borrower distribution of home mortgage loans and small loans to businesses, and adequate lending activity. The aforementioned performance was somewhat offset by very poor geographic and poor borrower distribution of small loans to farms. The bank did not originate any community development loans during the assessment period which had a neutral impact on overall performance. The offering of bank-wide flexible loan products positively impacted Lending Test performance in the state. Refer to the Charlotte-Gastonia-Concord (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

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

INVESTMENT TEST

Investment Test performance in Missouri is rated High Satisfactory. Based on a full-scope review, performance is excellent in the Springfield MSA. Weaker performance in limited-scope AAs negatively impacted the overall Investment Test performance due to a lower amount of qualified investments relative to the bank's operations in those AAs; however, investments in the broader statewide area had a positive impact on the Investment Test rating.

Bank of America, N.A. funded nine investments in the MSA totaling \$10.9 million. As of year-end 2006, there were no prior period investments. The largest investments in the Springfield MSA consisted of investments in LIHTC projects and funds that totaled \$10.8 million and provided 200 housing units to LMI households. 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. Bank of America, N.A. also made 10 investments totaling \$5.8 million in the broader statewide area that had a positive impact on the Investment Test rating.

Based on limited-scope reviews, Investment Test performance in the Columbia MSA is excellent and stronger than its overall High Satisfactory performance in Missouri. Stronger performance is centered in a higher amount of qualified investments relative to the bank's operations in the AA. Performance in the Joplin MSA and the Missouri Non-MSA is poor and weaker than the bank's overall performance. 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 Springfield MSA is excellent. However, weaker performance in limited-scope AAs negatively impacted the overall Service Test performance due to less accessible retail delivery systems to LMI areas

Bank of America, N.A. has excellent branch accessibility in LMI geographies in the Springfield MSA. An additional branch located in close proximity to LMI geographies as well as Bank of America, N.A.'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, 18% of customers that use alternative delivery systems reside in LMI geographies. The bank did not open or close any branches in the MSA during the evaluation period. 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. Bank of America, N.A.'s work with two organizations during the evaluation period occasionally addressed the community development needs of the MSA, but its work with home buyer education partnerships helped a significant number of LMI families to attain home ownership.

Based on limited-scope reviews, Service Test performance in the Joplin MSA as well as the Missouri Non-MSA is good and is not inconsistent with its overall High Satisfactory performance in Missouri. Performance in the Columbia MSA is excellent and stronger than the overall performance in the state due to more accessible retail delivery systems to LMI areas. 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 D for the facts and data that support all Test conclusions.

State of Nevada Rating

CRA Rating for the State ²⁸: Satisfactory

The Lending Test is rated: Low 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 by Bank of America, N.A. to the credit needs of its AAs within the state;
- Adequate distribution of Bank of America, N.A.'s loans among both 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; 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 Nevada

Bank of America, N.A. is the second largest banking financial institution in the Nevada rating area. As of June 30, 2006, the bank holds more than 7% of the market share representing \$9.4 billion in deposits. Primary competitors within the state include Washington Mutual Bank and Charles Schwab Bank, N.A. with deposit market shares of 58% and almost 7%, respectively. Of the bank's 38 rating areas, Nevada ranks fifteenth and accounts for approximately 2% of total bank deposits. Bank of America, N.A. has four defined AAs in Nevada. The Las Vegas-Paradise MSA comprises 79% of bank deposits and 69% of bank lending totals in Nevada and is the largest AA in the state. For purposes of this review, the bank's Rural Nevada AA is listed as the Nevada Non-MSA. Within the state, Bank of America, N.A. operates 86 branch offices and 313 ATMs.

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

LENDING TEST

Performance under the Lending Test in Nevada is rated Low Satisfactory. Based on a full-scope review, performance in the Las Vegas-Paradise MSA is adequate. Lending performance in the Las Vegas-Paradise MSA is highlighted by an excellent level of 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 business. The bank's positive performance was somewhat offset by very poor geographic and poor borrower distribution of small loans to farms. The bank did not originate any community development loans during the assessment period which had a neutral impact on overall performance. The offering of bank-wide flexible loan products also positively impacted Lending Test performance in the state. Refer to the Charlotte-Gastonia-Concord (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

Based on limited-scope reviews, Lending Test performance in the Carson City and Reno-Sparks MSAs is adequate and is not inconsistent with its overall Low Satisfactory performance in Nevada. Performance in the Nevada Non-MSA is good and stronger than the overall performance in the state. Stronger performance is due to a more favorable distribution of small business loans among geographies of different income levels. Performance in the limited-scope AAs did not negatively impact the bank's Lending Test rating for Nevada.

INVESTMENT TEST

Investment Test performance in Nevada is rated High Satisfactory. Based on a full-scope review, performance is good in the Las Vegas-Paradise MSA. Bank of America, N.A. funded 105 investments in the MSA totaling \$45.6 million. As of year-end 2006, prior period investments totaled \$9.1 million. The largest investments in the Las Vegas-Paradise MSA totaled \$26.3 million and consisted of investments in LIHTC projects and funds that provided over 1,800 housing units to LMI households. The bank also purchased \$17.4 million in affordable housing mortgage-backed securities. Additionally a \$250,000 investment was made 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 Nevada Non-MSA is excellent and stronger than its overall High Satisfactory performance in Nevada. Stronger performance is centered in a higher amount of qualified investments relative to the bank's operations in the AA. Performance in the Carson City and Reno-Sparks MSAs is poor 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 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. Bank of America, N.A. has excellent branch accessibility. Additional branches located in close proximity to LMI geographies as well as Bank of America, N.A.'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, 16% 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, particularly 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 an adequate level of community development services. Bank of America, N.A.'s work with eight organizations during the evaluation period occasionally addressed the community development needs of the MSA.

Based on limited-scope reviews, Service Test performance in the Reno-Sparks MSA is excellent and is not inconsistent with its 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 areas. Performance in the Carson City MSA is adequate while performance in the Nevada Non-MSA is very poor. 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 D for the facts and data that support all Test conclusions.

State of New Hampshire Rating

CRA Rating for the State ²⁹: 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 by Bank of America, N.A. to the credit needs of its AAs within the state;
- Good distribution of Bank of America, N.A.'s loans among both geographies and borrowers of different income levels within its AAs;
- Community development lending levels 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; 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 New Hampshire

Bank of America, N.A. is the third largest banking financial institution in the New Hampshire rating area. As of June 30, 2006, the bank holds 12% of the market share representing \$2.0 billion in deposits. The bank's primary competitors within the state include Citizens Bank and TD Banknorth, N.A. with deposit market shares of 33% and 22%, respectively. Of the bank's 38 rating areas, New Hampshire ranks thirtieth and accounts for less than 1% of total bank deposits. Bank of America, N.A. has three defined AAs in New Hampshire. The Manchester-Nashua MSA comprises 44% of bank deposits and 37% 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. Within the state, Bank of America, N.A. operates 35 branch offices and 85 ATMs.

²⁹ For institutions with branches in two or more states in a multistate MSA/MD, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate MSA/MD. Refer to the multistate MSA/MD 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 Hampshire is rated High Satisfactory. Based on a full-scope review, performance in the Manchester-Nashua MSA is good. Lending performance is highlighted by excellent geographic distribution of small loans to businesses, good geographic and borrower distribution of home mortgage loans, good borrower distribution of small loans to businesses, and good lending activity. The bank originated a minimal level of community development loans during the assessment period which had a neutral impact on overall performance. The offering of bank-wide flexible loan products positively impacted Lending Test performance in the state. Refer to the Charlotte-Gastonia-Concord (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

Based on limited-scope reviews, Lending Test performance in the New Hampshire Non-MSA is good and is not inconsistent with its overall High Satisfactory performance in New Hampshire. Performance in the Rockingham County-Strafford County MD 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 negatively impact the Lending Test rating for New Hampshire.

INVESTMENT TEST

Investment Test performance in New Hampshire is rated High Satisfactory. Based on a full-scope review, performance is adequate in the Manchester-Nashua MSA. Stronger performance in limited-scope AAs positively impacted the overall Investment Test performance due to a higher amount of qualified investments relative to the bank's operations in those AAs.

Bank of America, N.A. funded 58 investments in the MSA totaling \$3.7 million. As of year-end 2006, prior period investments totaled \$1.7 million. The largest investments in the Manchester-Nashua MSA consisted of investments in LIHTC projects and funds that totaled \$3.2 million and provided more than 170 housing units to LMI households. 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 Rockingham County-Strafford County MD is good and is not inconsistent with its overall High Satisfactory performance in New Hampshire. Performance in the New Hampshire 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 had a positive impact on 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. Bank of America, N.A. has

excellent branch accessibility in LMI geographies. Although the bank has no branches in low-income geographies in the Manchester-Nashua MSA, 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, 18% of customers that use alternative delivery systems reside in LMI geographies. The bank did not open or close any branches in the MSA 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 relatively high level of community development services. Bank of America, N.A.'s work with seven organizations during the evaluation period consistently addressed the community development needs of the MSA.

Based on limited-scope reviews, Service Test performance in the Rockingham County-Stratford County MD is excellent and is not inconsistent with its overall Outstanding performance in New Hampshire. Performance in the New Hampshire Non-MSA is good and weaker than its 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 New Hampshire.

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

State of New Jersey Rating

CRA Rating for the State ³⁰: Outstanding

The Lending Test is rated: Outstanding

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

Bank of America, N.A. is the third largest banking financial institution in the New Jersey rating area. As of June 30, 2006, the bank holds 10% of the market share representing \$14.8 billion in deposits. The bank's primary competitors are Wachovia Bank, N.A. and Commerce Bank, N.A. with deposit market shares of 14% and 11%, respectively. Of the bank's 38 rating areas, New Jersey ranks twelfth and accounts for approximately 3% of total bank deposits. Bank of America, N.A. has seven defined AAs in New Jersey. The Edison MD comprises 36% of bank deposits and 41% 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. Within the state, Bank of America, N.A. operates 313 branch offices and 514 ATMs.

³⁰ For institutions with branches in two or more states in a multistate MSA/MD, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate MSA/MD. Refer to the multistate MSA/MD 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 Outstanding. Based on a full-scope review, performance in the Edison MD is excellent. Lending performance is highlighted by excellent lending activity, good borrower distribution of home mortgage loans, good geographic and borrower distribution of small loans to businesses, good geographic distribution of small loans to farms, adequate geographic distribution of home mortgage loans, and adequate borrower distribution of small loans to farms. Edison is a high cost housing market which was considered in the analysis of home mortgage borrower distribution. The bank's community development lending had a significantly positive impact on performance in the MD. The offering of bank-wide flexible loan products positively impacted Lending Test performance in the state. Refer to the Charlotte-Gastonia-Concord (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

Based on limited-scope reviews, Lending Test performance in the Camden, Newark-Union, Trenton-Ewing, and Vineland-Millville-Bridgeton MSAs/MDs is excellent and is not inconsistent with its overall Outstanding performance in New Jersey. Performance in the Atlantic City and Ocean City MSAs is good and weaker than the overall performance in the state. Weaker performance is due to the absence of community development lending in these AAs. Performance in limited-scope AAs did not negatively impact 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 good in the Edison MD. Bank of America, N.A. funded 101 investments in the MD totaling \$43.0 million. As of year-end 2006, prior period investments totaled \$9.2 million. The largest investments in the Edison MD consisted of affordable housing mortgage-backed securities totaling \$16.2 million. Bank of America, N.A. also invested \$14.9 million in LIHTC projects and funds which provided more than 130 housing units to LMI households. Additionally, the bank invested \$8.1 million in bonds which revitalized or stabilized a LMI community and \$2.8 million 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.

Based on limited-scope reviews, Investment Test performance in the Camden, Newark-Union, Trenton-Ewing, and Vineland-Millville-Bridgeton MSAs/MDs is excellent and stronger than its 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 and in the Atlantic City MSA is poor and weaker than the bank's overall performance. 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 Jersey.

SERVICE TEST

Service Test performance in New Jersey is rated High Satisfactory. Based on a full-scope review, performance in the Edison MD is good. Bank of America, N.A. has good branch accessibility in LMI geographies. Additional branches located in close proximity to LMI geographies as well as Bank of America, N.A.'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. Branch openings and closings have generally not adversely affected accessibility of the bank's delivery systems, particularly in LMI geographies. Three branches were closed in moderate-income geographies; however, the bank's branch distribution overall in moderate-income geographies remained excellent. Hours and services are tailored to the convenience and needs of the people living in the MD. The bank provided an adequate level of community development services. Bank of America, N.A.'s work with six organizations during the evaluation period consistently addressed the community development needs of the MD.

Based on limited-scope reviews, Service Test performance in the Camden, Newark-Union, and Trenton-Ewing MSAs/MDs is good and is not inconsistent with its overall High Satisfactory performance in New Jersey. Performance in the Atlantic City MSA is excellent and stronger than its overall performance in the state due to more accessible retail delivery systems to LMI areas. 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 areas. 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 D for the facts and data that support all Test conclusions.

State of New Mexico Rating

CRA Rating for the New Mexico ³¹: 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 good responsiveness by Bank of America, N.A. to the credit needs of its AAs within the state;
- Good distribution of Bank of America, N.A.'s loans among both 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; and
- 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

Bank of America, N.A. is the second largest banking financial institution in the New Mexico rating area. As of June 30, 2006, the bank holds 18% of the market share representing \$3.3 billion in deposits. Primary competitors within the state include Wells Fargo Bank, N.A. and First Community Bank with deposit market shares of 23% and 9%, respectively. Of the bank's 38 rating areas, New Mexico ranks twenty-sixth and accounts for less than 1% of total bank deposits. Bank of America, N.A. has six defined AAs in New Mexico. The Albuquerque MSA comprises 68% of bank deposits and 63% 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/MDs been combined under the New Mexico Non-MSA. Within the state, Bank of America, N.A. operates 52 branch offices and 177 ATMs.

³¹ For institutions with branches in two or more states in a multistate MSA/MD, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate MSA/MD. Refer to the multistate MSA/MD 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. Lending performance in Albuquerque is highlighted by excellent geographic distribution of small loans to businesses, good geographic and borrower distribution of home mortgage loans, good borrower distribution of small loans to businesses, good geographic distribution of small loans to farms, and good lending activity. The aforementioned performance was somewhat offset by poor borrower distribution of small loans to farms. The bank originated a minimal level of community development loans during the assessment period which had a neutral impact on overall performance. The offering of bank-wide flexible loan products also positively impacted Lending Test performance in the state. Refer to the Charlotte-Gastonia-Concord (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

Based on limited-scope reviews, Lending Test performance in the Santa Fe MSA is excellent and stronger than its overall High Satisfactory performance in New Mexico. Performance in the Farmington and Las Cruces MSAs and the New Mexico Non-MSA is adequate and weaker than the overall performance in the state. Weaker performance is due to a less favorable distribution of home mortgage loans among geographies and borrowers of different income levels. 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 High Satisfactory. Based on a full-scope review, performance is good in the Albuquerque MSA. Bank of America, N.A. funded 64 investments in the MSA totaling \$15.8 million. As of year-end 2006, prior period investments totaled \$4.6 million. The largest investments in the Albuquerque MSA totaled \$11.8 million and consisted of two QZABs. Investments were also made in LIHTC projects and funds that totaled \$2 million and provided over 375 housing units to LMI households. Additionally, investments totaling \$1.3 million were made 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 Las Cruces and Santa Fe MSAs is excellent and stronger than its overall High Satisfactory performance in New Mexico. Stronger performance is centered in a higher amount of qualified investments relative to the bank's operations in the AA. Performance in the New Mexico Non-MSA is adequate and weaker and performance in the Farmington MSA is poor 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 New Mexico.

SERVICE TEST

Service Test performance in New Mexico is rated High Satisfactory. Based on a full-scope review, performance in the Albuquerque MSA is good. Bank of America, N.A. has good branch accessibility in LMI geographies. Additional branches located in close proximity to LMI geographies as well as Bank of America, N.A.'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, 21% 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, particularly in LMI geographies. The bank closed one office in a moderate-income geography. The bank's hours and services are tailored to the convenience and needs of the people living in the MSA. The bank is a leader in providing community development services. Bank of America, N.A.'s work with nine organizations during the evaluation period occasionally addressed the community development needs of the MSA but its work with home buyer education partnerships helped a significant number of LMI families to attain home ownership.

Based on limited-scope reviews, Service Test performance in the Farmington MSA is good and is not inconsistent with its overall High Satisfactory performance in New Mexico. Performance in the New Mexico Non-MSA is excellent and stronger than its overall performance in the state due to more accessible retail delivery systems to LMI areas. Performance in the Las Cruces and Santa Fe MSAs is adequate and weaker than its 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 New Mexico.

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

State of New York Rating

CRA Rating for the State ³²: 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 by Bank of America, N.A. to the credit needs of its AAs within the state;
- Good distribution of Bank of America, N.A.'s loans among both geographies and borrowers of different income levels within its AAs;
- Community development lending levels 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; 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 New York

Bank of America, N.A. is the sixth largest banking financial institution in the New York rating area. As of June 30, 2006, the bank holds 5% of the market share representing \$9.3 billion in deposits. Primary competitors within the state include HSBC Bank USA, N.A. and Manufacturers & Traders Trust Company with deposit market shares of 11% and 9%, respectively. Of the bank's 38 rating areas, New York ranks sixteenth and accounts for approximately 2% of total bank deposits. Bank of America, N.A. has twelve defined AAs in New York. The Albany-Schenectady-Troy MSA comprises 18% of bank deposits and 9% of bank lending totals in New York and is the second largest AA in the state. At the time of full scope selection, this AA comprised 45% of bank deposits and was the largest AA in the state. Subsequent to full scope selection, the Nassau-Suffolk MD became the largest AA in the state. However, the full scope selection was not changed since the Nassau-Suffolk AA was selected for full scope review during the prior evaluation. For purposes of this review, two AAs that are

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

not MSAs/MDs been combined under the New York Non-MSA. Within the state, Bank of America, N.A. operates 256 branch offices and 447 ATMs.

LENDING TEST

Lending Test performance in New York is rated Outstanding. Based on a full-scope review, performance in the Albany-Schenectady-Troy MSA is good. Stronger performance in limited-scope AAs positively impacted overall Lending Test performance in New York due to a more favorable distribution of small business loans among geographies of different income levels and a higher relative level of community development loans.

Lending performance in Albany-Schenectady-Troy is highlighted by 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 good lending activity. The aforementioned performance was somewhat offset by poor borrower distribution of small loans to farms. The bank originated a minimal level of community development loans during the assessment period which had a neutral impact on overall performance. The offering of bank-wide flexible loan products also positively impacted Lending Test performance in the state. Refer to the Charlotte-Gastonia-Concord (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

Based on limited-scope reviews, Lending Test performance in the Buffalo-Niagara Falls, Ithaca, Kingston, Poughkeepsie-Newburgh-Middletown, Syracuse, and Utica-Rome MSAs as well as the Nassau-Suffolk MD is excellent and is not inconsistent with its overall Outstanding performance in New York. Performance in the Rochester MSA and the New York Non-MSA is good while performance in the Glen Falls MSA is adequate. Both are weaker than the overall performance in the state. Weaker performance is due to a less favorable distribution of home mortgage loans among borrowers of different income levels and a lower relative level of community development lending. Performance in limited-scope AAs positively impacted 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 Albany-Schenectady-Troy MSA. Bank of America, N.A. funded 102 investments in the MSA totaling \$27.7 million. As of year-end 2006, prior period investments totaled \$1.7 million. The largest investments in the Albany-Schenectady-Troy MSA consisted of affordable housing mortgage-backed securities totaling \$8.1 million. Bank of America, N.A. also invested \$6.8 million in a NMTC project that will help revitalize or stabilize a moderate-income area and \$8.3 million in a fund whose proceeds were used to finance affordable multi-family housing properties. 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 Buffalo-Niagara Falls, Poughkeepsie-Newburgh-Middletown, Rochester, Syracuse, and Utica-Rome MSAs as well as the Nassau-Suffolk MD is excellent and is not inconsistent with than its overall Outstanding

performance in New York. Performance in the Ithaca MSA is good and weaker while performance in Glen Falls is adequate and weaker than the bank's overall performance in the state. Performance in the Kingston MSA and the New York Non-MSA is poor 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 New York.

SERVICE TEST

Service Test performance in New York is rated Outstanding. Based on a full-scope review, performance in the Albany-Schenectady-Troy MSA is excellent. Bank of America, N.A. has excellent branch accessibility in LMI geographies. Additional branches located in close proximity to LMI geographies as well as Bank of America, N.A.'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. Branch openings and closings have not affected accessibility of the bank's delivery systems. The bank did not open or close any branches in LMI geographies during the evaluation period. The bank's hours and services do not vary in a way that inconveniences the people living in the MSA. The bank provided an adequate level of community development services. Bank of America, N.A.'s work with four organizations during the evaluation period occasionally addressed the community development needs of the MSA.

Based on limited-scope reviews, Service Test performance in the Buffalo-Niagara Falls, Glen Falls, Ithaca, Kingston, Nassau-Suffolk, Rochester, and Utica-Rome MSAs/MDs as well as the New York Non-MSA is excellent and is not inconsistent with its overall Outstanding performance in New York. Performance in the Poughkeepsie-Newburgh-Middletown and Syracuse MSAs is good and weaker than its 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 D for the facts and data that support all Test conclusions.

State of North Carolina Rating

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

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness by Bank of America, N.A. to the credit needs of its AAs within the state;
- Good distribution of Bank of America, N.A.'s loans among both geographies and borrowers of different income levels within its AAs;
- Community development lending levels 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; and
- 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

Bank of America, N.A. is the fourth largest banking financial institution in the North Carolina rating area. As of June 30, 2006, the bank holds 8% of the market share representing \$6.7 billion in deposits. Primary competitors within the state include Wachovia Bank, N.A. and Branch Banking & Trust Company each with a deposit market share of 22%. Of the bank's 38 rating areas, North Carolina ranks seventeenth and accounts for 1% of total bank deposits. Bank of America, N.A. has 14 defined AAs in North Carolina. The Raleigh-Cary MSA comprises 16% of bank deposits and 18% of bank lending totals in North Carolina and is the largest AA in the state. For purposes of this review, two AAs that are not MSAs/MDs been combined under the North Carolina Non-MSA. Within the state, Bank of America, N.A. operates 146 branch offices and 285 ATMs.

³³ For institutions with branches in two or more states in a multistate MSA/MD, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate MSA/MD. Refer to the multistate MSA/MD 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 Outstanding. Based on a full-scope review, performance in the Raleigh-Cary MSA is excellent. Lending performance in the Raleigh-Cary MSA is highlighted by excellent lending activity, good geographic and borrower distribution of home mortgage loans, good borrower and adequate geographic distribution of small loans to businesses, and good geographic and adequate borrower distribution of small loans to farms. Community development lending had a significantly positive impact on the bank's overall performance in the MSA. The offering of bank-wide flexible loan products also positively impacted Lending Test performance in the state. Refer to the Charlotte-Gastonia-Concord (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

Based on limited-scope reviews, Lending Test performance in the Asheville, Durham, Fayetteville, Goldsboro, Greensboro-High Point, Hickory-Lenoir-Morganton, and Winston-Salem MSAs as well as the North Carolina Non-MSA is excellent and is not inconsistent with its overall Outstanding performance in North Carolina. Performance in the Burlington, Jacksonville, and Wilmington MSAs is good and weaker and in the Greenville MSA is adequate and weaker than the overall performance in the state. Weaker performance is due to a less favorable distribution of home mortgage loans among geographies and borrowers of different income levels and the absence in some areas of community development 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 adequate in the Raleigh-Cary MSA. Stronger performance in limited-scope AAs due to a higher amount of qualified investments relative to the bank's operations in those AAs and investments in the broader statewide area had a positive impact on the Investment Test rating.

Bank of America, N.A. funded 38 investments in the MSA totaling \$4.5 million. As of year-end 2006, prior period investments totaled \$3.6 million. The largest investments made in the Raleigh-Cary MSA totaled \$3.4 million and consisted of investments in LIHTC projects and funds that provided more than 250 housing units to LMI households. Bank of America, N.A. also made investments in two CDFIs totaling \$782,000. 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. Bank of America, N.A. also made 21 investments totaling \$25.8 million in the broader statewide area that had a positive impact on the Investment Test rating.

Based on limited-scope reviews, Investment Test performance in the Asheville, Durham, Fayetteville, Greenville, and Winston-Salem MSAs and the North Carolina Non-MSA is excellent and is not inconsistent with its overall Outstanding performance in North Carolina. Performance in the Goldsboro and Hickory-Lenoir-Morganton MSAs is good and weaker than the bank's overall performance in the state. Performance is adequate and weaker in the

Burlington, Greensboro-High Point, and Wilmington MSAs while it is poor and weaker in the Jacksonville MSA. 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 North Carolina.

SERVICE TEST

Service Test performance in North Carolina is rated High Satisfactory. Based on a full-scope review, performance in the Raleigh-Cary MSA is good. Bank of America, N.A. has adequate branch accessibility in LMI geographies. Additional branches located in close proximity to LMI geographies as well as Bank of America, N.A.'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. Branch openings and closings have not affected the accessibility of the bank's delivery systems, particularly in LMI geographies. The bank did not open or close any branches in LMI areas during the evaluation period. 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. Bank of America, N.A.'s work with three organizations during the evaluation period occasionally addressed the community development needs of the MSA.

Based on limited-scope reviews, Service Test performance in the 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, Greensboro-High Point, Greenville, and Wilmington MSAs as well as 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 areas. 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 areas. 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 D for the facts and data that support all Test conclusions.

State of Oklahoma Rating

CRA Rating for the State ³⁴: 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 good responsiveness by Bank of America, N.A. to the credit needs of its AAs within the state;
- Good distribution of Bank of America, N.A.'s loans among both 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; and
- 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 Oklahoma

Bank of America, N.A. is the third largest banking financial institution in the Oklahoma rating area. As of June 30, 2006, the bank holds 7% of the market share representing \$2.7 billion in deposits. Primary competitors within the state include Bank of Oklahoma, N.A. and MidFirst Bank with deposit market shares of 16% and 9%, respectively. Of the bank's 38 rating areas, Oklahoma ranks twenty-seventh and accounts for less than 1% of total bank deposits. Bank of America, N.A. has five defined AAs in Oklahoma. The Tulsa MSA comprises 51% of bank deposits and 40% 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/MDs been combined under the Oklahoma Non-MSA. Within the state, Bank of America, N.A. operates 45 branch offices and 73 ATMs.

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

LENDING TEST

Performance under the Lending Test in Oklahoma is rated High Satisfactory. Based on a full-scope review, performance in the Tulsa MSA is good. Lending performance is highlighted by excellent geographic and good borrower distribution of small loans to businesses, good borrower distribution of home mortgage loans, good geographic distribution of small loans to farms, good lending activity, and adequate geographic distribution of home mortgage loans. The aforementioned performance was somewhat offset by poor borrower distribution of small loans to farms. The bank did not originate any community development loans during the assessment period which had a neutral impact on overall performance. The offering of bank-wide flexible loan products positively impacted Lending Test performance in the state. Refer to the Charlotte-Gastonia-Concord (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

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

INVESTMENT TEST

Investment Test performance in Oklahoma is rated High Satisfactory. Based on a full-scope review, performance is adequate in the Tulsa MSA. Investments in the broader statewide area had a positive impact on the Investment Test rating.

Bank of America, N.A. funded 39 investments in the MSA totaling \$6.3 million. As of year-end 2006, prior period investments totaled \$1.1 million. The largest investments in the Tulsa MSA totaled \$5.6 million and were made in LIHTC projects and funds that provided over 150 housing units to LMI households. 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. Bank of America, N.A. also made 12 investments totaling \$8.9 million in the broader statewide area that had a positive impact on the Investment Test rating.

Based on limited-scope reviews, Investment Test performance in the Lawton MSA is excellent and stronger than its overall High Satisfactory performance in Oklahoma. Stronger performance is centered in a higher amount of qualified investments relative to the bank's operations in the AA. Performance in the Oklahoma City MSA and the Oklahoma 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 Oklahoma.

SERVICE TEST

Service Test performance in Oklahoma is rated High Satisfactory. Based on a full-scope review, performance in the Tulsa MSA is good. Bank of America, N.A. has excellent branch accessibility in LMI geographies. 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 in the MSA during the evaluation period; however, multiple ATMs were closed in LMI areas. The bank's hours and services do not vary in a way that inconveniences the people living in the MSA. The bank provided an adequate level of community development services. Bank of America, N.A.'s work with two organizations during the evaluation period occasionally addressed the community development needs of the MSA.

Based on limited-scope reviews, Service Test performance in the Oklahoma City MSA is good and is not inconsistent with its overall High Satisfactory performance in Oklahoma. Performance in the Lawton MSA and the Oklahoma Non-MSA is weaker than the overall performance in the state due to less accessible retail delivery systems to LMI areas. Performance in the Lawton MSA is adequate and performance in the Oklahoma Non-MSA is very poor. Performance in limited-scope AAs did not negatively impact the Service Test rating for Oklahoma.

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

State of Oregon Rating

CRA Rating for the State ³⁵: Outstanding

The Lending Test is rated: Outstanding

The Investment Test is rated: High Satisfactory

The Service Test is rated: Outstanding

The major factors that support this rating include:

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

Bank of America, N.A. is the fifth largest banking financial institution in the Oregon rating area. As of June 30, 2006, the bank holds 6% of the market share representing \$1.3 billion in deposits. Primary competitors within the state include U.S. Bank, N.A., Umpqua Bank, and Washington Mutual Bank with deposit market shares of 14%, 12%, and 11%, respectively. Of the bank's 38 rating areas, Oregon ranks thirty-third and accounts for less than 1% of total bank deposits. Bank of America, N.A. has seven defined AAs in Oregon. The Medford MSA comprises 11% of bank deposits and 12% 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/MDs been combined under the Oregon Non-MSA. Within the state, Bank of America, N.A. operates 36 branch offices and 70 ATMs.

³⁵ For institutions with branches in two or more states in a multistate MSA/MD, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate MSA/MD. Refer to the multistate MSA/MD 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 Outstanding. Based on a full-scope review, performance in the Medford MSA is good. Stronger performance in limited-scope AAs positively impacted overall Lending Test performance in Oregon due to a higher relative level of community development lending.

Lending performance in Medford is highlighted by excellent lending activity, excellent geographic and good borrower distribution of small loans to businesses, good geographic distribution of home mortgage loans, and adequate borrower distribution of small loans to farms. The aforementioned performance was offset by poor borrower distribution of home mortgage loans and very poor geographic distribution of small farm loans. The bank originated a minimal level of community development loans during the assessment period which had a neutral impact on overall performance. The offering of bank-wide flexible loan products also positively impacted Lending Test performance in the state. Refer to the Charlotte-Gastonia-Concord (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

Based on limited-scope reviews, Lending Test performance in the Salem MSA and Oregon Non-MSA is excellent and is not inconsistent with its overall Outstanding performance in Oregon. Performance in the Corvallis and Eugene-Springfield MSAs is good and weaker and in the Bend MSA is adequate and weaker than the overall performance in the state. Weaker performance is due to a less favorable distribution of home mortgage loans and small loans to businesses among geographies of different income levels and the absence of community development lending in some AAs. Performance in limited-scope AAs had a positive impact on the Lending Test rating for Oregon.

INVESTMENT TEST

Investment Test performance in Oregon is rated High Satisfactory. Based on a full-scope review, performance is poor in the Medford MSA. However, stronger performance in limited-scope AAs positively impacted the overall Investment Test performance due to a higher amount of qualified investments relative to the bank's operations in those AAs.

Bank of America, N.A. funded six investments in the MSA totaling \$41,000. As of year-end 2006, prior period investments totaled \$100,000. The bank's investments consisted entirely 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 and Salem MSAs and the Oregon Non-MSA is excellent and stronger than the overall High Satisfactory performance in Oregon. Stronger performance is centered in a higher amount of qualified investments relative to the bank's operations in the AA. Performance in the Bend and Corvallis MSAs is poor and weaker than the bank's overall performance. 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 Oregon.

SERVICE TEST

Service Test performance in Oregon is rated Outstanding. Based on a full-scope review, performance in the Medford MSA is excellent. Bank of America, N.A. has excellent branch accessibility in LMI geographies. 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, 24% of customers that use alternative delivery systems reside in LMI geographies. The bank did not open or close any branches in the MSA during the evaluation period. The bank's 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. Bank of America, N.A.'s work with three organizations during the evaluation period occasionally addressed the community development needs of the MSA.

Based on limited-scope reviews, Service Test performance in the Bend, Corvallis, Eugene-Springfield, and Salem MSAs as well as the Oregon Non-MSA is excellent and is not inconsistent with its overall Outstanding performance in Oregon. Performance in limited-scope AAs did not negatively impact the Service Test rating for Oregon.

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

State of Pennsylvania Rating

CRA Rating for the State ³⁶ :	<u>Outstanding</u>
The Lending Test is rated:	<u>Outstanding</u>
The Investment Test is rated:	<u>Outstanding</u>
The Service Test is rated:	<u>High Satisfactory</u>

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness by Bank of America, N.A. to the credit needs of its AAs within the state;
- Good distribution of Bank of America, N.A.'s loans among both geographies and borrowers of different income levels within its AAs;
- Community development lending levels 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; and
- 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 Pennsylvania

Bank of America, N.A. is the seventh largest banking financial institution in the Pennsylvania rating area. As of June 30, 2006, the bank holds 3% of the market share representing \$4.1 billion in deposits. Primary competitors within the state include Wachovia Bank, N.A. and Citizens Bank of Pennsylvania with deposit market shares of 19% and 13%, respectively. Of the bank's 38 rating areas, Pennsylvania ranks twenty-third and accounts for approximately 1% of total bank deposits. Bank of America, N.A. has five defined AAs in Pennsylvania. The Philadelphia MD comprises 92% of bank deposits and 77% 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. Within the state, Bank of America, N.A. operates 96 branch offices and 157 ATMs.

³⁶ For institutions with branches in two or more states in a multistate MSA/MD, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate MSA/MD. Refer to the multistate MSA/MD rating and discussion for the rating and evaluation of the institution's performance in that area.

LENDING TEST

Performance under the Lending Test in Pennsylvania is rated Outstanding. Based on a full-scope review, performance in the Philadelphia MD is excellent. Lending performance is highlighted by excellent lending activity, good borrower distribution of home mortgage loans, good geographic and borrower distribution of small loans to businesses, adequate geographic distribution of home mortgage loans, good borrower and adequate geographic distribution of small loans to farms. Community development lending had a significantly positive impact on the bank's overall performance in the MD. The offering of bank-wide flexible loan products positively impacted Lending Test performance in the state. Refer to the Charlotte-Gastonia-Concord (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

Based on limited-scope reviews, Lending Test performance in the Lancaster, Reading, Scranton--Wilkes-Barre MSAs and the Pennsylvania Non-MSA is good and weaker than the overall Outstanding performance in Pennsylvania. Weaker performance is due to a less favorable distribution of small loans to businesses among borrowers of different income levels and the absence of community development lending. Performance in limited-scope AAs did not negatively impact the Lending Test rating for Pennsylvania.

INVESTMENT TEST

Investment Test performance in Pennsylvania is rated Outstanding. Based on a full-scope review, performance is excellent in the Philadelphia MD. Bank of America, N.A. funded 127 investments in the MD totaling \$54.3 million. As of year-end 2006, prior period investments totaled \$15.2 million. The largest investment in the Philadelphia MD consisted of an investment in a QZAB totaling \$19.3 million. The bank also invested \$7.8 million in a NMTC project that will help revitalize or stabilize a moderate-income area, \$17.9 million in LIHTC projects or funds that provided 140 housing units to LMI households, and \$3.7 million 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.

Based on limited-scope reviews, Investment Test performance in the Lancaster and Reading MSAs is excellent and is not inconsistent with its overall Outstanding performance in Pennsylvania. Performance in the Pennsylvania Non-MSA is good and weaker while in the Scranton--Wilkes-Barre 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 did not negatively impact the Investment Test performance in Pennsylvania.

SERVICE TEST

Service Test performance in Pennsylvania is rated High Satisfactory. Based on a full-scope review, performance in the Philadelphia MD is good. Bank of America, N.A. has good branch accessibility in LMI geographies. Additional branches located in close proximity to LMI

geographies as well as Bank of America, N.A.'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, 24% 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, particularly in LMI geographies. Two branches were opened in low-income geographies and two were opened in moderate-income geographies. The bank's hours and services are tailored to the convenience and needs of the people living in the MD. The bank provided an adequate level of community development services. Bank of America, N.A.'s work with eight organizations during the evaluation period consistently addressed the community development needs of the MD.

Based on limited-scope reviews, Service Test performance in the Lancaster MSA is good and is not inconsistent with its overall High Satisfactory performance in Pennsylvania. Performance in the Reading and Scranton--Wilkes-Barre MSAs is excellent and stronger than the overall performance in the state due to more accessible retail delivery systems to LMI areas. Performance in the Pennsylvania Non-MSA was adequate and weaker than the overall performance 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 D for the facts and data that support all Test conclusions.

State of South Carolina Rating

CRA Rating for the State ³⁷: 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 by Bank of America, N.A. to the credit needs of its AAs within the state;
- Good distribution of Bank of America, N.A.'s loans among geographies and adequate distribution among borrowers of different income levels within its AAs;
- Community development lending levels 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; 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 South Carolina

Bank of America, N.A. is the second largest banking financial institution in the South Carolina rating area. As of June 30, 2006, the bank holds 12% of the market share representing \$6.5 billion in deposits. Primary competitors within the state include Wachovia Bank, N.A. and Branch Banking & Trust Company with deposit market shares of 19% and 11%, respectively. Of the bank's 38 rating areas, South Carolina ranks nineteenth and accounts for 1% of total bank deposits. Bank of America, N.A. has 11 defined AAs in South Carolina. The Columbia MSA comprises 36% of bank deposits and 19% of bank lending totals in South Carolina and is the largest AA in the state. For purposes of this review, three AAs that are not MSAs/MDs been combined under the South Carolina Non-MSA. Within the state, Bank of America, N.A. operates 112 branch offices and 295 ATMs.

³⁷ For institutions with branches in two or more states in a multistate MSA/MD, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate MSA/MD. Refer to the multistate MSA/MD rating and discussion for the rating and evaluation of the institution's performance in that area.

LENDING TEST

Performance under the Lending Test in South Carolina is rated High Satisfactory. Based on a full-scope review, performance in the Columbia MSA is good. Lending performance in the Columbia MSA is highlighted by excellent geographic distribution of small loans to farms, excellent lending activity, good geographic and borrower distribution of small loans to businesses, and adequate geographic and borrower distribution for home mortgage loans. The aforementioned performance was somewhat offset by poor borrower distribution of small loans to farms. The bank did not originate any community development loans during the assessment period which had a neutral impact on overall performance. The offering of bank-wide flexible loan products also positively impacted Lending Test performance in the state. Refer to the Charlotte-Gastonia-Concord (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

Based on limited scope reviews, Lending Test performance in the Charleston-North Charleston, Greenville, and Spartanburg MSAs and the South Carolina Non-MSA is good and is not inconsistent with its overall High Satisfactory performance in South Carolina. Performance in the Florence and Sumter MSAs is excellent and stronger than the overall performance in the state. Stronger performance is due to a more favorable distribution of small loans to businesses among geographies of different income levels and a relatively higher level of community development lending. Performance in the Anderson and 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 distribution of home mortgage loans among geographies of different income levels and lower relative levels of community development lending. 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 poor in the Columbia MSA. However, stronger performance in limited-scope AAs positively impacted the overall Investment Test performance due to a higher amount of qualified investments relative to the bank's operations in those AAs.

Bank of America, N.A. funded 38 investments in the MSA totaling \$5.9 million. As of year-end 2006, prior period investments totaled \$293,000. The largest investments in the Columbia MSA totaled \$3.2 million and consisted of investments in LIHTC projects and funds. Those LIHTC projects provided approximately 400 housing units to LMI households. The bank also invested \$573,000 in a QZAB and purchased \$1.6 million in affordable housing mortgage-backed securities. 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 and Myrtle Beach-Conway-North Myrtle Beach MSAs is good and is not inconsistent with its overall High Satisfactory performance in South Carolina. Performance is excellent and stronger than the bank's overall performance in the state in the Charleston-North Charleston, Spartanburg, and

Sumter MSAs and the South Carolina Non-MSA. Stronger performance is centered in a higher amount of qualified investments relative to the bank's operations in the AA. Performance in the Anderson and Greenville 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 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 Columbia MSA is excellent. Bank of America, N.A. has excellent branch accessibility in LMI geographies. Additional branches located in close proximity to LMI geographies as well as Bank of America, N.A.'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. Branch openings and closings have not affected accessibility of the bank's delivery systems. The bank did not open or close any branches in LMI areas during the evaluation period. The bank's hours and services do not vary in a way that inconveniences the people living in the MSA. The bank provided an adequate level of community development services. Bank of America, N.A.'s work with two organizations during the evaluation period occasionally addressed the community development needs of the MSA, but its work with home buyer education partnerships helped a significant number of LMI families to attain home ownership.

Based on limited-scope reviews, Service Test performance in the Charleston-North Charleston, Florence, Greenville, Spartanburg, and Sumter MSAs is excellent and is not inconsistent with its overall Outstanding performance in South Carolina. Performance in the Anderson and Myrtle Beach-Conway-North Myrtle Beach MSAs as well as the South Carolina Non-MSA is weaker than the overall performance in the state due to less accessible retail delivery systems to LMI areas. 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. 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 D for the facts and data that support all Test conclusions.

State of Tennessee Rating

CRA Rating for the State ³⁸ :	<u>Satisfactory</u>
The Lending Test is rated:	<u>High Satisfactory</u>
The Investment Test is rated:	<u>Low Satisfactory</u>
The Service Test is rated:	<u>High Satisfactory</u>

The major factors that support this rating include:

- Lending levels that reflect excellent responsiveness by Bank of America, N.A. to the credit needs of its AAs within the state;
- Good distribution of Bank of America, N.A.'s loans among both geographies and borrowers of different income levels within its AAs;
- Community development lending levels that had a positive impact on 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 good responsiveness to banking and community needs.

Description of Institution's Operations in the State of Tennessee

Bank of America, N.A. is the fourth largest banking financial institution in the Tennessee rating area. As of June 30, 2006, the bank holds 8% of the market share representing \$6.5 billion in deposits. Primary competitors within the state include First Tennessee Bank, N.A., SunTrust Bank, and AmSouth Bank with deposit market shares of 26%, 13%, and 11%, respectively. Of the bank's 38 rating areas, Tennessee ranks twentieth and accounts for 1% of total bank deposits. Bank of America, N.A. has nine defined AAs in Tennessee. The Nashville-Davidson-Murfreesboro MSA comprises 69% of bank deposits and 48% 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/MDs been combined under the Tennessee Non-MSA. Within the state, Bank of America, N.A. operates 87 branch offices and 274 ATMs.

³⁸ For institutions with branches in two or more states in a multistate MSA/MD, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate MSA/MD. Refer to the multistate MSA/MD 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 in the Nashville-Davidson-Murfreesboro MSA is highlighted by excellent lending activity, good geographic and borrower distribution of small loans to businesses, and good geographic and adequate borrower distribution of home mortgage loans. Performance was somewhat offset by poor geographic and borrower distribution of small loans to farms. The bank originated a minimal level of community development loans during the assessment period which had a neutral impact on overall performance. The offering of bank-wide flexible loan products also positively impacted Lending Test performance in the state. Refer to the Charlotte-Gastonia-Concord (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

Based on limited-scope reviews, Lending Test performance in the Chattanooga, Johnson City, and Memphis MSAs is good and is not inconsistent with its overall High Satisfactory performance in Tennessee. Performance in the Clarksville and Knoxville MSAs and the Tennessee Non-MSA is excellent and stronger than the overall performance in the state. Stronger performance is due to a more favorable distribution of small business loans among borrowers of different income levels and a relatively higher level of community development lending. Performance in limited-scope AAs did not negatively impact the Lending Test rating in Tennessee.

INVESTMENT TEST

Investment Test performance in Tennessee is rated Low Satisfactory. Based on a full-scope review, performance is adequate in the Nashville-Davidson-Murfreesboro MSA. Bank of America, N.A. funded 93 investments in the MSA totaling \$17.9 million. As of year-end 2006, prior period investments totaled \$2.8 million. The largest investments in the Nashville-Davidson-Murfreesboro MSA totaled \$8.3 million and consisted of investments in three CDFIs. The bank also purchased \$4.0 million in affordable housing mortgage-backed securities and invested \$2.2 million in LIHTC projects and funds that provided over 400 housing units to LMI households. Additionally, \$1.4 million was invested in a fund whose proceeds were used to finance affordable multi-family housing properties. 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 and Clarksville MSAs is adequate and is not inconsistent with its overall Low Satisfactory performance in Tennessee. Performance in the Knoxville and Memphis MSAs is excellent and stronger than its overall performance. Stronger performance is centered in a higher amount of qualified investments relative to the bank's operations in the AA. Performance is poor and weaker in the Johnson City MSA and the Tennessee Non-MSA. 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. Weaker performance in limited-scope AAs negatively impacted overall Service Test performance in Tennessee due to less accessible retail delivery systems to LMI areas. Bank of America, N.A. has excellent branch accessibility in LMI geographies in the Nashville-Davidson-Murfreesboro MSA. Additional branches located in close proximity to LMI geographies as well as Bank of America, N.A.'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. Branch openings and closings have not affected accessibility of the bank's delivery systems. The bank did not open or close any branches in LMI areas during the evaluation period. The bank's 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. Bank of America, N.A.'s work with seven organizations during the evaluation period occasionally addressed the community development needs of the MSA.

Based on limited-scope reviews, Service Test performance in the Clarksville, Johnson City, and Knoxville MSAs is excellent and stronger than its overall High Satisfactory performance in Tennessee. Stronger performance is due to more accessible retail delivery systems to LMI areas. Performance in the Chattanooga and Memphis MSAs as well as the Tennessee Non-MSA is weaker than the overall performance in the state. Performance in the Chattanooga and Memphis MSAs is adequate while performance in the Tennessee Non-MSA is very poor. Weaker performance is due to less accessible retail delivery systems to LMI areas. Performance in limited-scope AAs negatively impacted the Service Test rating for Tennessee.

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

State of Virginia Rating

CRA Rating for the State ³⁹: 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 by Bank of America, N.A. to the credit needs of its AAs within the state;
- Good distribution of Bank of America, N.A.'s loans among both geographies and borrowers of different income levels within its AAs;
- Community development lending levels that had a positive impact on performance in the state;
- Investment volume that reflects an excellent level of responsiveness to the needs of the state; and
- Provision of 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

Bank of America, N.A. is the third largest banking financial institution in the Virginia rating area. As of June 30, 2006, the bank holds 14% of the market share representing \$11.1 billion in deposits. Primary competitors within the state include Wachovia Bank, N.A. and Capital One Bank with deposit market shares of 19% and 15%, respectively. Of the bank's 38 rating areas, Virginia ranks fourteenth and accounts for approximately 2% of total bank deposits. Bank of America, N.A. has 11 defined AAs in Virginia. The Richmond MSA comprises 55% of bank deposits and 31% 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/MDs been combined under the Virginia Non-MSA. Within the state, Bank of America, N.A. operates 131 branch offices and 313 ATMs.

³⁹ For institutions with branches in two or more states in a multistate MSA/MD, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate MSA/MD. Refer to the multistate MSA/MD rating and discussion for the rating and evaluation of the institution's performance in that area.

LENDING TEST

Performance under the Lending Test in Virginia is rated High Satisfactory. Based on a full-scope review, performance in the Richmond MSA is good. Lending performance is highlighted by excellent geographic distribution of small loans to farms, excellent lending activity, good geographic and borrower distribution of small loans to businesses, and adequate geographic and borrower distribution of home mortgage loans. The aforementioned performance was somewhat offset by poor borrower distribution of small loans to farms. The bank originated a minimal level of community development loans during the assessment period which had a neutral impact on overall performance. The offering of bank-wide flexible loan products also positively impacted Lending Test performance in the state. Refer to the Charlotte-Gastonia-Concord (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

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

INVESTMENT TEST

Investment Test performance in Virginia is rated Outstanding. Based on a full-scope review, performance is excellent in the Richmond MSA. Bank of America, N.A. funded 46 investments in the MSA totaling \$40.5 million. As of year-end 2006, prior period investments totaled \$7.8 million. The largest investments in the Richmond MSA totaled \$19.6 million and consisted of investments in LIHTC projects and funds. Those projects provided almost 900 housing units to LMI households. The bank also invested in six QZABs totaling \$9.6 million, an affordable housing bond totaling \$8 million, and two CDFIs totaling \$1.6 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.

Based on limited-scope reviews, Investment Test performance in the Blacksburg-Christiansburg-Radford and Danville MSAs and the Virginia Non-MSA is excellent and is not inconsistent with its overall Outstanding performance in Virginia. Performance in the Charlottesville, Harrisonburg, Lynchburg, Roanoke, and Virginia Beach-Norfolk-Newport News MSAs is weaker than the bank's overall performance in the state. Performance is good in the Roanoke and Virginia Beach-Norfolk-Newport News MSAs while it is adequate in the Charlottesville MSA and poor in the Harrisonburg and Lynchburg 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 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. Bank of America, N.A. has excellent branch accessibility in LMI geographies. 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 the MSA during the evaluation period. The bank's hours and services do not vary in a way that inconveniences the people living in the MSA. The bank provided an adequate level of community development services. Bank of America, N.A.'s work with 10 organizations during the evaluation period consistently addressed the community development needs of the MSA.

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 its overall Outstanding performance in Virginia. Performance in the Blacksburg-Christiansburg-Radford, Charlottesville, Danville, and Harrisonburg MSAs as well as the Virginia Non-MSA is weaker than the overall performance in the state due to less accessible retail delivery systems to LMI areas. Performance in the Danville MSA and the Virginia Non-MSA is good while performance in the Blacksburg-Christiansburg-Radford, Charlottesville, and Harrisonburg MSAs is adequate. 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 D for the facts and data that support all Test conclusions.

State of Washington Rating

CRA Rating for the State ⁴⁰: 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 by Bank of America, N.A. to the credit needs of its AAs within the state;
- Good distribution of Bank of America, N.A.'s loans among geographies and borrowers of different income levels throughout its AAs;
- Community development lending levels that had a positive impact on performance in the state;
- Investment volume that reflects a good level of responsiveness to the needs of the state; and
- Provision of 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

Bank of America, N.A. is the largest banking financial institution in the Washington rating area. As of June 30, 2006, the bank holds 23% of the market share representing \$21.6 billion in deposits. Primary competitors within the state include Washington Mutual Bank and U.S. Bank, N.A. with deposit market shares of 12% and 11%, respectively. Of the bank's 38 rating areas, Washington ranks seventh and accounts for approximately 4% of total bank deposits. Bank of America, N.A. has fourteen defined AAs in Washington. The Seattle-Bellevue-Everett MD comprises 78% of bank deposits and 57% 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 been combined under the Washington Non-MSA. Within the state, Bank of America, N.A. operates 224 branch offices and 655 ATMs.

⁴⁰ For institutions with branches in two or more states in a multistate MSA/MD, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate MSA/MD. Refer to the multistate MSA/MD rating and discussion for the rating and evaluation of the institution's performance in that area.

LENDING TEST

Performance under the Lending Test in Washington is rated High Satisfactory. Based on a full-scope review, performance in the Seattle-Bellevue-Everett MD is good. Lending performance is highlighted by excellent geographic distribution of small loans to businesses and multi-family loans, excellent lending activity, good geographic and borrower distribution of home mortgage loans, good borrower distribution of small loans to businesses, and good geographic distribution of small loans to farms. The aforementioned performance was somewhat offset by poor borrower distribution of small loans to farms. The Seattle-Bellevue-Everett MD is a high cost housing market which was considered in the analysis of home mortgage borrower distribution. The bank originated a minimal level of community development loans during the assessment period which had a neutral impact on overall performance. The offering of bank-wide flexible loan products also positively impacted Lending Test performance in the state. Refer to the Charlotte-Gastonia-Concord (NC-SC) multistate MSA section of this Evaluation for information regarding product flexibility.

Based on limited-scope reviews, Lending Test performance in the Bremerton-Silverdale, Kennewick-Richland-Pasco, Lewiston, Mount Vernon-Anacortes, Olympia, and Yakima MSAs is good and is not inconsistent with its overall High Satisfactory performance in Washington. Performance in the Bellingham, Longview, and Spokane MSAs as well as in the Tacoma MD and the Washington Non-MSA 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 Wenatchee MSA is adequate and weaker than the overall performance in the state. Weaker performance is due to a less favorable distribution of home mortgage loans and small business loans among borrowers of different income levels. Performance in limited-scope AAs did not negatively impact the Lending Test rating for Washington.

INVESTMENT TEST

Investment Test performance in Washington is rated High Satisfactory. Based on a full-scope review, Investment Test performance is good in the Seattle-Bellevue-Everett MD. Bank of America, N.A. funded 145 investments in the MD totaling \$119.6 million. As of year-end 2006, prior period investments totaled \$23.0 million. The largest investments in the Seattle-Bellevue-Everett MD totaled \$91.8 million and consisted of investments in LIHTC projects and funds which provided more than 1,700 housing units to LMI households. The bank also purchased \$13.4 million in affordable housing mortgage-backed securities, invested \$9.3 million in a NMTC project, and invested \$1.3 million 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 Lewiston MSA and the Tacoma MD is good and is not inconsistent with its overall High Satisfactory performance in Washington. Performance in the Bellingham and Yakima MSAs is excellent and stronger than the bank's overall performance in the state. Stronger performance is centered in a higher level of qualified investments relative to the bank's operations in the AA. Performance in the Bremerton-Silverdale, Kennewick-Richland-Pasco, Longview, Mount Vernon-Anacortes,

Olympia, Spokane, and Wenatchee MSAs is adequate and weaker and performance in the Washington Non-MSA is poor 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. Bank of America, N.A. has excellent branch accessibility in LMI geographies. 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, 18% of customers that use alternative delivery systems reside in LMI geographies. Branch openings and closings have improved accessibility of the bank's delivery systems, particularly in LMI geographies. The bank opened one branch in an LMI geography. Hours and services are tailored to the convenience and needs of the people living in the MD. The bank provided an adequate level of community development services. Bank of America, N.A.'s work with eight organizations during the evaluation period consistently addressed the community development needs of the MD.

Based on limited-scope reviews, Service Test performance in the Bellingham, Lewiston, Mount Vernon-Anacortes, Olympia, Spokane, and Yakima MSAs as well as the Tacoma MD is excellent and is not inconsistent with its overall Outstanding performance in Washington. Performance in the Bremerton-Silverdale, Kennewick-Richland-Pasco, Longview, and Wenatchee MSAs as well as the Washington Non-MSA is weaker than the overall performance in the state due to less accessible retail delivery systems to LMI areas. Performance in the Longview and Wenatchee MSAs as well as the Washington Non-MSA is good while performance in the Bremerton-Silverdale and Kennewick-Richland-Pasco MSAs adequate. 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 D for the facts and data that support all Test conclusions.

Appendix

Appendix A: Scope of Evaluation

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

Time Period Reviewed	Lending Test: January 1, 2004 to December 31, 2006 Investment Test: January 1, 2004 to December 31, 2006 Service Test: January 1, 2004 to December 31, 2006	
Financial Institution		Products Reviewed
Bank of America, N.A. Charlotte, NC		HMDA, small business, and small farm loans Community development loans Community development investments
Subsidiary or Affiliate	Relationship	Products Reviewed
Bank of America, N.A. (USA)	Bank Affiliate (Subsidiary of NB Holdings Corporation)	Small business loans Small farm loans
The Bank of America Foundation, Inc.	Bank Affiliate (Subsidiary of Bank of America Corporation)	Community development investments
Banc of America Neighborhood Services Corporation	Bank Subsidiary	Community development investments
Banc of America Community Development Corporation	Bank Subsidiary	Community development loans Community development investments
Banc of America Community Holdings Inc. (BACHI)	Bank Affiliate (Subsidiary of NB Holdings Corporation)	Community development investments

List of Assessment Areas and Type of Examination		
Assessment Area (Some AAs include portions of counties)	Type of Exam	Other Information (Reflects counties within aggregated AAs)
Multistate MSAs/MDs:		
Allentown-Bethlehem-Easton (PA-NJ) MSA 10900	Full-Scope	Alexandria City (VA), Arlington (VA), Calvert (MD), Charles (MD), Clarke (VA), District of Columbia (DC), Fairfax (VA), Fairfax City (VA), Falls Church City (VA), Fauquier (VA), Fredericksburg City (VA), Loudoun (VA), Manassas City (VA), Manassas Park City (VA), Prince George's (MD), Prince William (VA), Spotsylvania (VA), Stafford (VA), and Warren (VA)
Augusta-Richmond County (GA-SC) MSA 12260	Full-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	
New York-White Plains-Wayne (NY-NJ) MD 35644	Full-Scope	
Portland-Vancouver-Beaverton (OR-WA) MSA 38900	Full-Scope	
Providence-New Bedford-Fall River (RI-MA) MSA 39300	Full-Scope	
St Louis (MO-IL) MSA 41180	Full-Scope	
Washington-Arlington-Alexandria (DC-VA-MD-WV) MD 47894	Full-Scope	
Arizona		
Phoenix-Mesa-Scottsdale MSA 38060	Full-Scope	Apache, Cochise, Gila, Graham, La Paz, Mojave, Navajo, and Santa Cruz
Flagstaff MSA 22380	Limited-Scope	
Prescott MSA 39140	Limited-Scope	
Tucson MSA 46060	Limited-Scope	
Yuma MSA 49740	Limited-Scope	
Arizona Non-MSA	Limited-Scope	
Arkansas		
Little Rock-North Little Rock MSA 30780	Full-Scope	Benton (AR), Madison (AR), and Washington (AR)
Fayetteville-Springdale-Rogers (AR-MO) MSA 22220	Limited-Scope	
Hot Springs MSA 26300	Limited-Scope	
Jonesboro MSA 27860	Limited-Scope	
Pine Bluff MSA 38220	Limited-Scope	
Arkansas Non-MSA	Limited-Scope	

List of Assessment Areas and Type of Examination		
Assessment Area (Some AAs include portions of counties)	Type of Exam	Other Information (Reflects counties within aggregated AAs)
California		
Los Angeles-Long Beach-Glendale MD 31084	Full-Scope	
San Francisco-San Mateo-Redwood City MD 41884	Full-Scope	
<hr style="border-top: 1px dashed black;"/>		
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 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	
Riverside-San Bernardino-Ontario MSA 40140	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

List of Assessment Areas and Type of Examination		
Assessment Area (Some AAs include portions of counties)	Type of Exam	Other Information (Reflects counties within aggregated AAs)
Connecticut		
Hartford-West Hartford-East Hartford MSA 25540	Full-Scope	
Bridgeport-Stamford-Norwalk MSA 14860	Limited-Scope	Litchfield and Windham
New Haven-Milford MSA 35300	Limited-Scope	
Norwich-New London MSA 35980	Limited-Scope	
Connecticut Non-MSA	Limited-Scope	
Florida		
Fort Lauderdale-Pompano Beach-Deerfield Beach MD 22744	Full-Scope	
Jacksonville MSA 27260	Full-Scope	
Cape Coral-Fort Myers MSA 15980	Limited-Scope	Calhoun, Citrus, Columbia, De Soto, Dixie, Flagler, Glades, Hamilton, Highlands, Madison, Monroe, Okeechobee, Putnam, Sumter, Suwannee, and Walton
Deltona-Daytona Beach-Ormond Beach MSA 19660	Limited-Scope	
Fort Walton Beach-Crestview-Destin MSA 23020	Limited-Scope	
Gainesville MSA 23540	Limited-Scope	
Lakeland MSA 29460	Limited-Scope	
Miami-Miami Beach-Kendall MD 33124	Limited-Scope	
Naples-Marco Island MSA 34940	Limited-Scope	
Ocala MSA 36100	Limited-Scope	
Orlando-Kissimmee MSA 36740	Limited-Scope	
Palm Bay-Melbourne-Titusville MSA 37340	Limited-Scope	
Pensacola-Ferry Pass-Brent MSA 37860	Limited-Scope	
Port St. Lucie-Fort Pierce MSA 38940	Limited-Scope	
Punta Gorda MSA 39460	Limited-Scope	
Sarasota-Bradenton-Venice MSA 42260	Limited-Scope	
Sebastian-Vero Beach MSA 42680	Limited-Scope	
Tallahassee MSA 45220	Limited-Scope	
Tampa-St. Petersburg-Clearwater MSA 45300	Limited-Scope	
West Palm Beach-Boca Raton-Boynton Beach MD 48424	Limited-Scope	
Florida Non-MSA	Limited-Scope	

List of Assessment Areas and Type of Examination		
Assessment Area (Some AAs include portions of counties)	Type of Exam	Other Information (Reflects counties within aggregated AAs)
Kansas Wichita MSA 48620	Full-Scope	
Lawrence MSA Topeka MSA Kansas Non-MSA 29940 45820	Limited-Scope Limited-Scope Limited-Scope	Barton, Crawford, Ellis, Finney, Ford, Geary, Lyon, McPherson, Montgomery, Reno, Saline, and Seward
Maine Portland-South Portland-Biddeford MSA 38860	Full-Scope	
Bangor MSA Lewiston-Auburn MSA Maine Non-MSA 12620 30340	Limited-Scope Limited-Scope Limited-Scope	Kennebec and Knox
Maryland Baltimore-Towson MSA 12580	Full-Scope	
Bethesda-Gaithersburg-Frederick MD Salisbury MSA Maryland Non-MSA 13644 41540	Limited-Scope Limited-Scope Limited-Scope	Caroline, Dorchester, St. Mary's, Talbot, and Worcester
Massachusetts Boston-Quincy MD Cambridge-Newton-Framingham MD 14484 15764	Full-Scope Full-Scope	
Barnstable Town MSA Essex County MD Springfield MSA Worcester MSA Massachusetts Non-MSA 12700 21604 44140 49340	Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope	Dukes and Nantucket
Missouri Springfield MSA 44180	Full-Scope	
Columbia MSA Joplin MSA Missouri Non-MSA 17860 27900	Limited-Scope Limited-Scope Limited-Scope	Audrain, Barry, Cape Girardeau, Cooper, Dade, Dunklin, Howell, Laclede, Lawrence, Phelps, Pulaski, Randolph, Saline, Stone, Taney, Vernon, and Wright

List of Assessment Areas and Type of Examination		
Assessment Area (Some AAs include portions of counties)	Type of Exam	Other Information (Reflects counties within aggregated AAs)
Nevada Las Vegas-Paradise MSA	29820 Full-Scope	
Carson City MSA Reno-Sparks MSA Nevada Non-MSA	16180 39900 Limited-Scope Limited-Scope Limited-Scope	Churchill, Douglas, Elko, Humboldt, Lander, Lincoln, Lyon, Mineral, Nye and White Pine
New Hampshire Manchester-Nashua MSA	31700 Full-Scope	
Rockingham County-Strafford County MD New Hampshire Non-MSA	40484 Limited-Scope Limited-Scope	Cheshire, Grafton and Merrimack
New Jersey Edison MD	20764 Full-Scope	
Atlantic City MSA Camden MD Newark-Union (NJ-PA) MD Ocean City MSA Trenton-Ewing MSA Vineland-Millville-Bridgeton MSA	12100 15804 35084 36140 45940 47220 Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope	Essex (NJ), Hunterdon (NJ), Morris (NJ), Sussex (NJ), and Union (NJ)
New Mexico Albuquerque MSA	10740 Full-Scope	
Farmington MSA Las Cruces MSA Santa Fe MSA New Mexico Non-MSA	22140 29740 42140 Limited-Scope Limited-Scope Limited-Scope Limited-Scope	Chaves, Colfax, Curry, Grant, Lea, Los Alamos, McKinley, Rio Arriba, and Socorro

List of Assessment Areas and Type of Examination		
Assessment Area (Some AAs include portions of counties)	Type of Exam	Other Information (Reflects counties within aggregated AAs)
New York		
Albany-Schenectady-Troy MSA	10580	Full-Scope
Buffalo-Niagara Falls MSA	15380	Limited-Scope
Glens Falls MSA	24020	Limited-Scope
Ithaca MSA	27060	Limited-Scope
Kingston MSA	28740	Limited-Scope
Nassau-Suffolk MD	35004	Limited-Scope
Poughkeepsie-Newburgh-Middletown MSA	39100	Limited-Scope
Rochester MSA	40380	Limited-Scope
Syracuse MSA	45060	Limited-Scope
Utica-Rome MSA	46540	Limited-Scope
New York Non-MSA		Limited-Scope
		Cayuga, Columbia, Cortland, Fulton, Genesee, Greene, Montgomery, Otsego, Seneca, and Sullivan
North Carolina		
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
Greensboro-High Point MSA	24660	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, Polk, Rowan, Surry, Vance, Watauga, Wilkes, and Wilson
Oklahoma		
Tulsa MSA	46140	Full-Scope
Lawton MSA	30020	Limited-Scope
Oklahoma City MSA	36420	Limited-Scope
Oklahoma Non-MSA		Limited-Scope
		Cherokee, Garfield, Kay, and Muskogee

List of Assessment Areas and Type of Examination		
Assessment Area (Some AAs include portions of counties)	Type of Exam	Other Information (Reflects counties within aggregated AAs)
Oregon		
Medford MSA 32780	Full-Scope	
Bend MSA 13460 Corvallis MSA 18700 Eugene-Springfield MSA 21660 Salem MSA 41420 Oregon Non-MSA	Limited-Scope Limited-Scope Limited-Scope Limited-Scope	Baker, Clatsop, Coos, Douglas, Hood River, Josephine, Klamath, Lincoln, Linn, Malheur, Umatilla, Union, and Wasco
Pennsylvania		
Philadelphia MD 37964	Full-Scope	
Lancaster MSA 29540 Reading MSA 39740 Scranton--Wilkes-Barre MSA 42540 Pennsylvania Non-MSA	Limited-Scope Limited-Scope Limited-Scope Limited-Scope	Schuylkill
South Carolina		
Columbia MSA 17900	Full-Scope	
Anderson MSA 11340 Charleston-North Charleston MSA 16700 Florence MSA 22500 Greenville MSA 24860 Myrtle Beach-Conway-North Myrtle Beach MSA 34820 Spartanburg MSA 43900 Sumter MSA 44940 South Carolina Non-MSA	Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope	Abbeville, Beaufort, Cherokee, Georgetown, Greenwood, Jasper, Newberry, Oconee, and Orangeburg
Tennessee		
Nashville-Davidson-Murfreesboro MSA 34980	Full-Scope	
Chattanooga (TN-GA) MSA 16860 Clarksville (TN-KY) MSA 17300 Johnson City MSA 27740 Knoxville MSA 28940 Memphis (TN-MS-AR) MSA 32820 Tennessee Non-MSA	Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope Limited-Scope	Hamilton (TN), Marion (TN), and Sequatchie (TN) Montgomery (TN), Stewart (TN), Fayette (TN), Shelby (TN) and Tipton (TN) Greene, Humphreys, Lawrence, Marshall, Maury, Roane, and White

List of Assessment Areas and Type of Examination		
Assessment Area (Some AAs include portions of counties)	Type of Exam	Other Information (Reflects counties within aggregated AAs)
Texas		
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

List of Assessment Areas and Type of Examination		
Assessment Area (Some AAs include portions of counties)	Type of Exam	Other Information (Reflects counties within aggregated AAs)
Virginia		
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	Chesapeake City (VA), Gloucester (VA), Hampton City (VA), Isle of Wight (VA), James City (VA), Mathews (VA), Newport News City (VA), Norfolk City (VA), Poquoson City (VA), Portsmouth City (VA), Suffolk City (VA), Surry (VA), Virginia Beach City (VA), Williamsburg City (VA) and York (VA)
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
Washington		
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	Asotin (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

Charlotte-Gastonia-Concord Multistate MSA

DEMOGRAPHIC INFORMATION FOR FULL-SCOPE AREA: CHARLOTTE-GASTONIA-CONCORD (NC-SC) MULTISTATE MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA % of #
Geographies (Census Tracts/BNAs)	267	6	27	43	23	1
Population by Geography	1,330,448	3	23	49	25	Nil
Owner occupied Housing by Geography	344,864	1	18	51	30	0
Businesses by Geography	108,851	4	20	44	32	Nil
Farms by Geography	2,495	1	16	58	25	Nil
Family Distribution by Income Level	353,333	19	19	23	39	0
Distribution of Low- and Moderate- Income Families throughout AA Geographies	134,114	6	34	49	11	0
Median Family Income (MFI) = \$54,850 HUD 2006 Adjusted Median Family Income = \$64,400 Households Below the Poverty Level = 9.00% Median Housing Value = \$129,322 Unemployment Rate = 2.81%						

Source: 2000 U.S. Census, 2006 Dunn & Bradstreet, and 2006 Updated HUD MFI

The Bank of America, N.A. AA consists of the entire Charlotte-Gastonia-Concord multistate MSA. It encompasses Anson, Cabarrus, Gaston, Mecklenburg, and Union Counties in North Carolina and York County in South Carolina. As of June 30, 2006, Bank of America, N.A. deposits in the MSA comprised approximately 4% of the total deposits of the bank.

Competition is moderate with over 40 direct competitors operating more than 350 branches in the MSA. Bank of America, N.A. operates 56 branches in the MSA and has 23% or the second largest deposit market share as of June 30, 2006. Major competitors include Wachovia Bank, N.A. with 64% of deposit market share and Branch Banking & Trust Company with 3%.

The Charlotte-Gastonia-Concord multistate MSA has a well-diversified economy. Key sectors of the economy are manufacturing, financial services, transportation, government services, and healthcare. With the exception of manufacturing, job growth continued in most sectors through 2006. The manufacturing sector continues to transition from traditional textile to high-tech industries which require fewer workers. Based on data from the North Carolina

Employment Security Commission, the local unemployment rate in the MSA dropped from 5.5% in January 2005 to 4.6% as of December 2006, while the local labor force grew by over 24,000 during the same period.

The National Association of Realtors reports the December 2006 median sales price of an existing home in Charlotte was \$190,600. Although the cost of housing in the region remains below the national average, it did increase by more than 13% between 2004 and 2006. The growth of per capita income did not keep pace increasing only 9% during the same time period. The disparity between the rate of increase of housing costs versus income makes affordability an issue for some residents of the region.

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

- Additional affordable owner occupied and rental housing;
- Small business credit education and technical assistance programs;
- Ability to obtain rental housing with credit issues;
- Free credit repair or counseling to improve poor credit; and
- Employment, financial literacy, and budgeting training.

New York-White Plains-Wayne Multistate MD

DEMOGRAPHIC INFORMATION FOR FULL-SCOPE AREA: NEW YORK-WHITE PLAINS-WAYNE (NY-NJ) MULTISTATE MD						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA % of #
Geographies (Census Tracts/BNAs)	2,921	12	25	28	33	2
Population by Geography	11,296,377	12	26	26	35	Nil
Owner occupied Housing by Geography	1,592,309	2	12	26	60	0
Businesses by Geography	792,291	7	17	21	54	1
Farms by Geography	5,683	2	7	17	74	Nil
Family Distribution by Income Level	2,705,548	26	15	17	42	0
Distribution of Low- and Moderate- Income Families throughout AA Geographies	1,113,466	22	37	25	16	0
Median Family Income (MFI) = \$49,461 HUD 2006 Adjusted Median Family Income = \$59,200 Households Below the Poverty Level = 17.00% Median Housing Value = \$238,567 Unemployment Rate = 3.85%						

Source: 2000 U.S. Census, 2006 Dunn & Bradstreet, and 2006 Updated HUD MFI

The Bank of America, N.A. AA consists of the entire New York-White Plains-Wayne multistate MD. It encompasses Bronx, Kings, New York, Putnam, Queens, Richmond, Rockland, and Westchester Counties in New York and Bergen, Hudson, and Passaic Counties in New Jersey. As of June 30, 2006, Bank of America, N.A. deposits in the MD comprised approximately 7% of the total deposits of the bank.

Competition is very strong with over 150 direct competitors operating more than 2,600 branches in the MD. Bank of America, N.A. operates 206 branches in the MD and has 6% or the fourth largest deposit market share as of June 30, 2006. Major competitors include JPMorgan Chase Bank, N.A., Citibank, N.A., and HSBC Bank USA, N.A. with deposit market shares of 32%, 19%, and 7%, respectively.

The AA includes the New York City (NYC) Boroughs and several surrounding counties. 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/insurance. In addition, light manufacturing and wholesale trades provide a significant level of job opportunities in the Bronx.

The metro economy continues to recover at a slow, but steady pace after the 2001 terrorist attacks. Tourism, a major contributor to the economy, was negatively impacted by the attacks which had a ripple effect on other industries and services. Tourism has now rebounded and in 2006 became the fastest growing industry in the metro area. The unemployment rate continued to fall and ranged from a high of 7.5% in January 2004 to a low of 3.9% in December 2006.

The housing market began slowing in 2006, but prices have not declined. The median price of housing in the MD in 2006 was estimated to be \$548,000 making home ownership very difficult for most LMI individuals. In Manhattan, where condominiums and co-operative apartments are the predominant housing stock, housing sells for upwards of \$800,000. The National Association of Realtors estimates that 35% of household income in the metro area was used for mortgage debt servicing costs compared to a national average of 22%. High rates of poverty in several NYC Boroughs also add to the difficulty of LMI families attaining home ownership.

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

- Education on predatory lending, foreclosure prevention, attaining home ownership, and starting a business;
- Financing for startup businesses;
- Affordable rental property;
- Affordable housing for renters and owners;
- Monetary funding, technical support, and training for nonprofits; and
- Participation in investments or loans created by nonprofits.

Other opportunities for financial institutions include:

- Participation with a non-profit organization to develop a pool of funds to support housing and community building programs; and
- Formation of a consortium to create a revolving loan program for predevelopment costs.

Los Angeles-Long Beach-Glendale MD

DEMOGRAPHIC INFORMATION FOR FULL-SCOPE AREA: LOS ANGELES-LONG BEACH-GLENDALE MD						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA % of #
Geographies (Census Tracts/BNAs)	2,054	9	28	28	34	1
Population by Geography	9,519,338	8	29	31	32	Nil
Owner Occupied Housing by Geography	1,499,694	2	16	31	51	0
Businesses by Geography	769,909	8	20	26	45	1
Farms by Geography	5,966	4	15	31	50	Nil
Family Distribution by Income Level	2,154,311	24	17	17	42	0
Distribution of Low- and Moderate- Income Families throughout AA Geographies	869,463	14	41	29	16	0
Median Family Income (MFI) = \$46,509 HUD 2006 Adjusted Median Family Income = \$56,200 Households Below the Poverty Level = 15.00% Median Housing Value = \$240,248 Unemployment Rate = 3.72%						

Source: 2000 U.S. Census, 2006 Dunn & Bradstreet, and 2006 Updated HUD MFI

The Bank of America, N.A. AA consists of the entire Los Angeles-Long Beach-Glendale MD, which encompasses Los Angeles County. As of June 30, 2006, Bank of America, N.A. deposits in the MD comprised 7% of the total deposits of the bank.

Competition is very strong with over 130 direct competitors operating more than 1,400 branches in the MD. Bank of America, N.A. operates 254 branches in the MD and has 19% or the largest deposit market share as of June 30, 2006. Major competitors in the MD include Washington Mutual Bank, Wells Fargo Bank, N.A., and Union Bank of California, N.A. with deposit market shares of 12%, 10%, and 6%, respectively.

The Los Angeles-Long Beach-Glendale MD is a highly diverse urban area. It is the largest metropolitan region in the state with a population of more than 9 million. Los Angeles County covers over 4,700 square miles and its population makes it equivalent to the eighth largest state in the nation. There are 88 separate incorporated cities in the MD.

The economic base of the region is diverse with international trade, tourism, motion picture/television, and technology being the largest industries. Los Angeles is also the largest manufacturing center in the U.S. producing primarily apparel, computer/electronic products,

and transportation products. During the evaluation period, the unemployment rate fell from 6.3% in January 2004 to 4.2% in December 2006. The unemployment rate is the lowest it has been in 30 years.

In January 2002, HUD designated Los Angeles as a Renewal Community eligible to share in an estimated \$17 billion in tax incentives to stimulate job growth and economic development and to create affordable housing. Within the AA, there is one Federal Empowerment Zone, four State Enterprise Zones, and various redevelopment areas.

Housing affordability remains an ongoing problem in the Los Angeles area. Current census data show a homeownership rate of only 48% in the MD. The National Association of Home Builders reports that Los Angeles has been the least affordable large metropolitan area in the country from 2004 through 2006. The median housing price has risen almost 44% during this time period while income has risen only 5%. The National Association of Realtors estimates that 45% of household income in the metro area is used for mortgage debt servicing costs compared to a national average of 22%. The median price of housing in the MD in 2006 was estimated to be \$584,000 making home ownership very difficult for most LMI individuals.

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

- Small business loans and SBA 504 financing;
- Entry-level housing;
- Affordable rental and owner occupied housing;
- Technical assistance for small businesses;
- Financial literacy education; and
- Financial support for nonprofit organizations and a need for bankers to serve on advisory boards and committees.

San Francisco-San Mateo-Redwood City MD

DEMOGRAPHIC INFORMATION FOR FULL-SCOPE AREA: SAN FRANCISCO-SAN MATEO-REDWOOD CITY MD						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA % of #
Geographies (Census Tracts/BNAs)	382	7	21	39	32	1
Population by Geography	1,731,183	7	22	42	29	0
Owner Occupied Housing by Geography	335,597	1	13	45	41	0
Businesses by Geography	172,164	15	18	35	32	Nil
Farms by Geography	2,009	7	15	43	35	0
Family Distribution by Income Level	381,072	21	18	20	41	0
Distribution of Low- and Moderate- Income Families throughout AA Geographies	148,300	12	28	42	18	0
Median Family Income (MFI) = \$75,188 HUD 2006 Adjusted Median Family Income = \$91,200 Households Below the Poverty Level = 8.00% Median Housing Value = \$501,526 Unemployment Rate = 2.12%						

Source: 2000 U.S. Census, 2006 Dunn & Bradstreet, and 2006 Updated HUD MFI

The Bank of America, N.A. AA consists of the entire San Francisco-San Mateo-Redwood City MD. It encompasses Marin, San Francisco, and San Mateo Counties. As of June 30, 2006, Bank of America, N.A. deposits in the MD comprised 6% of the total deposits of the bank.

Competition is strong with over 65 direct competitors operating nearly 400 branches in the MD. Bank of America, N.A. operates 78 branches in the MD and has 31% or the largest deposit market share as of June 30, 2006. Major competitors in the MD include Wells Fargo Bank, N.A., Citibank West FSB, and Union Bank of California, N.A., with deposit market shares of 18%, 13%, and 9%, respectively.

The San Francisco-San Mateo-Redwood City MD consists of both urban and rural areas and has a diverse economic mix concentrated in management, professional, and technical occupations. In the first quarter of 2006, the total number of jobs in the MD increased by 12,000 over the previous year. The largest job growth occurred in professional and business services, mostly in scientific and technical areas.

By 2005, San Francisco's recession of the early 2000's was over. Unemployment on an annual basis had fallen to 5%. While the region has a strong and diverse economy, the

locations of jobs and housing for workers do not match well, resulting in substantial cross-region commuting and traffic congestion.

The San Francisco area is one of the most expensive places to live in the U.S. Salaries tend to be high in the region, but costs of living are even higher almost exclusively due to housing costs. Local residents spend 48% of their income on housing compared to 22% for the country as a whole. According to the National Association of Home Builders/Wells Fargo Housing Opportunity Index, only 7.5% of homes sold in the fourth quarter of 2006 were affordable to families earning the area's median family income of \$64,900. The median sales price of homes in the San Francisco area was estimated to be \$736,800 in 2006 by the National Association of Realtors.

Creating affordable housing stock is a challenge due to the lack of available land supply, costs of construction, an often difficult governmental approval process, and community opposition. Finding affordable rental housing is also a challenge. San Mateo County has the highest and San Francisco County the second highest rent levels in California with approximately 45% of Bay Area households using rental housing.

According to the National Low Income Housing Coalition (NLIHC), a minimum-wage employee would have to work at least 150 hours per week to afford a two-bedroom apartment in the region. The NLIHC also calculated that a wage of almost \$30 an hour is needed to afford a two bedroom apartment in Marin, San Francisco, or San Mateo Counties.

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

- Micro-loans and other types of credit for small businesses, including start-ups;
- Technical support for small businesses;
- Education on predatory lending, foreclosure prevention, and financial literacy; and
- Funding partnerships with local community development organizations.

Other opportunities for financial institutions include:

- Partnership opportunities on major infrastructure projects;
- Technical assistance on economic development initiatives involving workforce development, job creation, and employment retention; and
- Participation in public housing initiatives.

Fort Lauderdale-Pompano Beach-Deerfield Beach MD

DEMOGRAPHIC INFORMATION FOR FULL-SCOPE AREA: FORT LAUDERDALE-POMPANO BEACH-DEERFIELD BEACH MD						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA % of #
Geographies (Census Tracts/BNAs)	279	5	25	42	28	0
Population by Geography	1,623,018	4	26	43	27	0
Owner Occupied Housing by Geography	454,625	1	24	46	29	0
Businesses by Geography	206,702	5	23	42	30	0
Farms by Geography	3,059	4	24	42	30	0
Family Distribution by Income Level	413,958	21	18	20	41	0
Distribution of Low- and Moderate- Income Families throughout AA Geographies	161,511	6	38	43	13	0
Median Family Income (MFI) = \$50,570 HUD 2006 Adjusted Median Family Income = \$60,600 Households Below the Poverty Level = 11.00% Median Housing Value = \$115,192 Unemployment Rate = 2.64%						

Source: 2000 U.S. Census, 2006 Dunn & Bradstreet, and 2006 Updated HUD MFI

The Bank of America, N.A. AA consists of the entire Fort Lauderdale-Pompano Beach-Deerfield Beach MD, which encompasses Broward County. As of June 30, 2006, Bank of America, N.A. deposits in the MD comprised 2% of the total deposits of the bank.

Competition is strong with 60 direct competitors operating more than 350 branches in the MD. Bank of America, N.A. operates 86 branches in the MD and has 26% or the largest deposit market share as of June 30, 2006. Major competitors in the MD include Wachovia Bank, N.A. and SunTrust Bank with deposit market shares of 21% and 7%, respectively.

Broward County includes 1,197 square miles of land of which 65% is conservation area. The 410 square miles of developable land contains 30 municipalities.

The Fort Lauderdale-Pompano Beach-Deerfield Beach MD economy continues to outpace both Florida and the nation. With an unemployment rate below 3%, growth is mainly limited by a dwindling supply of available workers and by high housing costs for potential new residents.

Median housing prices rose 57% from 2004 to 2006 while median income rose only 3%. Like most coastal areas of Florida, lack of available, buildable land is an issue facing the region that

is further driving up home costs. According to Census 2000, 31% of households and 29% of all residents in Broward County live in rental housing. Fort Lauderdale and Hollywood have the largest rental housing stock with a combined total of more than 53,000 units.

The "Broward County Housing Needs Assessment" study reports that 22 of Broward County's municipalities have affordability gaps of more than \$100,000 between the median sales price of a single family home and the family median income needed to purchase a home. An affordability gap also extends countywide to rental housing and to condominium prices in the majority of cities. An income of \$45,000 is needed to afford a market rate apartment costing \$1,122 a month in rent; however, the median income of renters is only \$31,898.

During 2004 and 2005, Florida experienced one of the most active hurricane seasons ever recorded with eight storms directly hitting the state. Severe property damage has resulted in increases in property insurance rates in excess of 50% which directly affects affordability in single family homes and rental units. According to the Florida Office of Insurance Regulation, four insurance companies have requested additional rate increases between 50% - 94%. In addition, at least six insurance companies have stopped writing new policies in Florida.

In the aftermath of the storms, state building code requirements have been enacted for wind load and flood mitigation which are adding to the increasing costs of new and rehab construction. In addition, impact fees have risen as local governments have had to respond to infrastructure hurricane damage. The high cost of construction materials, in particular concrete and drywall, has contributed to the reduction in affordable rental developers and to the higher cost of single family home construction.

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

- Affordable housing initiatives including financing for construction and purchase;
- Funding to community development corporations for administration costs or predevelopment dollars;
- Leadership and capacity building assistance for non-profit organizations, such as board membership;
- Operating support to non-profits engaged in community service, affordable housing, or small business activities;
- Branch offices and ATM's in LMI neighborhoods; and
- Small business loans, particularly for minority and/or start-up businesses.

Other opportunities for financial institutions include:

- Support initiatives for affordable rental properties. Escalating housing prices caused many investors to convert rental properties to condominiums.

Jacksonville MSA

DEMOGRAPHIC INFORMATION FOR FULL-SCOPE AREA: JACKSONVILLE MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA % of #
Geographies (Census Tracts/BNAs)	201	5	26	52	17	0
Population by Geography	1,122,750	3	20	54	23	0
Owner Occupied Housing by Geography	292,186	2	16	55	27	0
Businesses by Geography	106,635	5	22	49	24	0
Farms by Geography	2,774	2	18	57	23	0
Family Distribution by Income Level	299,459	19	19	23	39	0
Distribution of Low- and Moderate- Income Families throughout AA Geographies	113,570	6	29	54	11	0
Median Family Income (MFI) = \$50,048 HUD 2006 Adjusted Median Family Income = \$60,300 Households Below the Poverty Level = 10.00% Median Housing Value = \$101,212 Unemployment Rate = 2.33%						

Source: 2000 U.S. Census, 2006 Dunn & Bradstreet, and 2006 Updated HUD MFI

The Bank of America, N.A. AA consists of the entire Jacksonville MSA. It encompasses Baker, Clay, Duval, Nassau, and St. Johns Counties. As of June 30, 2006, Bank of America, N.A. deposits in the MSA comprised 2% of the total deposits of the bank.

Competition is moderate with over 35 direct competitors operating more than 240 branches in the MSA. Bank of America, N.A. operates 41 branches in the MSA and has 33% or the largest deposit market share as of June 30, 2006. Major competitors in the MD include Wachovia Bank, N.A., Everbank, and SunTrust Bank with deposit market shares of 25%, 11%, and 7%, respectively.

The Jacksonville MSA economy remains strong with broad based employment growth above the national average. Compared to South Florida, Jacksonville's economy is less susceptible to tourism fluctuations. The local economy is strongly supported by the federal government as the largest employers in the area continue to be the Jacksonville Navel Air Station and Mayport Navel Station.

The area is a transportation hub with four airports, three seaports, a highway system that links to three major interstates, and a rail system served by three railroads. Because of its 38-foot

deepwater port, Jacksonville is one of the top two vehicle handling ports in the nation. The automotive parts and accessories industry has been drawn to the area by this transportation network. Jacksonville was selected as the site of Southeast Toyota, the largest car distributor in the United States, and as a distribution center for General Motors Corporation serving Georgia, South Carolina, and Florida.

Jacksonville is also a major center for import-export operations. The city's top exports are building materials, medical/health products, transportation equipment, restaurant equipment, construction equipment, packaging, generators, and chemicals. In addition, pulp and paper mills play substantial roles in the local economy.

Housing affordability has decreased due to double digit housing appreciation. According to the "Florida Priced Out Report", annual income needed to afford a median priced home was \$63,070 in 2005 while the median income for metro Jacksonville was only \$57,850. In addition, the Jacksonville fair market rent for a two-bedroom, two-bath apartment was \$732 in 2005 while the hourly wage needed to afford fair market rent was \$14.08. While affordability has decreased, Jacksonville remains more affordable than most metro areas in the state.

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

- Construction financing for affordable projects;
- Downpayment assistance programs to finance home purchases;
- Housing rehabilitation programs and financing, particularly in the northwest portion of the city;
- Affordable multi-family rentals for homeless and persons transitioning into the workforce;
- Education on predatory lending and foreclosure prevention and counseling on home maintenance for first-time homebuyers;
- Monetary funding and technical support for nonprofits and neighborhood organizations;
- Financing and technical assistance for small businesses, including the investment needs of minority businesses; and
- Revitalization of retail services in downtown neighborhoods, particularly grocery stores.

Boston-Quincy MD

DEMOGRAPHIC INFORMATION FOR FULL-SCOPE AREA: BOSTON-QUINCY MD						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA % of #
Geographies (Census Tracts/BNAs)	388	10	24	39	26	1
Population by Geography	1,812,937	7	24	40	29	Nil
Owner Occupied Housing by Geography	395,204	2	14	47	37	0
Businesses by Geography	138,651	10	15	36	39	Nil
Farms by Geography	1,999	2	9	49	40	0
Family Distribution by Income Level	430,748	22	17	22	40	0
Distribution of Low- and Moderate- Income Families throughout AA Geographies	167,262	12	33	39	16	0
Median Family Income (MFI) = \$62,948 HUD 2006 Adjusted Median Family Income = \$77,700 Households Below the Poverty Level = 11.00% Median Housing Value = \$224,547 Unemployment Rate = 2.55%						

Source: 2000 U.S. Census, 2006 Dunn & Bradstreet, and 2006 Updated HUD MFI

The Bank of America, N.A. AA consists of the entire Boston-Quincy MD. It encompasses Norfolk, Plymouth, and Suffolk Counties. As of June 30, 2006, Bank of America, N.A. deposits in the MD comprised 4% of the total deposits of the bank.

Competition is strong with over 85 direct competitors operating more than 500 branches in the MD. Bank of America, N.A. operates 96 branches in the MD and has 25% or the largest deposit market share as of June 30, 2006. Major competitors in the MD include Citizens Bank of Massachusetts and State Street Bank & Trust Company with deposit market shares of 18% and 14%, respectively.

The Boston-Quincy MD economy is expanding at a slow but steady rate with financial and professional/business services industries experiencing gains. The unemployment rate in the greater Boston area decreased slightly from 5.1% in 2004 to 4.9% in 2006.

In the last 20 years, city employment has continued to shift from traditional labor intensive manufacturing jobs to technology and service jobs. The economy of metropolitan Boston is now primarily made up of high technology, finance, professional and business services, defense, and educational/medical institutions.

Boston is one of the country's top 10 tourist attractions, focusing on the city's 62 historic sites. Tourism is a year-round industry in Boston, which hosted 16.3 million visitors in 2004, spending \$7.9 billion.

Data from the Economic Policy Institute in Washington, D.C. shows that Greater Boston was the most expensive place to live among all the major metro regions in the nation in 2004. A typical family of four living in the Boston region in 2004 required an annual family budget more than \$3,000 higher than in Washington, D.C., \$6,000 more than in New York City, and \$7,000 more than in San Francisco.

The National Association of Home Builders/Wells Fargo Housing Opportunity Index showed that only 28.8% of new and existing homes that were sold during the fourth quarter of 2006 were affordable to families earning the Boston MD median income of \$77,700. This percentage has decreased from a high of 50.1% in the first quarter of 2004. Median housing prices rose to a high of \$380,000 in the third quarter of 2005 and then declined slightly to \$345,000 in the fourth quarter of 2006.

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

- Mortgage financing for low and moderate-income first time homebuyers with flexible underwriting and low down-payment requirements;
- Small multi-family rental units, such as six family buildings, affordable for low and moderate income people; and
- Loans for start-up businesses of less than \$250,000.

Other opportunities for financial institutions include:

- Participation in the state's soft-second program.

Cambridge-Newton-Framingham MD

DEMOGRAPHIC INFORMATION FOR FULL-SCOPE AREA: CAMBRIDGE-NEWTON-FRAMINGHAM MD						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA % of #
Geographies (Census Tracts/BNAs)	297	5	23	48	24	0
Population by Geography	1,465,396	3	22	50	25	0
Owner Occupied Housing by Geography	346,591	1	15	54	30	0
Businesses by Geography	116,150	3	18	51	28	0
Farms by Geography	1,919	1	12	54	33	0
Family Distribution by Income Level	363,933	19	18	23	40	0
Distribution of Low- and Moderate- Income Families throughout AA Geographies	136,740	6	32	48	14	0
Median Family Income (MFI) = \$74,121 HUD 2006 Adjusted Median Family Income = \$90,900 Households Below the Poverty Level = 7.00% Median Housing Value = \$263,274 Unemployment Rate = 1.89%						

Source: 2000 U.S. Census, 2006 Dunn & Bradstreet, and 2006 Updated HUD MFI

The Bank of America, N.A. AA consists of the entire Cambridge-Newton-Framingham MD, which encompasses Middlesex County. As of June 30, 2006, Bank of America, N.A. deposits in the MD comprised 1% of the total deposits of the bank.

Competition is strong with 59 direct competitors operating more than 400 branches in the MD. Bank of America, N.A. operates 83 branches in the MD and has 16% or the second largest deposit market share as of June 30, 2006. Major competitors in the MD include Citizens Bank of Massachusetts, Middlesex Savings Bank, and Sovereign Bank with deposit market shares of 20%, 8%, and 7%, respectively.

The Cambridge-Newton-Framingham MD economy is part of the greater Boston economic region and is expanding at a slow but steady rate. As of 2006, Cambridge's biggest employers are Harvard with over 10,000 employees and Massachusetts Institute of Technology with more than 9,500. The area is also home to many health care and biotechnology firms. The unemployment rate in the greater Boston area decreased slightly from 5.1% in 2004 to 4.9% in 2006.

Data released by the Economic Policy Institute in Washington, D.C. shows that Greater

Boston (which includes the Cambridge MD) was the most expensive place to live among all the major metro regions in the nation in 2004. A typical family of four living in the Boston region in 2004 required an annual family budget more than \$3,000 higher than in Washington, D.C., \$6,000 more than in New York City, and \$7,000 more than in San Francisco.

The National Association of Home Builders/ Wells Fargo Housing Opportunity Index showed that 39% of new and existing homes that were sold during the fourth quarter of 2006 were affordable to families earning the Cambridge MD median income of \$90,900. Median housing prices have remained relatively steady but continue to be high, \$365,000, as of the end of 2006.

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

- Mortgages for the LMI families due to the high cost of housing in the area;
- Consumer loans for low-income families to acquire major household appliances (washer, dryer, refrigerator); and
- Small business loans for start-up businesses in the area.

Dallas-Plano-Irving MD

DEMOGRAPHIC INFORMATION FOR FULL-SCOPE AREA: DALLAS-PLANO-IRVING MD						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA % of #
Geographies (Census Tracts/BNAs)	689	9	30	32	29	Nil
Population by Geography	3,451,226	8	27	34	31	0
Owner Occupied Housing by Geography	733,873	3	20	36	41	0
Businesses by Geography	309,761	4	24	34	37	1
Farms by Geography	5,742	2	20	41	36	Nil
Family Distribution by Income Level	866,920	21	18	21	40	0
Distribution of Low- and Moderate- Income Families throughout AA Geographies	340,820	13	39	34	14	0
Median Family Income (MFI) = \$56,313 HUD 2006 Adjusted Median Family Income = \$66,700 Households Below the Poverty Level = 10.00% Median Housing Value = \$120,250 Unemployment Rate = 2.53%						

Source: 2000 U.S. Census, 2006 Dunn & Bradstreet, and 2006 Updated HUD MFI

The Bank of America, N.A. AA consists of the entire Dallas-Plano-Irving MD. It encompasses Collin, Dallas, Delta, Denton, Ellis, Hunt, Kaufman, and Rockwell Counties. As of June 30, 2006, Bank of America, N.A. deposits in the MD comprised more than 3% of the total deposits of the bank.

Competition is very strong with 140 direct competitors operating more than 1,000 branches in the MD. Bank of America, N.A. operates 139 branches in the MD and has 23% or the second largest market share as of June 30, 2006. Major competitors in the MD include JPMorgan Chase Bank, N.A. and Wells Fargo Bank, N.A with deposit market shares of 30% and 5%, respectively.

The Dallas MD is urban in nature and was the fastest growing metro area in Texas. The economy of the area went through a healthy recovery during the evaluation period. Business services and trade and financial service industries drove growth while defense industries contributed less to job and income growth than they had in the past. Other important sectors of the economy include technology industries, telecommunications manufacturing, and tourism.

The largest employer in the area is the Dallas Independent School District with more than 19,000 employees. Unemployment in the Dallas metro area decreased during the evaluation period from 6.0% in 2004 to 4.9% in 2006.

A key challenge facing the City of Dallas is a declining tax base. Dallas residents are migrating from the city to the suburbs at a faster rate than elsewhere in the nation, causing a decrease in the number of businesses and tax dollars in Dallas.

The number of apartments constructed in the city outpaces houses by a ratio of two to one with renters accounting for 57% of Dallas households. Median housing prices, as reported by The National Association of Home Builders, increased 20% during the evaluation period reaching \$176,000 by the end of 2006. During the same time period, the area median income increased less than 3%.

During the evaluation period, it was publicly disclosed that the FBI was investigating bribery, extortion, and money laundering related to affordable housing programs and developers in Dallas. Prior to the announcement, the Dallas Mayor had urged Texas Department of Community Affairs officials to stop approving low-income housing projects for Dallas because of an oversupply. The investigative environment plus an oversupply of LIHTC projects had a negative effect on affordable housing efforts in Dallas.

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

- Affordable single- and multi-family residential property for rent and purchase;
- Down payment and closing cost assistance for LMI home purchasers;
- Funds for predevelopment expenses and permanent financing of multi-family housing projects;
- Home improvement and rehabilitation programs;
- Homebuyer training on predatory lending, foreclosure prevention, and housing;
- Home maintenance counseling particularly for moderate-income homebuyers;
- Monetary funding and technical support for nonprofit community development corporations and affordable housing groups;
- Economic development, both retail and commercial, in areas lying south and east of the core downtown area of Dallas;
- Financing for new and growing small businesses, specifically small loans, equity or inexpensive venture capital, and gap financing;
- Technical assistance for small businesses; and
- Financial banking services in LMI communities.

Other opportunities for financial institutions include:

- Technical and financial support of programs for job related and human service assistance; and
- Technical and financial support of programs for school tutoring, mentoring, and successful parenting.

Houston-Baytown-Sugar Land MSA

DEMOGRAPHIC INFORMATION FOR FULL-SCOPE AREA: HOUSTON-SUGAR LAND-BAYTOWN MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA % of #
Geographies (Census Tracts/BNAs)	895	8	31	31	29	1
Population by Geography	4,715,407	6	30	31	32	Nil
Owner Occupied Housing by Geography	1,008,983	3	23	33	41	0
Businesses by Geography	381,869	5	25	28	41	1
Farms by Geography	7,228	3	20	39	38	Nil
Family Distribution by Income Level	1,191,102	23	17	19	41	0
Distribution of Low- and Moderate- Income Families throughout AA Geographies	476,081	11	44	31	14	0
Median Family Income (MFI) = \$51,431 HUD 2006 Adjusted Median Family Income = \$60,900 Households Below the Poverty Level = 12.00% Median Housing Value = \$98,599 Unemployment Rate = 3.00%						

Source: 2000 U.S. Census, 2006 Dunn & Bradstreet, and 2006 Updated HUD MFI

The Bank of America, N.A. AA consists of the entire Houston-Sugar Land-Baytown MSA. It encompasses Austin, Brazoria, Chambers, Fort Bend, Galveston, Harris, Liberty, Montgomery, San Jacinto, and Waller Counties. As of June 30, 2006, Bank of America, N.A. deposits in the MSA comprised 2% of the total deposits of the bank.

Competition is very strong with over 105 direct competitors operating more than 1,200 branches in the MSA. Bank of America, N.A. operates 112 branches in the MSA and has 10% or the second largest deposit market share as of June 30, 2006. Major competitors in the MD include JPMorgan Chase Bank, N.A., Wells Fargo Bank, N.A., and Amegy Bank of Texas, N.A. with deposit market shares of 29%, 9%, and 6%, respectively.

The Houston MSA covers 10,062 square miles which is an area slightly smaller than Maryland. The economy of the region continues to diversify but is still dependent on upstream energy related industries which are comprised of oil and gas exploration and production, oilfield equipment manufacturing and wholesaling, and pipeline transportation. Houston is home to major U.S. energy firms in every segment of production with approximately 3,600 energy-

related companies located within the MSA. Other key components to the economy are chemicals, space exploration, financial services, international agribusiness, and electronics.

The jobless rate in Houston has fallen back to pre-Katrina levels. The influx of over 150,000 residents into Houston, in the aftermath of the hurricane created concern about the ability of the area to absorb these new residents into the local economy. However, the strong local economy kept labor force growth at an elevated pace, even after the initial influx of Katrina victims. The Texas Workforce Commission's 2006 estimate put job growth in the Houston metropolitan area at 3.0% which was more than twice the 1.4% increase in jobs nationwide and a third faster than job growth statewide.

Home prices in the region have risen at a moderate pace in recent years. The National Association of Realtors' reports the median price of homes in Houston rose from \$136,000 in 2004 to \$149,100 in 2006, still well below the national average of \$222,000. Lower housing costs contribute to a low cost of living. In the third quarter of 2006, the cost of living in Houston was 12% below the average for 289 urban areas nationwide.

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

- Affordable multi-family housing;
- Basic financial literacy training;
- After school programs for tutoring, mentoring, and driver's education for refugees and immigrants;
- Funding to acquire property held for sale by local government to be used to construct a multi-family development;
- Mortgage loans for persons with low credit scores; and
- Mortgage financing for individuals at or below 80% median income.

Other opportunities for financial institutions include:

- Assisting a CDC to provide budget and credit training in house;
- Originating mortgages for the sale of homes built by a CHDO; and
- Helping a local housing trust provide funding to CHDOs for affordable housing land acquisition.

Appendix C: Component Test/Composite Ratings Chart

This table identifies the points used for each component test rating and how they relate to the resulting composite rating. This process, is outlined in the *Comptroller's Handbook - CRA Examination Procedures*.

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

Appendix D: Tables of Performance Data

A separate set of tables is provided for each state. All multistate MAs are presented in one set of tables. The tables cover the entire CRA evaluation period.

• Multistate Metropolitan Areas	A-38
• Arizona	A-52
• Arkansas	A-65
• California	A-78
• Connecticut	A-106
• Florida	A-119
• Georgia	A-145
• Idaho	A-159
• Illinois	A-172
• Iowa	A-185
• Kansas	A-198
• Maine	A-211
• Maryland	A-224
• Massachusetts	A-237
• Missouri	A-250
• Nevada	A-263
• New Hampshire	A-276
• New Jersey	A-289
• New Mexico	A-302
• New York	A-315
• North Carolina	A-328
• Oklahoma	A-341
• Oregon	A-354
• Pennsylvania	A-367
• South Carolina	A-380
• Tennessee	A-393
• Texas	A-406
• Virginia	A-434
• Washington	A-447
• Regional Qualified Investments	A-461

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; and
- Partially geocoded loans are included in the Total Loans and % Bank Loans Column in Core Tables 8 through 12. Deposit data are compiled by the FDIC and are available as of June 30th of each year.

The following is a listing and brief description of the tables included in each set. Although this evaluation considers multi-family lending, tables for this loan product are 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 Multi-family Loans** - Compares the percentage distribution of the number of multi-family loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multi-family 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 Home Mortgage 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, 2004 TO DECEMBER 31, 2006				
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	2,966	446,925	2,998	61,079	14	162	3	11,804	5,981	519,970	100.00
Augusta-Richmond County (GA-SC)	100.00	3,071	368,462	2,181	59,808	27	1,629	0	0	5,279	429,899	100.00
Charlotte-Gastonia-Concord (NC-SC)	100.00	23,693	3,877,656	12,364	500,424	72	3,216	13	55,243	36,142	4,436,539	100.00
Kansas City (MO-KS)	100.00	18,501	2,518,945	10,665	290,572	294	19,321	10	18,589	29,470	2,847,427	100.00
Kingsport-Bristol-Bristol (TN-VA)	100.00	545	58,075	778	17,378	31	488	0	0	1,354	75,941	100.00
New York-White Plains-Wayne (NY-NJ)	100.00	33,552	11,860,454	57,612	1,693,247	55	709	167	562,723	91,386	14,117,133	100.00
Portland-Vancouver-Beaverton (OR-WA)	100.00	15,006	3,229,083	19,331	452,065	232	14,334	26	79,376	34,595	3,774,858	100.00
Providence-New Bedford-Fall River (RI-MA)	100.00	13,702	2,631,970	12,635	526,281	52	586	35	130,087	26,424	3,288,924	100.00
St Louis (MO-IL)	100.00	17,372	2,821,222	14,014	513,306	139	2,816	11	36,476	31,536	3,373,820	100.00
Washington-Arlington-Alexandria (DC-VA-MD-WV)	100.00	58,271	17,379,194	30,298	971,968	130	3,053	28	142,787	88,727	18,497,002	100.00

(*) Loan Data as of December 31, 2006. Rated area refers to either the state or multistate MSA/MD rating area.

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

(***) Deposit data as of June 30, 2006. 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, 2004 TO DECEMBER 31, 2006				
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:																
Allentown-Bethlehem-Easton (PA-NJ)	1,161	100.00	1.17	2.84	16.64	18.69	50.09	39.19	32.10	39.28	1.26	2.06	1.00	1.23	1.41	
Augusta-Richmond County (GA-SC)	1,916	100.00	4.06	1.25	15.01	7.20	55.01	44.26	25.92	47.29	3.99	3.54	3.45	3.56	4.73	
Charlotte-Gastonia-Concord (NC-SC)	17,010	100.00	1.23	1.78	18.14	11.42	51.31	42.43	29.32	44.37	6.36	10.41	6.04	5.75	7.08	
Kansas City (MO-KS)	10,599	100.00	2.94	1.26	18.06	14.11	47.91	45.19	31.08	39.44	4.22	2.50	4.35	4.13	4.39	
Kingsport-Bristol-Bristol (TN-VA)	312	100.00	0.00	0.00	11.96	9.29	70.73	73.08	17.30	17.63	1.53	0.00	1.01	1.72	1.18	
New York-White Plains-Wayne (NY-NJ)	16,403	100.00	2.00	3.18	11.78	12.75	26.47	21.65	59.75	62.42	2.73	1.44	1.76	2.06	3.57	
Portland-Vancouver-Beaverton (OR-WA)	7,721	100.00	0.71	0.97	15.43	16.89	55.69	48.63	28.18	33.51	2.10	2.25	1.83	1.89	2.73	
Providence-New Bedford-Fall River (RI-MA)	4,527	100.00	2.94	7.82	10.87	17.08	50.84	42.94	35.35	32.16	3.05	2.64	2.68	2.70	3.99	
St Louis (MO-IL)	8,271	100.00	2.98	2.51	17.61	15.26	52.76	47.93	26.65	34.30	2.63	1.83	2.38	2.33	3.48	
Washington-Arlington-Alexandria (DC-VA-MD-WV)	29,718	100.00	2.12	4.01	16.26	17.60	44.00	35.52	37.62	42.88	4.01	5.07	4.04	3.08	5.21	

(*) 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 2005 Peer Mortgage Data: US & PR.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			MULTISTATE METROPOLITAN AREA								Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006				
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:															
Allentown-Bethlehem-Easton (PA-NJ)	432	100.00	1.17	1.16	16.64	18.29	50.09	44.21	32.10	36.34	1.79	6.67	2.01	1.62	1.81
Augusta-Richmond County (GA-SC)	194	100.00	4.06	3.61	15.01	15.46	55.01	55.67	25.92	25.26	4.12	7.55	2.04	4.38	4.40
Charlotte-Gastonia-Concord (NC-SC)	627	100.00	1.23	3.19	18.14	19.46	51.31	43.38	29.32	33.97	6.10	17.39	4.42	4.39	9.12
Kansas City (MO-KS)	909	100.00	2.94	3.08	18.06	21.34	47.91	46.20	31.08	29.37	4.48	5.56	5.55	3.99	4.53
Kingsport-Bristol-Bristol (TN-VA)	38	100.00	0.00	0.00	11.96	7.89	70.73	60.53	17.30	31.58	1.43	0.00	0.00	1.66	1.65
New York-White Plains-Wayne (NY-NJ)	3,291	100.00	2.00	1.61	11.78	12.55	26.47	29.14	59.75	56.70	4.57	2.83	4.13	4.71	4.69
Portland-Vancouver-Beaverton (OR-WA)	957	100.00	0.71	1.57	15.43	17.24	55.69	53.61	28.18	27.59	5.58	12.96	5.43	4.97	6.77
Providence-New Bedford-Fall River (RI-MA)	1,935	100.00	2.94	7.55	10.87	15.40	50.84	47.55	35.35	29.51	5.65	8.16	5.92	5.36	5.68
St Louis (MO-IL)	1,092	100.00	2.98	3.75	17.61	19.23	52.76	47.89	26.65	29.12	3.66	5.25	3.76	3.41	3.96
Washington-Arlington-Alexandria (DC-VA-MD-WV)	3,718	100.00	2.12	3.98	16.26	22.70	44.00	44.32	37.62	28.99	5.57	8.78	7.24	4.67	5.95

(*) 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 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 2005 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, 2004 TO DECEMBER 31, 2006				
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)	1,372	100.00	1.17	0.80	16.64	16.62	50.09	41.98	32.10	40.60	1.53	1.78	1.70	1.40	1.64	
Augusta-Richmond County (GA-SC)	961	100.00	4.06	2.29	15.01	10.51	55.01	51.20	25.92	36.00	2.78	2.96	2.61	2.66	3.06	
Charlotte-Gastonia-Concord (NC-SC)	6,049	100.00	1.23	1.79	18.14	14.37	51.31	41.84	29.32	42.01	3.84	6.78	2.94	3.37	4.73	
Kansas City (MO-KS)	6,993	100.00	2.94	1.66	18.06	13.38	47.91	45.23	31.08	39.73	2.94	2.89	2.23	2.87	3.38	
Kingsport-Bristol-Bristol (TN-VA)	195	100.00	0.00	0.00	11.96	7.69	70.73	76.92	17.30	15.38	0.88	0.00	0.73	0.99	0.59	
New York-White Plains-Wayne (NY-NJ)	13,848	100.00	2.00	2.16	11.78	12.51	26.47	24.47	59.75	60.86	2.36	1.48	1.57	1.87	2.97	
Portland-Vancouver-Beaverton (OR-WA)	6,310	100.00	0.71	0.84	15.43	14.22	55.69	49.97	28.18	34.98	2.10	1.79	1.80	1.83	2.86	
Providence-New Bedford-Fall River (RI-MA)	7,235	100.00	2.94	6.07	10.87	14.69	50.84	47.16	35.35	32.08	2.86	2.74	2.86	2.72	3.11	
St Louis (MO-IL)	7,999	100.00	2.98	2.14	17.61	14.55	52.76	46.81	26.65	36.50	2.09	1.82	1.83	1.86	2.70	
Washington-Arlington-Alexandria (DC-VA-MD-WV)	24,830	100.00	2.12	2.56	16.26	16.01	44.00	41.67	37.62	39.76	3.28	3.25	2.80	2.73	4.48	

(*) 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 2005 Peer Mortgage Data: US & PR.

Table 5. Geographic Distribution of Multi-family Loans

Geographic Distribution: MULTI-FAMILY		MULTISTATE METROPOLITAN AREA								Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					
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:															
Allentown-Bethlehem-Easton (PA-NJ)	1	100.00	7.30	0.00	27.94	0.00	48.77	100.00	15.99	0.00	0.00	0.00	0.00	0.00	0.00
Augusta-Richmond County (GA-SC)	0	100.00	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
Charlotte-Gastonia-Concord (NC-SC)	7	100.00	3.38	0.00	25.80	14.29	46.15	85.71	24.68	0.00	3.23	0.00	3.33	5.26	0.00
Kansas City (MO-KS)	0	100.00	7.16	0.00	28.18	0.00	45.97	0.00	18.70	0.00	0.00	0.00	0.00	0.00	0.00
Kingsport-Bristol-Bristol (TN-VA)	0	100.00	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-White Plains-Wayne (NY-NJ)	10	100.00	17.72	10.00	29.34	30.00	21.19	0.00	31.74	60.00	0.04	0.00	0.05	0.00	0.10
Portland-Vancouver-Beaverton (OR-WA)	18	100.00	3.45	5.56	34.95	38.89	43.30	50.00	18.31	5.56	1.01	4.76	1.31	0.50	0.00
Providence-New Bedford-Fall River (RI-MA)	5	100.00	16.04	0.00	28.43	60.00	38.62	40.00	16.91	0.00	0.30	0.00	0.31	0.65	0.00
St Louis (MO-IL)	10	100.00	10.64	0.00	20.19	40.00	48.13	40.00	21.04	20.00	0.63	0.00	1.32	0.00	1.37
Washington-Arlington-Alexandria (DC-VA-MD-WV)	5	100.00	12.45	0.00	37.50	60.00	29.17	20.00	20.88	20.00	0.96	0.00	2.70	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 2005 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, 2004 TO DECEMBER 31, 2006					
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)	2,998	100.00	4.25	2.64	17.82	18.11	47.83	43.26	30.10	35.99	5.06	3.72	6.63	4.92	5.02
Augusta-Richmond County (GA-SC)	2,181	100.00	8.94	6.79	16.15	14.95	47.57	44.43	27.34	33.84	6.06	6.59	7.45	6.05	5.78
Charlotte-Gastonia-Concord (NC-SC)	12,364	100.00	3.50	3.47	20.04	14.61	44.04	39.90	32.41	42.03	9.67	9.92	8.82	8.85	11.80
Kansas City (MO-KS)	10,665	100.00	3.94	3.52	19.98	17.89	45.22	38.98	30.86	39.62	7.38	10.81	9.42	6.72	7.60
Kingsport-Bristol-Bristol (TN-VA)	778	100.00	0.00	0.00	17.04	16.20	66.61	66.32	16.35	17.48	3.50	0.00	3.44	3.75	2.95
New York-White Plains-Wayne (NY-NJ)	57,612	100.00	6.54	4.91	17.49	17.92	21.31	23.71	54.66	53.46	6.76	7.57	8.42	7.08	6.29
Portland-Vancouver-Beaverton (OR-WA)	19,331	100.00	4.44	4.26	20.96	21.27	48.87	43.85	25.73	30.62	10.28	14.07	12.40	9.98	10.33
Providence-New Bedford-Fall River (RI-MA)	12,635	100.00	8.56	8.49	15.73	16.64	44.48	42.53	31.23	32.33	9.45	13.52	12.97	8.77	8.93
St Louis (MO-IL)	14,014	100.00	4.91	3.37	18.45	15.73	47.75	42.84	28.89	38.06	6.64	7.46	8.36	6.12	6.95
Washington-Arlington-Alexandria (DC-VA-MD-WV)	30,298	100.00	4.75	3.72	17.04	17.24	39.03	40.76	39.18	38.29	9.84	12.72	13.41	9.70	8.92

(*) 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 (2006).

(***) Based on 2005 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, 2004 TO DECEMBER 31, 2006				
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)	14	100.00	0.99	0.00	5.93	0.00	49.96	71.43	43.12	28.57	3.57	0.00	0.00	3.85	4.05	
Augusta-Richmond County (GA-SC)	27	100.00	4.70	0.00	20.90	55.56	50.66	37.04	23.74	7.41	4.35	0.00	9.38	3.29	0.00	
Charlotte-Gastonia-Concord (NC-SC)	72	100.00	1.12	0.00	15.59	12.50	58.48	51.39	24.81	36.11	11.24	0.00	10.87	8.16	20.31	
Kansas City (MO-KS)	294	100.00	0.92	0.00	22.11	44.90	54.31	43.88	22.66	11.22	10.65	0.00	16.46	8.73	7.59	
Kingsport-Bristol-Bristol (TN-VA)	31	100.00	0.00	0.00	11.30	3.23	76.08	96.77	12.62	0.00	2.87	0.00	0.00	3.82	0.00	
New York-White Plains-Wayne (NY-NJ)	55	100.00	1.92	3.64	6.55	14.55	16.84	21.82	74.70	60.00	2.15	3.45	0.93	1.85	2.94	
Portland-Vancouver-Beaverton (OR-WA)	232	100.00	1.23	0.43	10.08	6.03	64.22	63.79	24.48	29.74	9.04	25.00	8.62	8.64	12.50	
Providence-New Bedford-Fall River (RI-MA)	52	100.00	2.65	7.69	5.48	1.92	44.00	32.69	47.88	57.69	10.24	14.29	0.00	8.43	14.12	
St Louis (MO-IL)	139	100.00	1.11	0.72	12.41	12.95	69.63	65.47	16.86	20.86	4.13	0.00	5.13	3.58	7.32	
Washington-Arlington-Alexandria (DC-VA-MD-WV)	130	100.00	1.42	1.54	13.28	19.23	49.59	53.85	35.71	25.38	9.69	0.00	12.73	11.68	5.65	

(*) 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 (2006).

(***) Based on 2005 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, 2004 TO DECEMBER 31, 2006					
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***	Over all	Low	Mod	Mid	Upp
Full-Scope Review:															
Allentown-Bethlehem-Easton (PA-NJ)	1,161	100.00	18.44	6.08	19.24	22.53	23.54	25.95	38.78	45.44	1.01	1.05	0.84	0.83	1.20
Augusta-Richmond County (GA-SC)	1,916	100.00	22.37	6.45	16.64	18.87	20.78	21.31	40.21	53.37	4.32	2.46	4.01	3.30	5.67
Charlotte-Gastonia-Concord (NC-SC)	17,010	100.00	19.43	9.69	18.53	23.94	22.93	18.80	39.11	47.57	7.00	6.17	5.43	5.68	9.00
Kansas City (MO-KS)	10,599	100.00	18.55	13.21	18.98	35.91	23.75	21.39	38.72	29.48	4.74	4.86	5.37	4.01	4.78
Kingsport-Bristol-Bristol (TN-VA)	312	100.00	19.41	6.19	18.61	15.81	23.07	21.99	38.90	56.01	1.62	1.19	1.05	1.13	2.31
New York-White Plains-Wayne (NY-NJ)	16,403	100.00	25.76	0.73	15.40	6.50	16.77	17.51	42.07	75.26	1.55	1.83	2.34	1.77	1.48
Portland-Vancouver-Beaverton (OR-WA)	7,721	100.00	18.37	4.03	19.20	21.38	23.62	27.15	38.81	47.44	1.83	1.58	1.73	1.45	2.18
Providence-New Bedford-Fall River (RI-MA)	4,527	100.00	21.48	2.88	17.23	23.94	22.00	31.18	39.28	42.00	2.93	3.50	3.68	2.45	3.03
St Louis (MO-IL)	8,271	100.00	19.63	10.75	18.60	27.22	22.66	22.17	39.11	39.87	2.81	2.18	2.59	2.28	3.61
Washington-Arlington-Alexandria (DC-VA-MD-WV)	29,718	100.00	20.06	5.46	17.74	24.69	22.20	28.65	39.99	41.20	3.53	4.80	4.48	2.96	3.54

(*) 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 24.92% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: US & PR.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		MULTISTATE METROPOLITAN AREA								Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					
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)	432	100.00	18.44	10.68	19.24	24.03	23.54	26.21	38.78	39.08	1.74	1.32	2.14	2.05	1.41
Augusta-Richmond County (GA-SC)	194	100.00	22.37	10.88	16.64	17.62	20.78	18.13	40.21	53.37	4.27	4.19	3.21	2.90	5.89
Charlotte-Gastonia-Concord (NC-SC)	627	100.00	19.43	10.81	18.53	22.10	22.93	20.16	39.11	46.94	6.14	4.45	5.51	4.14	8.28
Kansas City (MO-KS)	909	100.00	18.55	13.88	18.98	22.41	23.75	27.08	38.72	36.63	4.48	4.38	4.32	3.73	5.30
Kingsport-Bristol-Bristol (TN-VA)	38	100.00	19.41	5.41	18.61	24.32	23.07	24.32	38.90	45.95	1.35	0.83	1.65	0.43	2.08
New York-White Plains-Wayne (NY-NJ)	3,291	100.00	25.76	3.15	15.40	9.68	16.77	22.68	42.07	64.48	4.63	6.95	4.80	4.89	4.45
Portland-Vancouver-Beaverton (OR-WA)	957	100.00	18.37	6.85	19.20	22.11	23.62	28.62	38.81	42.42	5.31	4.33	5.57	4.33	6.15
Providence-New Bedford-Fall River (RI-MA)	1,935	100.00	21.48	8.42	17.23	23.24	22.00	28.57	39.28	39.77	5.75	6.23	5.61	5.35	6.05
St Louis (MO-IL)	1,092	100.00	19.63	12.82	18.60	24.60	22.66	23.19	39.11	39.40	3.76	3.66	3.98	3.04	4.26
Washington-Arlington-Alexandria (DC-VA-MD-WV)	3,718	100.00	20.06	12.40	17.74	25.22	22.20	28.48	39.99	33.90	5.23	6.60	5.14	4.63	5.48

(*) 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 3.67% of loans originated and purchased by the bank.

(****) Based on 2005 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, 2004 TO DECEMBER 31, 2006					
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)	1,372	100.00	18.44	7.93	19.24	22.03	23.54	30.48	38.78	39.56	1.09	1.51	0.99	1.02	1.12
Augusta-Richmond County (GA-SC)	961	100.00	22.37	8.54	16.64	13.84	20.78	25.61	40.21	52.01	2.65	2.21	1.96	2.65	3.01
Charlotte-Gastonia-Concord (NC-SC)	6,049	100.00	19.43	8.16	18.53	19.19	22.93	21.80	39.11	50.85	3.77	2.99	2.92	3.20	4.67
Kansas City (MO-KS)	6,993	100.00	18.55	9.86	18.98	24.80	23.75	26.77	38.72	38.57	2.97	2.23	2.76	2.84	3.46
Kingsport-Bristol-Bristol (TN-VA)	195	100.00	19.41	10.14	18.61	12.84	23.07	23.65	38.90	53.38	0.73	0.62	0.48	0.41	1.09
New York-White Plains-Wayne (NY-NJ)	13,848	100.00	25.76	1.46	15.40	8.15	16.77	20.41	42.07	69.99	1.33	1.31	1.29	1.21	1.37
Portland-Vancouver-Beaverton (OR-WA)	6,310	100.00	18.37	6.89	19.20	21.47	23.62	27.99	38.81	43.65	1.52	1.92	1.48	1.32	1.65
Providence-New Bedford-Fall River (RI-MA)	7,235	100.00	21.48	5.91	17.23	23.60	22.00	29.87	39.28	40.61	2.41	2.77	2.30	2.20	2.60
St Louis (MO-IL)	7,999	100.00	19.63	10.05	18.60	22.68	22.66	26.27	39.11	41.00	1.83	1.40	1.54	1.66	2.33
Washington-Arlington-Alexandria (DC-VA-MD-WV)	24,830	100.00	20.06	10.62	17.74	26.04	22.20	27.26	39.99	36.08	2.13	2.16	1.96	1.94	2.43

(*) 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 31.95% of loans originated and purchased by the bank.

(****) Based on 2005 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, 2004 TO DECEMBER 31, 2006			
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)	2,998	100.00	68.45	46.00	98.23	0.93	0.83	5.06	5.90	
Augusta-Richmond County (GA-SC)	2,181	100.00	60.06	50.25	96.01	1.88	2.11	6.06	6.71	
Charlotte-Gastonia-Concord (NC-SC)	12,364	100.00	64.31	55.09	93.34	3.06	3.60	9.67	11.93	
Kansas City (MO-KS)	10,665	100.00	62.66	50.91	95.84	2.19	1.97	7.38	8.71	
Kingsport-Bristol-Bristol (TN-VA)	778	100.00	58.77	51.67	96.92	2.06	1.03	3.50	3.74	
New York-White Plains-Wayne (NY-NJ)	57,612	100.00	67.01	51.64	97.01	1.49	1.49	6.76	7.46	
Portland-Vancouver-Beaverton (OR-WA)	19,331	100.00	66.46	50.18	97.67	1.01	1.31	10.28	10.50	
Providence-New Bedford-Fall River (RI-MA)	12,635	100.00	68.61	42.76	92.93	3.43	3.64	9.45	9.49	
St Louis (MO-IL)	14,014	100.00	64.38	51.61	93.83	3.23	2.94	6.64	8.12	
Washington-Arlington-Alexandria (DC-VA-MD-WV)	30,298	100.00	66.84	52.33	94.88	2.78	2.34	9.84	12.26	

(*) 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 2006).

(***) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 37.51% of small loans to businesses originated/purchased by the bank.

(****) Based on 2005 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, 2004 TO DECEMBER 31, 2006			
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)	14	100.00	92.70	64.29	100.00	0.00	0.00	3.57	3.57
Augusta-Richmond County (GA-SC)	27	100.00	93.65	40.74	77.78	11.11	11.11	4.35	2.54
Charlotte-Gastonia-Concord (NC-SC)	72	100.00	90.94	61.11	88.89	4.17	6.94	11.24	12.17
Kansas City (MO-KS)	294	100.00	93.27	38.10	84.69	9.52	5.78	10.65	5.98
Kingsport-Bristol-Bristol (TN-VA)	31	100.00	93.97	29.03	100.00	0.00	0.00	2.87	0.61
New York-White Plains-Wayne (NY-NJ)	55	100.00	89.48	52.73	100.00	0.00	0.00	2.15	1.50
Portland-Vancouver-Beaverton (OR-WA)	232	100.00	90.68	56.90	83.19	6.90	9.91	9.04	8.22
Providence-New Bedford-Fall River (RI-MA)	52	100.00	90.73	57.69	100.00	0.00	0.00	10.24	7.27
St Louis (MO-IL)	139	100.00	94.20	52.52	96.40	2.16	1.44	4.13	2.64
Washington-Arlington-Alexandria (DC-VA-MD-WV)	130	100.00	88.48	51.54	94.62	4.62	0.77	9.69	7.12

(*) 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 2006).

(***) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 44.69% of small loans to farms originated and purchased by the bank.

(****) Based on 2005 Peer Small Farm Data US&PR.

Table 13. Qualified Investments

QUALIFIED INVESTMENTS		MULTISTATE METROPOLITAN AREA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006			
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	69	31	4,938	32	5,008	100.00	0	0
Augusta-Richmond County (GA-SC)	2	1,753	38	3,236	40	4,989	100.00	1	1,599
Charlotte-Gastonia-Concord (NC-SC)	11	18,285	123	98,080	134	116,364	100.00	14	46,651
Kansas City (MO-KS)	44	27,171	84	67,045	128	94,217	100.00	26	29,625
Kingsport-Bristol-Bristol (TN-VA)	0	0	6	3,774	6	3,774	100.00	1	196
New York-White Plains-Wayne (NY-NJ)	223	84,735	313	280,394	536	365,128	100.00	48	56,111
Portland-Vancouver-Beaverton (OR-WA)	25	19,760	99	47,995	124	67,755	100.00	11	17,878
Providence-New Bedford-Fall River (RI-MA)	34	7,410	163	60,079	197	67,489	100.00	12	8,236
St Louis (MO-IL)	8	2,133	84	81,940	92	84,073	100.00	8	11,054
Washington-Arlington-Alexandria (DC-VA-MD-WV)	23	22,408	231	72,120	254	94,528	100.00	19	15,300

(*) "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, 2004 TO DECEMBER 31, 2006									
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	M od	Mid	U pp	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	0	1	0	0	-1	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	1	0	0	0	-1	6.48	16.62	54.62	22.28
Charlotte-Gastonia-Concord (NC-SC)	100.00	56	100.00	3.57	26.79	37.50	32.14	6	15	1	1	-4	-7	3.20	22.69	48.82	25.28
Kansas City (MO-KS)	100.00	55	100.00	3.64	23.64	38.18	34.55	3	3	0	0	0	0	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-White Plains-Wayne (NY-NJ)	100.00	206	100.00	3.40	14.56	25.24	56.80	34	11	2	7	0	14	12.39	26.06	26.15	35.39
Portland-Vancouver-Beaverton (OR-WA)	100.00	63	100.00	4.76	26.98	52.38	15.87	6	3	0	1	1	1	1.57	21.02	53.57	23.83
Providence-New Bedford-Fall River (RI-MA)	100.00	75	100.00	9.33	18.67	45.33	26.67	0	0	0	0	0	0	8.14	18.16	44.55	29.15
St Louis (MO-IL)	100.00	60	100.00	1.67	26.67	36.67	35.00	6	27	-1	-2	-12	-6	5.61	20.31	49.84	24.24
Washington-Arlington-Alexandria (DC-VA-MD-WV)	100.00	135	100.00	8.89	22.96	37.78	30.37	12	8	0	0	-1	5	5.98	22.96	40.33	30.72

Table 1. Lending Volume

LENDING VOLUME		State: ARIZONA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006						
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	72.21	37,939	7,778,971	34,067	929,177	184	5,748	18	221,204	72,208	8,935,100	74.81
Limited-Scope Review:												
Flagstaff	1.72	732	198,011	981	24,011	4	29	6	14,300	1,723	236,351	0.73
Prescott	3.95	1,867	396,261	2,068	47,291	10	114	2	3,325	3,947	446,991	2.61
Tucson	12.64	6,578	1,147,084	6,020	157,970	35	2,029	2	2,439	12,635	1,309,522	14.66
Yuma	1.42	898	134,412	506	7,609	10	793	6	10,894	1,420	153,708	0.89
Arizona Non-MSA	8.06	4,280	588,396	3,716	85,122	61	1,305	2	5,603	8,059	680,426	6.30
Statewide Assessed****								0	0	0	0	
Statewide Non-Assessed****								0	0	0	0	

(*) Loan Data as of December 31, 2006. Rated area refers to either the state or multistate MSA/MD rating area.

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

(***) Deposit data as of June 30, 2006. 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, 2004 TO DECEMBER 31, 2006								
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:															
Phoenix-Mesa-Scottsdale	18,858	71.69	1.63	1.51	24.02	19.46	39.20	39.74	35.14	39.30	1.86	2.58	1.61	1.75	2.16
Limited-Scope Review:															
Flagstaff	369	1.40	1.04	1.63	18.90	2.71	51.74	57.18	28.33	38.48	2.13	0.67	1.63	2.03	2.68
Prescott	953	3.62	0.00	0.00	2.46	1.26	76.79	74.40	20.76	24.34	2.48	0.00	4.17	2.19	3.72
Tucson	3,363	12.78	2.25	1.81	24.74	18.50	36.40	32.86	36.61	46.83	1.87	1.57	1.50	1.71	2.19
Yuma	512	1.95	0.00	0.00	14.76	9.38	58.74	37.70	26.50	52.93	2.77	0.00	2.12	2.69	3.00
Arizona Non-MSA	2,250	8.55	3.14	0.00	17.64	7.64	61.60	67.42	17.62	24.93	3.13	0.00	7.20	3.26	2.49

(*) 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 2005 Peer Mortgage Data: Western Region 1.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			State: ARIZONA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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	3,278	69.73	1.63	1.77	24.02	22.61	39.20	40.60	35.14	35.02	5.91	8.75	6.96	5.54	5.79	
Limited-Scope Review:																
Flagstaff	53	1.13	1.04	0.00	18.90	3.77	51.74	47.17	28.33	49.06	6.27	0.00	3.85	5.10	8.40	
Prescott	155	3.30	0.00	0.00	2.46	1.29	76.79	76.77	20.76	21.94	6.35	0.00	4.76	5.97	8.13	
Tucson	606	12.89	2.25	1.49	24.74	25.74	36.40	37.13	36.61	35.64	5.25	3.28	7.49	4.51	4.97	
Yuma	91	1.94	0.00	0.00	14.76	20.88	58.74	39.56	26.50	39.56	3.88	0.00	6.41	3.81	3.35	
Arizona Non-MSA	518	11.02	3.14	0.00	17.64	13.51	61.60	64.29	17.62	22.20	7.39	0.00	14.73	6.87	7.09	

(*) 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 2005 Peer Mortgage Data: Western Region 1.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		State: ARIZONA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006									
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:																
Phoenix-Mesa-Scottsdale	15,799	74.25	1.63	0.96	24.02	17.17	39.20	36.11	35.14	45.76	1.93	1.88	1.64	1.65	2.36	
Limited-Scope Review:																
Flagstaff	308	1.45	1.04	1.30	18.90	4.87	51.74	52.60	28.33	41.23	2.29	2.63	2.44	2.60	1.77	
Prescott	759	3.57	0.00	0.00	2.46	1.71	76.79	76.81	20.76	21.48	2.42	0.00	1.84	2.37	2.73	
Tucson	2,607	12.25	2.25	1.23	24.74	20.02	36.40	30.84	36.61	47.91	1.75	2.00	1.77	1.49	1.94	
Yuma	294	1.38	0.00	0.00	14.76	13.61	58.74	42.86	26.50	43.54	1.42	0.00	1.83	1.53	1.22	
Arizona Non-MSA	1,510	7.10	3.14	0.00	17.64	11.66	61.60	64.44	17.62	23.91	2.38	0.00	4.80	2.35	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 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 2005 Peer Mortgage Data: Western Region 1.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		State: ARIZONA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006									
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:																
Phoenix-Mesa-Scottsdale	34,067	71.94	5.15	4.14	24.40	22.46	31.50	30.08	38.95	43.32	9.85	11.46	11.17	10.06	9.60	
Limited-Scope Review:																
Flagstaff	981	2.07	7.51	6.42	13.24	8.36	55.51	49.75	23.74	35.47	7.57	8.46	10.00	7.83	8.94	
Prescott	2,068	4.37	0.00	0.00	8.17	6.24	70.51	69.34	21.32	24.42	8.76	0.00	9.94	9.48	9.85	
Tucson	6,020	12.71	4.16	3.67	30.96	29.88	34.15	29.29	30.74	37.16	8.24	11.41	9.00	7.75	8.70	
Yuma	506	1.07	0.00	0.00	25.15	24.70	46.10	41.90	28.75	33.40	5.41	0.00	6.10	5.73	5.44	
Arizona Non-MSA	3,716	7.85	1.16	0.08	13.22	11.11	68.33	68.86	17.29	19.94	8.92	12.50	18.45	9.58	8.40	

(*) 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.

(**) Source of Data-Dunn and Bradstreet (2006).

(***) Based on 2005 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, 2004 TO DECEMBER 31, 2006									
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	184	60.53	2.68	3.26	25.15	26.63	35.42	36.41	36.74	33.70	9.57	42.86	10.98	11.66	7.94	
Limited-Scope Review:																
Flagstaff	4	1.32	5.26	0.00	14.21	0.00	47.89	0.00	32.63	100.00	8.00	0.00	0.00	0.00	40.00	
Prescott	10	3.29	0.00	0.00	6.57	0.00	69.70	80.00	23.74	20.00	3.33	0.00	0.00	6.25	0.00	
Tucson	35	11.51	2.12	0.00	27.25	20.00	34.91	37.14	35.72	42.86	8.40	0.00	9.38	10.53	6.82	
Yuma	10	3.29	0.00	0.00	17.63	0.00	51.32	60.00	31.05	40.00	5.94	0.00	0.00	6.82	7.41	
Arizona Non-MSA	61	20.07	0.00	0.00	12.49	11.48	70.19	63.93	17.32	24.59	8.49	0.00	11.54	9.66	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 (2006).

(***) Based on 2005 Peer Small Farm Data US&PR.

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		State: ARIZONA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006									
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***	Over all	Low	Mod	Mid	Upp	
Full-Scope Review:																
Phoenix-Mesa-Scottsdale	18,858	71.69	19.62	5.78	18.79	20.48	21.81	19.19	39.78	54.55	1.79	2.84	1.95	1.33	1.89	
Limited-Scope Review:																
Flagstaff	369	1.40	22.42	0.71	16.91	5.36	20.66	12.86	40.01	81.07	1.99	1.37	1.23	0.65	2.45	
Prescott	953	3.62	17.21	1.55	20.02	7.61	23.60	14.84	39.17	76.00	2.59	1.39	2.53	1.32	2.95	
Tucson	3,363	12.78	20.12	4.96	18.51	16.48	21.13	22.63	40.24	55.93	1.90	3.20	2.36	1.50	1.92	
Yuma	512	1.95	19.11	0.95	18.62	7.84	21.71	19.00	40.55	72.21	2.88	0.90	2.60	2.34	3.14	
Arizona Non-MSA	2,250	8.55	21.56	2.63	18.18	8.20	20.66	13.97	39.60	75.21	3.29	5.02	3.66	2.49	3.38	

(*) 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 Families is based on 2000 Census information.

(***) As a percentage of loans with borrower income information available. No information was available for 25.61% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Western Region 1.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			State: ARIZONA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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	3,278	69.73	19.62	7.68	18.79	20.49	21.81	25.62	39.78	46.21	5.83	9.10	6.58	4.99	5.77	
Limited-Scope Review:																
Flagstaff	53	1.13	22.42	2.13	16.91	10.64	20.66	17.02	40.01	70.21	5.35	5.56	6.25	4.55	5.39	
Prescott	155	3.30	17.21	3.95	20.02	11.18	23.60	24.34	39.17	60.53	6.63	6.52	3.94	5.53	8.02	
Tucson	606	12.89	20.12	9.14	18.51	18.28	21.13	23.28	40.24	49.31	5.05	7.89	5.34	4.23	5.07	
Yuma	91	1.94	19.11	5.68	18.62	13.64	21.71	32.95	40.55	47.73	3.73	3.70	5.71	3.21	3.60	
Arizona Non-MSA	518	11.02	21.56	6.34	18.18	13.66	20.66	21.19	39.60	58.81	7.49	9.30	5.81	7.95	7.54	

(*) 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 4.06% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Western Region 1.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			State: ARIZONA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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	15,799	74.25	19.62	6.86	18.79	18.86	21.81	23.28	39.78	50.99	1.57	1.80	1.38	1.27	1.80	
Limited-Scope Review:																
Flagstaff	308	1.45	22.42	1.05	16.91	7.37	20.66	18.95	40.01	72.63	1.40	1.16	0.50	1.06	1.70	
Prescott	759	3.57	17.21	2.65	20.02	10.05	23.60	18.52	39.17	68.78	2.19	1.22	0.72	1.93	2.72	
Tucson	2,607	12.25	20.12	6.32	18.51	15.27	21.13	26.06	40.24	52.34	1.47	1.94	1.37	1.22	1.59	
Yuma	294	1.38	19.11	4.25	18.62	12.26	21.71	22.64	40.55	60.85	1.19	0.77	1.55	1.22	1.12	
Arizona Non-MSA	1,510	7.10	21.56	3.96	18.18	11.80	20.66	17.96	39.60	66.29	2.01	3.10	1.63	1.52	2.19	

(*) 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 31.35% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Western Region 1.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			State: ARIZONA		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006				
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	34,067	71.94	62.71	52.56	96.15	2.05	1.80	9.85	11.55
Limited-Scope Review:									
Flagstaff	981	2.07	64.26	50.66	95.31	3.47	1.22	7.57	9.33
Prescott	2,068	4.37	68.75	52.42	97.44	0.92	1.64	8.76	10.06
Tucson	6,020	12.71	64.31	50.38	96.16	2.23	1.61	8.24	9.13
Yuma	506	1.07	62.73	53.75	99.01	0.40	0.59	5.41	6.98
Arizona Non-MSA	3,716	7.85	62.48	52.88	96.69	2.05	1.26	8.92	10.72

(*) 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 2006).

(***) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 38.26% of small loans to businesses originated/purchased by the bank.

(****) Based on 2005 Peer Small Business Data US&PR.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS 2006			State: ARIZONA		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31,				
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	184	60.53	83.72	42.93	94.02	1.63	4.35	9.57	7.52
Limited-Scope Review:									
Flagstaff	4	1.32	91.58	0.00	100.00	0.00	0.00	8.00	0.00
Prescott	10	3.29	91.41	40.00	100.00	0.00	0.00	3.33	0.00
Tucson	35	11.51	88.70	45.71	88.57	0.00	11.43	8.40	5.62
Yuma	10	3.29	72.63	50.00	80.00	0.00	20.00	5.94	3.28
Arizona Non-MSA	61	20.07	90.94	45.90	96.72	1.64	1.64	8.49	7.65

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

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

(***) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 46.38% of small loans to farms originated and purchased by the bank.

(****) Based on 2005 Peer Small Farm Data US&PR.

Table 13. Qualified Investments

QUALIFIED INVESTMENTS		State: ARIZONA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006			
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	6	10,857	160	69,739	166	80,595	76.15	6	22,977
Limited-Scope Review:									
Flagstaff	1	433	18	405	19	838	0.79	0	0
Prescott	0	0	17	336	17	336	0.32	0	0
Tucson	1	973	50	6,692	51	7,665	7.24	1	1,218
Yuma	1	59	13	3,029	14	3,088	2.92	0	0
Arizona Non-MSA	2	2,850	31	10,281	33	13,131	12.41	3	12,205
Statewide Assessed***	0	0	5	189	5	189	0.18	0	0
Statewide Non-Assessed***	0	0	0	0	0	0	0	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, 2004 TO DECEMBER 31, 2006									
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	Mo	Mi	U	pp	Low	Mod	Mid
Full-Scope Review:																	
Phoenix-Mesa-Scottsdale	74.57	115	68.45	2.61	20.87	39.13	37.39	14	3	0	3	2	6	4.89	30.55	36.18	28.37
Limited-Scope Review:																	
Flagstaff	0.73	3	1.79	0.00	0.00	100.00	0.00	0	0	0	0	0	0	6.44	21.16	51.31	21.08
Prescott	2.61	5	2.98	0.00	0.00	60.00	40.00	0	1	0	0	-1	0	0.00	4.22	77.74	18.04
Tucson	14.90	26	15.48	11.54	19.23	19.23	50.00	4	0	0	0	0	4	4.41	33.94	33.03	28.62
Yuma	0.89	2	1.19	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	6.30	17	10.12	0.00	11.76	76.47	11.76	0	0	0	0	0	0	4.13	22.27	59.53	14.08

Table 1. Lending Volume

LENDING VOLUME		State: ARKANSAS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006						
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	41.16	3,330	430,250	2,843	90,916	43	772	2	2,312	6,218	524,250	63.14
Limited-Scope Review:												
Fayetteville-Springdale-Rogers (AR-MO)	28.48	2,682	373,564	1,573	47,133	40	1,142	8	17,635	4,303	439,474	13.24
Hot Springs	11.43	897	91,479	818	19,929	12	405	0	0	1,727	111,813	9.99
Jonesboro	5.14	369	42,363	391	9,663	17	601	0	0	777	52,627	2.94
Pine Bluff	3.44	266	17,507	244	4,988	10	77	0	0	520	22,572	3.64
Arkansas Non-MSA	10.35	764	63,848	749	18,960	50	1,203	0	0	1,563	84,011	7.05
Statewide Assessed****								0	0	0	0	
Statewide Non-Assessed****								1	640	1	640	

(*) Loan Data as of December 31, 2006. Rated area refers to either the state or multistate MSA/MD rating area.

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

(***) Deposit data as of June 30, 2006. 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, 2004 TO DECEMBER 31, 2006								
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:															
Little Rock-North Little Rock	2,264	40.83	1.46	0.84	14.97	10.29	55.35	49.29	28.23	39.58	2.87	1.02	3.34	2.51	3.44
Limited-Scope Review:															
Fayetteville-Springdale-Rogers (AR-MO)	1,905	34.36	0.24	0.58	7.55	3.78	74.86	78.53	17.35	17.11	3.58	4.60	3.71	3.62	3.41
Hot Springs	571	10.30	0.00	0.00	15.07	19.44	71.45	63.92	13.48	16.64	6.09	0.00	9.22	5.55	5.88
Jonesboro	227	4.09	0.79	1.76	4.88	2.64	76.59	56.39	17.73	39.21	3.02	4.65	0.00	2.83	3.54
Pine Bluff	153	2.76	0.00	0.00	27.93	14.38	46.02	43.14	26.05	42.48	2.50	0.00	3.91	2.60	1.91
Arkansas Non-MSA	425	7.66	0.00	0.00	0.00	0.00	84.50	80.94	15.50	19.06	4.39	0.00	0.00	4.50	3.97

(*) 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 2005 Peer Mortgage Data: Southwest Region.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			State: ARKANSAS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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	181	40.04	1.46	3.31	14.97	17.68	55.35	55.25	28.23	23.76	2.70	11.11	5.22	2.40	2.11	
Limited-Scope Review:																
Fayetteville-Springdale-Rogers (AR-MO)	98	21.68	0.24	1.02	7.55	5.10	74.86	69.39	17.35	24.49	1.05	0.00	1.87	0.93	1.37	
Hot Springs	70	15.49	0.00	0.00	15.07	25.71	71.45	62.86	13.48	11.43	12.05	0.00	20.00	11.63	7.14	
Jonesboro	15	3.32	0.79	0.00	4.88	0.00	76.59	66.67	17.73	33.33	1.70	0.00	0.00	1.42	2.82	
Pine Bluff	17	3.76	0.00	0.00	27.93	35.29	46.02	35.29	26.05	29.41	6.47	0.00	5.56	6.38	7.14	
Arkansas Non-MSA	71	15.71	0.00	0.00	0.00	0.00	84.50	81.69	15.50	18.31	5.90	0.00	0.00	6.65	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 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 2005 Peer Mortgage Data: Southwest Region.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		State: ARKANSAS					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006									
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:																
Little Rock-North Little Rock	885	38.41	1.46	0.90	14.97	12.32	55.35	45.65	28.23	41.13	1.95	3.27	2.29	1.48	2.58	
Limited-Scope Review:																
Fayetteville-Springdale-Rogers (AR-MO)	673	29.21	0.24	0.59	7.55	4.31	74.86	75.78	17.35	19.32	1.76	0.00	3.20	1.72	1.67	
Hot Springs	256	11.11	0.00	0.00	15.07	13.28	71.45	67.19	13.48	19.53	4.92	0.00	6.28	4.49	5.88	
Jonesboro	126	5.47	0.79	1.59	4.88	3.97	76.59	57.14	17.73	37.30	1.25	0.00	1.67	1.11	1.53	
Pine Bluff	96	4.17	0.00	0.00	27.93	21.88	46.02	39.58	26.05	38.54	2.66	0.00	3.09	2.46	2.72	
Arkansas Non-MSA	268	11.63	0.00	0.00	0.00	0.00	84.50	80.22	15.50	19.78	2.56	0.00	0.00	2.49	2.98	

(*) 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 2005 Peer Mortgage Data: Southwest Region.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		State: ARKANSAS					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006									
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:																
Little Rock-North Little Rock	2,843	42.96	6.01	6.26	19.18	18.15	50.75	46.64	24.05	28.95	5.53	6.62	7.27	5.43	5.26	
Limited-Scope Review:																
Fayetteville-Springdale-Rogers (AR-MO)	1,573	23.77	0.90	0.76	12.92	14.05	68.09	61.98	18.10	23.20	4.28	3.19	7.13	3.88	4.98	
Hot Springs	818	12.36	0.00	0.00	29.75	31.17	59.62	55.50	10.62	13.33	8.14	0.00	10.75	7.72	6.11	
Jonesboro	391	5.91	2.71	2.30	5.23	3.58	74.09	72.63	17.96	21.48	4.57	2.50	6.76	4.97	3.95	
Pine Bluff	244	3.69	0.00	0.00	32.49	42.21	47.19	35.25	20.33	22.54	5.37	0.00	7.82	4.52	4.23	
Arkansas Non-MSA	749	11.32	0.00	0.00	0.00	0.00	88.98	85.71	11.02	14.29	4.96	0.00	0.00	5.39	4.03	

(*) 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 (2006).

(***) Based on 2005 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, 2004 TO DECEMBER 31, 2006					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:																
Little Rock-North Little Rock	43	25.00	2.11	9.30	17.50	11.63	59.59	58.14	20.79	20.93	3.11	50.00	7.14	2.15	5.00	
Limited-Scope Review:																
Fayetteville-Springdale-Rogers (AR-MO)	40	23.26	0.47	0.00	7.22	2.50	79.53	85.00	12.78	12.50	1.79	0.00	0.00	1.81	4.44	
Hot Springs	12	6.98	0.00	0.00	10.00	8.33	76.43	91.67	13.57	0.00	17.65	0.00	0.00	25.00	0.00	
Jonesboro	17	9.88	0.92	0.00	4.77	0.00	79.38	88.24	14.92	11.76	2.49	0.00	0.00	2.65	2.50	
Pine Bluff	10	5.81	0.00	0.00	38.38	10.00	51.06	40.00	10.56	50.00	0.99	0.00	0.00	0.81	10.53	
Arkansas Non-MSA	50	29.07	0.00	0.00	0.00	0.00	88.91	78.00	11.09	22.00	3.70	0.00	0.00	3.18	9.09	

(*) 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 (2006).

(***) Based on 2005 Peer Small Farm Data US&PR.

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		State: ARKANSAS					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Little Rock-North Little Rock	2,264	40.83	19.80	4.70	18.14	26.79	22.49	19.46	39.58	49.04	2.99	1.81	2.25	2.61	3.90	
Limited-Scope Review:																
Fayetteville-Springdale-Rogers (AR-MO)	1,905	34.36	17.84	3.23	18.39	14.18	24.15	25.79	39.61	56.79	3.74	1.80	3.09	3.42	4.31	
Hot Springs	571	10.30	19.07	6.80	18.11	15.26	23.06	23.53	39.75	54.41	7.04	7.69	10.27	7.48	6.07	
Jonesboro	227	4.09	21.44	4.57	17.48	18.78	21.76	24.37	39.32	52.28	3.14	3.09	2.11	3.21	3.60	
Pine Bluff	153	2.76	23.29	4.17	16.31	20.83	20.57	27.78	39.83	47.22	3.10	2.44	3.03	3.18	3.17	
Arkansas Non-MSA	425	7.66	16.22	4.27	17.35	15.33	23.25	23.37	43.18	57.04	5.71	3.36	3.55	5.67	6.89	

(*) 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 Families is based on 2000 Census information.

(***) As a percentage of loans with borrower income information available. No information was available for 11.04% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Southwest Region.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			State: ARKANSAS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Little Rock-North Little Rock	181	40.04	19.80	9.39	18.14	17.13	22.49	28.73	39.58	44.75	2.86	5.76	3.02	2.00	2.73	
Limited-Scope Review:																
Fayetteville-Springdale-Rogers (AR-MO)	98	21.68	17.84	8.33	18.39	18.75	24.15	25.00	39.61	47.92	1.12	1.58	2.31	1.53	0.64	
Hot Springs	70	15.49	19.07	11.76	18.11	11.76	23.06	16.18	39.75	60.29	11.97	23.53	7.69	9.23	13.27	
Jonesboro	15	3.32	21.44	0.00	17.48	33.33	21.76	33.33	39.32	33.33	1.87	0.00	4.00	3.70	0.71	
Pine Bluff	17	3.76	23.29	6.67	16.31	6.67	20.57	20.00	39.83	66.67	5.93	0.00	8.70	0.00	8.82	
Arkansas Non-MSA	71	15.71	16.22	2.94	17.35	13.24	23.25	27.94	43.18	55.88	6.39	4.55	7.81	6.93	5.88	

(*) 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 Families is based on 2000 Census information.

(***) As a percentage of loans with borrower income information available. No information was available 1.99% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Southwest Region.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			State: ARKANSAS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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	885	38.41	19.80	4.55	18.14	18.84	22.49	19.47	39.58	57.14	1.60	1.42	1.41	1.52	1.74	
Limited-Scope Review:																
Fayetteville-Springdale-Rogers (AR-MO)	673	29.21	17.84	4.31	18.39	17.03	24.15	20.74	39.61	57.93	1.36	1.99	1.72	1.33	1.19	
Hot Springs	256	11.11	19.07	3.65	18.11	18.26	23.06	23.29	39.75	54.79	5.08	3.94	4.76	5.46	5.19	
Jonesboro	126	5.47	21.44	6.25	17.48	10.42	21.76	27.08	39.32	56.25	0.96	1.69	0.34	1.27	0.93	
Pine Bluff	96	4.17	23.29	2.53	16.31	11.39	20.57	18.99	39.83	67.09	2.41	0.00	3.21	2.87	2.16	
Arkansas Non-MSA	268	11.63	16.22	2.70	17.35	17.57	23.25	20.27	43.18	59.46	2.69	1.82	2.49	1.86	3.27	

(*) 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 Families is based on 2000 Census information.

(***) As a percentage of loans with borrower income information available. No information was available for 23.44% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Southwest Region.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		State: ARKANSAS		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					
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	2,843	42.96	58.72	48.01	95.50	1.97	2.53	5.53	5.47
Limited-Scope Review:									
Fayetteville-Springdale-Rogers (AR-MO)	1,573	23.77	55.85	47.62	95.61	1.91	2.48	4.28	3.95
Hot Springs	818	12.36	70.16	45.11	96.94	1.59	1.47	8.14	7.01
Jonesboro	391	5.91	53.08	56.27	97.19	1.02	1.79	4.57	5.54
Pine Bluff	244	3.69	54.66	49.59	97.95	0.82	1.23	5.37	4.39
Arkansas Non-MSA	749	11.32	49.08	52.20	96.80	2.00	1.20	4.96	5.09

(*) 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.

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

(***) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 15.49% of small loans to businesses originated/purchased by the bank.

(****) Based on 2005 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, 2004 TO DECEMBER 31, 2006					
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	43	25.00	91.89	67.44	97.67	2.33	0.00	3.11	2.54
Limited-Scope Review:									
Fayetteville-Springdale-Rogers (AR-MO)	40	23.26	91.12	50.00	95.00	0.00	5.00	1.79	1.25
Hot Springs	12	6.98	95.00	41.67	91.67	0.00	8.33	17.65	0.00
Jonesboro	17	9.88	92.46	41.18	100.00	0.00	0.00	2.49	1.22
Pine Bluff	10	5.81	91.90	60.00	100.00	0.00	0.00	0.99	0.72
Arkansas Non-MSA	50	29.07	95.02	60.00	96.00	4.00	0.00	3.70	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 2006)

(***) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 41.86% of small loans to farms originated and purchased by the bank.

(****) Based on 2005 Peer Small Farm Data US&PR.

Table 13. Qualified Investments

QUALIFIED INVESTMENTS		State: ARKANSAS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006			
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	8	6,980	71	9,413	79	16,393	45.37	5	9,384
Limited-Scope Review:									
Fayetteville-Springdale-Rogers (AR-MO)	5	562	29	8,696	34	9,258	25.63	0	0
Hot Springs	1	3	14	1,308	15	1,311	3.63	0	0
Jonesboro	0	0	8	521	8	521	1.44	0	0
Pine Bluff	0	0	10	1,395	10	1,395	3.86	1	712
Arkansas Non-MSA	0	0	19	330	19	330	0.91	0	0
Statewide Assessed***	0	0	7	91	7	91	0.25	0	0
Statewide Non-Assessed****	0	0	50	6,830	50	6,830	18.90	2	1,188

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

(**) "Unfunded Commitments" means legally binding investment commitments that are tracked and recorded by the 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, 2004 TO DECEMBER 31, 2006									
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 Branch Open- ings	# of Branch Clos- ings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	M od	Mi d	U pp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Little Rock-North Little Rock	63.14	19	38.00	5.26	26.32	31.58	36.84	0	2	0	0	0	-2	2.78	19.75	53.63	23.84
Limited-Scope Review:																	
Fayetteville-Springdale- Rogers (AR-MO)	13.24	9	18.00	0.00	44.44	33.33	22.22	0	1	0	-1	0	0	2.99	8.90	71.89	16.22
Hot Springs	9.99	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	2.94	4	8.00	0.00	0.00	100.0 0	0.00	0	0	0	0	0	0	5.22	5.91	73.30	15.57
Pine Bluff	3.64	3	6.00	0.00	33.33	66.67	0.00	0	1	0	0	-1	0	0.00	34.61	43.45	21.94
Arkansas Non-MSA	7.05	7	14.00	0.00	0.00	100.0 0	0.00	0	1	0	0	-1	0	0.00	0.00	84.46	15.54

Table 1. Lending Volume

LENDING VOLUME		State: CALIFORNIA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006						
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	27.72	89,623	32,923,385	121,758	3,137,915	238	3,714	186	563,820	211,805	36,628,834	27.58
San Francisco-San Mateo-Redwood City	6.57	28,005	14,189,739	22,098	564,363	50	612	37	287,458	50,190	15,042,172	23.35
Limited-Scope Review:												
Bakersfield	1.63	7,140	1,117,669	5,130	119,219	151	7,300	20	58,208	12,441	1,302,396	0.96
Chico	0.48	2,126	411,791	1,463	23,954	84	2,267	0	0	3,673	438,012	0.35
El Centro	0.17	675	103,168	570	12,978	56	7,974	0	0	1,301	124,120	0.23
Fresno	1.68	6,191	1,131,427	6,223	156,979	404	45,352	14	35,120	12,832	1,368,878	1.40
Hanford-Corcoran	0.18	715	100,516	556	9,973	69	10,603	2	8,714	1,342	129,806	0.11
Madera	0.26	1,029	192,474	870	21,353	117	11,913	0	0	2,016	225,740	0.18
Merced	0.46	2,091	419,605	1,288	32,433	96	9,232	3	13,230	3,478	474,500	0.23
Modesto	1.08	4,876	1,132,371	3,233	80,345	110	3,297	2	8,812	8,221	1,224,825	0.62
Napa	0.48	2,335	967,353	1,269	29,381	52	4,035	0	0	3,656	1,000,769	0.28
Oakland-Fremont-Hayward	8.09	38,520	15,672,124	23,188	583,381	56	1,290	43	194,347	61,807	16,451,142	6.82
Oxnard-Thousand Oaks-Ventura	2.21	9,058	3,545,388	7,662	180,255	118	3,791	16	44,439	16,854	3,773,873	1.82
Redding	0.41	1,789	354,863	1,366	25,836	13	1,114	1	500	3,169	382,313	0.27
Riverside-San Bernardino-Ontario	9.58	41,714	10,512,771	31,226	737,870	196	5,380	34	86,438	73,170	11,342,460	5.48
Sacramento--Arden-Arcade--Roseville	5.96	26,838	7,868,899	18,530	409,813	142	3,659	28	26,009	45,538	8,308,380	3.55

(*) Loan data as of December 31, 2006. Rated area refers to either the state or multistate MSA/MD rating area.

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

(***) Deposit data as of June 30, 2006. 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, 2004 TO DECEMBER 31, 2006						
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:												
Salinas	0.87	3,921	1,651,278	2,623	53,305	87	2,987	4	9,466	6,635	1,717,036	0.68
San Diego-Carlsbad-San Marcos	7.26	31,697	12,260,350	23,582	572,454	156	3,132	37	121,888	55,472	12,957,824	5.31
San Jose-Sunnyvale-Santa Clara	6.10	27,342	12,947,542	19,161	438,592	84	1,751	28	137,202	46,615	13,525,087	6.44
San Luis Obispo-Paso Robles	0.60	2,301	881,574	2,233	52,734	61	1,805	1	1,156	4,596	937,269	0.44
Santa Ana-Anaheim-Irvine	9.66	36,689	15,585,881	37,013	1,050,423	54	956	39	105,731	73,795	16,742,991	8.53
Santa Barbara-Santa Maria	0.84	3,584	1,648,916	2,773	70,234	52	803	2	2,835	6,411	1,722,788	0.69
Santa Cruz-Watsonville	0.77	3,358	1,491,389	2,458	46,850	48	1,808	0	0	5,864	1,540,047	0.50
Santa Rosa-Petaluma	1.28	5,738	2,169,150	3,939	92,594	70	1,601	4	10,440	9,751	2,273,785	0.76
Stockton	1.36	6,297	1,632,974	4,024	83,951	87	6,190	7	28,614	10,415	1,751,729	0.76
Vallejo-Fairfield	1.04	5,155	1,531,332	2,746	69,438	21	283	4	9,369	7,926	1,610,422	0.63
Visalia-Porterville	0.70	2,910	394,230	2,125	51,953	274	34,882	2	8,010	5,311	489,075	0.52
Yuba City	0.34	1,556	292,157	949	20,690	55	1,501	0	0	2,560	314,348	0.20
California Non-MSA	2.26	9,725	2,268,828	7,272	139,193	249	6,559	6	34,260	17,252	2,448,840	1.32
Statewide Assessed****								3	106,287	3	106,287	
Statewide Non-Assessed****								0	0	0	0	

(*) Loan data as of December 31, 2006. Rated area refers to either the state or multistate MSA/MD rating area.

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

(***) Deposit data as of June 30, 2006. 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, 2004 TO DECEMBER 31, 2006					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:																
Los Angeles-Long Beach-Glendale	24,235	18.48	1.91	2.15	15.46	12.82	31.30	28.11	51.33	56.92	3.06	1.68	1.92	2.47	4.32	
San Francisco-San Mateo-Redwood City	9,874	7.53	1.54	4.74	12.79	13.74	45.12	40.29	40.55	41.23	7.90	7.61	6.04	7.37	9.58	
Limited-Scope Review:																
Bakersfield	2,868	2.19	2.10	1.85	23.06	22.91	33.51	29.18	41.33	46.06	2.38	2.51	2.70	2.19	2.40	
Chico	870	0.66	0.38	1.26	14.86	18.05	60.46	50.11	24.30	30.57	4.23	6.90	4.56	3.76	4.93	
El Centro	281	0.21	0.00	0.00	23.53	15.30	42.36	45.55	34.11	39.15	1.21	0.00	0.75	1.59	1.07	
Fresno	2,294	1.75	1.60	2.92	21.71	22.36	35.87	31.47	40.82	43.24	2.44	2.14	2.73	2.02	2.69	
Hanford-Corcoran	232	0.18	0.00	0.00	22.35	25.86	39.08	44.40	38.57	29.74	1.77	0.00	2.45	2.60	0.87	
Madera	376	0.29	0.00	0.00	11.37	8.51	52.17	61.70	36.46	29.79	2.02	0.00	1.58	1.87	2.58	
Merced	761	0.58	0.00	0.00	17.13	16.16	50.94	43.76	31.94	40.08	1.97	0.00	1.42	2.07	2.19	
Modesto	1,924	1.47	1.12	0.73	14.63	11.43	53.88	54.94	30.36	32.90	2.23	1.02	1.70	2.18	2.81	
Napa	736	0.56	0.00	0.00	13.85	18.34	60.87	54.62	25.28	27.04	5.00	0.00	3.29	4.34	10.44	
Oakland-Fremont-Hayward	13,010	9.92	3.49	4.88	13.07	12.54	43.58	39.26	39.87	43.31	3.97	2.77	2.78	3.35	5.95	
Oxnard-Thousand Oaks-Ventura	2,741	2.09	1.20	1.17	15.46	13.64	46.06	46.08	37.29	39.11	3.35	3.06	2.06	3.30	4.34	
Redding	790	0.60	0.00	0.00	12.78	14.43	70.92	62.91	16.30	22.66	3.98	0.00	3.05	4.01	4.77	
Riverside-San Bernardino-Ontario	15,417	11.76	1.49	1.12	21.74	20.11	43.33	39.63	33.44	39.15	2.01	0.98	1.84	1.63	2.80	
Sacramento--Arden-Arcade--Roseville	10,056	7.67	3.32	2.73	18.33	12.45	42.14	34.98	36.21	49.83	2.87	1.69	1.98	2.84	3.44	

(*) 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 2005 Peer Mortgage Data: Western Region 2.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		State: CALIFORNIA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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						
Limited-Scope Review:																
Salinas	1,210	0.92	0.00	0.00	13.83	15.54	45.09	40.33	41.08	44.13	3.21	0.00	1.72	2.78	5.18	
San Diego-Carlsbad-San Marcos	9,997	7.62	2.30	4.93	14.03	11.92	41.01	29.59	42.66	53.56	2.63	2.44	1.68	2.04	3.60	
San Jose-Sunnyvale-Santa Clara	9,248	7.05	1.13	1.23	16.54	16.01	47.80	46.43	34.53	36.32	4.83	1.63	3.12	4.59	7.63	
San Luis Obispo-Paso Robles	857	0.65	0.00	0.00	10.27	7.47	75.43	78.76	14.31	13.77	2.94	0.00	1.24	3.04	5.09	
Santa Ana-Anaheim-Irvine	10,235	7.81	1.25	0.77	19.56	14.03	33.56	27.59	45.63	57.61	3.46	1.11	1.72	3.03	4.94	
Santa Barbara-Santa Maria	889	0.68	0.97	0.56	17.42	16.09	39.94	42.97	41.68	40.38	2.70	0.40	2.16	2.15	4.80	
Santa Cruz-Watsonville	951	0.73	0.00	0.00	20.21	15.35	40.44	37.54	39.35	47.11	3.45	0.00	2.00	3.42	4.60	
Santa Rosa-Petaluma	1,865	1.42	0.00	0.00	9.17	8.42	71.27	67.61	19.56	23.97	3.11	0.00	2.36	3.02	4.08	
Stockton	2,175	1.66	1.80	2.53	19.48	16.18	39.28	27.08	39.43	54.21	1.86	2.56	2.27	1.64	1.85	
Vallejo-Fairfield	1,694	1.29	0.52	1.36	15.69	13.75	50.32	47.11	33.48	37.78	2.62	2.13	1.47	2.88	2.96	
Visalia-Porterville	889	0.68	0.00	0.00	22.02	20.92	38.85	42.52	39.13	36.56	2.09	0.00	2.16	2.39	1.76	
Yuba City	691	0.53	0.00	0.00	17.49	24.02	52.57	38.35	29.94	37.63	2.18	0.00	1.12	2.58	3.08	
California Non-MSA	3,948	3.01	0.00	0.00	12.37	10.46	65.32	58.84	22.31	30.70	4.91	0.00	5.27	4.76	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 2005 Peer Mortgage Data: Western Region 2.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		State: CALIFORNIA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Los Angeles-Long Beach-Glendale	9,511	25.15	1.91	3.71	15.46	23.19	31.30	35.36	51.33	37.74	7.73	8.31	8.63	7.58	7.41	
San Francisco-San Mateo-Redwood City	1,757	4.65	1.54	1.31	12.79	16.73	45.12	50.43	40.55	31.53	11.01	8.47	10.23	11.30	11.13	
Limited-Scope Review:																
Bakersfield	1,036	2.74	2.10	5.21	23.06	37.45	33.51	30.98	41.33	26.35	7.39	16.07	14.40	6.56	4.50	
Chico	260	0.69	0.38	0.38	14.86	17.31	60.46	54.62	24.30	27.69	6.86	0.00	6.02	6.54	8.52	
El Centro	64	0.17	0.00	0.00	23.53	15.63	42.36	35.94	34.11	48.44	2.08	0.00	2.27	1.47	2.52	
Fresno	768	2.03	1.60	2.47	21.71	28.26	35.87	36.07	40.82	33.20	5.16	7.92	6.22	5.12	4.57	
Hanford-Corcoran	94	0.25	0.00	0.00	22.35	22.34	39.08	42.55	38.57	35.11	4.58	0.00	4.84	5.60	3.75	
Madera	136	0.36	0.00	0.00	11.37	13.24	52.17	55.15	36.46	31.62	5.26	0.00	7.83	4.86	4.98	
Merced	253	0.67	0.00	0.00	17.13	20.55	50.94	57.71	31.94	21.74	5.89	0.00	7.02	6.66	4.44	
Modesto	560	1.48	1.12	3.75	14.63	19.46	53.88	49.64	30.36	27.14	4.73	10.53	6.68	4.30	4.27	
Napa	307	0.81	0.00	0.00	13.85	10.42	60.87	61.56	25.28	28.01	13.05	0.00	10.77	12.68	16.34	
Oakland-Fremont-Hayward	2,857	7.55	3.49	5.71	13.07	18.45	43.58	41.16	39.87	34.69	7.28	6.73	6.75	6.34	9.18	
Oxnard-Thousand Oaks-Ventura	743	1.96	1.20	1.88	15.46	20.73	46.06	43.34	37.29	34.05	6.21	8.22	7.18	4.88	7.46	
Redding	168	0.44	0.00	0.00	12.78	11.31	70.92	68.45	16.30	20.24	4.94	0.00	3.65	4.48	7.96	
Riverside-San Bernardino-Ontario	4,877	12.90	1.49	2.32	21.74	23.72	43.33	44.25	33.44	29.71	5.22	7.17	6.64	4.93	4.75	
Sacramento--Arden-Arcade--Roseville	2,823	7.46	3.32	3.05	18.33	16.22	42.14	42.54	36.21	38.19	5.97	4.14	5.22	6.14	6.32	

(*) 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 2005 Peer Mortgage Data: Western Region 2.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		State: CALIFORNIA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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						
Limited-Scope Review:																
Salinas	377	1.00	0.00	0.00	13.83	18.57	45.09	48.81	41.08	32.63	7.35	0.00	6.63	6.49	8.98	
San Diego-Carlsbad-San Marcos	2,323	6.14	2.30	4.95	14.03	13.22	41.01	42.45	42.66	39.39	6.73	8.14	5.00	6.43	7.67	
San Jose-Sunnyvale-Santa Clara	1,399	3.70	1.13	1.43	16.54	20.73	47.80	45.46	34.53	32.38	7.81	4.00	6.41	6.94	11.20	
San Luis Obispo-Paso Robles	153	0.40	0.00	0.00	10.27	11.11	75.43	75.82	14.31	13.07	3.27	0.00	2.38	3.35	3.54	
Santa Ana-Anaheim-Irvine	3,085	8.16	1.25	1.98	19.56	22.82	33.56	33.06	45.63	42.14	8.20	11.36	8.06	7.60	8.68	
Santa Barbara-Santa Maria	352	0.93	0.97	1.42	17.42	25.28	39.94	36.65	41.68	36.65	6.54	5.00	5.14	6.27	8.13	
Santa Cruz-Watsonville	232	0.61	0.00	0.00	20.21	15.52	40.44	45.69	39.35	38.79	8.64	0.00	5.48	10.27	8.92	
Santa Rosa-Petaluma	536	1.42	0.00	0.00	9.17	9.14	71.27	67.54	19.56	23.32	7.70	0.00	5.94	7.37	9.98	
Stockton	715	1.89	1.80	4.62	19.48	30.21	39.28	32.31	39.43	32.87	4.96	9.43	8.24	4.54	3.81	
Vallejo-Fairfield	631	1.67	0.52	0.95	15.69	19.49	50.32	46.75	33.48	32.81	6.00	15.00	7.38	5.32	6.32	
Visalia-Porterville	415	1.10	0.00	0.00	22.02	28.19	38.85	42.41	39.13	29.40	6.39	0.00	10.43	5.93	5.20	
Yuba City	190	0.50	0.00	0.00	17.49	22.11	52.57	52.11	29.94	25.79	5.88	0.00	6.93	6.84	3.66	
California Non-MSA	1,195	3.16	0.00	0.00	12.37	9.46	65.32	62.59	22.31	27.95	9.60	0.00	8.10	9.61	10.26	

(*) 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 2005 Peer Mortgage Data: Western Region 2.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			State: CALIFORNIA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Los Angeles-Long Beach-Glendale	55,832	23.86	1.91	2.42	15.46	16.45	31.30	26.47	51.33	54.66	3.91	2.64	2.76	3.03	5.34	
San Francisco-San Mateo-Redwood City	16,374	7.00	1.54	1.76	12.79	11.96	45.12	41.99	40.55	44.28	7.69	6.17	5.42	7.01	9.64	
Limited-Scope Review:																
Bakersfield	3,233	1.38	2.10	2.57	23.06	31.43	33.51	32.01	41.33	33.99	2.50	3.05	4.15	2.35	1.87	
Chico	996	0.43	0.38	0.40	14.86	14.96	60.46	52.41	24.30	32.23	4.20	0.00	3.94	3.94	5.08	
El Centro	330	0.14	0.00	0.00	23.53	11.52	42.36	49.39	34.11	39.09	1.30	0.00	1.03	1.72	0.99	
Fresno	3,128	1.34	1.60	2.81	21.71	26.05	35.87	34.05	40.82	37.08	2.25	2.21	2.54	2.14	2.20	
Hanford-Corcoran	387	0.17	0.00	0.00	22.35	26.10	39.08	42.12	38.57	31.78	2.22	0.00	3.17	2.69	1.45	
Madera	517	0.22	0.00	0.00	11.37	17.99	52.17	50.68	36.46	31.33	1.83	0.00	2.62	1.59	1.89	
Merced	1,077	0.46	0.00	0.00	17.13	20.15	50.94	45.59	31.94	34.26	2.24	0.00	2.23	2.21	2.29	
Modesto	2,391	1.02	1.12	1.38	14.63	14.60	53.88	51.57	30.36	32.46	2.30	2.93	2.17	2.22	2.47	
Napa	1,292	0.55	0.00	0.00	13.85	16.25	60.87	57.43	25.28	26.32	5.51	0.00	4.43	5.14	7.48	
Oakland-Fremont-Hayward	22,651	9.68	3.49	2.88	13.07	10.48	43.58	37.38	39.87	49.25	4.61	2.44	2.99	3.77	6.98	
Oxnard-Thousand Oaks-Ventura	5,574	2.38	1.20	1.38	15.46	14.75	46.06	37.82	37.29	46.05	4.02	3.50	3.41	3.33	5.30	
Redding	831	0.36	0.00	0.00	12.78	13.60	70.92	65.58	16.30	20.82	2.71	0.00	2.27	2.70	3.17	
Riverside-San Bernardino-Ontario	21,417	9.15	1.49	1.64	21.74	18.50	43.33	40.67	33.44	39.18	2.32	2.67	2.08	2.05	2.83	
Sacramento--Arden-Arcade--Roseville	13,955	5.96	3.32	2.52	18.33	13.63	42.14	36.23	36.21	47.62	3.05	1.88	1.79	2.73	4.21	

(*) 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 2005 Peer Mortgage Data: Western Region 2.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		State: CALIFORNIA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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						
Limited-Scope Review:																
Salinas	2,334	1.00	0.00	0.00	13.83	11.40	45.09	42.54	41.08	46.06	4.12	0.00	1.99	3.52	6.31	
San Diego-Carlsbad-San Marcos	19,372	8.28	2.30	2.53	14.03	12.11	41.01	33.19	42.66	52.17	3.77	2.26	2.55	3.14	5.05	
San Jose-Sunnyvale-Santa Clara	16,690	7.13	1.13	0.70	16.54	13.27	47.80	44.55	34.53	41.49	5.96	1.99	3.54	5.66	8.64	
San Luis Obispo-Paso Robles	1,291	0.55	0.00	0.00	10.27	8.99	75.43	73.04	14.31	17.97	3.32	0.00	2.11	3.34	4.58	
Santa Ana-Anaheim-Irvine	23,365	9.99	1.25	0.98	19.56	15.57	33.56	26.54	45.63	56.90	4.80	2.16	2.75	4.01	6.48	
Santa Barbara-Santa Maria	2,341	1.00	0.97	1.24	17.42	16.23	39.94	32.51	41.68	50.02	4.50	2.08	3.00	3.41	7.47	
Santa Cruz-Watsonville	2,175	0.93	0.00	0.00	20.21	17.20	40.44	39.22	39.35	43.59	5.56	0.00	4.65	5.56	6.13	
Santa Rosa-Petaluma	3,337	1.43	0.00	0.00	9.17	7.94	71.27	70.69	19.56	21.37	3.69	0.00	2.87	3.68	4.25	
Stockton	3,406	1.46	1.80	2.17	19.48	16.50	39.28	30.65	39.43	50.68	2.24	1.96	2.09	2.05	2.44	
Vallejo-Fairfield	2,828	1.21	0.52	0.42	15.69	11.78	50.32	45.86	33.48	41.94	2.66	1.41	1.44	2.46	3.61	
Visalia-Porterville	1,606	0.69	0.00	0.00	22.02	26.28	38.85	42.65	39.13	31.07	2.73	0.00	3.42	3.05	2.13	
Yuba City	675	0.29	0.00	0.00	17.49	19.11	52.57	47.56	29.94	33.33	2.33	0.00	2.13	2.29	2.55	
California Non-MSA	4,582	1.96	0.00	0.00	12.37	8.27	65.32	59.80	22.31	31.93	3.56	0.00	2.67	3.53	3.97	

(*) 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 2005 Peer Mortgage Data: Western Region 2.

Table 5. Geographic Distribution of Multi-family Loans

Geographic Distribution: MULTI-FAMILY 2006		State: CALIFORNIA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31,									
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	45	56.25	12.95	31.11	31.74	26.67	28.34	15.56	26.96	26.67	0.38	0.70	0.31	0.18	0.49	
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	3	3.75	5.58	0.00	33.58	66.67	31.60	33.33	29.24	0.00	1.45	0.00	3.64	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	0	0.00	0.00	0.00	38.97	0.00	27.45	0.00	33.58	0.00	0.00	0.00	0.00	0.00	0.00	
Fresno	1	1.25	6.51	0.00	38.38	100.00	39.03	0.00	16.08	0.00	0.57	0.00	1.20	0.00	0.00	
Hanford-Corcoran	2	2.50	0.00	0.00	30.00	50.00	38.19	0.00	31.80	50.00	0.00	0.00	0.00	0.00	0.00	
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	1	1.25	3.38	0.00	26.24	0.00	49.18	0.00	21.20	100.00	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	2	2.50	13.31	50.00	27.95	0.00	45.35	50.00	13.39	0.00	0.11	0.56	0.00	0.00	0.00	
Oxnard-Thousand Oaks-Ventura	0	0.00	3.57	0.00	34.60	0.00	47.43	0.00	14.41	0.00	0.00	0.00	0.00	0.00	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	
Riverside-San Bernardino-Ontario	3	3.75	7.73	33.33	38.68	66.67	37.84	0.00	15.76	0.00	0.16	0.00	0.34	0.00	0.00	
Sacramento--Arden-Arcade--Roseville	4	5.00	10.57	25.00	36.09	25.00	35.54	50.00	17.80	0.00	0.28	0.00	0.00	0.91	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 2005 Peer Mortgage Data: Western Region 2.

Table 5. Geographic Distribution of Multi-family Loans

Geographic Distribution: MULTI-FAMILY 2006		State: CALIFORNIA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31,								
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**	#	% of Total*	% MF Units**	% BANK Loans	% MF Units**	Over all	Low	Mod	Mid	Upp
Limited-Scope Review:															
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
San Diego-Carlsbad-San Marcos	5	6.25	11.77	0.00	32.61	60.00	37.33	20.00	18.29	20.00	0.00	0.00	0.00	0.00	0.00
San Jose-Sunnyvale-Santa Clara	5	6.25	6.94	0.00	26.10	60.00	53.65	40.00	13.30	0.00	0.69	0.00	1.38	0.63	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	5.00	6.27	0.00	41.07	25.00	33.61	50.00	19.05	25.00	0.00	0.00	0.00	0.00	0.00
Santa Barbara-Santa Maria	2	2.50	12.99	0.00	41.94	100.00	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	1	1.25	22.11	0.00	26.33	100.00	37.30	0.00	14.27	0.00	0.00	0.00	0.00	0.00	0.00
Vallejo-Fairfield	2	2.50	6.21	0.00	35.41	0.00	37.98	100.00	20.40	0.00	1.56	0.00	0.00	4.76	0.00
Visalia-Porterville	0	0.00	0.00	0.00	40.02	0.00	30.92	0.00	29.06	0.00	0.00	0.00	0.00	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	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 2005 Peer Mortgage Data: Western Region 2.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		State: CALIFORNIA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006									
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:																
Los Angeles-Long Beach-Glendale	121,758	34.07	7.76	8.42	20.54	23.71	26.26	26.62	45.44	41.24	11.66	16.92	15.27	11.63	10.07	
San Francisco-San Mateo-Redwood City	22,098	6.18	15.20	12.61	17.66	23.39	34.79	35.15	32.35	28.85	9.48	10.72	12.72	9.34	8.24	
Limited-Scope Review:																
Bakersfield	5,130	1.44	2.91	2.88	29.57	31.07	29.08	26.92	38.44	39.12	10.33	11.48	15.20	11.30	8.17	
Chico	1,463	0.41	0.45	0.34	27.57	24.88	47.75	43.27	24.22	31.51	8.37	20.00	8.76	8.41	9.19	
El Centro	570	0.16	0.00	0.00	32.76	38.60	37.97	35.61	29.27	25.79	7.95	0.00	9.88	8.72	6.63	
Fresno	6,223	1.74	6.68	6.54	27.43	28.04	33.35	31.56	32.53	33.86	9.54	14.06	12.61	9.66	7.78	
Hanford-Corcoran	556	0.16	0.00	0.00	38.15	34.89	32.80	31.65	29.05	33.45	9.82	0.00	11.59	10.26	8.80	
Madera	870	0.24	0.00	0.00	15.90	15.63	52.48	56.67	31.62	27.70	8.58	0.00	11.78	10.18	6.07	
Merced	1,288	0.36	0.00	0.00	31.60	25.62	48.08	45.26	20.32	29.11	11.92	0.00	13.75	10.86	14.42	
Modesto	3,233	0.90	8.73	5.47	16.17	18.34	49.75	46.83	25.35	29.35	10.19	8.54	13.97	10.30	10.10	
Napa	1,269	0.36	0.00	0.00	25.75	25.69	55.81	51.14	18.44	23.17	7.69	0.00	10.76	6.97	8.49	
Oakland-Fremont-Hayward	23,188	6.49	10.35	9.17	16.47	18.44	39.03	38.06	34.15	34.32	9.68	11.28	12.04	9.79	8.94	
Oxnard-Thousand Oaks-Ventura	7,662	2.14	3.84	3.51	18.63	17.88	50.26	44.51	27.28	34.10	8.45	11.22	10.63	7.92	8.61	
Redding	1,366	0.38	0.00	0.00	25.44	22.04	61.89	61.35	12.66	16.62	8.03	0.00	9.51	8.06	7.92	
Riverside-San Bernardino-Ontario	31,226	8.74	3.84	2.65	29.10	27.73	40.96	37.71	26.10	31.91	10.94	13.71	13.50	10.79	10.37	
Sacramento--Arden-Arcade--Roseville	18,530	5.19	7.46	5.89	22.69	23.10	38.26	34.89	31.59	36.13	9.43	9.69	11.73	9.36	9.39	

(*) 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.

(**) Source of Data-Dunn and Bradstreet (2006).

(***) Based on 2005 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, 2004 TO DECEMBER 31, 2006									
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	
Limited-Scope Review:																
Salinas	2,623	0.73	0.00	0.00	20.49	20.32	45.41	44.99	34.10	34.69	7.21	0.00	9.26	8.51	6.32	
San Diego-Carlsbad-San Marcos	23,582	6.60	5.03	5.18	21.69	22.94	37.28	34.60	36.00	37.29	7.88	10.92	10.01	7.74	7.35	
San Jose-Sunnyvale-Santa Clara	19,161	5.36	3.01	3.15	23.96	25.28	43.21	44.25	29.83	27.32	9.61	12.34	12.57	9.33	8.41	
San Luis Obispo-Paso Robles	2,233	0.62	0.00	0.00	21.86	18.41	66.01	64.89	12.13	16.70	6.71	0.00	8.88	6.64	6.73	
Santa Ana-Anaheim-Irvine	37,013	10.36	3.13	3.00	28.66	30.23	35.26	31.70	32.95	35.08	9.82	11.38	11.54	9.71	9.19	
Santa Barbara-Santa Maria	2,773	0.78	2.75	3.03	37.14	37.04	31.39	28.13	28.72	31.81	6.44	10.65	8.48	5.31	5.95	
Santa Cruz-Watsonville	2,458	0.69	0.00	0.00	21.88	25.18	46.83	39.91	31.30	34.91	8.25	0.00	10.97	7.79	8.24	
Santa Rosa-Petaluma	3,939	1.10	0.00	0.00	16.74	15.97	69.24	67.43	14.02	16.60	7.86	0.00	10.50	8.06	7.41	
Stockton	4,024	1.13	9.19	6.11	23.03	23.58	36.36	30.12	31.43	40.18	10.03	10.67	13.40	9.18	10.14	
Vallejo-Fairfield	2,746	0.77	2.79	2.26	25.20	22.72	45.37	42.94	26.65	32.08	9.38	9.78	11.92	9.19	8.76	
Visalia-Porterville	2,125	0.59	0.00	0.00	30.49	28.94	33.88	38.87	35.63	32.19	8.55	0.00	11.29	9.45	6.53	
Yuba City	949	0.27	0.00	0.00	35.44	30.14	42.04	40.99	22.52	28.87	8.57	0.00	11.59	8.36	8.09	
California Non-MSA	7,272	2.04	0.00	0.00	17.11	14.51	63.22	57.54	19.67	27.96	9.91	0.00	12.99	10.81	10.81	

(*) 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.

(**) Source of Data-Dunn and Bradstreet (2006).

(***) Based on 2005 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, 2004 TO DECEMBER 31, 2006					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:																
Los Angeles-Long Beach-Glendale	238	7.32	3.54	5.46	14.80	21.43	31.11	31.09	50.55	42.02	5.12	2.56	6.42	6.54	4.18	
San Francisco-San Mateo-Redwood City	50	1.54	6.77	0.00	15.23	28.00	42.56	28.00	35.44	44.00	4.44	0.00	7.14	3.73	6.12	
Limited-Scope Review:																
Bakersfield	151	4.65	1.85	1.99	34.89	40.40	33.43	24.50	29.83	33.11	11.54	20.00	17.91	9.68	8.97	
Chico	84	2.58	0.10	0.00	9.96	17.86	51.33	48.81	38.60	33.33	13.30	0.00	30.00	16.47	8.54	
El Centro	56	1.72	0.00	0.00	14.38	21.43	49.26	37.50	36.36	41.07	6.54	0.00	10.71	6.67	4.60	
Fresno	404	12.43	1.22	1.49	26.75	18.07	44.41	54.70	27.61	25.74	14.52	16.67	11.40	19.30	11.60	
Hanford-Corcoran	69	2.12	0.00	0.00	15.16	8.70	62.48	84.06	22.37	7.25	11.74	0.00	11.76	13.55	5.41	
Madera	117	3.60	0.00	0.00	2.06	3.42	83.36	83.76	14.58	12.82	17.52	0.00	8.33	20.20	12.20	
Merced	96	2.95	0.00	0.00	14.50	16.67	73.79	70.83	11.70	12.50	7.74	0.00	11.11	7.52	5.88	
Modesto	110	3.38	2.32	0.91	13.53	11.82	62.03	62.73	22.12	24.55	6.52	20.00	6.06	6.81	6.61	
Napa	52	1.60	0.00	0.00	13.75	11.54	46.09	44.23	40.16	44.23	9.20	0.00	15.38	8.22	11.59	
Oakland-Fremont-Hayward	56	1.72	5.90	5.36	15.93	17.86	37.77	21.43	40.39	55.36	5.82	5.56	7.02	3.01	8.72	
Oxnard-Thousand Oaks-Ventura	118	3.63	4.33	3.39	21.95	21.19	54.07	54.24	19.66	21.19	9.09	16.67	9.68	10.59	5.71	
Redding	13	0.40	0.00	0.00	15.81	0.00	71.79	69.23	12.39	30.77	5.19	0.00	0.00	5.66	10.00	
Riverside-San Bernardino-Ontario	196	6.03	2.11	3.06	27.30	26.53	41.54	27.55	29.06	42.86	8.67	60.00	11.54	7.91	7.51	
Sacramento--Arden-Arcade--Roseville	142	4.37	4.12	2.82	17.72	9.86	47.68	49.30	30.48	38.03	7.07	10.00	9.01	6.06	8.17	

(*) 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 (2006).

(***) Based on 2005 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, 2004 TO DECEMBER 31, 2006					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						
Limited-Scope Review:																
Salinas	87	2.68	0.00	0.00	21.42	10.34	50.86	49.43	27.72	40.23	8.07	0.00	9.52	10.61	8.20	
San Diego-Carlsbad-San Marcos	156	4.80	3.29	2.56	18.64	22.44	40.23	33.33	37.84	41.67	7.66	9.52	9.65	5.05	9.84	
San Jose-Sunnyvale-Santa Clara	84	2.58	2.20	1.19	32.13	34.52	43.06	38.10	22.61	26.19	6.49	0.00	9.68	4.38	9.09	
San Luis Obispo-Paso Robles	61	1.88	0.00	0.00	13.41	11.48	73.19	65.57	13.41	22.95	7.61	0.00	26.67	6.35	9.43	
Santa Ana-Anaheim-Irvine	54	1.66	3.24	0.00	25.45	40.74	35.05	18.52	36.26	40.74	3.97	0.00	6.35	2.86	3.65	
Santa Barbara-Santa Maria	52	1.60	1.90	0.00	25.75	34.62	31.83	26.92	40.52	38.46	3.26	0.00	4.50	2.21	4.21	
Santa Cruz-Watsonville	48	1.48	0.00	0.00	25.48	41.67	41.39	27.08	33.13	31.25	9.70	0.00	16.67	9.62	2.38	
Santa Rosa-Petaluma	70	2.15	0.00	0.00	6.32	0.00	81.59	77.14	12.09	22.86	7.97	0.00	0.00	8.41	9.76	
Stockton	87	2.68	1.93	1.15	9.01	22.99	54.03	41.38	35.03	34.48	6.03	12.50	15.91	4.89	5.56	
Vallejo-Fairfield	21	0.65	0.61	0.00	15.60	0.00	53.52	38.10	30.28	61.90	3.23	0.00	0.00	2.78	5.00	
Visalia-Porterville	274	8.43	0.00	0.00	25.69	31.39	43.16	37.59	31.15	31.02	12.52	0.00	13.26	14.58	10.53	
Yuba City	55	1.69	0.00	0.00	8.79	3.64	60.15	65.45	31.06	30.91	8.71	0.00	14.29	9.80	7.61	
California Non-MSA	249	7.66	0.00	0.00	13.91	13.25	73.11	66.67	12.98	20.08	9.56	0.00	11.39	10.00	9.33	

(*) 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 (2006).

(***) Based on 2005 Peer Small Farm Data US&PR.

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			State: CALIFORNIA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Los Angeles-Long Beach-Glendale	24,235	18.48	23.87	0.22	16.49	1.90	17.40	9.54	42.24	88.34	2.30	2.45	2.78	2.44	2.28	
San Francisco-San Mateo-Redwood City	9,874	7.53	21.33	1.91	17.59	7.59	19.98	16.52	41.11	73.98	6.76	20.48	16.62	9.30	6.10	
Limited-Scope Review:																
Bakersfield	2,868	2.19	23.46	2.11	16.67	10.18	18.13	18.73	41.75	68.98	2.09	6.73	3.38	1.70	2.05	
Chico	870	0.66	21.91	1.12	17.06	7.11	21.06	22.73	39.97	69.04	4.51	3.51	4.09	4.34	4.61	
El Centro	281	0.21	23.24	0.00	17.60	1.38	17.11	18.62	42.05	80.00	1.05	0.00	0.87	1.18	1.04	
Fresno	2,294	1.75	22.80	1.35	17.05	9.25	18.53	23.76	41.63	65.64	2.22	5.77	4.39	3.43	1.86	
Hanford-Corcoran	232	0.18	20.55	1.18	18.31	12.35	19.92	30.00	41.22	56.47	1.86	3.45	4.81	2.97	1.35	
Madera	376	0.29	22.09	0.72	16.65	7.22	21.11	21.30	40.14	70.76	1.88	0.00	2.34	2.53	1.77	
Merced	761	0.58	20.72	0.19	18.32	2.26	19.88	14.91	41.08	82.64	1.80	0.00	3.36	1.74	1.79	
Modesto	1,924	1.47	21.74	0.46	17.27	5.82	20.71	24.37	40.28	69.35	2.02	2.15	3.72	2.94	1.82	
Napa	736	0.56	18.55	0.40	19.66	7.82	22.34	20.24	39.45	71.54	4.16	12.50	11.58	4.42	3.87	
Oakland-Fremont-Hayward	13,010	9.92	20.97	1.29	17.47	11.85	21.18	27.04	40.38	59.82	3.00	6.48	7.47	3.32	2.68	
Oxnard-Thousand Oaks-Ventura	2,741	2.09	19.55	1.30	18.43	5.83	22.09	22.09	39.92	70.78	1.95	3.82	2.93	2.46	1.80	
Redding	790	0.60	20.36	0.44	18.02	6.60	21.24	18.77	40.38	74.19	4.20	0.00	1.93	2.62	4.82	
Riverside-San Bernardino-Ontario	15,417	11.76	21.73	1.01	17.48	5.67	20.23	15.63	40.56	77.69	1.48	2.13	2.58	1.36	1.46	
Sacramento--Arden-Arcade--Roseville	10,056	7.67	20.59	1.03	18.32	8.51	21.00	21.90	40.09	68.56	2.40	4.15	2.71	2.20	2.42	

(*) 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 39.13% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Western Region 2.

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			State: CALIFORNIA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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 ***						
Limited-Scope Review:																
Salinas	1,210	0.92	19.70	0.00	18.38	5.04	21.52	11.99	40.40	82.97	2.70	0.00	4.55	4.88	2.56	
San Diego-Carlsbad-San Marcos	9,997	7.62	21.02	0.55	17.91	4.19	20.09	15.18	40.98	80.08	1.90	1.57	2.38	1.91	1.89	
San Jose-Sunnyvale-Santa Clara	9,248	7.05	20.54	1.45	18.11	11.09	21.70	26.49	39.66	60.97	3.68	3.05	5.75	3.94	3.45	
San Luis Obispo-Paso Robles	857	0.65	18.57	0.85	18.88	1.28	22.65	13.25	39.90	84.62	2.08	2.33	0.00	2.69	2.06	
Santa Ana-Anaheim-Irvine	10,235	7.81	20.69	0.53	17.97	5.80	20.68	16.38	40.65	77.30	2.59	1.93	3.02	2.49	2.60	
Santa Barbara-Santa Maria	889	0.68	20.00	0.43	18.61	1.96	20.45	10.87	40.95	86.74	1.59	0.00	2.12	1.07	1.65	
Santa Cruz-Watsonville	951	0.73	19.96	0.78	17.98	5.29	21.23	15.29	40.83	78.63	2.28	0.00	1.51	2.44	2.33	
Santa Rosa-Petaluma	1,865	1.42	17.73	1.56	18.87	7.90	24.32	22.14	39.08	68.40	2.44	3.74	2.61	2.64	2.39	
Stockton	2,175	1.66	22.77	0.96	16.48	7.85	19.80	25.48	40.95	65.71	1.40	3.00	3.48	2.70	1.17	
Vallejo-Fairfield	1,694	1.29	19.26	1.25	18.51	11.72	23.45	30.64	38.79	56.39	2.01	3.30	4.53	2.68	1.68	
Visalia-Porterville	889	0.68	22.23	1.75	17.27	8.45	19.30	22.17	41.20	67.62	1.77	6.25	2.57	1.95	1.63	
Yuba City	691	0.53	20.84	0.95	18.18	5.13	20.53	22.62	40.46	71.29	2.15	0.00	5.13	2.15	2.09	
California Non-MSA	3,948	3.01	20.60	0.66	17.79	5.37	21.28	15.33	40.34	78.64	4.99	3.33	5.16	4.30	5.11	

(*) 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 Families is based on 2000 Census information.

(***) As a percentage of loans with borrower income information available. No information was available for 39.13% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Western Region 2.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			State: CALIFORNIA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Los Angeles-Long Beach-Glendale	9,511	25.15	23.87	3.89	16.49	11.59	17.40	24.61	42.24	59.91	7.78	16.30	10.12	8.72	7.02	
San Francisco-San Mateo-Redwood City	1,757	4.65	21.33	7.04	17.59	17.44	19.98	25.62	41.11	49.91	10.51	13.92	13.94	11.93	9.04	
Limited-Scope Review:																
Bakersfield	1,036	2.74	23.46	8.18	16.67	19.70	18.13	25.32	41.75	46.80	7.62	19.43	10.74	7.90	6.14	
Chico	260	0.69	21.91	5.62	17.06	15.66	21.06	27.31	39.97	51.41	6.68	11.76	7.55	6.25	6.20	
El Centro	64	0.17	23.24	6.56	17.60	4.92	17.11	19.67	42.05	68.85	1.98	7.69	0.00	1.95	2.13	
Fresno	768	2.03	22.80	6.10	17.05	18.29	18.53	24.66	41.63	50.95	5.04	10.20	7.43	5.06	4.38	
Hanford-Corcoran	94	0.25	20.55	2.17	18.31	10.87	19.92	25.00	41.22	61.96	4.89	9.09	9.52	1.42	5.10	
Madera	136	0.36	22.09	1.65	16.65	19.01	21.11	23.97	40.14	55.37	4.74	4.17	6.14	5.96	3.93	
Merced	253	0.67	20.72	3.27	18.32	17.96	19.88	28.16	41.08	50.61	5.85	8.82	13.16	6.74	4.75	
Modesto	560	1.48	21.74	5.88	17.27	18.75	20.71	27.02	40.28	48.35	4.76	7.61	7.82	5.01	3.93	
Napa	307	0.81	18.55	6.00	19.66	13.00	22.34	24.67	39.45	56.33	13.22	31.82	16.88	9.57	13.21	
Oakland-Fremont-Hayward	2,857	7.55	20.97	7.45	17.47	22.14	21.18	28.08	40.38	42.33	7.05	10.39	10.54	6.86	6.01	
Oxnard-Thousand Oaks-Ventura	743	1.96	19.55	9.05	18.43	19.09	22.09	29.99	39.92	41.87	6.00	10.84	8.01	6.50	4.89	
Redding	168	0.44	20.36	4.88	18.02	15.85	21.24	17.68	40.38	61.59	5.00	6.52	5.70	2.20	5.97	
Riverside-San Bernardino-Ontario	4,877	12.90	21.73	5.30	17.48	17.16	20.23	26.07	40.56	51.47	5.18	9.99	7.17	5.15	4.60	
Sacramento--Arden-Arcade--Roseville	2,823	7.46	20.59	4.88	18.32	17.72	21.00	26.06	40.09	51.34	5.90	6.25	6.64	5.19	6.06	

(*) 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 Families is based on 2000 Census information.

(***) As a percentage of loans with borrower income information available. No information was available for 4.35% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Western Region 2.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		State: CALIFORNIA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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 ***						
Limited-Scope Review:																
Salinas	377	1.00	19.70	3.70	18.38	12.54	21.52	25.93	40.40	57.83	6.58	1.96	10.68	9.38	5.75	
San Diego-Carlsbad-San Marcos	2,323	6.14	21.02	5.23	17.91	14.97	20.09	24.35	40.98	55.44	6.46	7.99	9.45	6.85	5.83	
San Jose-Sunnyvale-Santa Clara	1,399	3.70	20.54	9.02	18.11	19.60	21.70	26.30	39.66	45.08	7.56	10.73	9.99	6.45	7.15	
San Luis Obispo-Paso Robles	153	0.40	18.57	6.57	18.88	10.95	22.65	22.63	39.90	59.85	2.66	2.56	2.63	2.53	2.72	
Santa Ana-Anaheim-Irvine	3,085	8.16	20.69	4.78	17.97	15.98	20.68	27.62	40.65	51.61	8.02	8.96	8.67	8.89	7.45	
Santa Barbara-Santa Maria	352	0.93	20.00	5.63	18.61	15.31	20.45	28.13	40.95	50.94	5.49	2.17	10.06	7.29	4.26	
Santa Cruz-Watsonville	232	0.61	19.96	3.24	17.98	12.96	21.23	23.61	40.83	60.19	7.77	0.00	10.39	12.96	6.23	
Santa Rosa-Petaluma	536	1.42	17.73	5.38	18.87	20.92	24.32	29.08	39.08	44.62	7.50	6.41	11.62	9.97	5.68	
Stockton	715	1.89	22.77	8.95	16.48	20.92	19.80	26.55	40.95	43.58	4.89	12.80	12.63	5.40	3.18	
Vallejo-Fairfield	631	1.67	19.26	7.55	18.51	21.02	23.45	28.90	38.79	42.53	6.17	13.51	8.66	6.14	5.12	
Visalia-Porterville	415	1.10	22.23	7.27	17.27	15.04	19.30	22.56	41.20	55.14	6.47	7.25	8.91	5.80	6.20	
Yuba City	190	0.50	20.84	4.92	18.18	14.75	20.53	27.32	40.46	53.01	5.76	5.26	8.57	8.47	4.50	
California Non-MSA	1,195	3.16	20.60	2.86	17.79	10.48	21.28	22.94	40.34	63.72	9.63	6.04	8.93	9.18	10.12	

(*) 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 4.35% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Western Region 2.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			State: CALIFORNIA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Los Angeles-Long Beach-Glendale	55,832	23.86	23.87	2.14	16.49	8.37	17.40	19.03	42.24	70.46	2.92	4.82	3.31	2.58	2.94	
San Francisco-San Mateo-Redwood City	16,374	7.00	21.33	3.90	17.59	13.51	19.98	22.25	41.11	60.34	4.89	6.03	6.47	4.77	4.68	
Limited-Scope Review:																
Bakersfield	3,233	1.38	23.46	6.49	16.67	19.35	18.13	24.45	41.75	49.70	2.09	3.69	2.93	2.15	1.80	
Chico	996	0.43	21.91	4.88	17.06	12.66	21.06	22.16	39.97	60.29	3.71	3.73	2.51	2.85	4.32	
El Centro	330	0.14	23.24	1.61	17.60	12.90	17.11	18.82	42.05	66.67	0.91	0.00	1.12	1.18	0.81	
Fresno	3,128	1.34	22.80	6.05	17.05	18.37	18.53	24.97	41.63	50.61	1.82	4.02	2.52	1.64	1.65	
Hanford-Corcoran	387	0.17	20.55	6.64	18.31	15.38	19.92	28.32	41.22	49.65	2.05	3.70	3.02	2.64	1.55	
Madera	517	0.22	22.09	5.64	16.65	19.29	21.11	24.04	40.14	51.04	1.40	3.91	1.86	1.36	1.21	
Merced	1,077	0.46	20.72	2.33	18.32	11.92	19.88	25.39	41.08	60.36	1.79	2.76	2.44	2.09	1.61	
Modesto	2,391	1.02	21.74	4.17	17.27	14.02	20.71	27.42	40.28	54.39	1.82	3.57	2.57	1.85	1.63	
Napa	1,292	0.55	18.55	3.13	19.66	12.17	22.34	21.21	39.45	63.50	4.42	6.45	5.25	3.65	4.49	
Oakland-Fremont-Hayward	22,651	9.68	20.97	4.09	17.47	15.94	21.18	26.53	40.38	53.44	3.04	4.60	3.50	2.74	3.04	
Oxnard-Thousand Oaks-Ventura	5,574	2.38	19.55	5.58	18.43	17.19	22.09	25.27	39.92	51.96	2.46	5.22	3.28	2.19	2.30	
Redding	831	0.36	20.36	4.47	18.02	10.10	21.24	18.05	40.38	67.38	2.16	2.29	1.40	1.68	2.53	
Riverside-San Bernardino-Ontario	21,417	9.15	21.73	4.34	17.48	13.13	20.23	23.58	40.56	58.96	1.63	3.01	1.83	1.40	1.64	
Sacramento--Arden-Arcade--Roseville	13,955	5.96	20.59	3.75	18.32	14.12	21.00	24.91	40.09	57.22	2.28	2.15	1.96	1.98	2.54	

(*) 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 39.18% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Western Region 2.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		State: CALIFORNIA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Salinas	2,334	1.00	19.70	3.03	18.38	8.86	21.52	18.95	40.40	69.16	2.84	5.46	2.85	2.79	2.81	
San Diego-Carlsbad-San Marcos	19,372	8.28	21.02	2.82	17.91	9.84	20.09	21.65	40.98	65.70	2.38	3.96	3.01	2.50	2.25	
San Jose-Sunnyvale-Santa Clara	16,690	7.13	20.54	4.48	18.11	15.31	21.70	26.71	39.66	53.49	3.32	4.43	4.08	2.90	3.30	
San Luis Obispo-Paso Robles	1,291	0.55	18.57	3.82	18.88	10.47	22.65	19.10	39.90	66.61	1.93	3.43	2.04	1.60	1.97	
Santa Ana-Anaheim-Irvine	23,365	9.99	20.69	3.69	17.97	13.49	20.68	22.19	40.65	60.63	3.14	4.09	3.43	2.72	3.21	
Santa Barbara-Santa Maria	2,341	1.00	20.00	2.83	18.61	8.08	20.45	20.21	40.95	68.88	2.64	3.85	2.45	2.64	2.63	
Santa Cruz-Watsonville	2,175	0.93	19.96	1.80	17.98	12.59	21.23	23.08	40.83	62.54	3.12	2.72	4.57	3.87	2.80	
Santa Rosa-Petaluma	3,337	1.43	17.73	4.28	18.87	16.14	24.32	26.20	39.08	53.38	2.64	4.80	3.51	2.53	2.45	
Stockton	3,406	1.46	22.77	4.03	16.48	14.47	19.80	25.35	40.95	56.14	1.56	3.79	2.12	1.62	1.41	
Vallejo-Fairfield	2,828	1.21	19.26	4.49	18.51	17.66	23.45	28.39	38.79	49.46	2.00	3.76	2.38	1.91	1.90	
Visalia-Porterville	1,606	0.69	22.23	6.99	17.27	21.82	19.30	26.79	41.20	44.40	2.35	5.90	4.26	2.58	1.68	
Yuba City	675	0.29	20.84	2.38	18.18	11.09	20.53	23.17	40.46	63.37	2.06	1.44	2.41	1.67	2.16	
California Non-MSA	4,582	1.96	20.60	3.46	17.79	9.77	21.28	19.29	40.34	67.49	2.97	3.87	2.85	2.17	3.24	

(*) 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 39.18% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Western Region 2.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		State: CALIFORNIA			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006				
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	121,758	34.07	66.28	53.64	97.50	0.95	1.55	11.66	12.71
San Francisco-San Mateo-Redwood City	22,098	6.18	66.13	53.28	97.30	1.14	1.57	9.48	9.65
Limited-Scope Review:									
Bakersfield	5,130	1.44	66.60	50.23	97.62	1.05	1.33	10.33	11.44
Chico	1,463	0.41	70.11	50.17	99.04	0.41	0.55	8.37	9.10
El Centro	570	0.16	64.22	45.79	97.37	0.70	1.93	7.95	7.65
Fresno	6,223	1.74	65.64	50.86	97.06	1.12	1.82	9.54	10.59
Hanford-Corcoran	556	0.16	62.83	52.34	98.56	0.72	0.72	9.82	12.30
Madera	870	0.24	65.53	54.37	97.59	0.57	1.84	8.58	9.14
Merced	1,288	0.36	62.07	53.26	97.05	1.09	1.86	11.92	13.27
Modesto	3,233	0.90	67.36	51.13	97.37	0.71	1.92	10.19	10.78
Napa	1,269	0.36	69.04	47.36	97.24	1.10	1.65	7.69	7.79
Oakland-Fremont-Hayward	23,188	6.49	66.62	55.08	97.53	0.92	1.55	9.68	10.06
Oxnard-Thousand Oaks-Ventura	7,662	2.14	67.91	52.73	97.59	1.20	1.21	8.45	9.15
Redding	1,366	0.38	70.12	51.83	98.76	0.51	0.73	8.03	8.89
Riverside-San Bernardino-Ontario	31,226	8.74	68.04	57.01	97.59	0.82	1.59	10.94	12.57
Sacramento--Arden-Arcade--Roseville	18,530	5.19	66.55	60.61	98.16	0.72	1.12	9.43	11.10

(*) 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 2006).

(***) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 35.77% of small loans to businesses originated/purchased by the bank.

(****) Based on 2005 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, 2004 TO DECEMBER 31, 2006				
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:									
Salinas	2,623	0.73	67.97	52.92	98.21	0.95	0.84	7.21	7.99
San Diego-Carlsbad-San Marcos	23,582	6.60	67.92	57.21	97.58	1.07	1.35	7.88	8.74
San Jose-Sunnyvale-Santa Clara	19,161	5.36	64.98	53.79	97.92	0.76	1.33	9.61	10.04
San Luis Obispo-Paso Robles	2,233	0.62	69.44	48.05	97.22	1.07	1.70	6.71	7.16
Santa Ana-Anaheim-Irvine	37,013	10.36	66.93	54.14	96.88	1.18	1.94	9.82	10.43
Santa Barbara-Santa Maria	2,773	0.78	67.28	49.22	96.86	1.15	1.98	6.44	6.76
Santa Cruz-Watsonville	2,458	0.69	71.20	52.69	98.74	0.45	0.81	8.25	8.50
Santa Rosa-Petaluma	3,939	1.10	69.75	49.83	97.77	0.69	1.55	7.86	8.74
Stockton	4,024	1.13	64.25	54.15	97.94	0.77	1.29	10.03	10.98
Vallejo-Fairfield	2,746	0.77	67.66	55.79	97.34	0.87	1.78	9.38	10.71
Visalia-Porterville	2,125	0.59	66.39	48.47	97.13	0.94	1.93	8.55	8.40
Yuba City	949	0.27	64.38	51.84	97.89	0.74	1.37	8.57	9.24
California Non-MSA	7,272	2.04	70.58	50.66	98.31	0.69	1.00	9.91	10.48

(*) 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.

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

(***) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 35.77% of small loans to businesses originated/purchased by the bank.

(****) Based on 2005 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, 2004 TO DECEMBER 31, 2006				
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	238	7.32	88.38	47.06	98.32	1.26	0.42	5.12	3.79
San Francisco-San Mateo-Redwood City	50	1.54	88.05	54.00	100.00	0.00	0.00	4.44	3.11
Limited-Scope Review:									
Bakersfield	151	4.65	77.92	45.03	86.75	9.93	3.31	11.54	4.70
Chico	84	2.58	88.60	36.90	94.05	4.76	1.19	13.30	9.22
El Centro	56	1.72	65.75	44.64	51.79	32.14	16.07	6.54	9.09
Fresno	404	12.43	82.28	44.80	65.10	18.07	16.83	14.52	12.68
Hanford-Corcoran	69	2.12	75.79	24.64	63.77	5.80	30.43	11.74	9.18
Madera	117	3.60	80.98	51.28	70.09	14.53	15.38	17.52	16.18
Merced	96	2.95	77.95	42.71	77.08	10.42	12.50	7.74	5.98
Modesto	110	3.38	84.57	41.82	94.55	1.82	3.64	6.52	7.19
Napa	52	1.60	84.77	36.54	82.69	7.69	9.62	9.20	5.07
Oakland-Fremont-Hayward	56	1.72	88.35	48.21	96.43	0.00	3.57	5.82	3.41
Oxnard-Thousand Oaks-Ventura	118	3.63	81.93	42.37	95.76	1.69	2.54	9.09	5.47
Redding	13	0.40	91.03	38.46	84.62	0.00	15.38	5.19	3.39
Riverside-San Bernardino-Ontario	196	6.03	85.96	51.53	94.90	2.04	3.06	8.67	8.03
Sacramento--Arden-Arcade--Roseville	142	4.37	87.42	51.41	96.48	1.41	2.11	7.07	4.14

(*) 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 2006).

(***) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 40.12% of small loans to farms originated and purchased by the bank.

(****) Based on 2005 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, 2004 TO DECEMBER 31, 2006				
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:									
Salinas	87	2.68	71.16	40.23	91.95	4.60	3.45	8.07	4.02
San Diego-Carlsbad-San Marcos	156	4.80	87.90	55.13	98.08	0.00	1.92	7.66	6.42
San Jose-Sunnyvale-Santa Clara	84	2.58	87.02	53.57	96.43	3.57	0.00	6.49	5.68
San Luis Obispo-Paso Robles	61	1.88	88.06	42.62	93.44	3.28	3.28	7.61	4.97
Santa Ana-Anaheim-Irvine	54	1.66	85.75	53.70	96.30	3.70	0.00	3.97	3.23
Santa Barbara-Santa Maria	52	1.60	83.41	34.62	100.00	0.00	0.00	3.26	2.27
Santa Cruz-Watsonville	48	1.48	84.57	20.83	89.58	6.25	4.17	9.70	4.08
Santa Rosa-Petaluma	70	2.15	85.93	47.14	97.14	0.00	2.86	7.97	6.57
Stockton	87	2.68	83.04	39.08	80.46	11.49	8.05	6.03	3.60
Vallejo-Fairfield	21	0.65	86.54	52.38	100.00	0.00	0.00	3.23	2.08
Visalia-Porterville	274	8.43	77.83	44.89	64.60	15.69	19.71	12.52	10.60
Yuba City	55	1.69	85.02	60.00	96.36	0.00	3.64	8.71	7.77
California Non-MSA	249	7.66	89.59	55.42	94.38	3.61	2.01	9.56	7.68

(*) 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 2006).

(***) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 40.12% of small loans to farms originated and purchased by the bank.

(****) Based on 2005 Peer Small Farm Data US&PR.

Table 13. Qualified Investments

QUALIFIED INVESTMENTS		State: CALIFORNIA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006			
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	91	100,832	399	339,370	490	440,201	27.33	39	134,838
San Francisco-San Mateo-Redwood City	36	58,518	195	167,213	231	225,731	14.02	24	103,762
Limited-Scope Review:									
Bakersfield	8	4,398	30	45,729	38	50,127	3.11	4	2,797
Chico	2	288	16	761	18	1,048	0.07	1	55
El Centro	1	55	5	5,327	6	5,382	0.33	0	0
Fresno	6	10,193	41	34,298	47	44,491	2.76	3	5,968
Hanford-Corcoran	1	40	15	14,881	16	14,921	0.93	0	0
Madera	1	5	16	1,637	17	1,643	0.10	0	0
Merced	3	16,170	11	2,388	14	18,558	1.15	3	9,898
Modesto	1	627	26	8,799	27	9,426	0.59	1	808
Napa	0	0	19	1,934	19	1,934	0.12	0	0
Oakland-Fremont-Hayward	28	37,390	120	115,014	148	152,404	9.46	18	61,045
Oxnard-Thousand Oaks-Ventura	4	4,144	46	21,476	50	25,619	1.59	3	15,077
Redding	2	308	11	3,367	13	3,675	0.23	2	244
Riverside-San Bernardino-Ontario	11	24,553	116	98,500	127	123,053	7.64	11	55,985
Sacramento--Arden-Arcade--Roseville	7	6,583	68	41,623	75	48,206	2.99	7	6,642

(*) "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, 2004 TO DECEMBER 31, 2006			
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:									
Salinas	4	8,551	23	9,691	27	18,242	1.13	3	5,457
San Diego-Carlsbad-San Marcos	23	27,062	146	81,552	169	108,614	6.74	15	22,747
San Jose-Sunnyvale-Santa Clara	13	24,496	63	58,175	76	82,671	5.13	9	19,273
San Luis Obispo-Paso Robles	0	0	15	507	15	507	0.03	0	0
Santa Ana-Anaheim-Irvine	13	43,215	109	93,997	122	137,212	8.52	13	85,078
Santa Barbara-Santa Maria	3	445	33	12,044	36	12,490	0.78	2	8,820
Santa Cruz-Watsonville	2	960	23	2,650	25	3,610	0.22	1	206
Santa Rosa-Petaluma	3	282	26	5,304	29	5,585	0.35	0	0
Stockton	5	507	27	4,505	32	5,012	0.31	1	130
Vallejo-Fairfield	2	1,922	20	14,062	22	15,984	0.99	2	1,698
Visalia-Porterville	4	2,817	20	18,711	24	21,528	1.34	2	20,383
Yuba City	1	376	10	1,050	11	1,426	0.09	1	280
California Non-MSA	1	1,850	40	28,257	41	30,107	1.87	3	5,298
Statewide Assessed***	0	0	20	1,103	20	1,103	0.07	0	0
Statewide Non-Assessed***	0	0	2	6	2	6	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: CALIFORNIA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006									
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 Bran ch Ope n- ings	# of Bran ch Clos ings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Lo w	Mo d	Mid	Upp			Lo w	M od	Mi d	U pp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Los Angeles-Long Beach-Glendale	27.58	254	25.87	7.87	20.08	25.98	46.06	10	3	1	0	1	5	8.00	29.44	30.88	31.69
San Francisco-San Mateo- Redwood City	23.95	76	7.74	10.53	21.05	38.16	30.26	3	3	0	0	0	0	7.21	21.80	42.21	28.78
Limited-Scope Review:																	
Bakersfield	0.96	15	1.53	6.67	40.00	33.33	20.00	0	0	0	0	0	0	4.40	32.14	31.74	31.72
Chico	0.35	6	0.61	0.00	33.33	50.00	16.67	0	0	0	0	0	0	2.16	23.07	52.76	22.01
El Centro	0.23	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	1.40	21	2.14	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	0.18	3	0.31	0.00	33.33	66.67	0.00	0	0	0	0	0	0	0.00	21.87	54.77	23.36
Merced	0.23	5	0.51	0.00	60.00	40.00	0.00	0	0	0	0	0	0	0.00	26.44	50.04	23.52
Modesto	0.62	9	0.92	11.11	44.44	33.33	11.11	0	0	0	0	0	0	2.66	21.22	52.77	23.35
Napa	0.28	6	0.61	0.00	66.67	33.33	0.00	1	0	0	1	0	0	0.00	16.66	63.01	20.33
Oakland-Fremont-Hayward	6.22	77	7.84	10.39	19.48	40.26	29.87	2	3	0	0	-1	0	8.54	20.25	41.14	30.07
Oxnard-Thousand Oaks-Ventura	1.82	22	2.24	4.55	27.27	45.45	22.73	1	2	0	0	-2	1	3.86	23.98	44.41	27.75
Redding	0.27	3	0.31	0.00	33.33	66.67	0.00	0	0	0	0	0	0	0.00	18.51	66.24	15.25
Riverside-San Bernardino-Ontario	5.48	91	9.27	7.69	25.27	36.26	30.77	16	7	0	-1	2	8	3.53	28.54	41.16	26.77
Sacramento--Arden-Arcade-- Roseville	3.55	60	6.11	5.00	21.67	33.33	40.00	6	0	0	0	1	5	6.61	25.18	38.80	29.41

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, 2004 TO DECEMBER 31, 2006									
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	M od	Mi d	U pp	Low	Mod	Mid	Upp
Limited-Scope Review:																	
Salinas	0.68	10	0.71	0.00	40.00	50.00	10.00	0	1	0	0	0	-1	0.00	26.32	48.43	25.25
San Diego-Carlsbad-San Marcos	5.31	72	9.57	4.17	31.94	34.72	29.17	4	5	1	-3	-1	2	7.78	24.46	37.46	30.31
San Jose-Sunnyvale-Santa Clara	6.44	60	6.11	1.67	23.33	53.33	21.67	1	1	0	0	0	0	3.90	24.42	46.97	24.71
San Luis Obispo-Paso Robles	0.44	7	0.71	0.00	28.57	57.14	14.29	0	1	0	0	-1	0	0.00	16.72	69.48	13.80
Santa Ana-Anaheim-Irvine	8.53	94	9.57	3.19	23.40	34.04	39.36	8	4	1	-1	-2	6	4.95	30.96	31.84	32.26
Santa Barbara-Santa Maria	0.69	8	0.81	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	0.50	7	0.71	0.00	28.57	42.86	28.57	0	1	0	-1	0	0	0.00	31.25	39.43	29.32
Santa Rosa-Petaluma	0.76	11	1.12	0.00	27.27	63.64	9.09	1	1	0	0	0	0	0.00	14.38	69.79	15.83
Stockton	0.76	12	1.22	8.33	33.33	33.33	25.00	1	1	0	0	-1	1	5.88	25.65	38.34	30.13
Vallejo-Fairfield	0.63	9	0.92	0.00	44.44	33.33	22.22	2	2	0	0	-1	1	1.55	22.77	47.80	27.88
Visalia-Porterville	0.53	8	0.81	0.00	62.50	25.00	12.50	0	0	0	0	0	0	0.00	32.31	38.64	29.05
Yuba City	0.20	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	1.32	30	3.05	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, 2004 TO DECEMBER 31, 2006						
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	32.92	8,213	1,343,549	9,712	378,846	26	268	24	48,957	17,975	1,771,620	66.70
Limited-Scope Review:												
Bridgeport-Stamford-Norwalk	29.66	7,399	2,953,041	8,771	290,239	10	108	14	304,694	16,194	3,548,082	17.25
New Haven-Milford	22.94	5,942	1,000,083	6,562	211,072	9	106	11	31,623	12,524	1,242,883	10.19
Norwich-New London	6.22	1,415	253,252	1,969	43,175	8	125	3	9,747	3,395	306,299	2.68
Connecticut Non-MSA	8.26	1,954	332,113	2,537	83,974	15	304	1	6,231	4,507	422,622	3.18
Statewide Assessed****								0	0	0	0	
Statewide Non-Assessed****								0	0	0	0	

(*) Loan data as of December 31, 2006. Rated area refers to either the state or multistate MSA/MD rating area.

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

(***) Deposit data as of June 30, 2006. 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, 2004 TO DECEMBER 31, 2006					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	3,512	33.46	2.33	6.01	9.56	13.87	53.21	44.36	34.90	35.76	2.92	2.21	2.61	2.60	3.77	
Limited-Scope Review:																
Bridgeport-Stamford-Norwalk	3,286	31.30	3.34	6.27	16.53	19.57	39.53	32.59	40.60	41.57	3.78	3.06	2.41	3.58	5.42	
New Haven-Milford	2,568	24.46	3.04	5.18	12.33	16.59	52.39	48.17	32.24	30.06	3.19	1.77	2.21	3.40	4.18	
Norwich-New London	513	4.89	1.09	1.36	7.53	10.53	67.69	63.74	23.70	24.37	1.91	1.39	1.44	1.65	3.24	
Connecticut Non-MSA	618	5.89	0.25	2.10	14.54	14.56	63.39	62.30	21.81	21.04	2.13	1.02	1.62	2.24	2.38	

(*) 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 2005 Peer Mortgage Data: Southeast Region 1.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		State: CONNECTICUT					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006								
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:															
Hartford-West Hartford-East Hartford	1,123	35.75	2.33	7.39	9.56	14.25	53.21	49.69	34.90	28.67	5.27	12.44	6.82	4.79	5.01
Limited-Scope Review:															
Bridgeport-Stamford-Norwalk	696	22.16	3.34	7.47	16.53	25.14	39.53	41.81	40.60	25.57	7.23	5.56	8.45	7.71	6.15
New Haven-Milford	816	25.98	3.04	6.00	12.33	14.83	52.39	51.72	32.24	27.45	5.65	11.52	5.74	5.47	5.13
Norwich-New London	210	6.69	1.09	1.43	7.53	11.90	67.69	70.00	23.70	16.67	2.57	0.00	0.94	3.23	1.84
Connecticut Non-MSA	296	9.42	0.25	0.34	14.54	18.92	63.39	59.80	21.81	20.95	5.06	0.00	5.80	4.62	6.50

(*) 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 2005 Peer Mortgage Data: Southeast Region 1

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		State: CONNECTICUT					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006									
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:																
Hartford-West Hartford-East Hartford	3,575	31.69	2.33	3.16	9.56	11.72	53.21	50.38	34.90	34.74	2.67	2.88	2.41	2.40	3.25	
Limited-Scope Review:																
Bridgeport-Stamford-Norwalk	3,415	30.27	3.34	4.10	16.53	17.25	39.53	32.42	40.60	46.24	3.42	2.50	2.24	2.61	5.25	
New Haven-Milford	2,558	22.68	3.04	3.52	12.33	13.72	52.39	50.08	32.24	32.68	2.42	1.89	1.92	2.38	2.97	
Norwich-New London	692	6.13	1.09	1.45	7.53	10.55	67.69	64.60	23.70	23.41	2.14	0.78	2.28	2.17	2.13	
Connecticut Non-MSA	1,040	9.22	0.25	0.48	14.54	15.00	63.39	59.90	21.81	24.62	2.40	3.28	1.80	2.33	3.18	

(*) 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 2005 Peer Mortgage Data: Southeast Region 1

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		State: CONNECTICUT		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006											
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:															
Hartford-West Hartford-East Hartford	9,712	32.87	9.64	9.60	12.20	13.35	48.67	44.80	29.49	32.25	9.61	16.28	12.08	8.74	9.75
Limited-Scope Review:															
Bridgeport-Stamford-Norwalk	8,771	29.68	8.57	8.00	19.34	19.64	33.75	34.93	38.34	37.42	9.67	10.82	11.79	9.17	9.40
New Haven-Milford	6,562	22.21	8.66	6.17	18.49	19.25	42.57	41.65	30.28	32.93	9.16	10.29	11.85	8.34	9.31
Norwich-New London	1,969	6.66	1.40	1.98	15.57	16.30	58.50	53.48	24.53	28.24	9.94	23.33	13.65	9.52	10.17
Connecticut Non-MSA	2,537	8.59	1.60	0.71	15.53	14.98	60.31	58.49	22.57	25.82	8.97	4.44	10.88	9.38	9.20

(*) 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 (2006).

(***) Based on 2005 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, 2004 TO DECEMBER 31, 2006									
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:																
Hartford-West Hartford-East Hartford	26	38.24	1.52	0.00	6.87	0.00	51.26	46.15	40.35	53.85	6.94	0.00	0.00	3.90	11.59	
Limited-Scope Review:																
Bridgeport-Stamford-Norwalk	10	14.71	4.72	0.00	15.78	10.00	36.14	40.00	43.36	50.00	4.46	0.00	4.00	4.76	5.13	
New Haven-Milford	9	13.24	1.59	0.00	10.10	0.00	42.45	22.22	45.87	77.78	5.05	0.00	0.00	2.70	9.30	
Norwich-New London	8	11.76	0.37	0.00	5.00	12.50	64.63	62.50	30.00	25.00	6.98	0.00	0.00	8.00	7.14	
Connecticut Non-MSA	15	22.06	0.47	0.00	5.77	20.00	63.22	46.67	30.54	33.33	6.49	0.00	16.67	4.76	8.00	

(*) 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 (2006).

(***) Based on 2005 Peer Small Farm Data US&PR.

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		State: CONNECTICUT					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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	3,512	33.46	20.19	12.34	17.69	31.79	23.41	25.23	38.71	30.64	2.91	3.34	2.82	2.58	3.18	
Limited-Scope Review:																
Bridgeport-Stamford-Norwalk	3,286	31.30	21.61	12.14	17.25	25.93	19.58	19.18	41.56	42.75	2.49	3.78	3.04	1.74	2.57	
New Haven-Milford	2,568	24.46	20.85	8.06	17.34	27.57	22.55	26.70	39.26	37.66	3.11	2.90	2.94	2.89	3.46	
Norwich-New London	513	4.89	18.05	4.63	18.82	31.36	25.11	25.96	38.02	38.05	1.77	1.41	1.80	1.32	2.20	
Connecticut Non-MSA	618	5.89	17.52	7.43	19.10	27.48	25.96	28.83	37.43	36.26	1.78	1.89	0.97	1.58	2.51	

(*) 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 Families is based on 2000 Census information.

(***) As a percentage of loans with borrower income information available. No information was available for 26.98% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Southeast Region 1

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		State: CONNECTICUT					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Hartford-West Hartford-East Hartford	1,123	35.75	20.19	15.85	17.69	23.63	23.41	27.71	38.71	32.81	5.18	5.86	4.86	4.60	5.75	
Limited-Scope Review:																
Bridgeport-Stamford-Norwalk	696	22.16	21.61	17.72	17.25	30.63	19.58	24.32	41.56	27.33	7.08	10.87	10.75	6.44	4.46	
New Haven-Milford	816	25.98	20.85	9.63	17.34	24.21	22.55	29.28	39.26	36.88	5.67	5.48	5.80	5.29	5.96	
Norwich-New London	210	6.69	18.05	9.76	18.82	29.27	25.11	32.68	38.02	28.29	2.72	3.47	2.36	3.13	2.41	
Connecticut Non-MSA	296	9.42	17.52	13.15	19.10	25.26	25.96	30.45	37.43	31.14	5.21	5.15	3.79	5.16	6.41	

(*) 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 Families is based on 2000 Census information.

(***) As a percentage of loans with borrower income information available. No information was available for 3.60% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Southeast Region 1

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		State: CONNECTICUT					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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	3,575	31.69	20.19	11.82	17.69	27.51	23.41	27.75	38.71	32.91	2.44	2.32	2.36	2.09	2.93	
Limited-Scope Review:																
Bridgeport-Stamford-Norwalk	3,415	30.27	21.61	12.92	17.25	26.37	19.58	25.24	41.56	35.48	1.89	2.95	2.14	1.52	1.76	
New Haven-Milford	2,558	22.68	20.85	9.22	17.34	24.15	22.55	29.92	39.26	36.71	2.05	2.45	1.84	1.75	2.41	
Norwich-New London	692	6.13	18.05	13.20	18.82	25.05	25.11	29.32	38.02	32.43	1.66	2.24	1.44	1.29	2.05	
Connecticut Non-MSA	1,040	9.22	17.52	10.15	19.10	27.44	25.96	31.70	37.43	30.70	2.09	2.39	1.79	2.15	2.19	

(*) 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 28.88% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Southeast Region 1

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		State: CONNECTICUT		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					
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	9,712	32.87	65.23	44.78	93.65	3.54	2.81	9.61	10.99
Limited-Scope Review:									
Bridgeport-Stamford-Norwalk	8,771	29.68	66.83	46.21	95.36	2.53	2.11	9.67	10.49
New Haven-Milford	6,562	22.21	66.03	46.86	95.75	2.18	2.07	9.16	10.40
Norwich-New London	1,969	6.66	63.52	46.06	97.61	1.68	0.71	9.94	10.51
Connecticut Non-MSA	2,537	8.59	67.13	43.71	94.52	3.11	2.36	8.97	9.74

(*) 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 2006).

(***) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 42.45% of small loans to businesses originated and purchased by the bank.

(****) Based on 2005 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, 2004 TO DECEMBER 31, 2006				
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	26	38.24	92.35	50.00	100.00	0.00	0.00	6.94	4.80
Limited-Scope Review:									
Bridgeport-Stamford-Norwalk	10	14.71	91.94	40.00	100.00	0.00	0.00	4.46	3.33
New Haven-Milford	9	13.24	92.29	55.56	100.00	0.00	0.00	5.05	3.70
Norwich-New London	8	11.76	93.33	75.00	100.00	0.00	0.00	6.98	9.68
Connecticut Non-MSA	15	22.06	95.72	46.67	93.33	6.67	0.00	6.49	3.33

(*) 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 2006).

(***) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 39.71% of small loans to farms originated and purchased by the bank.

(****) Based on 2005 Peer Small Farm Data US&PR.

Table 13. Qualified Investments

QUALIFIED INVESTMENTS		State: CONNECTICUT				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006			
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	25	21,185	147	67,140	172	88,325	48.56	12	11,355
Limited-Scope Review:									
Bridgeport-Stamford-Norwalk	12	883	117	43,313	129	44,196	24.29	2	31,504
New Haven-Milford	8	4,982	84	23,345	92	28,327	15.57	4	20,638
Norwich-New London	2	5,001	18	1,188	20	6,188	3.40	1	1
Connecticut Non-MSA	4	12,836	35	1,341	39	14,178	7.79	2	72
Statewide Assessed***	0	0	27	710	27	710	0.39	0	0
Statewide Non-Assessed***	0	0	0	0	0	0	0	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, 2004 TO DECEMBER 31, 2006									
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	M od	Mi d	U pp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Hartford-West Hartford-East Hartford	66.70	62	35.03	17.74	11.29	50.00	20.97	0	1	0	-1	0	0	9.56	13.97	48.25	28.22
Limited-Scope Review:																	
Bridgeport-Stamford-Norwalk	17.25	53	29.94	11.32	16.98	37.74	33.96	0	2	-1	0	-1	0	10.24	22.80	33.16	33.80
New Haven-Milford	10.19	36	20.34	11.11	27.78	41.67	19.44	1	2	0	0	-1	0	9.45	19.46	45.77	25.32
Norwich-New London	2.68	13	7.34	0.00	23.08	46.15	30.77	0	1	0	-1	0	0	3.44	15.12	60.85	20.59
Connecticut Non-MSA	3.18	13	7.34	0.00	38.46	53.85	7.69	0	1	0	0	0	-1	1.34	19.00	60.13	19.53

Table 1. Lending Volume

LENDING VOLUME		State: FLORIDA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006						
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:												
Fort Lauderdale-Pompano Beach-Deerfield Beach	13.60	22,579	4,483,425	33,511	1,054,367	126	3,264	5	5,879	56,221	5,546,935	13.12
Jacksonville	5.84	13,276	2,454,428	10,783	386,838	70	1,342	5	5,383	24,134	2,847,991	13.20
Limited-Scope Review:												
Cape Coral-Fort Myers	3.87	8,498	1,822,788	7,465	202,650	49	431	2	3,651	16,014	2,029,520	2.76
Deltona-Daytona Beach-Ormond Beach	2.64	5,875	865,100	5,023	119,088	30	342	1	1,246	10,929	985,776	1.95
Fort Walton Beach-Crestview-Destin	0.57	1,252	289,790	1,092	24,697	16	934	0	0	2,360	315,421	0.32
Gainesville	1.11	2,505	356,968	2,060	64,919	33	668	4	11,173	4,602	433,728	0.78
Lakeland	2.27	5,328	705,449	4,004	131,550	64	757	10	6,200	9,406	843,956	1.49
Miami-Miami Beach-Kendall	13.06	20,247	4,580,097	33,604	1,010,722	144	2,231	8	29,156	54,003	5,622,206	15.96
Naples-Marco Island	2.23	5,371	1,733,654	3,804	112,001	29	505	0	0	9,204	1,846,160	2.60
Ocala	1.32	2,987	352,142	2,372	49,613	105	2,092	0	0	5,464	403,847	1.01
Orlando-Kissimmee	10.01	19,835	3,473,490	21,409	557,003	133	3,013	6	53,103	41,383	4,086,609	8.26
Palm Bay- Melbourne-Titusville	2.49	5,546	942,907	4,715	120,770	29	1,113	2	8,053	10,292	1,072,843	1.84
Pensacola-Ferry Pass-Brent	1.13	2,196	347,151	2,445	66,775	22	1,575	2	5,600	4,665	421,101	0.74
Port St. Lucie-Fort Pierce	2.48	5,892	1,120,573	4,330	96,474	43	488	0	0	10,265	1,217,535	1.43
Punta Gorda	1.05	2,407	397,710	1,943	43,056	5	57	0	0	4,355	440,823	0.95
Sarasota-Bradenton-Venice	5.23	11,298	2,313,385	10,227	275,317	95	2,431	8	17,226	21,628	2,608,359	5.28
Sebastian-Vero Beach	0.58	1,293	280,486	1,099	22,597	8	81	2	8,388	2,402	311,552	0.53
Tallahassee	0.99	2,267	374,778	1,787	44,987	26	464	3	5,528	4,083	425,757	0.91

(*) Loan data as of December 31, 2006. Rated area refers to either the state or multistate MSA/MD rating area.

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

(***) Deposit data as of June 30, 2006. 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, 2004 TO DECEMBER 31, 2006						
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:												
Tampa-St. Petersburg-Clearwater	17.18	37,125	5,995,543	33,671	1,009,169	234	4,268	10	26,903	71,040	7,035,883	15.40
West Palm Beach-Boca Raton-Boynton Beach	8.32	14,280	3,418,163	19,981	633,388	140	2,503	10	37,580	34,411	4,091,634	8.48
Florida Non-MSA	4.03	8,869	1,705,373	7,534	157,966	250	9,145	7	24,618	16,660	1,897,102	3.00
Statewide Assessed****								2	6,100	2	6,100	
Statewide Non-Assessed****								0	0	0	0	

(*) Loan data as of December 31, 2006. Rated area refers to either the state or multistate MSA/MD rating area.

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

(***) Deposit data as of June 30, 2006. 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, 2004 TO DECEMBER 31, 2006					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:																
Fort Lauderdale-Pompano Beach-Deerfield Beach	11,090	9.90	1.02	3.07	23.81	21.54	45.93	42.93	29.24	32.46	3.66	4.84	3.57	3.32	4.22	
Jacksonville	8,157	7.28	1.98	0.81	16.44	14.70	54.98	49.98	26.60	34.51	3.85	2.42	3.57	3.47	4.80	
Limited-Scope Review:																
Cape Coral-Fort Myers	5,322	4.75	0.87	0.96	12.38	7.52	63.92	56.82	22.84	34.70	3.27	7.72	1.72	2.95	4.42	
Deltona-Daytona Beach-Ormond Beach	3,067	2.74	0.47	0.26	9.62	8.80	74.00	70.69	15.91	20.25	4.39	1.27	4.90	4.03	5.81	
Fort Walton Beach-Crestview-Destin	709	0.63	0.00	0.00	5.54	6.49	74.19	65.30	20.28	28.21	2.58	0.00	1.56	2.46	3.40	
Gainesville	1,687	1.51	5.72	4.98	22.60	25.25	43.73	33.37	27.95	36.40	6.59	4.40	7.53	5.58	7.42	
Lakeland	3,307	2.95	0.14	0.21	15.41	10.22	60.75	62.08	23.70	27.49	3.75	21.74	3.76	3.47	4.60	
Miami-Miami Beach-Kendall	10,727	9.57	1.69	2.97	19.82	19.41	36.99	33.50	41.51	44.11	2.81	2.80	2.46	2.49	3.32	
Naples-Marco Island	3,428	3.06	2.30	0.41	13.08	10.76	47.98	45.33	36.65	43.49	5.46	5.43	3.82	4.91	6.82	
Ocala	1,724	1.54	0.36	0.41	2.80	1.80	79.14	78.19	17.70	19.61	4.28	12.50	2.90	4.06	5.59	
Orlando-Kissimmee	11,089	9.89	0.62	0.23	17.95	18.34	49.89	50.56	31.54	30.86	3.00	2.68	2.92	3.03	3.00	
Palm Bay- Melbourne- Titusville	3,193	2.85	0.62	0.19	17.75	12.34	49.76	52.62	31.87	34.86	3.95	1.50	3.96	3.26	5.65	
Pensacola-Ferry Pass-Brent	1,308	1.17	1.32	0.61	16.18	10.17	56.87	55.66	25.63	33.56	2.49	2.52	2.93	2.21	3.04	
Port St. Lucie-Fort Pierce	3,471	3.10	1.15	0.29	11.40	5.19	62.21	69.95	25.24	24.58	4.46	0.47	3.83	3.96	7.81	
Punta Gorda	1,352	1.21	0.00	0.00	5.11	5.92	82.99	81.58	11.90	12.50	5.23	0.00	6.30	5.03	6.57	
Sarasota-Bradenton-Venice	6,589	5.88	0.30	0.20	20.46	13.74	54.68	55.27	24.56	30.79	5.27	5.66	4.10	5.63	5.25	

(*) 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 2005 Peer Mortgage Data: Southeast Region 1.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		State: FLORIDA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006								
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
Limited-Scope Review:															
Sebastian-Vero Beach	811	0.72	0.00	0.00	13.47	6.17	61.60	61.16	24.93	32.68	3.85	0.00	3.01	3.45	5.59
Tallahassee	1,406	1.25	4.33	5.90	20.70	16.22	45.98	47.08	28.99	30.80	3.91	4.31	3.82	3.94	3.82
Tampa-St. Petersburg-Clearwater	20,767	18.53	0.77	0.89	21.94	19.88	48.28	44.67	29.01	34.55	4.59	1.71	4.05	5.11	4.41
West Palm Beach-Boca Raton-Boynton Beach	7,418	6.62	1.53	2.75	24.63	23.66	36.35	31.81	37.50	41.78	3.52	2.29	3.41	3.04	4.19
Florida Non-MSA	5,452	4.86	0.00	0.00	6.19	3.83	74.60	62.78	19.22	33.38	5.66	0.00	8.62	6.92	4.20

(*) 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 2005 Peer Mortgage Data: Southeast Region 1.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			State: FLORIDA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Fort Lauderdale-Pompano Beach-Deerfield Beach	2,154	13.94	1.02	2.37	23.81	23.86	45.93	45.17	29.24	28.60	10.51	17.31	10.63	10.20	10.59	
Jacksonville	843	5.46	1.98	0.71	16.44	16.01	54.98	53.14	26.60	30.13	5.36	3.13	4.95	5.02	6.34	
Limited-Scope Review:																
Cape Coral-Fort Myers	535	3.46	0.87	0.00	12.38	7.29	63.92	73.64	22.84	19.07	8.06	0.00	6.86	7.76	9.98	
Deltona-Daytona Beach-Ormond Beach	555	3.59	0.47	0.36	9.62	7.03	74.00	74.23	15.91	18.38	9.62	0.00	7.10	9.70	10.58	
Fort Walton Beach-Crestview-Destin	76	0.49	0.00	0.00	5.54	2.63	74.19	68.42	20.28	28.95	3.48	0.00	0.00	3.02	6.25	
Gainesville	158	1.02	5.72	2.53	22.60	21.52	43.73	42.41	27.95	33.54	7.14	3.70	5.84	7.46	8.10	
Lakeland	432	2.80	0.14	0.23	15.41	13.66	60.75	58.10	23.70	28.01	6.74	33.33	7.03	6.20	7.69	
Miami-Miami Beach-Kendall	1,745	11.29	1.69	1.83	19.82	20.57	36.99	37.19	41.51	40.40	8.25	10.90	7.82	7.88	8.66	
Naples-Marco Island	251	1.62	2.30	0.40	13.08	11.95	47.98	58.57	36.65	29.08	9.97	0.00	7.61	10.20	11.44	
Ocala	252	1.63	0.36	0.00	2.80	1.59	79.14	75.40	17.70	23.02	8.48	0.00	0.00	8.72	8.49	
Orlando-Kissimmee	1,489	9.64	0.62	0.34	17.95	16.92	49.89	52.05	31.54	30.69	6.43	5.00	6.35	6.33	6.65	
Palm Bay- Melbourne- Titusville	481	3.11	0.62	0.42	17.75	13.10	49.76	55.72	31.87	30.77	6.63	0.00	7.08	6.15	7.51	
Pensacola-Ferry Pass-Brent	154	1.00	1.32	3.90	16.18	16.23	56.87	47.40	25.63	32.47	3.28	11.11	5.21	2.56	3.96	
Port St. Lucie-Fort Pierce	398	2.58	1.15	2.01	11.40	5.78	62.21	65.58	25.24	26.63	5.97	3.85	4.62	4.98	10.86	
Punta Gorda	207	1.34	0.00	0.00	5.11	4.83	82.99	88.41	11.90	6.76	8.72	0.00	7.55	8.61	12.90	
Sarasota-Bradenton-Venice	788	5.10	0.30	0.25	20.46	17.13	54.68	59.52	24.56	23.10	10.82	11.11	8.82	10.74	12.88	

(*) 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 2005 Peer Mortgage Data: Southeast Region 1

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		State: FLORIDA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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						
Limited-Scope Review:																
Sebastian-Vero Beach	72	0.47	0.00	0.00	13.47	8.33	61.60	79.17	24.93	12.50	4.40	0.00	4.08	4.42	4.49	
Tallahassee	143	0.93	4.33	2.80	20.70	15.38	45.98	43.36	28.99	38.46	6.31	11.11	6.52	4.33	8.51	
Tampa-St. Petersburg-Clearwater	2,925	18.93	0.77	0.79	21.94	20.82	48.28	48.99	29.01	29.40	9.13	9.21	9.01	9.57	8.59	
West Palm Beach-Boca Raton-Boynton Beach	1,201	7.77	1.53	1.75	24.63	23.56	36.35	37.64	37.50	37.05	8.03	7.87	7.20	7.85	8.83	
Florida Non-MSA	594	3.84	0.00	0.00	6.19	6.73	74.60	62.63	19.22	30.64	8.57	0.00	13.00	7.90	9.39	

(*) 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 2005 Peer Mortgage Data: Southeast Region 1

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		State: FLORIDA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Fort Lauderdale-Pompano Beach-Deerfield Beach	9,331	13.08	1.02	1.51	23.81	20.62	45.93	43.80	29.24	34.07	3.55	2.47	2.93	3.48	4.17	
Jacksonville	4,270	5.98	1.98	1.48	16.44	18.43	54.98	44.92	26.60	35.18	2.50	0.69	2.17	2.27	3.20	
Limited-Scope Review:																
Cape Coral-Fort Myers	2,637	3.70	0.87	0.49	12.38	7.55	63.92	62.84	22.84	29.12	2.71	2.34	2.03	2.42	4.03	
Deltona-Daytona Beach-Ormond Beach	2,253	3.16	0.47	0.40	9.62	7.68	74.00	71.15	15.91	20.77	3.40	3.70	2.80	3.19	4.69	
Fort Walton Beach-Crestview-Destin	467	0.65	0.00	0.00	5.54	3.64	74.19	63.81	20.28	32.55	1.70	0.00	1.27	1.43	2.76	
Gainesville	660	0.92	5.72	4.39	22.60	19.24	43.73	44.70	27.95	31.67	4.20	2.56	3.62	4.52	4.47	
Lakeland	1,589	2.23	0.14	0.13	15.41	9.94	60.75	56.07	23.70	33.86	3.17	0.00	2.97	2.92	3.82	
Miami-Miami Beach-Kendall	7,766	10.88	1.69	1.61	19.82	17.77	36.99	34.78	41.51	45.84	2.90	2.23	2.23	2.50	3.70	
Naples-Marco Island	1,691	2.37	2.30	1.42	13.08	10.29	47.98	48.31	36.65	39.98	4.07	6.06	3.23	3.68	5.08	
Ocala	1,011	1.42	0.36	0.10	2.80	2.27	79.14	79.92	17.70	17.71	3.45	4.55	2.38	3.36	3.93	
Orlando-Kissimmee	7,256	10.17	0.62	0.33	17.95	19.39	49.89	47.64	31.54	32.64	2.57	1.46	2.32	2.49	2.85	
Palm Bay- Melbourne- Titusville	1,872	2.62	0.62	0.43	17.75	12.34	49.76	53.58	31.87	33.65	2.51	1.54	2.13	2.22	3.31	
Pensacola-Ferry Pass-Brent	733	1.03	1.32	0.82	16.18	9.14	56.87	57.30	25.63	32.74	1.59	0.00	1.08	1.57	1.88	
Port St. Lucie-Fort Pierce	2,021	2.83	1.15	0.84	11.40	6.68	62.21	65.41	25.24	27.07	3.51	1.08	2.36	3.31	4.99	
Punta Gorda	848	1.19	0.00	0.00	5.11	4.60	82.99	84.43	11.90	10.97	3.40	0.00	1.94	3.34	5.38	
Sarasota-Bradenton-Venice	3,918	5.49	0.30	0.36	20.46	18.94	54.68	52.96	24.56	27.74	3.96	1.90	2.79	3.95	4.87	

(*) 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 2005 Peer Mortgage Data: Southeast Region 1

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		State: FLORIDA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Sebastian-Vero Beach	410	0.57	0.00	0.00	13.47	8.29	61.60	63.66	24.93	28.05	2.52	0.00	2.12	2.41	3.09	
Tallahassee	713	1.00	4.33	3.65	20.70	14.17	45.98	44.46	28.99	37.73	2.42	1.49	2.03	2.55	2.52	
Tampa-St. Petersburg-Clearwater	13,429	18.82	0.77	0.83	21.94	22.59	48.28	42.41	29.01	34.16	3.49	2.44	2.73	3.55	3.90	
West Palm Beach-Boca Raton-Boynton Beach	5,661	7.93	1.53	1.59	24.63	25.05	36.35	33.30	37.50	40.06	2.80	2.30	2.23	2.70	3.31	
Florida Non-MSA	2,823	3.96	0.00	0.00	6.19	4.25	74.60	56.78	19.22	38.97	3.61	0.00	3.37	3.84	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 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 2005 Peer Mortgage Data: Southeast Region 1

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			State: FLORIDA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Fort Lauderdale-Pompano Beach-Deerfield Beach	33,511	15.74	3.93	3.06	23.54	23.21	42.65	40.58	29.88	33.15	16.75	17.92	18.57	16.20	16.89	
Jacksonville	10,783	5.07	4.55	2.49	22.43	20.94	49.28	46.92	23.74	29.65	9.94	7.24	10.18	9.78	11.13	
Limited-Scope Review:																
Cape Coral-Fort Myers	7,465	3.51	0.98	1.09	13.59	12.95	59.74	59.02	25.70	26.94	10.91	16.97	12.89	10.72	11.00	
Deltona-Daytona Beach-Ormond Beach	5,023	2.36	1.15	0.60	18.22	15.25	65.21	63.27	15.41	20.88	10.10	4.60	10.63	10.08	11.32	
Fort Walton Beach-Crestview-Destin	1,092	0.51	0.00	0.00	9.48	9.07	66.53	64.47	23.99	26.47	4.97	0.00	5.65	5.05	4.74	
Gainesville	2,060	0.97	8.23	4.27	31.39	29.03	34.89	38.50	25.49	28.20	10.02	8.05	10.88	11.91	8.41	
Lakeland	4,004	1.88	0.44	0.45	21.92	23.38	55.57	51.72	22.06	24.45	9.81	11.32	11.85	10.13	8.95	
Miami-Miami Beach-Kendall	33,604	15.79	4.94	4.01	22.05	23.71	32.29	30.04	40.72	42.23	13.97	16.33	17.51	13.98	12.81	
Naples-Marco Island	3,804	1.79	1.73	1.97	11.07	13.49	44.30	47.08	42.90	37.46	9.47	14.94	14.82	10.07	7.92	
Ocala	2,372	1.11	0.77	0.25	4.76	4.09	72.46	71.25	22.01	24.41	7.40	1.92	8.21	7.70	7.34	
Orlando-Kissimmee	21,409	10.06	1.50	1.08	20.79	19.97	47.31	45.35	30.40	33.60	11.28	9.36	13.06	11.26	11.23	
Palm Bay- Melbourne- Titusville	4,715	2.22	1.39	1.02	25.07	23.84	44.26	41.91	29.28	33.23	8.98	8.82	9.52	8.89	9.10	
Pensacola-Ferry Pass-Brent	2,445	1.15	3.31	2.04	23.19	19.71	50.02	50.63	23.48	27.61	5.55	2.71	6.18	5.89	5.08	
Port St. Lucie-Fort Pierce	4,330	2.03	2.63	1.52	21.27	16.03	53.36	58.31	22.74	24.13	9.75	10.50	8.52	10.23	10.62	
Punta Gorda	1,943	0.91	0.00	0.00	5.05	3.60	85.53	87.18	9.42	9.21	10.10	0.00	9.30	10.62	8.37	
Sarasota-Bradenton-Venice	10,227	4.80	0.47	0.40	21.42	18.14	51.49	52.00	26.62	29.46	13.00	13.64	14.07	12.98	13.11	

(*) 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 (2006).

(***) Based on 2005 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, 2004 TO DECEMBER 31, 2006									
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	
Limited-Scope Review:																
Sebastian-Vero Beach	1,099	0.52	0.00	0.00	12.94	11.01	60.10	58.05	26.97	30.94	6.14	0.00	7.87	5.71	6.97	
Tallahassee	1,787	0.84	9.79	7.50	18.26	17.01	47.81	42.70	24.14	32.79	6.30	7.95	7.43	5.72	6.59	
Tampa-St. Petersburg-Clearwater	33,671	15.82	1.66	1.09	24.82	24.07	43.11	41.26	30.41	33.59	11.96	9.78	13.19	11.46	12.58	
West Palm Beach-Boca Raton-Boynton Beach	19,981	9.39	3.54	2.47	21.35	21.25	34.74	32.35	40.37	43.93	13.53	10.46	14.31	13.34	14.01	
Florida Non-MSA	7,534	3.54	0.00	0.00	7.54	7.80	60.48	56.97	31.98	35.23	10.10	0.00	15.87	9.90	10.72	

(*) 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 (2006).

(***) Based on 2005 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, 2004 TO DECEMBER 31, 2006					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:																
Fort Lauderdale-Pompano Beach-Deerfield Beach	126	7.63	3.14	0.00	24.68	19.05	41.97	32.54	30.21	48.41	15.99	0.00	17.54	12.50	20.79	
Jacksonville	70	4.24	2.13	1.43	18.31	10.00	56.92	61.43	22.64	27.14	14.77	0.00	14.29	14.43	20.59	
Limited-Scope Review:																
Cape Coral-Fort Myers	49	2.97	0.87	0.00	9.90	12.24	72.14	73.47	17.08	14.29	9.59	0.00	14.29	9.47	10.34	
Deltona-Daytona Beach-Ormond Beach	30	1.82	0.59	0.00	9.61	13.33	72.75	53.33	17.06	33.33	9.43	0.00	14.29	6.49	26.67	
Fort Walton Beach-Crestview-Destin	16	0.97	0.00	0.00	7.74	0.00	75.63	75.00	16.63	25.00	21.95	0.00	0.00	23.08	30.00	
Gainesville	33	2.00	2.43	12.12	26.86	36.36	55.69	42.42	15.02	9.09	9.62	33.33	20.59	3.92	0.00	
Lakeland	64	3.88	0.00	0.00	17.67	18.75	61.23	56.25	21.10	25.00	10.36	0.00	11.11	11.63	7.50	
Miami-Miami Beach-Kendall	144	8.72	2.34	0.00	18.28	28.47	34.10	29.86	45.27	41.67	12.56	0.00	19.72	13.18	10.75	
Naples-Marco Island	29	1.76	4.85	20.69	21.92	27.59	50.71	34.48	22.53	17.24	11.11	28.57	7.69	7.50	15.00	
Ocala	105	6.36	0.06	0.00	2.02	1.90	83.33	82.86	14.59	15.24	18.72	0.00	33.33	18.18	26.92	
Orlando-Kissimmee	133	8.06	0.75	2.26	18.91	21.05	55.14	56.39	25.20	20.30	13.61	25.00	17.91	16.39	6.67	
Palm Bay- Melbourne- Titusville	29	1.76	1.09	0.00	20.40	10.34	51.57	48.28	26.94	41.38	7.06	0.00	9.09	7.32	7.41	
Pensacola-Ferry Pass-Brent	22	1.33	1.10	0.00	16.80	9.09	59.04	90.91	23.05	0.00	8.96	0.00	12.50	10.64	0.00	
Port St. Lucie-Fort Pierce	43	2.60	2.13	0.00	21.13	32.56	55.55	41.86	21.20	25.58	12.39	0.00	15.38	11.86	11.54	
Punta Gorda	5	0.30	0.00	0.00	4.62	0.00	90.92	60.00	4.46	40.00	3.45	0.00	0.00	0.00	100.00	
Sarasota-Bradenton-Venice	95	5.75	0.31	0.00	16.50	7.37	56.69	47.37	26.50	45.26	17.54	0.00	13.64	17.39	20.37	

(*) 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 (2006).

(***) Based on 2005 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, 2004 TO DECEMBER 31, 2006								
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
Limited-Scope Review:															
Sebastian-Vero Beach	8	0.48	0.00	0.00	13.80	12.50	64.05	75.00	22.15	12.50	11.63	0.00	12.50	16.00	0.00
Tallahassee	26	1.57	4.23	0.00	17.19	46.15	52.30	34.62	26.28	19.23	10.34	0.00	14.29	10.53	10.53
Tampa-St. Petersburg-Clearwater	234	14.17	0.72	0.00	25.25	27.35	48.61	35.90	25.42	36.75	16.95	0.00	27.91	13.06	17.45
West Palm Beach-Boca Raton-Boynton Beach	140	8.48	4.58	2.86	22.99	30.00	36.65	27.14	35.77	40.00	14.81	14.29	24.59	14.44	11.84
Florida Non-MSA	250	15.14	0.00	0.00	7.34	15.60	75.50	72.00	17.16	12.40	18.20	0.00	29.55	18.56	16.33

(*) 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 (2006).

(***) Based on 2005 Peer Small Farm Data US&PR.

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		State: FLORIDA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Fort Lauderdale-Pompano Beach-Deerfield Beach	11,090	9.90	20.85	5.21	18.17	15.97	20.48	21.10	40.50	57.72	3.94	9.10	5.33	3.22	3.87	
Jacksonville	8,157	7.28	19.42	4.85	18.51	16.25	23.14	20.95	38.94	57.96	4.14	3.29	3.15	2.93	5.19	
Limited-Scope Review:																
Cape Coral-Fort Myers	5,322	4.75	17.16	1.69	19.96	8.79	23.32	16.52	39.56	73.00	3.56	1.85	3.01	2.89	3.83	
Deltona-Daytona Beach-Ormond Beach	3,067	2.74	17.44	2.63	19.60	12.25	23.44	19.57	39.51	65.55	4.92	2.55	4.47	3.63	5.52	
Fort Walton Beach-Crestview-Destin	709	0.63	17.10	2.34	20.02	10.99	24.36	18.74	38.52	67.93	2.55	1.88	1.50	1.80	3.10	
Gainesville	1,687	1.51	23.59	3.26	16.37	15.66	19.54	20.20	40.51	60.87	7.23	3.64	5.58	6.39	8.29	
Lakeland	3,307	2.95	18.23	3.27	19.44	12.15	22.60	21.96	39.73	62.62	4.40	4.82	3.52	3.93	4.78	
Miami-Miami Beach-Kendall	10,727	9.57	23.00	0.86	16.98	6.96	18.53	16.68	41.50	75.49	2.75	5.39	4.37	2.45	2.74	
Naples-Marco Island	3,428	3.06	19.06	1.61	19.32	7.56	20.65	14.72	40.97	76.10	5.89	7.18	5.74	4.44	6.20	
Ocala	1,724	1.54	17.12	4.28	19.85	12.84	23.46	22.34	39.56	60.54	4.93	6.05	4.31	4.57	5.14	
Orlando-Kissimmee	11,089	9.89	18.74	2.90	18.84	12.70	22.70	20.47	39.72	63.94	3.25	3.41	2.96	2.63	3.55	
Palm Bay- Melbourne-Titusville	3,193	2.85	18.27	2.91	19.30	13.43	22.67	20.12	39.76	63.54	4.34	2.92	3.17	3.20	5.18	
Pensacola-Ferry Pass-Brent	1,308	1.17	20.39	2.55	17.84	13.69	22.05	19.62	39.73	64.14	2.56	1.26	1.69	1.72	3.24	
Port St. Lucie-Fort Pierce	3,471	3.10	18.46	1.73	19.34	7.86	22.19	18.42	40.01	72.00	5.37	4.66	4.71	4.29	5.78	
Punta Gorda	1,352	1.21	15.59	3.01	20.59	11.40	25.42	18.73	38.40	66.86	5.82	8.76	6.94	5.51	5.68	
Sarasota-Bradenton-Venice	6,589	5.88	17.71	3.18	19.64	11.69	23.60	21.49	39.06	63.64	5.71	5.95	6.43	5.34	5.72	

(*) 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 16.81% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Southeast Region 1

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		State: FLORIDA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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***						
Limited-Scope Review:																
Sebastian-Vero Beach	811	0.72	17.61	0.15	19.63	8.52	22.39	21.00	40.37	70.34	4.31	0.00	2.89	3.33	4.91	
Tallahassee	1,406	1.25	22.19	5.49	16.53	15.62	21.68	23.63	39.60	55.26	4.41	4.46	3.19	4.17	4.95	
Tampa-St. Petersburg-Clearwater	20,767	18.53	18.87	3.60	19.12	14.89	22.01	21.17	40.01	60.35	5.13	4.97	5.23	4.32	5.44	
West Palm Beach-Boca Raton-Boynton Beach	7,418	6.62	19.86	4.44	18.56	13.80	20.60	19.32	40.98	62.44	3.74	7.92	4.36	3.16	3.73	
Florida Non-MSA	5,452	4.86	18.96	2.23	19.08	8.93	22.07	15.54	39.89	73.30	6.41	5.91	5.99	7.04	6.34	

(*) 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 6.04% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Southeast Region 1

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			State: FLORIDA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Fort Lauderdale-Pompano Beach-Deerfield Beach	2,154	13.94	20.85	8.00	18.17	21.72	20.48	25.25	40.50	45.03	10.38	14.04	12.06	9.11	10.14	
Jacksonville	843	5.46	19.42	10.39	18.51	19.93	23.14	23.72	38.94	45.97	5.37	6.63	5.73	4.58	5.49	
Limited-Scope Review:																
Cape Coral-Fort Myers	535	3.46	17.16	4.46	19.96	15.12	23.32	28.49	39.56	51.94	8.18	3.23	6.23	9.22	8.56	
Deltona-Daytona Beach-Ormond Beach	555	3.59	17.44	8.97	19.60	20.75	23.44	27.10	39.51	43.18	9.49	16.67	8.26	7.80	10.06	
Fort Walton Beach-Crestview-Destin	76	0.49	17.10	5.48	20.02	10.96	24.36	20.55	38.52	63.01	3.32	3.17	2.63	1.89	4.40	
Gainesville	158	1.02	23.59	7.01	16.37	12.10	19.54	24.20	40.51	56.69	7.37	5.26	2.61	7.23	9.25	
Lakeland	432	2.80	18.23	7.75	19.44	12.44	22.60	24.88	39.73	54.93	6.96	7.44	5.92	4.31	8.90	
Miami-Miami Beach-Kendall	1,745	11.29	23.00	5.16	16.98	12.88	18.53	20.77	41.50	61.19	8.41	10.27	10.85	6.39	8.69	
Naples-Marco Island	251	1.62	19.06	8.68	19.32	17.36	20.65	21.90	40.97	52.07	10.08	15.79	6.47	8.27	11.74	
Ocala	252	1.63	17.12	10.20	19.85	26.12	23.46	21.63	39.56	42.04	8.42	16.25	13.10	6.23	6.65	
Orlando-Kissimmee	1,489	9.64	18.74	7.25	18.84	19.58	22.70	27.39	39.72	45.78	6.40	5.56	6.27	6.25	6.65	
Palm Bay- Melbourne- Titusville	481	3.11	18.27	9.81	19.30	19.83	22.67	29.42	39.76	40.94	6.75	6.67	6.78	6.06	7.29	
Pensacola-Ferry Pass-Brent	154	1.00	20.39	12.16	17.84	14.19	22.05	24.32	39.73	49.32	3.25	5.38	2.54	2.53	3.66	
Port St. Lucie-Fort Pierce	398	2.58	18.46	4.60	19.34	17.65	22.19	26.60	40.01	51.15	6.29	4.24	5.44	5.30	7.49	
Punta Gorda	207	1.34	15.59	12.94	20.59	15.42	25.42	25.37	38.40	46.27	8.97	13.79	4.29	8.72	10.42	
Sarasota-Bradenton-Venice	788	5.10	17.71	6.96	19.64	19.45	23.60	27.86	39.06	45.73	10.85	12.88	9.64	8.44	12.88	

(*) 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 Families is based on 2000 Census information.

(***) As a percentage of loans with borrower income information available. No information was available for 16.81% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Southeast Region 1

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			State: FLORIDA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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***						
Limited-Scope Review:																
Sebastian-Vero Beach	72	0.47	17.61	10.29	19.63	20.59	22.39	26.47	40.37	42.65	4.37	4.88	5.00	3.60	4.49	
Tallahassee	143	0.93	22.19	7.25	16.53	15.94	21.68	26.09	39.60	50.72	6.22	3.96	4.43	4.98	8.43	
Tampa-St. Petersburg-Clearwater	2,925	18.93	18.87	8.66	19.12	18.88	22.01	25.76	40.01	46.70	9.03	10.78	7.98	8.20	9.63	
West Palm Beach-Boca Raton-Boynton Beach	1,201	7.77	19.86	9.50	18.56	20.96	20.60	23.78	40.98	45.77	8.24	7.58	6.35	7.84	9.42	
Florida Non-MSA	594	3.84	18.96	7.06	19.08	12.05	22.07	24.78	39.89	56.11	8.60	5.00	6.96	8.55	9.46	

(*) 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 3.33% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Southeast Region 1

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			State: FLORIDA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Fort Lauderdale-Pompano Beach-Deerfield Beach	9,331	13.08	20.85	7.18	18.17	18.87	20.48	23.92	40.50	50.03	3.13	4.51	3.07	2.54	3.35	
Jacksonville	4,270	5.98	19.42	6.52	18.51	15.55	23.14	22.81	38.94	55.12	2.23	1.52	1.53	1.59	3.11	
Limited-Scope Review:																
Cape Coral-Fort Myers	2,637	3.70	17.16	3.93	19.96	13.02	23.32	24.65	39.56	58.40	2.45	1.43	1.84	2.16	2.88	
Deltona-Daytona Beach-Ormond Beach	2,253	3.16	17.44	6.66	19.60	18.78	23.44	25.72	39.51	48.84	3.27	2.40	3.00	2.88	3.76	
Fort Walton Beach-Crestview-Destin	467	0.65	17.10	5.76	20.02	15.15	24.36	19.09	38.52	60.00	1.40	0.28	0.59	1.43	1.87	
Gainesville	660	0.92	23.59	5.99	16.37	15.97	19.54	23.05	40.51	54.99	3.88	2.52	2.70	2.83	5.20	
Lakeland	1,589	2.23	18.23	6.47	19.44	17.09	22.60	23.96	39.73	52.48	2.94	3.42	2.76	2.72	3.12	
Miami-Miami Beach-Kendall	7,766	10.88	23.00	3.73	16.98	11.34	18.53	19.99	41.50	64.94	2.39	3.55	2.11	1.70	2.67	
Naples-Marco Island	1,691	2.37	19.06	5.26	19.32	14.99	20.65	21.79	40.97	57.96	3.70	3.73	3.55	2.77	4.18	
Ocala	1,011	1.42	17.12	6.78	19.85	16.88	23.46	28.18	39.56	48.16	3.35	3.69	3.23	3.00	3.56	
Orlando-Kissimmee	7,256	10.17	18.74	5.82	18.84	18.30	22.70	26.18	39.72	49.69	2.29	2.11	1.75	2.11	2.70	
Palm Bay- Melbourne- Titusville	1,872	2.62	18.27	7.93	19.30	20.00	22.67	24.65	39.76	47.42	2.06	1.46	1.81	1.81	2.51	
Pensacola-Ferry Pass-Brent	733	1.03	20.39	3.91	17.84	14.48	22.05	23.09	39.73	58.51	1.34	0.67	0.75	1.19	1.72	
Port St. Lucie-Fort Pierce	2,021	2.83	18.46	4.43	19.34	15.28	22.19	25.77	40.01	54.52	3.41	1.99	2.32	3.07	4.17	
Punta Gorda	848	1.19	15.59	5.35	20.59	18.09	25.42	25.62	38.40	50.94	3.32	2.56	2.60	3.37	3.68	
Sarasota-Bradenton-Venice	3,918	5.49	17.71	6.02	19.64	17.49	23.60	24.47	39.06	52.02	3.76	3.20	3.54	3.16	4.26	

(*) 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 25.42% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Southeast Region 1

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		State: FLORIDA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Sebastian-Vero Beach	410	0.57	17.61	5.50	19.63	13.92	22.39	22.65	40.37	57.93	2.20	2.40	0.89	1.87	2.97	
Tallahassee	713	1.00	22.19	4.52	16.53	18.26	21.68	24.87	39.60	52.35	2.17	0.39	1.72	1.53	3.04	
Tampa-St. Petersburg-Clearwater	13,429	18.82	18.87	6.94	19.12	17.52	22.01	24.30	40.01	51.24	3.24	3.19	2.56	2.88	3.76	
West Palm Beach-Boca Raton-Boynton Beach	5,661	7.93	19.86	7.07	18.56	18.23	20.60	23.73	40.98	50.97	2.51	2.56	2.02	2.25	2.85	
Florida Non-MSA	2,823	3.96	18.96	3.99	19.08	12.65	22.07	20.50	39.89	62.85	3.31	2.80	2.81	2.48	3.74	

(*) 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 25.42% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Southeast Region 1

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			State: FLORIDA		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006				
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:									
Fort Lauderdale-Pompano Beach-Deerfield Beach	33,511	15.74	66.12	56.28	95.45	2.31	2.24	16.75	20.59
Jacksonville	10,783	5.07	64.14	56.15	94.09	2.79	3.12	9.94	12.70
Limited-Scope Review:									
Cape Coral-Fort Myers	7,465	3.51	65.13	51.39	95.97	2.21	1.82	10.91	12.95
Deltona-Daytona Beach-Ormond Beach	5,023	2.36	68.27	55.41	97.21	1.35	1.43	10.10	12.94
Fort Walton Beach-Crestview-Destin	1,092	0.51	64.60	52.11	96.34	2.01	1.65	4.97	6.04
Gainesville	2,060	0.97	62.13	51.02	93.59	3.79	2.62	10.02	12.29
Lakeland	4,004	1.88	64.97	49.50	94.53	3.02	2.45	9.81	12.26
Miami-Miami Beach-Kendall	33,604	15.79	64.00	56.25	96.14	2.13	1.73	13.97	16.93
Naples-Marco Island	3,804	1.79	64.84	48.66	95.85	1.89	2.26	9.47	10.94
Ocala	2,372	1.11	64.92	52.19	97.43	1.14	1.43	7.40	9.63
Orlando-Kissimmee	21,409	10.06	64.65	58.09	96.75	1.75	1.50	11.28	14.12
Palm Bay- Melbourne-Titusville	4,715	2.22	65.74	50.60	96.54	1.76	1.70	8.98	10.64
Pensacola-Ferry Pass-Brent	2,445	1.15	66.27	46.99	95.05	3.07	1.88	5.55	5.73
Port St. Lucie-Fort Pierce	4,330	2.03	67.64	54.99	97.55	1.15	1.29	9.75	12.72
Punta Gorda	1,943	0.91	68.15	54.71	97.48	1.29	1.24	10.10	12.72
Sarasota-Bradenton-Venice	10,227	4.80	65.24	56.13	96.58	1.56	1.86	13.00	15.77

(*) 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 2006).

(***) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 34.13% of small loans to businesses originated/purchased by the bank.

(****) Based on 2005 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, 2004 TO DECEMBER 31, 2006					
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:									
Sebastian-Vero Beach	1,099	0.52	65.33	51.05	97.36	1.73	0.91	6.14	8.49
Tallahassee	1,787	0.84	62.43	49.02	95.97	2.29	1.73	6.30	7.18
Tampa-St. Petersburg-Clearwater	33,671	15.82	64.63	55.73	95.52	2.37	2.11	11.96	14.39
West Palm Beach-Boca Raton-Boynton Beach	19,981	9.39	65.30	57.14	95.45	2.44	2.12	13.53	16.69
Florida Non-MSA	7,534	3.54	64.34	54.61	97.69	1.25	1.06	10.10	12.63

(*) 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 2006).

(***) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 34.13% of small loans to businesses originated/purchased by the bank.

(****) Based on 2005 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, 2004 TO DECEMBER 31, 2006				
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:									
Fort Lauderdale-Pompano Beach-Deerfield Beach	126	7.63	91.66	47.62	95.24	1.59	3.17	15.99	10.71
Jacksonville	70	4.24	90.74	57.14	95.71	4.29	0.00	14.77	11.35
Limited-Scope Review:									
Cape Coral-Fort Myers	49	2.97	92.33	51.02	100.00	0.00	0.00	9.59	7.44
Deltona-Daytona Beach-Ormond Beach	30	1.82	93.07	60.00	100.00	0.00	0.00	9.43	7.06
Fort Walton Beach-Crestview-Destin	16	0.97	94.08	75.00	81.25	12.50	6.25	21.95	22.22
Gainesville	33	2.00	89.53	63.64	96.97	0.00	3.03	9.62	6.67
Lakeland	64	3.88	89.25	56.25	100.00	0.00	0.00	10.36	9.49
Miami-Miami Beach-Kendall	144	8.72	90.20	50.00	98.61	0.00	1.39	12.56	8.28
Naples-Marco Island	29	1.76	88.18	58.62	100.00	0.00	0.00	11.11	9.43
Ocala	105	6.36	92.47	46.67	97.14	0.95	1.90	18.72	16.43
Orlando-Kissimmee	133	8.06	90.66	58.65	95.49	2.26	2.26	13.61	10.18
Palm Bay- Melbourne-Titusville	29	1.76	95.32	62.07	93.10	3.45	3.45	7.06	2.86
Pensacola-Ferry Pass-Brent	22	1.33	94.40	59.09	81.82	13.64	4.55	8.96	8.00
Port St. Lucie-Fort Pierce	43	2.60	87.84	41.86	100.00	0.00	0.00	12.39	6.67
Punta Gorda	5	0.30	92.74	60.00	100.00	0.00	0.00	3.45	0.00
Sarasota-Bradenton-Venice	95	5.75	90.36	60.00	96.84	0.00	3.16	17.54	13.64

(*) 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 2006).

(***) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 42.34% of small loans to farms originated and purchased by the bank.

(****) Based on 2005 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, 2004 TO DECEMBER 31, 2006					
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:									
Sebastian-Vero Beach	8	0.48	84.16	50.00	100.00	0.00	0.00	11.63	12.90
Tallahassee	26	1.57	90.04	30.77	96.15	3.85	0.00	10.34	6.45
Tampa-St. Petersburg-Clearwater	234	14.17	91.86	50.85	97.44	2.14	0.43	16.95	9.56
West Palm Beach-Boca Raton-Boynton Beach	140	8.48	90.26	54.29	97.86	1.43	0.71	14.81	11.86
Florida Non-MSA	250	15.14	88.88	46.40	89.60	8.80	1.60	18.20	13.23

(*) 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 2006).

(***) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 42.34% of small loans to farms originated and purchased by the bank.

(****) Based on 2005 Peer Small Farm Data US&PR.

Table 13. Qualified Investments

QUALIFIED INVESTMENTS		State: FLORIDA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006			
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:									
Fort Lauderdale-Pompano Beach-Deerfield Beach	0	0	82	59,664	82	59,664	10.89	1	37,657
Jacksonville	3	2,880	95	47,213	98	50,093	9.14	2	19,187
Limited-Scope Review:									
Cape Coral-Fort Myers	2	14,449	13	10,723	15	25,172	4.59	3	4,316
Deltona-Daytona Beach-Ormond Beach	0	0	44	8,038	44	8,038	1.47	0	0
Fort Walton Beach-Crestview-Destin	0	0	6	484	6	484	0.09	0	0
Gainesville	0	0	26	1,156	26	1,156	0.21	0	0
Lakeland	0	0	21	22,725	21	22,725	4.15	1	22,553
Miami-Miami Beach-Kendall	13	36,510	122	28,679	135	65,189	11.90	7	12,087
Naples-Marco Island	2	4,042	30	8,526	32	12,569	2.29	2	3,552
Ocala	2	4,634	21	231	23	4,865	0.89	2	583
Orlando-Kissimmee	7	11,216	85	13,710	92	24,926	4.55	5	6,256
Palm Bay- Melbourne-Titusville	0	0	22	6,372	22	6,372	1.16	0	0
Pensacola-Ferry Pass-Brent	0	0	24	26,458	24	26,458	4.83	1	13,713
Port St. Lucie-Fort Pierce	0	0	30	4,304	30	4,304	0.79	0	0
Punta Gorda	0	0	13	6,371	13	6,371	1.16	0	0
Sarasota-Bradenton-Venice	1	449	40	22,032	41	22,481	4.10	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, 2004 TO DECEMBER 31, 2006			
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:									
Sebastian-Vero Beach	1	82	10	3,006	11	3,089	0.56	0	0
Tallahassee	1	22	22	4,059	23	4,081	0.74	0	0
Tampa-St. Petersburg-Clearwater	11	19,988	112	81,284	123	101,272	18.48	8	18,329
West Palm Beach-Boca Raton-Boynton Beach	9	18,608	77	17,276	86	35,884	6.55	6	7,935
Florida Non-MSA	0	0	56	26,653	56	26,653	4.86	1	11,386
Statewide Assessed***	0	0	16	13,189	16	13,189	2.41	0	0
Statewide Non-Assessed***	0	0	19	22,866	19	22,866	4.17	1	14,534

(*) "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, 2004 TO DECEMBER 31, 2006									
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 Bran ch Ope n- ings	# of Bran ch Clos- ings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	M od	Mi d	U pp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Fort Lauderdale-Pompano Beach-Deerfield Beach	13.12	76	11.13	1.32	14.47	47.37	36.84	1	12	0	-1	-7	-3	3.34	26.66	43.13	26.88
Jacksonville	13.20	43	6.30	6.98	13.95	46.51	32.56	2	8	0	-2	-3	-1	3.22	20.31	53.75	22.72
Limited-Scope Review:																	
Cape Coral-Fort Myers	2.76	33	4.83	0.00	15.15	54.55	30.30	0	4	0	-1	-2	-1	1.95	17.07	61.95	19.03
Deltona-Daytona Beach- Ormond Beach	1.95	21	3.07	0.00	19.05	66.67	14.29	0	5	0	0	-5	0	0.99	15.06	69.38	14.57
Fort Walton Beach-Crestview- Destin	0.32	6	0.88	0.00	0.00	83.33	16.67	0	0	0	0	0	0	0.00	10.26	73.30	16.44
Gainesville	0.78	7	1.02	14.29	42.86	14.29	28.57	0	0	0	0	0	0	15.01	30.51	33.39	21.09
Lakeland	1.49	15	2.20	0.00	40.00	40.00	20.00	0	0	0	0	0	0	0.51	19.53	58.13	21.83
Miami-Miami Beach-Kendall	16.06	70	10.25	4.29	21.43	27.14	47.14	5	8	-2	1	0	-2	4.89	28.61	35.68	30.81
Naples-Marco Island	2.60	17	2.49	5.88	5.88	47.06	41.18	0	1	0	0	0	-1	7.48	18.77	45.24	28.51
Ocala	1.01	10	1.46	0.00	0.00	80.00	20.00	0	0	0	0	0	0	0.80	4.61	76.20	18.39
Orlando-Kissimmee	8.26	72	10.54	2.78	20.83	47.22	29.17	5	7	0	0	-2	0	1.63	22.82	48.22	27.33
Palm Bay- Melbourne-Titusville	1.84	19	2.78	0.00	31.58	42.11	26.32	0	0	0	0	0	0	1.34	19.21	51.27	28.17
Pensacola-Ferry Pass-Brent	0.74	9	1.32	0.00	33.33	44.44	22.22	1	3	0	-1	-1	0	2.03	22.09	53.96	21.92
Port St. Lucie-Fort Pierce	1.43	16	2.34	0.00	6.25	81.25	12.50	0	2	0	0	-1	-1	3.58	17.57	57.55	21.31
Punta Gorda	0.95	7	1.02	0.00	14.29	71.43	14.29	1	0	0	0	1	0	0.00	6.13	84.24	9.63
Sarasota-Bradenton-Venice	5.28	39	5.71	0.00	17.95	53.85	28.21	0	6	0	0	-4	-2	0.67	25.18	52.01	22.14

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, 2004 TO DECEMBER 31, 2006									
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 Branch Open- ings	# of Branch Clos- ings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	M od	Mi d	U pp	Low	Mod	Mid	Upp
Limited-Scope Review:																	
Sebastian-Vero Beach	0.53	6	0.88	0.00	0.00	66.67	33.33	0	1	0	0	-1	0	0.00	16.49	61.66	21.84
Tallahassee	0.91	8	1.17	12.50	12.50	50.00	25.00	0	0	0	0	0	0	13.41	22.50	40.56	23.52
Tampa-St. Petersburg- Clearwater	15.40	109	15.96	0.92	23.85	45.87	29.36	9	20	0	0	-6	-5	2.35	24.27	46.05	27.32
West Palm Beach-Boca Raton- Boynton Beach	8.39	62	9.08	3.23	20.97	32.26	43.55	8	11	0	1	-5	1	4.21	29.32	33.88	32.58
Florida Non-MSA	3.00	38	5.56	0.00	10.53	57.89	31.58	1	1	0	0	-1	1	0.00	8.55	73.81	17.64

Table 1. Lending Volume

LENDING VOLUME		State: GEORGIA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006						
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	78.47	40,747	7,476,567	44,602	1,349,977	193	1,859	93	190,981	85,635	9,019,384	82.45
Limited-Scope Review:												
Albany	1.38	843	82,391	639	22,373	20	1,214	0	0	1,502	105,978	0.94
Athens-Clarke County	1.69	878	161,355	959	25,773	10	132	0	0	1,847	187,260	1.58
Brunswick	1.67	1,165	242,305	653	14,787	3	35	0	0	1,821	257,127	0.83
Columbus (GA-AL)	0.64	290	57,234	402	4,329	5	34	0	0	697	61,597	0.01
Dalton	0.80	544	66,342	328	24,437	2	20	0	0	874	90,799	0.31
Gainesville	1.67	1,027	183,490	783	28,845	11	96	0	0	1,821	212,431	0.85
Hinesville-Fort Stewart	0.25	159	13,837	111	3,055	1	15	0	0	271	16,907	0.06
Macon	1.99	1,045	115,970	1,109	31,658	15	102	0	0	2,169	147,730	2.25
Savannah	5.43	3,603	594,799	2,310	76,617	13	175	0	0	5,926	671,591	5.09
Valdosta	1.26	829	90,378	528	14,567	16	603	0	0	1,373	105,548	1.64
Warner Robbins	1.00	602	66,126	487	15,412	4	36	0	0	1,093	81,574	0.82
Georgia Non-MSA	3.76	2,178	234,974	1,852	54,101	69	2,577	0	0	4,099	291,652	3.17
Statewide Assessed****								0	0	0	0	
Statewide Non-Assessed****								4	6,621	4	6,621	

(*) Loan data as of December 31, 2006. Rated area refers to either the state or multistate MSA/MD rating area.

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

(***) Deposit data as of June 30, 2006. 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, 2004 TO DECEMBER 31, 2006					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:																
Atlanta-Sandy Springs-Marietta	23,317	75.14	2.35	3.83	17.94	13.57	43.69	42.78	36.02	39.83	2.69	2.42	2.15	2.46	3.29	
Limited-Scope Review:																
Albany	484	1.56	3.26	3.31	24.70	14.67	41.34	27.07	30.70	54.96	5.19	13.73	5.00	5.12	5.04	
Athens-Clarke County	521	1.68	2.67	4.99	12.20	18.81	44.09	28.41	41.05	47.79	2.27	2.62	1.73	2.22	2.48	
Brunswick	695	2.24	1.92	0.58	17.22	8.20	43.59	26.04	37.27	65.18	6.08	5.56	3.70	5.35	6.85	
Columbus (GA-AL)	167	0.54	2.69	0.60	13.85	2.99	37.90	32.34	45.55	64.07	0.88	0.00	0.22	1.07	0.88	
Dalton	277	0.89	0.00	0.00	8.92	11.19	79.45	70.76	11.63	18.05	3.28	0.00	1.72	3.32	4.86	
Gainesville	559	1.80	0.00	0.00	5.18	3.04	78.96	69.59	15.86	27.37	2.59	0.00	1.38	2.42	3.17	
Hinesville-Fort Stewart	81	0.26	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	1.30	0.00	0.00	1.30	0.00	
Macon	497	1.60	6.34	5.43	12.24	8.85	42.59	29.98	38.84	55.73	3.21	2.73	2.55	2.92	3.67	
Savannah	2,243	7.23	3.92	3.21	20.46	10.12	44.90	48.15	30.73	38.52	5.31	6.93	4.35	4.45	6.84	
Valdosta	535	1.72	6.13	3.55	16.28	8.22	52.31	52.34	25.28	35.89	5.72	15.00	6.46	5.98	4.77	
Warner Robbins	349	1.12	2.27	0.86	10.53	4.30	61.23	58.45	25.98	36.39	2.02	0.00	2.48	2.33	1.64	
Georgia Non-MSA	1,308	4.21	1.05	0.38	10.11	6.12	62.85	58.03	25.99	35.47	4.63	6.90	4.56	4.99	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 2005 Peer Mortgage Data: Southeast Region 1.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		State: GEORGIA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006								
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:															
Atlanta-Sandy Springs-Marietta	2,017	70.48	2.35	4.56	17.94	21.07	43.69	42.44	36.02	31.93	5.10	6.67	5.58	4.75	5.19
Limited-Scope Review:															
Albany	63	2.20	3.26	0.00	24.70	30.16	41.34	33.33	30.70	36.51	6.54	0.00	8.96	3.57	9.24
Athens-Clarke County	47	1.64	2.67	2.13	12.20	8.51	44.09	29.79	41.05	59.57	4.00	5.88	2.00	2.01	6.80
Brunswick	40	1.40	1.92	2.50	17.22	10.00	43.59	40.00	37.27	47.50	4.89	0.00	3.23	4.29	7.53
Columbus (GA-AL)	13	0.45	2.69	0.00	13.85	0.00	37.90	38.46	45.55	61.54	0.86	0.00	0.00	0.47	1.47
Dalton	19	0.66	0.00	0.00	8.92	5.26	79.45	68.42	11.63	26.32	1.78	0.00	0.00	1.89	2.94
Gainesville	40	1.40	0.00	0.00	5.18	10.00	78.96	65.00	15.86	25.00	3.23	0.00	17.65	1.94	4.55
Hinesville-Fort Stewart	20	0.70	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	2.26	0.00	0.00	2.26	0.00
Macon	98	3.42	6.34	10.20	12.24	16.33	42.59	40.82	38.84	32.65	6.06	7.69	9.52	6.18	4.70
Savannah	222	7.76	3.92	2.70	20.46	18.47	44.90	42.79	30.73	36.04	8.25	0.00	12.75	6.43	9.70
Valdosta	61	2.13	6.13	4.92	16.28	29.51	52.31	39.34	25.28	26.23	4.12	5.26	5.43	2.82	5.36
Warner Robbins	53	1.85	2.27	3.77	10.53	7.55	61.23	52.83	25.98	35.85	4.58	0.00	3.85	4.29	5.49
Georgia Non-MSA	169	5.90	1.05	0.59	10.11	10.06	62.85	57.40	25.99	31.95	3.64	0.00	4.76	4.03	2.88

(*) 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 2005 Peer Mortgage Data: Southeast Region 1

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		State: GEORGIA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006									
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:																
Atlanta-Sandy Springs-Marietta	15,398	77.02	2.35	2.70	17.94	14.99	43.69	41.86	36.02	40.45	2.68	2.36	2.40	2.45	3.17	
Limited-Scope Review:																
Albany	296	1.48	3.26	2.36	24.70	22.30	41.34	32.43	30.70	42.91	3.62	1.96	3.53	3.29	4.04	
Athens-Clarke County	307	1.54	2.67	2.93	12.20	9.12	44.09	31.92	41.05	56.03	1.73	2.45	1.64	1.47	1.97	
Brunswick	430	2.15	1.92	0.47	17.22	8.60	43.59	23.49	37.27	67.44	4.31	3.03	2.65	3.58	5.14	
Columbus (GA-AL)	109	0.55	2.69	3.67	13.85	6.42	37.90	34.86	45.55	55.05	0.63	0.97	0.37	0.57	0.71	
Dalton	246	1.23	0.00	0.00	8.92	7.72	79.45	76.83	11.63	15.45	2.76	0.00	3.51	2.52	3.70	
Gainesville	428	2.14	0.00	0.00	5.18	4.44	78.96	74.07	15.86	21.50	3.07	0.00	2.91	2.84	4.03	
Hinesville-Fort Stewart	58	0.29	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.72	0.00	0.00	0.72	0.00	
Macon	450	2.25	6.34	7.78	12.24	14.44	42.59	37.78	38.84	40.00	2.34	1.67	2.30	2.58	2.35	
Savannah	1,137	5.69	3.92	2.64	20.46	13.19	44.90	42.48	30.73	41.69	3.86	2.52	3.17	3.42	4.85	
Valdosta	233	1.17	6.13	1.29	16.28	8.15	52.31	50.64	25.28	39.91	3.30	0.00	1.69	3.43	3.99	
Warner Robbins	199	1.00	2.27	0.00	10.53	15.58	61.23	53.27	25.98	31.16	2.23	0.00	5.46	2.07	1.69	
Georgia Non-MSA	701	3.51	1.05	0.29	10.11	8.70	62.85	59.63	25.99	31.38	2.00	4.44	3.12	2.09	1.70	

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

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

(***) Based on 2005 Peer Mortgage Data: Southeast Region 1

Table 5. Geographic Distribution of Multi-family Loans

Geographic Distribution: MULTI-FAMILY 2006		State: GEORGIA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006									
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**	#	% of Total*	% MF Units**	% BANK Loans	% MF Units**	Over all	Low	Mod	Mid	Upp	
Full-Scope Review:																
Atlanta-Sandy Springs-Marietta	15	65.22	11.41	6.67	31.17	46.67	31.09	20.00	26.33	26.67	1.72	0.00	2.06	0.00	4.62	
Limited-Scope Review:																
Albany	0	0.00	12.77	0.00	30.28	0.00	34.89	0.00	22.06	0.00	0	0.00	0.00	0.00	0.00	
Athens-Clarke County	3	13.04	29.91	0.00	30.20	66.67	3.94	0.00	35.95	33.33	0	0.00	0.00	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	0.00	0.00	0.00	0.00	
Columbus (GA-AL)	1	4.35	23.82	0.00	23.23	0.00	22.05	0.00	30.90	100.00	5	5.56	0.00	0.00	0.00	
Dalton	2	8.70	0.00	0.00	51.73	100.00	21.53	0.00	26.73	0.00	6	4.76	0.00	9.09	0.00	
Gainesville	0	0.00	0.00	0.00	34.69	0.00	63.49	0.00	1.82	0.00	0	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	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	0.00	0.00	0.00	0.00	
Savannah	1	4.35	8.63	0.00	28.75	100.00	34.30	0.00	28.32	0.00	0	0.00	0.00	0.00	0.00	
Valdosta	0	0.00	10.65	0.00	32.98	0.00	33.62	0.00	22.76	0.00	0	0.00	0.00	0.00	0.00	
Warner Robbins	1	4.35	4.41	0.00	15.54	0.00	79.73	0.00	0.31	100.00	0	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	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 2005 Peer Mortgage Data: Southeast Region 1

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES				State: GEORGIA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006								
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:																
Atlanta-Sandy Springs-Marietta	44,602	81.45	4.43	3.64	19.29	17.77	38.70	36.38	37.59	42.21	10.40	13.37	11.47	9.77	10.87	
Limited-Scope Review:																
Albany	639	1.17	8.69	7.98	33.69	30.20	30.50	26.60	27.13	35.21	5.52	5.52	7.42	5.06	4.91	
Athens-Clarke County	959	1.75	13.92	12.72	14.50	18.67	26.88	22.21	44.70	46.40	6.67	7.29	10.00	7.11	5.88	
Brunswick	653	1.19	8.59	5.97	22.45	21.13	29.32	25.27	39.64	47.63	7.84	6.49	8.93	9.75	6.77	
Columbus (GA-AL)	402	0.73	8.42	7.21	16.68	16.67	28.98	27.61	45.92	48.51	2.91	2.39	3.24	3.44	2.83	
Dalton	328	0.60	0.00	0.00	26.12	28.35	59.02	54.27	14.86	17.38	3.68	0.00	4.34	3.76	3.23	
Gainesville	783	1.43	0.00	0.00	21.09	18.77	66.36	60.41	12.54	20.82	4.91	0.00	4.78	4.38	8.79	
Hinesville-Fort Stewart	111	0.20	0.00	0.00	0.00	0.00	100.00	98.20	0.00	1.80	6.46	0.00	0.00	6.88	0.00	
Macon	1,109	2.03	17.16	12.98	13.93	15.87	31.69	30.48	37.22	40.67	6.71	6.21	8.63	8.27	5.82	
Savannah	2,310	4.22	6.45	4.89	19.40	15.89	45.88	45.41	28.27	33.81	8.99	9.23	9.42	10.07	8.44	
Valdosta	528	0.96	10.19	9.09	27.62	22.54	38.30	33.52	23.89	34.85	5.63	5.38	7.91	5.29	5.25	
Warner Robbins	487	0.89	5.07	5.13	14.43	13.96	62.85	60.99	17.64	19.92	6.02	3.91	7.57	6.64	4.23	
Georgia Non-MSA	1,852	3.38	1.90	1.51	11.92	11.61	62.48	61.66	23.71	25.22	5.40	5.10	7.01	5.70	4.74	

(*) 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 (2006).

(***) Based on 2005 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, 2004 TO DECEMBER 31, 2006									
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:																
Atlanta-Sandy Springs-Marietta	193	53.31	2.03	2.07	17.35	22.28	47.50	51.81	33.12	23.83	6.73	7.14	5.88	8.78	4.27	
Limited-Scope Review:																
Albany	20	5.52	1.06	0.00	23.01	15.00	49.91	50.00	26.02	35.00	5.88	0.00	11.11	3.03	12.00	
Athens-Clarke County	10	2.76	3.65	10.00	6.01	0.00	47.42	50.00	42.92	40.00	1.74	0.00	0.00	2.08	0.00	
Brunswick	3	0.83	1.97	0.00	16.26	0.00	37.93	33.33	43.84	66.67	25.00	0.00	0.00	33.33	33.33	
Columbus (GA-AL)	5	1.38	3.73	0.00	15.73	0.00	29.60	80.00	50.93	20.00	2.94	0.00	0.00	0.00	7.69	
Dalton	2	0.55	0.00	0.00	8.28	0.00	72.19	100.00	19.53	0.00	2.22	0.00	0.00	2.94	0.00	
Gainesville	11	3.04	0.00	0.00	6.18	0.00	81.46	100.00	12.36	0.00	5.88	0.00	0.00	7.55	0.00	
Hinesville-Fort Stewart	1	0.28	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	15	4.14	7.05	0.00	6.27	0.00	42.30	0.00	44.39	100.00	13.33	0.00	0.00	0.00	31.58	
Savannah	13	3.59	3.85	0.00	16.11	23.08	48.32	46.15	31.73	30.77	10.81	0.00	25.00	4.76	25.00	
Valdosta	16	4.42	2.32	0.00	24.36	43.75	47.80	43.75	25.52	12.50	6.03	0.00	14.29	5.66	0.00	
Warner Robbins	4	1.10	0.97	0.00	10.19	0.00	66.99	50.00	21.84	50.00	6.90	0.00	0.00	5.88	10.00	
Georgia Non-MSA	69	19.06	0.48	0.00	6.52	10.14	72.41	72.46	20.59	17.39	2.27	0.00	12.50	2.26	0.58	

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

(**) Source of Data-Dunn and Bradstreet (2006).

(***) Based on 2005 Peer Small Farm Data US&PR.

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		State: GEORGIA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Atlanta-Sandy Springs-Marietta	23,317	75.14	20.00	9.76	18.13	29.77	22.32	20.99	39.56	39.48	2.53	2.99	2.34	1.96	3.04	
Limited-Scope Review:																
Albany	484	1.56	24.68	5.16	15.77	17.49	18.73	22.65	40.82	54.71	5.54	8.78	4.36	5.16	5.85	
Athens-Clarke County	521	1.68	21.70	4.91	17.37	22.10	20.56	18.75	40.37	54.24	2.31	0.79	2.22	1.91	2.68	
Brunswick	695	2.24	22.52	2.69	17.09	10.76	19.20	17.41	41.19	69.15	7.27	2.46	3.46	7.50	8.30	
Columbus (GA-AL)	167	0.54	20.34	1.06	17.14	9.57	20.66	10.64	41.86	78.72	0.52	0.00	0.56	0.27	0.71	
Dalton	277	0.89	18.65	5.12	18.94	17.72	24.07	27.56	38.34	49.61	3.56	0.60	1.99	4.44	7.27	
Gainesville	559	1.80	18.60	5.75	18.77	25.88	24.32	21.90	38.31	46.46	2.54	1.56	1.54	2.26	3.47	
Hinesville-Fort Stewart	81	0.26	18.74	0.00	18.39	6.35	23.75	19.05	39.12	74.60	1.27	0.00	0.89	0.48	2.06	
Macon	497	1.60	23.52	7.58	15.68	17.06	20.25	25.59	40.55	49.76	3.27	2.64	1.77	3.15	4.45	
Savannah	2,243	7.23	22.13	2.79	16.78	15.31	20.45	25.39	40.65	56.51	5.91	3.91	4.30	5.58	6.90	
Valdosta	535	1.72	22.69	2.94	17.86	16.27	20.17	24.51	39.29	56.27	6.96	2.68	6.36	7.11	7.45	
Warner Robbins	349	1.12	19.67	4.47	17.94	27.16	24.69	27.48	37.70	40.89	2.21	1.37	1.82	2.40	2.62	
Georgia Non-MSA	1,308	4.21	20.97	2.74	16.13	13.53	20.07	24.15	42.83	59.59	5.40	4.15	3.67	4.50	6.49	

(*) 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 20.54% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Southeast Region 1

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		State: GEORGIA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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	2,017	70.48	20.00	13.97	18.13	22.70	22.32	24.70	39.56	38.62	5.04	5.74	4.32	4.53	5.75	
Limited-Scope Review:																
Albany	63	2.20	24.68	3.17	15.77	11.11	18.73	20.63	40.82	65.08	6.71	1.30	5.00	6.25	10.11	
Athens-Clarke County	47	1.64	21.70	2.22	17.37	20.00	20.56	26.67	40.37	51.11	4.14	0.00	7.04	3.85	4.48	
Brunswick	40	1.40	22.52	7.50	17.09	5.00	19.20	12.50	41.19	75.00	5.11	2.86	1.75	2.94	9.32	
Columbus (GA-AL)	13	0.45	20.34	0.00	17.14	18.18	20.66	27.27	41.86	54.55	0.53	0.00	0.00	0.61	0.89	
Dalton	19	0.66	18.65	17.65	18.94	29.41	24.07	17.65	38.34	35.29	1.22	3.77	0.00	2.33	0.00	
Gainesville	40	1.40	18.60	19.44	18.77	16.67	24.32	33.33	38.31	30.56	2.75	5.56	4.55	3.03	0.79	
Hinesville-Fort Stewart	20	0.70	18.74	0.00	18.39	5.26	23.75	36.84	39.12	57.89	2.34	0.00	2.78	1.30	3.81	
Macon	98	3.42	23.52	8.16	15.68	19.39	20.25	29.59	40.55	42.86	6.23	0.00	5.95	4.90	9.46	
Savannah	222	7.76	22.13	6.10	16.78	18.78	20.45	22.54	40.65	52.58	8.17	7.14	6.67	6.53	10.31	
Valdosta	61	2.13	22.69	3.33	17.86	13.33	20.17	33.33	39.29	50.00	4.22	0.00	1.25	8.00	6.02	
Warner Robbins	53	1.85	19.67	9.43	17.94	26.42	24.69	24.53	37.70	39.62	4.86	0.00	2.00	5.56	6.60	
Georgia Non-MSA	169	5.90	20.97	12.65	16.13	13.86	20.07	17.47	42.83	56.02	3.97	7.34	4.19	1.29	4.43	

(*) 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 3.28% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Southeast Region 1

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		State: GEORGIA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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	15,398	77.02	20.00	9.76	18.13	23.15	22.32	24.11	39.56	42.99	2.24	2.37	2.11	2.00	2.46	
Limited-Scope Review:																
Albany	296	1.48	24.68	7.06	15.77	10.98	18.73	25.49	40.82	56.47	3.53	2.06	3.24	3.66	3.80	
Athens-Clarke County	307	1.54	21.70	3.76	17.37	17.37	20.56	22.54	40.37	56.34	1.51	0.72	1.86	1.29	1.59	
Brunswick	430	2.15	22.52	2.96	17.09	8.58	19.20	16.27	41.19	72.19	4.25	3.25	3.07	3.42	5.04	
Columbus (GA-AL)	109	0.55	20.34	6.90	17.14	17.24	20.66	27.59	41.86	48.28	0.12	0.00	0.26	0.00	0.14	
Dalton	246	1.23	18.65	4.83	18.94	13.04	24.07	38.16	38.34	43.96	2.40	0.00	1.75	3.56	2.65	
Gainesville	428	2.14	18.60	7.77	18.77	22.97	24.32	26.69	38.31	42.57	2.51	1.87	3.28	2.50	2.23	
Hinesville-Fort Stewart	58	0.29	18.74	0.00	18.39	5.26	23.75	15.79	39.12	78.95	0.41	0.00	0.77	0.00	0.54	
Macon	450	2.25	23.52	10.53	15.68	20.78	20.25	28.53	40.55	40.17	2.21	1.54	2.04	2.51	2.25	
Savannah	1,137	5.69	22.13	6.28	16.78	15.42	20.45	23.46	40.65	54.85	3.60	3.04	2.85	3.26	4.12	
Valdosta	233	1.17	22.69	4.55	17.86	8.08	20.17	22.22	39.29	65.15	3.39	1.94	1.53	3.61	4.19	
Warner Robbins	199	1.00	19.67	10.37	17.94	18.90	24.69	31.10	37.70	39.63	2.30	2.87	2.31	3.05	1.69	
Georgia Non-MSA	701	3.51	20.97	4.79	16.13	14.04	20.07	20.72	42.83	60.45	1.92	2.31	2.14	1.09	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 Families is based on 2000 Census information.

(***) As a percentage of loans with borrower income information available. No information was available for 26.33% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Southeast Region 1

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		State: GEORGIA		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					
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	44,602	81.45	62.56	58.87	95.59	2.41	2.00	10.40	12.94
Limited-Scope Review:									
Albany	639	1.17	56.02	48.36	93.43	3.44	3.13	5.52	5.75
Athens-Clarke County	959	1.75	60.67	49.95	94.99	3.44	1.56	6.67	7.07
Brunswick	653	1.19	56.58	49.16	96.17	2.45	1.38	7.84	7.16
Columbus (GA-AL)	402	0.73	59.70	52.24	100.00	0.00	0.00	2.91	2.97
Dalton	328	0.60	57.32	47.56	89.94	3.05	7.01	3.68	4.17
Gainesville	783	1.43	60.82	50.19	93.74	3.58	2.68	4.91	5.97
Hinesville-Fort Stewart	111	0.20	47.74	51.35	97.30	0.90	1.80	6.46	7.94
Macon	1,109	2.03	57.33	50.68	95.76	2.07	2.16	6.71	8.31
Savannah	2,310	4.22	58.12	55.19	95.63	1.56	2.81	8.99	12.47
Valdosta	528	0.96	57.90	49.43	95.45	2.08	2.46	5.63	5.68
Warner Robbins	487	0.89	57.00	57.49	93.63	4.11	2.26	6.02	6.60
Georgia Non-MSA	1,852	3.38	55.27	48.81	96.06	2.16	1.78	5.40	4.79

(*) 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 2006).

(***) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 33.23% of small loans to businesses originated and purchased by the bank.

(****) Based on 2005 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, 2004 TO DECEMBER 31, 2006				
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	193	53.31	91.28	49.22	100.00	0.00	0.00	6.73	3.87
Limited-Scope Review:									
Albany	20	5.52	91.15	45.00	85.00	10.00	5.00	5.88	2.47
Athens-Clarke County	10	2.76	89.70	100.00	100.00	0.00	0.00	1.74	1.94
Brunswick	3	0.83	91.63	66.67	100.00	0.00	0.00	25.00	14.29
Columbus (GA-AL)	5	1.38	92.00	80.00	100.00	0.00	0.00	2.94	4.00
Dalton	2	0.55	91.12	50.00	100.00	0.00	0.00	2.22	0.00
Gainesville	11	3.04	92.70	54.55	100.00	0.00	0.00	5.88	6.56
Hinesville-Fort Stewart	1	0.28	95.00	100.00	100.00	0.00	0.00	0.00	0.00
Macon	15	4.14	94.26	40.00	100.00	0.00	0.00	13.33	8.33
Savannah	13	3.59	92.55	46.15	100.00	0.00	0.00	10.81	9.09
Valdosta	16	4.42	90.49	50.00	93.75	6.25	0.00	6.03	3.49
Warner Robbins	4	1.10	93.69	75.00	100.00	0.00	0.00	6.90	7.69
Georgia Non-MSA	69	19.06	93.12	49.28	92.75	4.35	2.90	2.27	0.89

(*) 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 2006).

(***) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 46.13% of small loans to farms originated and purchased by the bank.

(****) Based on 2005 Peer Small Farm Data US&PR.

Table 13. Qualified Investments

QUALIFIED INVESTMENTS		State: GEORGIA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006			
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	25	34,167	143	101,048	168	135,215	79.99	22	33,743
Limited-Scope Review:									
Albany	0	0	4	134	4	134	0.08	0	0
Athens-Clarke County	2	2,186	15	1,288	17	3,473	2.05	2	936
Brunswick	0	0	14	271	14	271	0.16	0	0
Columbus (GA-AL)	0	0	3	172	3	172	0.10	0	0
Dalton	0	0	5	58	5	58	0.03	0	0
Gainesville	2	1,734	6	1,424	8	3,158	1.87	2	1,595
Hinesville-Fort Stewart	0	0	4	14	4	14	0.01	0	0
Macon	3	1,936	13	3,842	16	5,779	3.42	3	614
Savannah	1	343	13	4,465	14	4,808	2.84	0	0
Valdosta	0	0	13	657	13	657	0.39	0	0
Warner Robbins	0	0	9	107	9	107	0.06	0	0
Georgia Non-MSA	0	0	17	5,239	17	5,239	3.10	0	0
Statewide Assessed***	0	0	4	355	4	355	0.21	0	0
Statewide Non-Assessed***	0	0	12	9,597	12	9,597	5.68	1	4

(*) "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, 2004 TO DECEMBER 31, 2006									
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 Branch Clos ings	# of Branch Open ings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	M o d	Mi d	Up p	Low	Mod	Mid	Upp
Full-Scope Review:																	
Atlanta-Sandy Springs-Marietta	82.46	161	73.18	6.21	18.63	33.54	41.61	12	30	-1	1	-8	-10	5.72	23.65	40.60	30.04
Limited-Scope Review:																	
Albany	0.94	4	1.82	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	1.58	5	2.27	40.00	20.00	0.00	40.00	0	2	0	0	0	-2	10.77	18.81	33.03	37.40
Brunswick	0.83	3	1.36	33.33	33.33	0.00	33.33	0	1	0	0	0	-1	4.45	19.84	43.61	32.10
Columbus (GA-AL)	0.01	1	0.45	0.00	0.00	100.00	0.00	1	0	0	0	1	0	8.00	20.60	37.21	34.19
Dalton	0.31	1	0.45	0.00	0.00	0.00	100.00	0	0	0	0	0	0	0.00	16.97	72.06	10.97
Gainesville	0.85	3	1.36	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	0.06	1	0.45	0.00	0.00	100.00	0.00	1	0	0	0	1	0	0.00	0.00	100.00	0.00
Macon	2.25	9	4.09	22.22	22.22	22.22	33.33	0	0	0	0	0	0	12.80	15.86	38.45	32.89
Savannah	5.09	13	5.91	0.00	30.77	46.15	23.08	0	1	0	0	-1	0	7.65	25.65	41.22	25.48
Valdosta	1.64	3	1.36	0.00	66.67	0.00	33.33	0	0	0	0	0	0	9.13	18.75	52.25	19.87
Warner Robbins	0.82	3	1.36	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	3.17	13	5.91	7.69	15.38	69.23	7.69	0	0	0	0	0	0	1.53	11.46	62.63	24.39

Table 1. Lending Volume

LENDING VOLUME		State: IDAHO				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006						
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	45.13	2,599	379,641	2,392	66,081	70	4,889	0	0	5,061	450,611	44.04
Limited-Scope Review:												
Coeur d'Alene	19.85	1,046	191,806	1,164	21,985	12	1,331	4	8,720	2,226	223,842	25.11
Idaho Falls	5.47	284	34,044	317	3,809	11	172	1	45	613	38,070	2.09
Pocatello	3.29	141	12,854	217	4,280	10	101	1	59	369	17,294	2.34
Idaho Non-MSA	26.26	1,250	312,931	1,612	39,435	75	3,958	8	13,278	2,945	369,602	26.41
Statewide Assessed****								1	2,598	1	2,598	
Statewide Non-Assessed****								0	0	0	0	

(*) Loan data as of December 31, 2006. Rated area refers to either the state or multistate MSA/MD rating area.

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

(***) Deposit data as of June 30, 2006. 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, 2004 TO DECEMBER 31, 2006					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	1,543	54.56	0.81	0.45	16.94	12.51	48.94	51.46	33.31	35.58	1.41	1.51	1.27	1.59	1.22	
Limited-Scope Review:																
Coeur d'Alene	495	17.50	0.00	0.00	5.20	3.84	77.44	75.15	17.36	21.01	2.10	0.00	3.15	2.08	1.97	
Idaho Falls	172	6.08	0.00	0.00	10.92	5.81	67.32	66.28	21.76	27.91	1.38	0.00	0.98	1.25	2.02	
Pocatello	78	2.76	0.00	0.00	18.36	15.38	52.28	48.72	29.37	35.90	0.83	0.00	0.61	0.86	0.96	
Idaho Non-MSA	540	19.09	0.00	0.00	5.95	6.30	73.78	64.63	20.27	29.07	2.49	0.00	1.26	2.52	2.79	

(*) 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 2005 Peer Mortgage Data: Western Region 1.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			State: IDAHO				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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	102	31.58	0.81	1.96	16.94	20.59	48.94	47.06	33.31	30.39	1.84	8.33	4.72	1.47	1.11	
Limited-Scope Review:																
Coeur d'Alene	81	25.08	0.00	0.00	5.20	0.00	77.44	80.25	17.36	19.75	5.00	0.00	0.00	4.89	7.96	
Idaho Falls	8	2.48	0.00	0.00	10.92	0.00	67.32	50.00	21.76	50.00	1.23	0.00	0.00	0.75	2.78	
Pocatello	8	2.48	0.00	0.00	18.36	12.50	52.28	50.00	29.37	37.50	1.71	0.00	0.00	1.37	3.03	
Idaho Non-MSA	124	38.39	0.00	0.00	5.95	4.03	73.78	67.74	20.27	28.23	5.96	0.00	3.13	6.11	6.29	

(*) 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 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 2005 Peer Mortgage Data: Western Region 1.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			State: IDAHO				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Boise City-Nampa	954	44.00	0.81	0.73	16.94	14.88	48.94	49.58	33.31	34.80	1.18	3.41	1.16	1.12	1.24	
Limited-Scope Review:																
Coeur d'Alene	470	21.68	0.00	0.00	5.20	4.47	77.44	69.57	17.36	25.96	2.16	0.00	1.98	1.84	3.77	
Idaho Falls	104	4.80	0.00	0.00	10.92	10.58	67.32	60.58	21.76	28.85	0.96	0.00	1.83	0.89	0.85	
Pocatello	55	2.54	0.00	0.00	18.36	18.18	52.28	56.36	29.37	25.45	0.78	0.00	1.01	0.85	0.56	
Idaho Non-MSA	585	26.98	0.00	0.00	5.95	2.91	73.78	62.91	20.27	34.19	3.09	0.00	1.92	2.86	3.88	

(*) 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 2005 Peer Mortgage Data: Western Region 1.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			State: IDAHO				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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	2,392	41.95	0.96	0.79	25.99	23.87	42.45	41.14	30.61	34.20	4.71	8.28	5.79	4.61	4.51	
Limited-Scope Review:																
Coeur d'Alene	1,164	20.41	0.00	0.00	14.49	12.20	74.45	73.54	11.07	14.26	9.43	0.00	8.93	10.52	8.33	
Idaho Falls	317	5.56	0.00	0.00	20.64	19.24	56.71	61.51	22.65	19.24	3.40	0.00	4.38	3.79	2.08	
Pocatello	217	3.81	0.00	0.00	35.17	25.81	44.68	42.86	20.15	31.34	3.74	0.00	3.94	4.19	3.92	
Idaho Non-MSA	1,612	28.27	0.00	0.00	8.77	5.02	63.12	59.55	28.11	35.42	6.79	0.00	4.21	6.98	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 (2006).

(***) Based on 2005 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, 2004 TO DECEMBER 31, 2006					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	70	39.33	0.57	0.00	22.23	40.00	56.85	47.14	20.35	12.86	4.10	0.00	3.94	4.01	5.71	
Limited-Scope Review:																
Coeur d'Alene	12	6.74	0.00	0.00	6.03	0.00	82.16	75.00	11.81	25.00	1.56	0.00	0.00	2.22	0.00	
Idaho Falls	11	6.18	0.00	0.00	4.87	0.00	80.17	90.91	14.96	9.09	1.57	0.00	0.00	1.18	6.25	
Pocatello	10	5.62	0.00	0.00	8.90	0.00	75.65	60.00	15.45	40.00	3.81	0.00	0.00	3.49	0.00	
Idaho Non-MSA	75	42.13	0.00	0.00	8.59	4.00	73.17	78.67	18.23	17.33	2.99	0.00	5.08	2.77	3.67	

(*) 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 (2006).

(***) Based on 2005 Peer Small Farm Data US&PR.

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		State: IDAHO					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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	1,543	54.56	17.91	3.35	19.17	15.71	23.63	21.88	39.29	59.06	1.10	0.88	0.94	0.91	1.29	
Limited-Scope Review:																
Coeur d'Alene	495	17.50	17.20	2.36	19.03	9.44	25.04	18.88	38.73	69.32	1.74	1.74	1.44	1.50	1.89	
Idaho Falls	172	6.08	18.07	4.46	18.91	17.86	23.84	25.89	39.18	51.79	1.23	0.96	0.83	1.08	1.71	
Pocatello	78	2.76	19.76	2.56	18.53	17.95	22.10	25.64	39.62	53.85	0.67	0.31	0.56	0.56	0.89	
Idaho Non-MSA	540	19.09	17.87	1.48	18.16	11.36	22.79	18.27	41.18	68.89	2.27	0.97	1.20	1.93	2.77	

(*) 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 34.58% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Western Region 1.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			State: IDAHO				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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	102	31.58	17.91	11.22	19.17	20.41	23.63	29.59	39.29	38.78	1.88	3.87	1.90	1.40	1.67	
Limited-Scope Review:																
Coeur d'Alene	81	25.08	17.20	11.11	19.03	25.93	25.04	25.93	38.73	37.04	5.34	6.98	9.45	4.67	4.04	
Idaho Falls	8	2.48	18.07	12.50	18.91	25.00	23.84	25.00	39.18	37.50	1.27	2.70	3.39	0.00	1.04	
Pocatello	8	2.48	19.76	25.00	18.53	37.50	22.10	12.50	39.62	25.00	1.74	0.00	4.17	1.92	1.33	
Idaho Non-MSA	124	38.39	17.87	8.40	18.16	16.81	22.79	25.21	41.18	49.58	5.67	13.95	5.69	4.57	5.13	

(*) 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 2.79% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Western Region 1.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			State: IDAHO				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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	954	44.00	17.91	7.85	19.17	21.35	23.63	27.37	39.29	43.43	0.77	0.95	0.97	0.64	0.74	
Limited-Scope Review:																
Coeur d'Alene	470	21.68	17.20	4.79	19.03	17.37	25.04	26.65	38.73	51.20	1.82	1.26	1.28	1.55	2.28	
Idaho Falls	104	4.80	18.07	5.26	18.91	17.54	23.84	29.82	39.18	47.37	0.68	1.00	0.17	0.92	0.72	
Pocatello	55	2.54	19.76	11.76	18.53	14.71	22.10	41.18	39.62	32.35	0.68	0.65	0.65	0.39	0.89	
Idaho Non-MSA	585	26.98	17.87	4.14	18.16	12.90	22.79	22.38	41.18	60.58	2.55	3.38	1.88	1.99	2.91	

(*) 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 36.16% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Western Region 1.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		State: IDAHO		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					
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	2,392	41.95	62.99	52.13	97.03	1.00	1.96	4.71	5.00
Limited-Scope Review:									
Coeur d'Alene	1,164	20.41	62.61	51.72	97.68	1.72	0.60	9.43	10.87
Idaho Falls	317	5.56	60.77	44.16	99.05	0.95	0.00	3.40	3.56
Pocatello	217	3.81	59.60	40.55	98.16	0.00	1.84	3.74	3.26
Idaho Non-MSA	1,612	28.27	64.69	54.16	97.21	0.99	1.80	6.79	7.70

(*) 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 2006).

(***) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 39.37% of small loans to businesses originated/purchased by the bank.

(****) Based on 2005 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, 2004 TO DECEMBER 31, 2006				
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	70	39.33	90.59	45.71	84.29	4.29	11.43	4.10	2.41
Limited-Scope Review:									
Coeur d'Alene	12	6.74	92.96	66.67	75.00	8.33	16.67	1.56	2.08
Idaho Falls	11	6.18	90.26	81.82	100.00	0.00	0.00	1.57	1.27
Pocatello	10	5.62	89.79	50.00	100.00	0.00	0.00	3.81	2.60
Idaho Non-MSA	75	42.13	89.84	48.00	85.33	6.67	8.00	2.99	2.38

(*) 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 2006).

(***) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 33.15% of small loans to farms originated and purchased by the bank.

(****) Based on 2005 Peer Small Farm Data US&PR.

Table 13. Qualified Investments

QUALIFIED INVESTMENTS		State: IDAHO				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006			
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	28	1,338	28	1,338	23.83	0	0
Limited-Scope Review:									
Coeur d'Alene	1	348	10	441	11	789	14.06	0	0
Idaho Falls	0	0	4	81	4	81	1.44	0	0
Pocatello	0	0	6	132	6	132	2.35	0	0
Idaho Non-MSA	1	771	15	281	16	1,052	18.73	1	881
Statewide Assessed***	0	0	4	22	4	22	0.39	0	0
Statewide Non-Assessed***	0	0	2	2,202	2	2,202	39.21	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, 2004 TO DECEMBER 31, 2006									
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	M od	Mi d	U pp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Boise City-Nampa	44.04	6	28.57	0.00	50.00	50.00	0.00	2	1	0	0	1	0	1.56	20.97	47.20	30.27
Limited-Scope Review:																	
Coeur d'Alene	25.11	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	2.09	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	2.34	1	4.76	0.00	100.00	0.00	0.00	0	0	0	0	0	0	0.00	21.77	51.43	27.10
Idaho Non-MSA	26.41	8	38.10	0.00	12.50	62.50	25.00	0	0	0	0	0	0	0.00	7.08	72.67	20.25

Table 1. Lending Volume

LENDING VOLUME		State: ILLINOIS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006						
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	86.88	44,198	11,372,720	15,151	296,110	35	446	13	37,717	59,397	11,706,993	91.66
Limited-Scope Review:												
Lake County-Kenosha County (IL-WI)	10.01	5,310	1,732,068	1,526	28,578	9	131	0	0	6,845	1,760,777	1.32
Illinois Non-MSA	3.10	877	62,370	1,030	35,139	214	11,389	1	533	2,122	109,431	7.01
Statewide Assessed****								0	0	0	0	
Statewide Non-Assessed****								2	5,167	2	5,167	

(*) Loan Data as of December 31, 2006. Rated area refers to either the state or multistate MSA/MD rating area.

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

(***) Deposit data as of June 30, 2006. 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, 2004 TO DECEMBER 31, 2006					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	21,712	89.21	2.59	3.72	15.03	12.53	45.23	35.35	37.16	48.39	2.00	1.13	1.53	1.63	2.79	
Limited-Scope Review:																
Lake County-Kenosha County (IL-WI)	2,170	8.92	1.19	0.41	16.35	12.03	36.62	35.39	45.84	52.17	2.70	0.80	1.54	2.08	4.31	
Illinois Non-MSA	457	1.88	0.00	0.00	15.55	14.44	77.63	76.15	6.81	9.41	4.98	0.00	2.55	5.28	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 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 2005 Peer Mortgage Data: Central Region

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			State: ILLINOIS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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	1,414	82.74	2.59	2.55	15.03	14.36	45.23	39.53	37.16	43.56	2.59	1.15	1.76	2.31	3.80	
Limited-Scope Review:																
Lake County-Kenosha County (IL-WI)	185	10.83	1.19	1.08	16.35	11.35	36.62	31.89	45.84	55.68	4.15	3.85	1.55	2.83	7.05	
Illinois Non-MSA	110	6.44	0.00	0.00	15.55	23.64	77.63	73.64	6.81	2.73	4.57	0.00	5.48	4.76	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 2005 Peer Mortgage Data: Central Region

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		State: ILLINOIS					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Chicago-Naperville-Joliet	21,065	86.58	2.59	2.35	15.03	11.73	45.23	37.65	37.16	48.27	1.98	1.14	1.38	1.76	2.66	
Limited-Scope Review:																
Lake County-Kenosha County (IL-WI)	2,955	12.15	1.19	0.54	16.35	8.09	36.62	30.96	45.84	60.41	2.99	1.54	1.53	2.35	4.30	
Illinois Non-MSA	310	1.27	0.00	0.00	15.55	11.61	77.63	81.29	6.81	7.10	3.61	0.00	2.48	3.74	4.43	

(*) 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 2005 Peer Mortgage Data: Central Region

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			State: ILLINOIS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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	15,151	85.57	3.51	2.86	13.99	15.60	38.40	40.00	44.10	41.55	2.96	4.05	4.24	3.06	2.59	
Limited-Scope Review:																
Lake County-Kenosha County (IL-WI)	1,526	8.62	1.12	1.18	14.77	13.56	31.12	34.40	52.99	50.85	2.74	3.01	3.60	2.83	2.60	
Illinois Non-MSA	1,030	5.82	0.00	0.00	22.46	28.25	72.19	64.85	5.34	6.89	6.62	0.00	10.77	5.88	5.26	

(*) 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 (2006).

(***) Based on 2005 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, 2004 TO DECEMBER 31, 2006								
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:															
Chicago-Naperville-Joliet	35	13.57	0.99	2.86	7.20	8.57	52.71	48.57	39.10	40.00	0.83	0.00	1.67	0.67	1.27
Limited-Scope Review:															
Lake County-Kenosha County (IL-WI)	9	3.49	1.67	0.00	16.40	33.33	40.57	55.56	41.36	11.11	4.60	0.00	12.50	4.26	3.33
Illinois Non-MSA	214	82.95	0.00	0.00	4.22	2.80	93.34	96.26	2.44	0.93	9.07	0.00	18.75	8.86	12.50

(*) 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 (2006).

(***) Based on 2005 Peer Small Farm Data US&PR.

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		State: ILLINOIS					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006								
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***	Over all	Low	Mod	Mid	Upp
Full-Scope Review:															
Chicago-Naperville-Joliet	21,712	89.21	20.85	4.02	17.60	20.68	22.09	27.28	39.45	48.02	1.73	1.20	1.54	1.39	2.12
Limited-Scope Review:															
Lake County-Kenosha County (IL-WI)	2,170	8.92	17.00	7.01	17.25	23.88	22.01	26.57	43.75	42.54	1.91	1.14	1.36	1.90	2.51
Illinois Non-MSA	457	1.88	19.65	11.19	19.95	15.88	24.41	27.07	35.99	45.86	6.22	4.71	3.64	6.32	8.65

(*) 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 29.65% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Central Region

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			State: ILLINOIS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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	1,414	82.74	20.85	7.44	17.60	17.97	22.09	27.74	39.45	46.84	2.61	1.78	2.03	2.34	3.38	
Limited-Scope Review:																
Lake County-Kenosha County (IL-WI)	185	10.83	17.00	6.32	17.25	16.67	22.01	30.46	43.75	46.55	4.18	1.27	2.56	3.89	6.06	
Illinois Non-MSA	110	6.44	19.65	9.35	19.95	14.95	24.41	28.04	35.99	47.66	4.62	3.23	1.67	6.45	5.88	

(*) 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 Families is based on 2000 Census information.

(***) As a percentage of loans with borrower income information available. No information was available 5.73% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Central Region

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			State: ILLINOIS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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	21,065	86.58	20.85	4.61	17.60	17.88	22.09	29.06	39.45	48.45	1.46	0.77	1.16	1.38	1.79	
Limited-Scope Review:																
Lake County-Kenosha County (IL-WI)	2,955	12.15	17.00	4.54	17.25	16.98	22.01	27.81	43.75	50.67	2.16	1.05	1.61	2.15	2.70	
Illinois Non-MSA	310	1.27	19.65	8.97	19.95	18.62	24.41	26.55	35.99	45.86	4.05	2.94	1.96	2.99	6.55	

(*) 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 33.19% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Central Region

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		State: ILLINOIS		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					
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	15,151	85.57	66.12	51.08	98.55	0.51	0.94	2.96	3.83
Limited-Scope Review:									
Lake County-Kenosha County (IL-WI)	1,526	8.62	68.55	50.00	98.49	0.85	0.66	2.74	3.48
Illinois Non-MSA	1,030	5.82	60.42	43.20	93.20	3.88	2.91	6.62	6.35

(*) 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.

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

(***) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 39.26% of small loans to businesses originated/purchased by the bank.

(****) Based on 2005 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, 2004 TO DECEMBER 31, 2006				
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	35	13.57	88.88	71.43	100.00	0.00	0.00	0.83	0.69
Limited-Scope Review:									
Lake County-Kenosha County (IL-WI)	9	3.49	86.94	55.56	100.00	0.00	0.00	4.60	4.35
Illinois Non-MSA	214	82.95	97.00	33.64	84.11	14.95	0.93	9.07	3.65

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

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

(***) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 56.98% of small loans to farms originated and purchased by the bank.

(****) Based on 2005 Peer Small Farm Data US&PR.

Table 13. Qualified Investments

QUALIFIED INVESTMENTS		State: ILLINOIS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006			
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	99	13,496	237	106,592	336	120,088	85.58	26	4,208
Limited-Scope Review:									
Lake County-Kenosha County (IL-WI)	1	13	10	10,144	11	10,158	7.24	0	0
Illinois Non-MSA	1	4	22	731	23	735	0.52	0	0
Statewide Assessed***	0	0	3	273	3	273	0.19	0	0
Statewide Non-Assessed****	0	0	8	9,062	8	9,062	6.46	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: ILLINOIS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006									
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 Branch Clos- ings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			L o w	M o d	M i d	U p p	Low	Mod	Mid	Upp
Full-Scope Review:																	
Chicago-Naperville-Joliet	91.43	50	74.63	4.00	8.00	16.00	72.00	38	0	2	4	7	25	8.00	23.35	39.50	29.16
Limited-Scope Review:																	
Lake County-Kenosha County (IL-WI)	1.36	6	8.96	0.00	0.00	33.33	66.67	5	0	0	0	2	3	2.76	24.34	33.68	39.23
Illinois Non-MSA	7.21	11	16.42	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: IOWA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006						
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-West Des Moines	71.36	4,137	530,340	1,542	47,419	41	1,735	0	0	5,720	579,494	75.76
Limited-Scope Review:												
Sioux City (IA-NE-SD)	4.69	161	12,480	203	2,042	12	138	0	0	376	14,660	1.42
Iowa Non-MSA	23.95	833	64,536	657	18,336	430	36,054	0	0	1,920	118,926	22.82
Statewide Assessed****								0	0	0	0	
Statewide Non-Assessed****								0	0	0	0	

(*) Loan Data as of December 31, 2006. Rated area refers to either the state or multistate MSA/MD rating area.

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

(***) Deposit data as of June 30, 2006. 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, 2004 TO DECEMBER 31, 2006					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:																
Des Moines-West Des Moines	2,331	81.36	1.68	1.84	19.27	12.87	54.63	50.32	24.42	34.96	3.60	4.20	3.41	3.46	3.90	
Limited-Scope Review:																
Sioux City (IA-NE-SD)	104	3.63	0.00	0.00	12.81	14.42	54.83	44.23	32.35	41.35	1.03	0.00	0.84	0.91	1.26	
Iowa Non-MSA	430	15.01	0.00	0.00	0.48	0.23	96.33	97.91	3.19	1.86	7.17	0.00	8.33	8.23	1.18	

(*) 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 2005 Peer Mortgage Data: Midwest Region.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			State: IOWA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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-West Des Moines	178	65.68	1.68	1.69	19.27	17.98	54.63	56.18	24.42	24.16	2.54	5.17	2.48	2.70	1.97	
Limited-Scope Review:																
Sioux City (IA-NE-SD)	8	2.95	0.00	0.00	12.81	25.00	54.83	75.00	32.35	0.00	0.66	0.00	2.08	0.85	0.00	
Iowa Non-MSA	85	31.37	0.00	0.00	0.48	1.18	96.33	95.29	3.19	3.53	5.10	0.00	0.00	5.17	10.00	

(*) 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 2005 Peer Mortgage Data: Midwest Region.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		State: IOWA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006								
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-West Des Moines	1,627	81.59	1.68	1.11	19.27	13.34	54.63	53.35	24.42	32.21	2.90	1.58	2.03	2.82	3.78
Limited-Scope Review:															
Sioux City (IA-NE-SD)	49	2.46	0.00	0.00	12.81	14.29	54.83	46.94	32.35	38.78	0.62	0.00	0.38	0.35	1.15
Iowa Non-MSA	318	15.95	0.00	0.00	0.48	0.63	96.33	97.80	3.19	1.57	5.37	0.00	0.00	6.06	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 2005 Peer Mortgage Data: Midwest Region.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		State: IOWA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006									
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-West Des Moines	1,542	64.20	10.87	7.65	12.44	12.65	49.95	48.90	26.73	30.80	3.86	3.71	5.00	4.05	3.56	
Limited-Scope Review:																
Sioux City (IA-NE-SD)	203	8.45	3.32	2.46	30.24	25.12	39.58	47.29	26.86	25.12	4.28	2.82	3.71	5.50	4.17	
Iowa Non-MSA	657	27.35	0.00	0.00	6.68	4.11	91.60	94.52	1.72	1.37	7.56	0.00	5.39	8.20	0.00	

(*) 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.

(**) Source of Data-Dunn and Bradstreet (2006).

(***) Based on 2005 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, 2004 TO DECEMBER 31, 2006					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:																
Des Moines-West Des Moines	41	8.49	0.95	0.00	13.71	9.76	68.85	82.93	16.49	7.32	4.19	0.00	7.41	5.02	0.00	
Limited-Scope Review:																
Sioux City (IA-NE-SD)	12	2.48	0.54	0.00	6.07	0.00	76.07	91.67	17.32	8.33	6.00	0.00	0.00	6.94	4.17	
Iowa Non-MSA	430	89.03	0.00	0.00	0.89	0.00	98.30	97.67	0.81	2.33	15.18	0.00	0.00	15.18	21.43	

(*) 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.

(**) Source of Data-Dunn and Bradstreet (2006).

(***) Based on 2005 Peer Small Farm Data US&PR.

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		State: IOWA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Des Moines-West Des Moines	2,331	81.36	17.62	17.10	19.08	33.29	25.40	24.45	37.90	25.17	3.95	3.98	3.93	3.93	3.96	
Limited-Scope Review:																
Sioux City (IA-NE-SD)	104	3.63	17.63	23.53	19.20	28.24	24.42	18.82	38.75	29.41	0.82	0.64	0.97	0.67	0.91	
Iowa Non-MSA	430	15.01	17.30	13.91	19.03	28.30	26.15	25.18	37.52	32.61	8.33	6.98	9.46	7.38	8.97	

(*) 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 9.39% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Midwest Region.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			State: IOWA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Des Moines-West Des Moines	178	65.68	17.62	11.43	19.08	26.29	25.40	31.43	37.90	30.86	2.72	2.53	2.48	2.84	2.91	
Limited-Scope Review:																
Sioux City (IA-NE-SD)	8	2.95	17.63	0.00	19.20	12.50	24.42	25.00	38.75	62.50	0.72	0.00	0.00	0.91	1.50	
Iowa Non-MSA	85	31.37	17.30	11.76	19.03	15.29	26.15	32.94	37.52	40.00	5.46	4.44	5.00	6.17	5.75	

(*) 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 1.11% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Midwest Region.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			State: IOWA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Des Moines-West Des Moines	1,627	81.59	17.62	12.93	19.08	26.82	25.40	29.94	37.90	30.31	2.82	2.80	2.79	2.74	2.93	
Limited-Scope Review:																
Sioux City (IA-NE-SD)	49	2.46	17.63	14.29	19.20	25.71	24.42	31.43	38.75	28.57	0.53	1.15	0.65	0.64	0.00	
Iowa Non-MSA	318	15.95	17.30	11.81	19.03	19.79	26.15	27.08	37.52	41.32	5.90	3.85	4.22	5.98	8.28	

(*) 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 16.30% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Midwest Region.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		State: IOWA		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					
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-West Des Moines	1,542	64.20	61.17	47.21	94.03	3.76	2.20	3.86	3.78
Limited-Scope Review:									
Sioux City (IA-NE-SD)	203	8.45	58.99	55.67	100.00	0.00	0.00	4.28	5.45
Iowa Non-MSA	657	27.35	59.35	51.45	96.04	2.28	1.67	7.56	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.

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

(***) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 40.59% of small loans to businesses originated/purchased by the bank.

(****) Based on 2005 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, 2004 TO DECEMBER 31, 2006				
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-West Des Moines	41	8.49	95.19	56.10	82.93	17.07	0.00	4.19	4.25
Limited-Scope Review:									
Sioux City (IA-NE-SD)	12	2.48	95.54	66.67	100.00	0.00	0.00	6.00	5.97
Iowa Non-MSA	430	89.03	97.50	30.70	76.05	17.44	6.51	15.18	7.63

(*) 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 2006).

(***) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 63.77% of small loans to farms originated and purchased by the bank.

(****) Based on 2005 Peer Small Farm Data US&PR.

Table 13. Qualified Investments

QUALIFIED INVESTMENTS		State: IOWA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006			
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-West Des Moines	1	6	44	2,638	45	2,644	16.21	0	0
Limited-Scope Review:									
Sioux City (IA-NE-SD)	3	3,537	3	120	6	3,657	22.43	3	2,961
Iowa Non-MSA	0	0	10	1,124	10	1,124	6.89	0	0
Statewide Assessed***	0	0	2	1	2	1	0	0	0
Statewide Non-Assessed***	0	0	9	8,882	9	8,882	54.46	1	4,923

(*) "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, 2004 TO DECEMBER 31, 2006									
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 Branch Closings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			L o w	M o d	M i d	U p p	Low	Mod	Mid	Upp
Full-Scope Review:																	
Des Moines-West Des Moines	75.76	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 (IA-NE-SD)	1.42	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	22.82	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, 2004 TO DECEMBER 31, 2006						
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	48.53	4,039	396,582	3,025	140,753	89	3,736	2	3,850	7,155	544,921	57.03
Limited-Scope Review:												
Lawrence	5.68	511	87,096	322	4,924	4	470	0	0	837	92,490	1.33
Topeka	13.75	1,170	120,551	840	16,661	18	1,070	0	0	2,028	138,282	10.76
Kansas Non-MSA	32.04	2,305	165,951	2,002	69,519	417	39,600	0	0	4,724	275,070	30.88
Statewide Assessed****								0	0	0	0	
Statewide Non-Assessed****								0	0	0	0	

(*) Loan Data as of December 31, 2006. Rated area refers to either the state or multistate MSA/MD rating area.

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

(***) Deposit data as of June 30, 2006. 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, 2004 TO DECEMBER 31, 2006					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:																
Wichita	2,550	53.09	1.09	1.02	18.00	16.63	54.42	45.84	26.49	36.51	3.95	4.88	4.70	3.75	3.90	
Limited-Scope Review:																
Lawrence	250	5.21	0.11	0.40	19.97	22.00	49.84	45.60	30.08	32.00	1.77	0.00	2.52	1.70	1.46	
Topeka	593	12.35	0.47	0.34	17.32	14.84	55.66	53.79	26.54	31.03	3.24	0.00	2.61	3.32	3.51	
Kansas Non-MSA	1,410	29.36	0.00	0.00	12.20	10.28	64.20	64.33	23.61	25.39	6.58	0.00	6.04	6.81	6.35	

(*) 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 2005 Peer Mortgage Data: Midwest Region.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			State: KANSAS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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	185	44.05	1.09	1.62	18.00	18.38	54.42	51.35	26.49	28.65	2.51	0.00	3.15	2.37	2.55	
Limited-Scope Review:																
Lawrence	26	6.19	0.11	0.00	19.97	19.23	49.84	61.54	30.08	19.23	2.71	0.00	5.08	2.40	1.35	
Topeka	66	15.71	0.47	0.00	17.32	10.61	55.66	63.64	26.54	25.76	1.95	0.00	0.00	2.73	1.65	
Kansas Non-MSA	143	34.05	0.00	0.00	12.20	16.78	64.20	64.34	23.61	18.88	3.31	0.00	8.33	3.27	1.01	

(*) 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 2005 Peer Mortgage Data: Midwest Region.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			State: KANSAS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Wichita	1,304	46.57	1.09	1.30	18.00	18.33	54.42	49.16	26.49	31.21	3.06	3.67	3.84	2.70	3.30	
Limited-Scope Review:																
Lawrence	234	8.36	0.11	0.00	19.97	19.66	49.84	47.44	30.08	32.91	1.64	0.00	2.10	0.99	2.35	
Topeka	510	18.21	0.47	0.00	17.32	15.88	55.66	51.57	26.54	32.55	2.98	0.00	2.89	2.81	3.41	
Kansas Non-MSA	752	26.86	0.00	0.00	12.20	11.04	64.20	65.43	23.61	23.54	3.90	0.00	4.03	3.72	4.27	

(*) 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 2005 Peer Mortgage Data: Midwest Region.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			State: KANSAS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Wichita	3,025	48.88	2.21	2.88	24.90	27.97	49.20	41.32	23.68	27.83	7.69	9.64	9.10	7.45	7.22	
Limited-Scope Review:																
Lawrence	322	5.20	2.31	0.62	25.83	32.30	46.21	44.72	25.65	22.36	4.20	0.00	6.49	4.18	2.84	
Topeka	840	13.57	10.04	6.43	16.32	17.86	54.73	46.79	18.90	28.93	5.59	3.74	6.61	5.45	6.24	
Kansas Non-MSA	2,002	32.35	0.00	0.00	18.31	19.48	63.36	59.89	18.33	20.63	7.17	0.00	9.20	7.29	6.41	

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

(**) Source of Data-Dunn and Bradstreet 2006.

(***) Based on 2005 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, 2004 TO DECEMBER 31, 2006					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:																
Wichita	89	16.86	0.49	0.00	6.62	3.37	74.42	79.78	18.47	16.85	6.37	0.00	13.33	6.16	5.97	
Limited-Scope Review:																
Lawrence	4	0.76	0.00	0.00	11.83	25.00	54.84	75.00	33.33	0.00	3.57	0.00	6.67	4.55	0.00	
Topeka	18	3.41	1.09	0.00	4.87	0.00	82.82	88.89	11.22	11.11	3.16	0.00	0.00	3.42	3.57	
Kansas Non-MSA	417	78.98	0.00	0.00	6.12	2.16	73.03	71.70	20.85	26.14	9.43	0.00	2.78	9.03	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.

(**) Source of Data-Dunn and Bradstreet (2006).

(***) Based on 2005 Peer Small Farm Data US&PR.

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		State: KANSAS					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006								
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***	Over all	Low	Mod	Mid	Upp
Full-Scope Review:															
Wichita	2,550	53.09	17.88	14.57	19.22	25.43	24.52	25.80	38.38	34.21	4.54	4.06	4.27	4.04	5.40
Limited-Scope Review:															
Lawrence	250	5.21	18.17	11.50	18.89	34.07	24.70	24.78	38.24	29.65	2.09	1.03	2.28	2.28	2.01
Topeka	593	12.35	13.42	14.29	15.51	28.22	22.82	25.57	48.25	31.92	3.69	3.64	3.48	4.04	3.57
Kansas Non-MSA	1,410	29.36	18.29	11.36	19.44	26.51	24.64	25.78	37.62	36.34	8.04	7.12	8.00	8.55	7.91

(*) 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 4.87% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Midwest Region.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			State: KANSAS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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	185	44.05	17.88	11.24	19.22	20.79	24.52	28.65	38.38	39.33	2.40	1.22	3.07	1.54	3.07	
Limited-Scope Review:																
Lawrence	26	6.19	18.17	11.54	18.89	15.38	24.70	46.15	38.24	26.92	2.95	4.76	2.13	2.56	3.30	
Topeka	66	15.71	13.42	13.85	15.51	23.08	22.82	35.38	48.25	27.69	2.02	0.90	1.58	3.00	1.95	
Kansas Non-MSA	143	34.05	18.29	9.09	19.44	18.88	24.64	25.87	37.62	46.15	3.47	4.88	4.55	2.83	2.96	

(*) 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 Families is based on 2000 Census information.

(***) As a percentage of loans with borrower income information available. No information was available 1.90% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Midwest Region.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			State: KANSAS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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	1,304	46.57	17.88	11.60	19.22	19.31	24.52	27.02	38.38	42.07	3.03	3.01	2.61	2.46	3.83	
Limited-Scope Review:																
Lawrence	234	8.36	18.17	7.73	18.89	21.65	24.70	27.32	38.24	43.30	1.57	0.65	1.48	2.16	1.36	
Topeka	510	18.21	13.42	12.19	15.51	24.38	22.82	26.41	48.25	37.02	2.97	3.95	2.92	2.75	2.92	
Kansas Non-MSA	752	26.86	18.29	9.01	19.44	21.08	24.64	32.41	37.62	37.50	4.23	4.63	3.60	4.86	4.04	

(*) 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 13.29% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Midwest Region.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		State: KANSAS		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					
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	3,025	48.88	57.96	46.68	91.37	4.26	4.36	7.69	8.74
Limited-Scope Review:									
Lawrence	322	5.20	63.82	47.83	98.45	1.55	0.00	4.20	4.18
Topeka	840	13.57	56.55	54.40	97.62	1.31	1.07	5.59	7.17
Kansas Non-MSA	2,002	32.35	56.12	46.90	94.36	3.15	2.50	7.17	7.27

(*) 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 2006).

(***) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 42.72% of small loans to businesses originated/purchased by the bank.

(****) Based on 2005 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, 2004 TO DECEMBER 31, 2006				
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	89	16.86	94.96	44.94	89.89	8.99	1.12	6.37	3.94
Limited-Scope Review:									
Lawrence	4	0.76	94.27	50.00	25.00	75.00	0.00	3.57	2.17
Topeka	18	3.41	97.22	72.22	83.33	5.56	11.11	3.16	3.03
Kansas Non-MSA	417	78.98	94.65	34.53	69.06	23.02	7.91	9.43	4.69

(*) 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.

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

(***) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 57.77% of small loans to farms originated and purchased by the bank.

(****) Based on 2005 Peer Small Farm Data US&PR.

Table 13. Qualified Investments

QUALIFIED INVESTMENTS		State: KANSAS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006			
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	65	5,176	65	5,176	24.87	1	3,840
Limited-Scope Review:									
Lawrence	0	0	8	130	8	130	24.87	1	0
Topeka	4	1,980	21	1,731	25	3,711	0.63	0	1,844
Kansas Non-MSA	0	0	69	5,690	69	5,690	17.83	3	3,933
Statewide Assessed***	0	0	5	120	5	120	27.35	0	0
Statewide Non-Assessed***	0	0	4	5,980	4	5,980	0.58	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: KANSAS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006									
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 Branch Clos- ings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	M od	Mi d	U pp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Wichita	57.03	18	38.30	0.00	33.33	38.89	27.78	1	1	0	0	-1	1	2.10	23.53	50.65	23.72
Limited-Scope Review:																	
Lawrence	1.33	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
Topeka	10.76	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	30.88	22	46.81	0.00	27.27	50.00	22.73	1	0	0	1	0	0	0.00	15.82	62.87	21.31

Table 1. Lending Volume

LENDING VOLUME		State: MAINE				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006						
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	60.37	3,677	698,320	4,014	118,225	23	255	3	7,050	7,717	823,850	76.17
Limited-Scope Review:												
Bangor	12.67	883	90,824	727	19,012	9	93	1	250	1,620	110,179	8.32
Lewiston-Auburn	12.59	839	92,282	764	28,032	6	87	0	0	1,609	120,401	5.76
Maine Non-MSA	14.37	911	112,832	907	23,281	18	202	1	60	1,837	136,375	9.75
Statewide Assessed****								1	15,000	1	15,000	
Statewide Non-Assessed****								0	0	0	0	

(*) Loan data as of December 31, 2006. Rated area refers to either the state or multistate MSA/MD rating area.

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

(***) Deposit data as of June 30, 2006. 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, 2004 TO DECEMBER 31, 2006					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:																
Portland-South Portland-Biddeford	1,470	58.68	0.32	1.77	8.72	7.07	75.71	72.99	15.26	18.16	2.68	3.50	1.55	2.59	4.36	
Limited-Scope Review:																
Bangor	329	13.13	0.00	0.00	12.67	15.50	65.64	52.28	21.69	32.22	2.62	0.00	2.79	2.39	3.10	
Lewiston-Auburn	348	13.89	1.34	1.72	7.96	11.78	75.02	69.54	15.69	16.95	3.32	0.88	3.51	3.41	3.38	
Maine Non-MSA	358	14.29	0.00	0.00	2.76	3.35	75.08	72.07	22.16	24.58	3.86	0.00	1.59	3.99	3.89	

(*) 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 2005 Peer Mortgage Data: Northeast Region.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			State: MAINE				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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	428	57.68	0.32	0.47	8.72	5.37	75.71	80.84	15.26	13.32	3.71	6.25	1.99	3.86	4.17	
Limited-Scope Review:																
Bangor	108	14.56	0.00	0.00	12.67	10.19	65.64	69.44	21.69	20.37	4.62	0.00	3.33	4.44	5.85	
Lewiston-Auburn	96	12.94	1.34	3.13	7.96	7.29	75.02	73.96	15.69	15.63	6.16	22.22	2.70	6.75	3.13	
Maine Non-MSA	110	14.82	0.00	0.00	2.76	1.82	75.08	80.91	22.16	17.27	4.45	0.00	5.26	3.84	6.98	

(*) 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 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 2005 Peer Mortgage Data: Northeast Region.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			State: MAINE				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Portland-South Portland-Biddeford	1,779	58.08	0.32	0.84	8.72	7.59	75.71	73.36	15.26	18.21	2.18	4.30	1.66	2.06	3.20	
Limited-Scope Review:																
Bangor	446	14.56	0.00	0.00	12.67	9.64	65.64	63.68	21.69	26.68	3.06	0.00	3.36	2.96	3.15	
Lewiston-Auburn	395	12.90	1.34	2.53	7.96	7.34	75.02	75.95	15.69	14.18	3.29	7.50	4.56	3.25	2.71	
Maine Non-MSA	443	14.46	0.00	0.00	2.76	2.26	75.08	81.04	22.16	16.70	3.14	0.00	3.48	3.34	2.44	

(*) 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 2005 Peer Mortgage Data: Northeast Region.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		State: MAINE					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Portland-South Portland-Biddeford	4,014	62.60	1.77	2.69	15.16	13.13	71.18	66.99	11.89	17.19	7.29	12.20	7.97	7.35	8.03	
Limited-Scope Review:																
Bangor	727	11.34	0.00	0.00	20.50	14.86	55.31	59.28	24.19	25.86	5.64	0.00	4.57	6.79	4.92	
Lewiston-Auburn	764	11.92	10.45	7.85	9.74	7.46	69.31	74.21	10.50	10.47	9.18	8.37	10.84	9.88	7.45	
Maine Non-MSA	907	14.15	0.00	0.00	9.16	9.15	68.30	65.93	22.54	24.92	5.45	0.00	5.59	6.09	4.68	

(*) 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 (2006).

(***) Based on 2005 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, 2004 TO DECEMBER 31, 2006								
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:															
Portland-South Portland-Biddeford	23	41.07	0.93	0.00	8.71	4.35	72.20	73.91	18.15	21.74	7.14	0.00	0.00	8.00	18.18
Limited-Scope Review:															
Bangor	9	16.07	0.00	0.00	15.64	33.33	65.82	55.56	18.55	11.11	7.27	0.00	33.33	4.88	0.00
Lewiston-Auburn	6	10.71	2.75	0.00	3.30	0.00	73.08	83.33	20.88	16.67	10.00	0.00	0.00	12.50	0.00
Maine Non-MSA	18	32.14	0.00	0.00	4.43	0.00	68.75	88.89	26.82	11.11	0.88	0.00	0.00	0.93	0.81

(*) 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.

(**) Source of Data-Dunn and Bradstreet (2006).

(***) Based on 2005 Peer Small Farm Data US&PR.

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			State: MAINE				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Portland-South Portland-Biddeford	1,470	58.68	17.58	3.51	19.29	14.79	25.12	23.06	38.01	58.65	2.57	1.43	1.53	1.86	3.45	
Limited-Scope Review:																
Bangor	329	13.13	20.39	4.18	17.26	22.30	23.04	23.34	39.31	50.17	2.52	1.54	2.52	1.42	3.33	
Lewiston-Auburn	348	13.89	18.49	6.49	18.69	25.32	24.29	31.82	38.53	36.36	3.36	1.03	3.96	2.78	3.71	
Maine Non-MSA	358	14.29	15.88	1.94	17.02	15.86	22.91	23.62	44.20	58.58	3.94	0.00	4.28	3.31	4.46	

(*) 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 16.13% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Northeast Region.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		State: MAINE					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Portland-South Portland-Biddeford	428	57.68	17.58	9.20	19.29	19.61	25.12	30.27	38.01	40.92	3.71	3.50	3.16	3.17	4.50	
Limited-Scope Review:																
Bangor	108	14.56	20.39	7.92	17.26	19.80	23.04	26.73	39.31	45.54	4.83	1.19	4.03	4.71	6.43	
Lewiston-Auburn	96	12.94	18.49	10.53	18.69	17.89	24.29	34.74	38.53	36.84	6.48	8.82	4.42	7.11	6.61	
Maine Non-MSA	110	14.82	15.88	9.09	17.02	15.45	22.91	24.55	44.20	50.91	4.64	3.70	5.19	4.02	4.92	

(*) 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 3.10% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Northeast Region.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		State: MAINE					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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	1,779	58.08	17.58	7.38	19.29	18.52	25.12	27.90	38.01	46.20	1.81	1.44	1.18	1.53	2.43	
Limited-Scope Review:																
Bangor	446	14.56	20.39	6.58	17.26	17.81	23.04	22.74	39.31	52.88	2.76	3.26	2.33	2.06	3.37	
Lewiston-Auburn	395	12.90	18.49	6.01	18.69	19.22	24.29	30.93	38.53	43.84	3.13	3.09	2.83	2.75	3.60	
Maine Non-MSA	443	14.46	15.88	2.75	17.02	12.64	22.91	28.85	44.20	55.77	3.07	2.81	0.97	2.46	4.32	

(*) 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 21.09% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Northeast Region.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		State: MAINE		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					
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	4,014	62.60	57.68	47.01	95.67	2.32	2.02	7.29	7.68
Limited-Scope Review:									
Bangor	727	11.34	47.57	53.78	97.39	1.24	1.38	5.64	6.70
Lewiston-Auburn	764	11.92	47.31	44.63	94.76	2.23	3.01	9.18	9.74
Maine Non-MSA	907	14.15	50.98	46.64	96.91	1.98	1.10	5.45	5.18

(*) 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.

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

(***) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 42.53% of small loans to businesses originated/purchased by the bank.

(****) Based on 2005 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, 2004 TO DECEMBER 31, 2006				
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	23	41.07	91.39	60.87	100.00	0.00	0.00	7.14	6.45
Limited-Scope Review:									
Bangor	9	16.07	90.55	55.56	100.00	0.00	0.00	7.27	6.82
Lewiston-Auburn	6	10.71	87.91	50.00	100.00	0.00	0.00	10.00	0.00
Maine Non-MSA	18	32.14	91.67	72.22	100.00	0.00	0.00	0.88	0.91

(*) 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 2006).

(***) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 33.93% of small loans to farms originated and purchased by the bank.

(****) Based on 2005 Peer Small Farm Data US&PR.

Table 13. Qualified Investments

QUALIFIED INVESTMENTS		State: MAINE				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006			
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	15	5,696	54	15,866	69	21,562	74.57	8	7,240
Limited-Scope Review:									
Bangor	4	894	17	941	21	1,835	6.35	0	0
Lewiston-Auburn	3	840	8	337	11	1,177	4.07	0	0
Maine Non-MSA	0	0	17	782	17	782	2.70	0	0
Statewide Assessed***	0	0	10	150	10	150	0.52	0	0
Statewide Non-Assessed***	0	0	15	3,408	15	3,408	11.79	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, 2004 TO DECEMBER 31, 2006									
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 Branch Open- ings	# of Branch Clos- ings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	M od	Mi d	U pp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Portland-South Portland- Biddeford	76.17	22	53.66	0.00	18.18	68.18	13.64	0	1	0	0	-1	0	1.33	11.65	73.75	13.26
Limited-Scope Review:																	
Bangor	8.32	7	17.07	0.00	14.29	42.86	42.86	0	0	0	0	0	0	0.00	19.01	59.64	21.35
Lewiston-Auburn	5.76	3	7.32	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	9.75	9	21.95	0.00	11.11	88.89	0.00	0	0	0	0	0	0	0.00	4.97	74.93	20.10

Table 1. Lending Volume

LENDING VOLUME		State: MARYLAND				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006						
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	60.05	25,375	5,885,014	21,109	805,886	113	1,988	20	138,425	46,617	6,831,313	73.76
Limited-Scope Review:												
Bethesda-Gaithersburg-Frederick	32.78	15,860	5,306,250	9,524	366,321	54	638	4	49,341	25,442	5,722,550	22.86
Salisbury	1.72	654	91,420	649	28,373	36	1,717	0	0	1,339	121,510	0.72
Maryland Non-MSA	5.44	2,489	619,051	1,691	58,662	46	1,138	0	0	4,226	678,851	2.66
Statewide Assessed****								0	0	0	0	
Statewide Non-Assessed****								0	0	0	0	

(*) Loan data as of December 31, 2006. Rated area refers to either the state or multistate MSA/MD rating area.

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

(***) Deposit data as of June 30, 2006. 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, 2004 TO DECEMBER 31, 2006					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:																
Baltimore-Towson	11,916	55.98	4.55	6.13	16.09	15.96	42.83	37.35	36.52	40.56	3.70	4.44	3.41	3.03	4.71	
Limited-Scope Review:																
Bethesda-Gaithersburg-Frederick	7,857	36.91	0.57	0.73	16.20	16.21	49.83	50.26	33.40	32.80	4.65	4.12	2.97	3.99	8.28	
Salisbury	326	1.53	0.23	0.31	12.76	18.10	69.54	55.21	17.47	26.38	3.29	0.00	4.70	2.66	4.35	
Maryland Non-MSA	1,188	5.58	0.79	0.34	11.72	6.31	58.64	68.60	28.86	24.75	3.01	0.00	2.58	2.81	3.94	

(*) 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 2005 Peer Mortgage Data: Northeast Region.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			State: MARYLAND				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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	1,969	63.07	4.55	5.08	16.09	15.79	42.83	42.71	36.52	36.41	5.13	7.44	5.80	4.46	5.62	
Limited-Scope Review:																
Bethesda-Gaithersburg-Frederick	886	28.38	0.57	0.79	16.20	21.56	49.83	54.51	33.40	23.14	6.32	3.77	6.61	6.04	6.86	
Salisbury	64	2.05	0.23	0.00	12.76	10.94	69.54	68.75	17.47	20.31	4.03	0.00	0.00	4.50	5.41	
Maryland Non-MSA	203	6.50	0.79	0.99	11.72	9.85	58.64	48.28	28.86	40.89	5.74	14.29	4.83	4.42	8.11	

(*) 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 2005 Peer Mortgage Data: Northeast Region.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			State: MARYLAND				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Baltimore-Towson	11,482	57.53	4.55	2.79	16.09	12.31	42.83	41.37	36.52	43.54	2.59	2.10	1.98	2.15	3.53	
Limited-Scope Review:																
Bethesda-Gaithersburg-Frederick	7,115	35.65	0.57	0.55	16.20	15.26	49.83	45.85	33.40	38.34	3.94	2.46	2.64	3.20	6.94	
Salisbury	264	1.32	0.23	0.00	12.76	14.39	69.54	59.47	17.47	26.14	1.91	0.00	2.65	1.89	1.61	
Maryland Non-MSA	1,098	5.50	0.79	0.55	11.72	4.83	58.64	59.02	28.86	35.61	2.59	1.37	1.55	2.52	3.01	

(*) 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 2005 Peer Mortgage Data: Northeast Region.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			State: MARYLAND				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006									
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:																
Baltimore-Towson	21,109	64.02	5.63	4.48	15.65	15.33	42.49	40.91	36.23	39.28	10.59	16.38	14.44	10.00	10.20	
Limited-Scope Review:																
Bethesda-Gaithersburg-Frederick	9,524	28.88	1.08	1.22	23.06	25.72	45.70	44.12	30.16	28.94	9.46	8.37	11.83	9.02	9.01	
Salisbury	649	1.97	1.39	2.00	15.19	15.56	62.83	59.78	20.59	22.65	6.81	15.79	10.68	6.23	6.32	
Maryland Non-MSA	1,691	5.13	1.06	0.18	16.31	13.54	61.66	54.88	20.97	31.40	7.29	2.27	9.12	6.54	9.94	

(*) 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 (2006).

(***) Based on 2005 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, 2004 TO DECEMBER 31, 2006									
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:																
Baltimore-Towson	113	45.38	0.74	0.00	6.19	7.08	46.00	43.36	47.07	49.56	10.08	0.00	5.00	8.90	12.43	
Limited-Scope Review:																
Bethesda-Gaithersburg-Frederick	54	21.69	0.60	0.00	17.53	37.04	57.01	37.04	24.86	25.93	10.17	0.00	24.24	4.95	12.50	
Salisbury	36	14.46	0.81	0.00	6.47	5.56	72.24	61.11	20.49	33.33	19.57	0.00	0.00	16.67	30.77	
Maryland Non-MSA	46	18.47	0.22	0.00	12.64	17.39	69.01	50.00	18.13	32.61	17.39	0.00	25.00	15.07	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 (2006).

(***) Based on 2005 Peer Small Farm Data US&PR.

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		State: MARYLAND					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Baltimore-Towson	11,916	55.98	20.46	7.08	17.74	21.72	22.48	27.16	39.33	44.04	3.34	4.09	3.37	2.90	3.53	
Limited-Scope Review:																
Bethesda-Gaithersburg-Frederick	7,857	36.91	18.47	8.69	19.10	25.82	23.46	28.12	38.97	37.36	3.65	4.91	3.28	2.98	4.31	
Salisbury	326	1.53	21.13	7.17	17.82	17.56	22.01	21.86	39.03	53.41	3.59	7.35	2.76	2.52	4.21	
Maryland Non-MSA	1,188	5.58	18.03	1.62	17.41	10.52	23.61	15.84	40.95	72.02	2.70	1.75	2.68	2.35	2.83	

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

(**) Percentage of Families is based on 2000 Census information.

(***) As a percentage of loans with borrower income information available. No information was available for 30.87% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Northeast Region.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			State: MARYLAND				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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	1,969	63.07	20.46	9.91	17.74	20.83	22.48	27.44	39.33	41.82	4.99	4.92	4.58	4.30	5.75	
Limited-Scope Review:																
Bethesda-Gaithersburg-Frederick	886	28.38	18.47	15.04	19.10	28.64	23.46	24.79	38.97	31.53	5.80	8.73	5.55	5.06	5.67	
Salisbury	64	2.05	21.13	6.35	17.82	17.46	22.01	31.75	39.03	44.44	4.25	2.17	3.45	2.60	6.74	
Maryland Non-MSA	203	6.50	18.03	3.61	17.41	15.46	23.61	23.20	40.95	57.73	5.54	2.97	4.85	4.46	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 5.03% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Northeast Region.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			State: MARYLAND				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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	11,482	57.53	20.46	8.42	17.74	22.13	22.48	25.50	39.33	43.95	1.78	1.25	1.53	1.46	2.37	
Limited-Scope Review:																
Bethesda-Gaithersburg-Frederick	7,115	35.65	18.47	13.17	19.10	27.03	23.46	25.17	38.97	34.63	2.40	2.72	2.18	2.06	2.83	
Salisbury	264	1.32	21.13	5.50	17.82	13.50	22.01	24.00	39.03	57.00	1.62	0.78	0.65	1.23	2.70	
Maryland Non-MSA	1,098	5.50	18.03	4.93	17.41	16.11	23.61	21.70	40.95	57.26	1.92	2.20	1.59	1.48	2.25	

(*) 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 Families is based on 2000 Census information.

(***) As a percentage of loans with borrower income information available. No information was available for 37.00% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Northeast Region.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		State: MARYLAND		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					
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	21,109	64.02	66.88	53.59	93.34	3.57	3.09	10.59	13.19
Limited-Scope Review:									
Bethesda-Gaithersburg-Frederick	9,524	28.88	68.78	50.66	93.43	3.50	3.08	9.46	11.16
Salisbury	649	1.97	64.10	47.30	91.83	3.24	4.93	6.81	7.99
Maryland Non-MSA	1,691	5.13	66.29	49.97	94.38	2.54	3.08	7.29	8.23

(*) 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.

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

(***) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 36.11% of small loans to businesses originated/purchased by the bank.

(****) Based on 2005 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, 2004 TO DECEMBER 31, 2006				
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	113	45.38	91.13	49.56	98.23	0.00	1.77	10.08	6.18
Limited-Scope Review:									
Bethesda-Gaithersburg-Frederick	54	21.69	89.95	57.41	100.00	0.00	0.00	10.17	8.27
Salisbury	36	14.46	94.88	47.22	88.89	11.11	0.00	19.57	14.29
Maryland Non-MSA	46	18.47	94.62	39.13	91.30	8.70	0.00	17.39	11.11

(*) 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 2006).

(***) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 48.19% of small loans to farms originated and purchased by the bank.

(****) Based on 2005 Peer Small Farm Data US&PR.

Table 13. Qualified Investments

QUALIFIED INVESTMENTS		State: MARYLAND				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006			
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	23	35,948	180	97,892	203	133,840	81.95	28	28,624
Limited-Scope Review:									
Bethesda-Gaithersburg-Frederick	4	320	50	25,848	54	26,186	16.02	3	17,624
Salisbury	2	497	20	433	22	930	0.57	1	222
Maryland Non-MSA	1	645	15	667	16	1,312	0.80	1	621
Statewide Assessed***	0	0	10	395	10	395	0.24	0	0
Statewide Non-Assessed***	0	0	7	683	7	683	0.42	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: MARYLAND				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006									
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 Branch Clos- ings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	M od	Mi d	Up p	Low	Mod	Mid	Upp
Full-Scope Review:																	
Baltimore-Towson	73.76	99	67.81	3.03	21.21	45.45	30.30	6	4	0	0	-1	3	8.92	20.01	40.13	30.93
Limited-Scope Review:																	
Bethesda- Gaithersburg-Frederick	22.86	36	24.66	0.00	41.67	36.11	22.22	1	0	0	1	0	0	1.30	24.13	46.78	27.78
Salisbury	0.72	2	1.37	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	2.66	9	6.16	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		State: MASSACHUSETTS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006						
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:												
Boston-Quincy	32.85	14,364	3,937,640	15,483	534,728	38	413	58	235,158	29,943	4,707,939	67.13
Cambridge-Newton-Framingham	27.71	11,256	3,325,303	13,972	396,817	28	491	3	9,341	25,259	3,731,952	16.25
Limited-Scope Review:												
Barnstable Town	5.04	2,319	673,257	2,256	49,117	15	131	0	0	4,590	722,505	1.45
Essex County	10.65	5,188	1,363,122	4,505	99,531	10	67	9	49,493	9,712	1,512,213	5.11
Springfield	10.13	4,662	583,248	4,526	108,005	34	594	8	16,055	9,230	707,902	6.07
Worcester	12.42	5,583	1,046,696	5,694	141,773	35	350	7	3,842	11,319	1,192,661	3.57
Massachusetts Non-MSA	1.21	544	362,488	562	18,880	0	0	0	0	1,106	381,368	0.43
Statewide Assessed****								9	427,144	9	427,144	
Statewide Non-Assessed****								2	1,733	2	1,733	

(*) Loan Data as of December 31, 2006. Rated area refers to either the state or multistate MSA/MD rating area.

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

(***) Deposit data as of June 30, 2006. 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, 2004 TO DECEMBER 31, 2006					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:																
Boston-Quincy	6,072	32.79	1.97	5.98	14.35	22.64	46.50	38.74	37.18	32.64	3.40	4.50	3.23	2.69	4.52	
Cambridge-Newton-Framingham	4,947	26.72	0.94	2.43	14.92	17.57	53.92	49.14	30.23	30.87	3.88	3.33	2.88	3.76	5.27	
Limited-Scope Review:																
Barnstable Town	878	4.74	0.44	0.57	5.19	9.79	78.19	73.23	16.18	16.40	3.29	0.00	3.00	3.16	4.54	
Essex County	2,100	11.34	1.66	4.14	11.05	17.95	55.92	49.86	31.37	28.05	2.74	1.94	2.11	2.71	3.65	
Springfield	2,092	11.30	2.29	9.03	11.06	20.60	56.42	51.10	30.22	19.26	3.37	5.39	3.28	3.28	3.02	
Worcester	2,198	11.87	1.46	6.46	12.32	16.01	57.33	49.36	28.90	28.16	2.52	2.61	2.05	2.23	3.62	
Massachusetts Non-MSA	230	1.24	0.00	0.00	1.90	2.61	85.42	71.30	12.69	26.09	8.02	0.00	3.57	7.06	12.04	

(*) 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 2005 Peer Mortgage Data: Midwest Region.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		State: MASSACHUSETTS					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006								
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:															
Boston-Quincy	1,685	32.68	1.97	4.87	14.35	22.49	46.50	44.33	37.18	28.31	6.39	11.66	8.14	5.93	5.68
Cambridge-Newton-Framingham	1,125	21.82	0.94	1.69	14.92	19.91	53.92	53.07	30.23	25.33	6.86	9.64	6.81	5.91	9.24
Limited-Scope Review:															
Barnstable Town	320	6.21	0.44	1.56	5.19	5.00	78.19	76.25	16.18	17.19	7.63	0.00	3.96	7.44	10.48
Essex County	634	12.30	1.66	3.15	11.05	16.56	55.92	49.84	31.37	30.44	6.79	5.74	7.16	6.22	8.07
Springfield	625	12.12	2.29	8.32	11.06	20.16	56.42	52.80	30.22	18.72	5.29	12.40	8.73	4.70	3.89
Worcester	717	13.91	1.46	2.93	12.32	13.53	57.33	55.51	28.90	28.03	5.03	4.21	3.47	4.94	6.36
Massachusetts Non-MSA	50	0.97	0.00	0.00	1.90	0.00	85.42	66.00	12.69	34.00	8.70	0.00	0.00	5.50	24.00

(*) 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 2005 Peer Mortgage Data: Midwest Region.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		State: MASSACHUSETTS		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006											
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:															
Boston-Quincy	6,604	32.63	1.97	3.66	14.35	18.56	46.50	41.23	37.18	36.54	2.84	2.87	2.72	2.34	3.70
Cambridge-Newton-Framingham	5,184	25.62	0.94	1.23	14.92	16.86	53.92	48.07	30.23	33.83	3.12	2.46	2.25	2.65	4.88
Limited-Scope Review:															
Barnstable Town	1,121	5.54	0.44	0.71	5.19	6.42	78.19	76.90	16.18	15.97	2.47	3.92	2.00	2.36	3.27
Essex County	2,452	12.12	1.66	4.81	11.05	16.52	55.92	47.19	31.37	31.48	2.28	2.14	1.98	1.93	3.34
Springfield	1,945	9.61	2.29	4.01	11.06	14.55	56.42	51.26	30.22	30.18	2.86	3.16	3.07	2.61	3.27
Worcester	2,668	13.18	1.46	3.15	12.32	15.70	57.33	53.90	28.90	27.25	2.40	2.44	2.86	2.18	2.65
Massachusetts Non-MSA	264	1.30	0.00	0.00	1.90	4.17	85.42	70.08	12.69	25.76	3.98	0.00	4.48	3.81	4.84

(*) 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 2005 Peer Mortgage Data: Midwest Region.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES State: MASSACHUSETTS Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006															
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:															
Boston-Quincy	15,483	32.94	9.74	7.51	15.12	16.53	35.68	34.95	39.46	41.01	10.76	13.39	13.77	9.64	11.10
Cambridge-Newton-Framingham	13,972	29.73	3.13	2.58	17.47	19.15	51.21	47.36	28.19	30.92	10.86	12.30	12.54	9.86	12.36
Limited-Scope Review:															
Barnstable Town	2,256	4.80	7.78	6.34	9.22	8.16	68.05	68.48	14.95	17.02	7.29	8.92	9.78	7.58	7.77
Essex County	4,505	9.59	6.44	6.55	15.22	14.25	49.65	44.59	28.69	34.61	7.71	12.43	9.32	6.46	9.10
Springfield	4,526	9.63	11.47	9.88	16.74	14.78	46.08	44.52	25.71	30.82	9.18	11.71	11.22	8.58	9.44
Worcester	5,694	12.12	6.08	5.60	19.19	16.61	47.84	44.89	26.89	32.89	9.41	13.03	10.67	8.57	10.70
Massachusetts Non-MSA	562	1.20	0.00	0.00	1.44	1.96	75.84	67.79	22.73	30.25	9.12	0.00	13.51	11.12	10.94

(*) 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 (2006).

(***) Based on 2005 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, 2004 TO DECEMBER 31, 2006									
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:																
Boston-Quincy	38	23.75	2.25	2.63	8.40	18.42	48.97	39.47	40.37	39.47	9.14	0.00	12.90	11.84	6.15	
Cambridge-Newton-Framingham	28	17.50	1.15	0.00	11.57	10.71	53.99	46.43	33.30	42.86	9.09	0.00	9.52	7.81	10.91	
Limited-Scope Review:																
Barnstable Town	15	9.38	2.27	0.00	6.02	0.00	75.94	60.00	15.78	40.00	15.52	0.00	0.00	13.33	42.86	
Essex County	10	6.25	1.28	0.00	8.85	10.00	51.13	40.00	38.74	50.00	5.81	0.00	0.00	8.89	2.86	
Springfield	34	21.25	1.38	0.00	7.93	2.94	54.40	61.76	36.29	35.29	10.91	0.00	0.00	12.00	14.63	
Worcester	35	21.88	0.97	5.71	8.43	20.00	53.73	51.43	36.87	22.86	8.87	40.00	22.22	6.15	7.89	
Massachusetts Non-MSA	0	0.00	0.00	0.00	0.58	0.00	87.72	0.00	11.70	0.00	0.00	0.00	0.00	0.00	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 (2006).

(***) Based on 2005 Peer Small Farm Data US&PR.

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		State: MASSACHUSETTS					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Boston-Quincy	6,072	32.79	21.69	4.27	17.14	24.89	21.61	28.32	39.56	42.52	2.91	4.31	3.82	2.72	2.70	
Cambridge-Newton-Framingham	4,947	26.72	19.32	9.08	18.26	25.41	22.74	26.97	39.69	38.55	3.10	4.54	3.90	2.51	3.03	
Limited-Scope Review:																
Barnstable Town	878	4.74	17.31	2.54	19.45	11.75	23.97	11.43	39.26	74.29	2.95	2.24	3.31	1.33	3.41	
Essex County	2,100	11.34	20.76	6.13	17.43	30.08	21.99	26.95	39.82	36.84	2.22	2.32	3.18	1.98	1.95	
Springfield	2,092	11.30	21.40	12.49	17.35	35.06	22.20	27.86	39.05	24.59	3.48	7.78	4.30	2.33	3.26	
Worcester	2,198	11.87	20.29	7.04	17.67	31.74	22.54	25.95	39.50	35.26	2.33	3.18	3.15	1.68	2.39	
Massachusetts Non-MSA	230	1.24	17.00	0.70	20.04	2.10	23.86	2.80	39.10	94.41	6.48	0.00	6.25	0.00	6.79	

(*) 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 27.03% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Midwest Region.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		State: MASSACHUSETTS					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Boston-Quincy	1,685	32.68	21.69	8.44	17.14	24.38	21.61	26.92	39.56	40.26	6.44	6.75	6.90	5.59	6.81	
Cambridge-Newton-Framingham	1,125	21.82	19.32	10.19	18.26	22.89	22.74	32.72	39.69	34.20	6.90	6.02	6.12	6.81	7.82	
Limited-Scope Review:																
Barnstable Town	320	6.21	17.31	4.49	19.45	16.99	23.97	22.76	39.26	55.77	7.92	5.00	6.25	7.32	9.26	
Essex County	634	12.30	20.76	9.33	17.43	25.37	21.99	27.17	39.82	38.13	6.96	7.12	8.44	5.42	7.32	
Springfield	625	12.12	21.40	17.30	17.35	28.50	22.20	24.55	39.05	29.65	5.41	9.33	6.39	3.57	5.20	
Worcester	717	13.91	20.29	7.38	17.67	26.19	22.54	27.06	39.50	39.36	5.05	3.66	4.81	4.37	6.09	
Massachusetts Non-MSA	50	0.97	17.00	0.00	20.04	12.77	23.86	12.77	39.10	74.47	8.53	0.00	0.00	8.70	9.68	

(*) 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 3.82% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Midwest Region.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		State: MASSACHUSETTS					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006									
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:																
Boston-Quincy	6,604	32.63	21.69	6.62	17.14	22.85	21.61	30.11	39.56	40.42	2.04	2.11	1.89	1.92	2.19	
Cambridge-Newton-Framingham	5,184	25.62	19.32	8.14	18.26	24.27	22.74	29.22	39.69	38.37	2.25	2.18	2.02	1.99	2.66	
Limited-Scope Review:																
Barnstable Town	1,121	5.54	17.31	4.88	19.45	18.73	23.97	25.33	39.26	51.06	1.84	1.60	2.65	1.31	1.88	
Essex County	2,452	12.12	20.76	7.86	17.43	25.58	21.99	30.67	39.82	35.89	1.47	1.30	1.40	1.47	1.54	
Springfield	1,945	9.61	21.40	9.08	17.35	25.41	22.20	28.75	39.05	36.76	2.58	2.77	1.94	2.55	3.13	
Worcester	2,668	13.18	20.29	8.27	17.67	25.07	22.54	29.88	39.50	36.79	1.91	2.88	1.94	1.52	2.09	
Massachusetts Non-MSA	264	1.30	17.00	4.94	20.04	9.26	23.86	16.67	39.10	69.14	2.93	4.35	1.00	3.07	3.05	

(*) 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 32.14% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Midwest Region.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		State: MASSACHUSETTS			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006				
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:									
Boston-Quincy	15,483	32.94	64.44	45.68	95.18	2.11	2.71	10.76	11.66
Cambridge-Newton-Framingham	13,972	29.73	65.07	46.80	96.49	1.66	1.85	10.86	12.09
Limited-Scope Review:									
Barnstable Town	2,256	4.80	69.60	46.59	97.70	1.02	1.29	7.29	7.34
Essex County	4,505	9.59	66.58	44.68	97.65	1.40	0.95	7.71	8.40
Springfield	4,526	9.63	63.24	46.58	97.50	1.37	1.13	9.18	10.04
Worcester	5,694	12.12	65.09	45.96	96.61	1.97	1.42	9.41	11.01
Massachusetts Non-MSA	562	1.20	70.85	46.80	96.09	1.60	2.31	9.12	10.33

(*) 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.

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

(***) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 43.72% of small loans to businesses originated/purchased by the bank.

(****) Based on 2005 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, 2004 TO DECEMBER 31, 2006				
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:									
Boston-Quincy	38	23.75	89.54	60.53	100.00	0.00	0.00	9.14	6.80
Cambridge-Newton-Framingham	28	17.50	89.58	60.71	100.00	0.00	0.00	9.09	5.56
Limited-Scope Review:									
Barnstable Town	15	9.38	90.78	53.33	100.00	0.00	0.00	15.52	10.81
Essex County	10	6.25	90.17	50.00	100.00	0.00	0.00	5.81	5.63
Springfield	34	21.25	92.67	55.88	97.06	2.94	0.00	10.91	6.10
Worcester	35	21.88	90.87	51.43	100.00	0.00	0.00	8.87	5.62
Massachusetts Non-MSA	0	0.00	88.30	0.00	0.00	0.00	0.00	0.00	0.00

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

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

(***) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 38.75% of small loans to farms originated and purchased by the bank.

(****) Based on 2005 Peer Small Farm Data US&PR.

Table 13. Qualified Investments

QUALIFIED INVESTMENTS		State: MASSACHUSETTS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006			
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:									
Boston-Quincy	70	78,240	355	224,535	425	302,775	63.84	17	16,222
Cambridge-Newton-Framingham	18	6,733	85	23,800	103	30,533	6.45	2	2,427
Limited-Scope Review:									
Barnstable Town	1	177	39	1,253	40	1,429	0.30	0	0
Essex County	5	3,375	52	49,615	57	52,990	11.17	4	38,116
Springfield	15	7,000	75	25,517	90	32,517	6.86	2	2,419
Worcester	4	1,622	80	47,623	84	49,245	10.38	2	13,748
Massachusetts Non-MSA	0	0	12	76	12	76	0.02	0	0
Statewide Assessed***	0	0	10	1,487	10	1,487	0.31	0	0
Statewide Non-Assessed***	0	0	3	3,223	3	3,223	0.68	1	2,285

(*) "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, 2004 TO DECEMBER 31, 2006									
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 Branch Clos- ings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	M od	Mi d	U pp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Boston-Quincy	67.14	95	34.42	12.63	17.89	27.37	42.11	3	2	0	1	0	0	7.06	23.54	40.00	29.40
Cambridge-Newton-Framingham	16.23	78	28.26	0.00	16.67	46.15	37.18	2	0	0	0	2	0	3.46	22.32	49.69	24.54
Limited-Scope Review:																	
Barnstable Town	1.45	15	5.43	6.67	6.67	66.67	20.00	0	0	0	0	0	0	1.55	7.25	76.21	14.98
Essex County	5.05	22	7.97	9.09	13.64	50.00	27.27	1	0	0	0	1	0	6.49	18.99	49.28	25.25
Springfield	6.07	37	13.41	10.81	27.03	40.54	21.62	0	1	0	0	0	-1	8.43	17.83	48.62	25.13
Worcester	3.57	27	9.78	11.11	25.93	44.44	18.52	1	2	0	0	-1	0	6.08	18.12	51.85	23.96
Massachusetts Non-MSA	0.48	2	0.72	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: MISSOURI				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006						
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	28.44	2,456	293,547	1,687	61,032	44	962	0	0	4,187	355,541	35.81
Limited-Scope Review:												
Columbia	10.51	927	115,383	590	14,063	30	489	1	3,142	1,548	133,077	10.43
Joplin	9.52	757	71,822	582	10,996	63	3,803	0	0	1,402	86,621	5.48
Missouri Non-MSA	51.52	4,363	405,866	2,567	82,913	656	41,085	0	0	7,586	529,864	48.28
Statewide Assessed****								0	0	0	0	
Statewide Non-Assessed****								0	0	0	0	

(*) Loan Data as of December 31, 2006. Rated area refers to either the state or multistate MSA/MD rating area.

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

(***) Deposit data as of June 30, 2006. 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, 2004 TO DECEMBER 31, 2006					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:																
Springfield	1,512	28.89	0.04	0.00	16.16	14.88	56.80	52.58	27.01	32.54	2.73	0.00	2.37	2.60	3.14	
Limited-Scope Review:																
Columbia	631	12.06	1.68	2.22	12.53	14.42	59.86	57.37	25.94	25.99	3.22	3.41	4.24	2.55	4.49	
Joplin	467	8.92	0.00	0.00	8.10	8.78	84.22	80.51	7.68	10.71	3.00	0.00	3.08	2.84	4.59	
Missouri Non-MSA	2,623	50.12	0.00	0.00	8.00	6.82	74.26	75.68	17.74	17.50	6.91	0.00	11.81	6.74	6.58	

(*) 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 2005 Peer Mortgage Data: Midwest Region.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			State: MISSOURI				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Springfield	66	16.79	0.04	0.00	16.16	19.70	56.80	59.09	27.01	21.21	1.36	0.00	1.16	1.02	2.26	
Limited-Scope Review:																
Columbia	28	7.12	1.68	0.00	12.53	25.00	59.86	42.86	25.94	32.14	2.40	0.00	7.89	1.83	1.49	
Joplin	56	14.25	0.00	0.00	8.10	14.29	84.22	80.36	7.68	5.36	3.06	0.00	3.95	2.87	3.70	
Missouri Non-MSA	243	61.83	0.00	0.00	8.00	8.64	74.26	75.31	17.74	16.05	7.78	0.00	13.33	7.33	7.85	

(*) 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 2005 Peer Mortgage Data: Midwest Region.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		State: MISSOURI					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006									
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:																
Springfield	877	30.50	0.04	0.00	16.16	12.54	56.80	52.11	27.01	35.35	1.99	0.00	1.73	1.78	2.54	
Limited-Scope Review:																
Columbia	267	9.29	1.68	1.50	12.53	14.23	59.86	54.68	25.94	29.59	2.41	0.00	3.55	2.04	3.08	
Joplin	234	8.14	0.00	0.00	8.10	5.56	84.22	85.04	7.68	9.40	1.90	0.00	1.06	1.90	2.85	
Missouri Non-MSA	1,497	52.07	0.00	0.00	8.00	7.55	74.26	73.28	17.74	19.17	4.71	0.00	5.51	4.80	4.26	

(*) 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 2005 Peer Mortgage Data: Midwest Region.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			State: MISSOURI				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Springfield	1,687	31.09	2.96	2.07	18.40	19.38	54.41	49.26	24.22	29.28	5.11	5.46	5.97	5.30	4.90	
Limited-Scope Review:																
Columbia	590	10.87	18.16	21.53	16.20	15.08	46.47	38.31	19.17	25.08	4.66	7.68	5.71	3.47	4.82	
Joplin	582	10.73	0.00	0.00	15.47	13.92	76.32	77.15	8.21	8.93	5.44	0.00	5.55	5.93	4.19	
Missouri Non-MSA	2,567	47.31	0.00	0.00	10.18	8.84	75.83	74.21	13.99	16.95	6.74	0.00	8.09	7.33	5.83	

(*) 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.

(**) Source of Data-Dunn and Bradstreet (2006).

(***) Based on 2005 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, 2004 TO DECEMBER 31, 2006					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:																
Springfield	44	5.55	0.34	0.00	16.94	2.27	65.96	59.09	16.77	38.64	2.09	0.00	0.00	1.94	6.35	
Limited-Scope Review:																
Columbia	30	3.78	3.95	0.00	20.24	16.67	67.24	70.00	8.58	13.33	3.65	0.00	8.00	3.55	0.00	
Joplin	63	7.94	0.00	0.00	4.06	0.00	92.25	100.00	3.69	0.00	8.93	0.00	0.00	9.09	0.00	
Missouri Non-MSA	656	82.72	0.00	0.00	8.05	11.43	75.65	64.18	16.29	24.39	10.81	0.00	19.63	9.11	18.35	

(*) 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 (2006).

(***) Based on 2005 Peer Small Farm Data US&PR.

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		State: MISSOURI					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Springfield	1,512	28.89	17.54	9.73	19.69	30.51	24.11	20.12	38.66	39.64	3.02	2.37	2.60	2.66	3.73	
Limited-Scope Review:																
Columbia	631	12.06	19.80	10.17	18.22	34.67	23.18	25.17	38.80	30.00	3.63	3.04	3.23	3.80	3.98	
Joplin	467	8.92	17.53	11.54	19.46	24.66	24.59	21.49	38.41	42.31	3.47	1.27	2.12	3.12	5.75	
Missouri Non-MSA	2,623	50.12	18.08	7.86	18.44	17.46	23.37	22.89	40.11	51.79	8.15	7.76	7.40	7.76	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 5.75% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Midwest Region.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			State: MISSOURI				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Springfield	66	16.79	17.54	13.64	19.69	13.64	24.11	19.70	38.66	53.03	1.45	0.70	1.42	2.08	1.24	
Limited-Scope Review:																
Columbia	28	7.12	19.80	10.71	18.22	25.00	23.18	28.57	38.80	35.71	2.53	2.50	2.67	2.17	2.75	
Joplin	56	14.25	17.53	12.50	19.46	17.86	24.59	21.43	38.41	48.21	3.21	2.38	3.05	4.19	2.93	
Missouri Non-MSA	243	61.83	18.08	8.33	18.44	18.75	23.37	25.83	40.11	47.08	8.11	4.42	6.00	9.73	9.18	

(*) 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 0.76% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Midwest Region.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		State: MISSOURI					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006									
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	877	30.50	17.54	11.83	19.69	19.20	24.11	25.65	38.66	43.32	1.77	1.60	1.29	2.03	1.87	
Limited-Scope Review:																
Columbia	267	9.29	19.80	11.11	18.22	18.52	23.18	27.78	38.80	42.59	2.50	3.91	2.25	1.89	2.73	
Joplin	234	8.14	17.53	3.33	19.46	19.44	24.59	25.00	38.41	52.22	1.82	0.60	1.31	1.65	2.57	
Missouri Non-MSA	1,497	52.07	18.08	7.80	18.44	14.17	23.37	24.74	40.11	53.30	5.08	4.81	4.83	4.13	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 17.18% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Midwest Region.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		State: MISSOURI		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					
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	1,687	31.09	60.04	47.07	94.25	2.43	3.32	5.11	5.11
Limited-Scope Review:									
Columbia	590	10.87	62.45	47.80	96.78	1.69	1.53	4.66	4.56
Joplin	582	10.73	61.00	48.97	97.77	1.72	0.52	5.44	5.44
Missouri Non-MSA	2,567	47.31	55.97	49.47	94.16	3.51	2.34	6.74	7.17

(*) 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.

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

(***) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 43.60% of small loans to businesses originated/purchased by the bank.

(****) Based on 2005 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, 2004 TO DECEMBER 31, 2006				
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	44	5.55	95.66	47.73	95.45	4.55	0.00	2.09	1.22
Limited-Scope Review:									
Columbia	30	3.78	95.20	33.33	96.67	3.33	0.00	3.65	1.58
Joplin	63	7.94	95.94	47.62	88.89	6.35	4.76	8.93	4.57
Missouri Non-MSA	656	82.72	96.38	27.44	84.60	10.67	4.73	10.81	3.74

(*) 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 2006).

(***) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 67.84% of small loans to farms originated and purchased by the bank.

(****) Based on 2005 Peer Small Farm Data US&PR.

Table 13. Qualified Investments

QUALIFIED INVESTMENTS		State: MISSOURI				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006			
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	0	0	9	10,891	9	10,891	44.94	1	2,945
Limited-Scope Review:									
Columbia	2	1,754	10	3,576	12	5,330	22.00	2	4,528
Joplin	1	510	8	197	9	707	2.92	1	569
Missouri Non-MSA	2	18	45	1,521	47	1,539	6.35	1	2
Statewide Assessed***	0	0	4	109	4	109	0.45	0	0
Statewide Non-Assessed***	0	0	6	5,658	6	5,658	23.35	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, 2004 TO DECEMBER 31, 2006									
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 Branch Clos- ings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	M od	Mi d	U pp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Springfield	34.11	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:																	
Columbia	10.71	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
Joplin	5.62	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	49.56	27	64.29	0.00	7.41	81.48	11.11	0	1	0	0	-1	0	0.00	9.18	73.72	17.10

Table 1. Lending Volume

LENDING VOLUME		State: NEVADA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006						
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	69.35	20,237	4,629,251	15,297	399,774	35	702	0	0	35,569	5,029,727	78.83
Limited-Scope Review:												
Carson City	2.45	568	122,404	688	20,276	2	38	0	0	1,258	142,718	1.50
Reno-Sparks	19.01	5,485	1,591,342	4,252	119,367	13	116	1	3,611	9,751	1,714,436	13.99
Nevada Non-MSA	9.19	2,412	479,353	2,232	48,646	69	915	0	0	4,713	528,914	5.67
Statewide Assessed****								0	0	0	0	
Statewide Non-Assessed****								0	0	0	0	

(*) Loan data as of December 31, 2006. Rated area refers to either the state or multistate MSA/MD rating area.

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

(***) Deposit data as of June 30, 2006. 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, 2004 TO DECEMBER 31, 2006								
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	10,629	71.62	0.28	0.14	16.43	11.95	44.57	39.75	38.72	48.16	2.01	2.13	2.33	1.87	2.07
Limited-Scope Review:															
Carson City	251	1.69	0.00	0.00	6.70	7.17	68.56	61.75	24.74	31.08	4.44	0.00	2.60	3.46	9.76
Reno-Sparks	2,804	18.89	0.98	0.75	16.35	9.09	44.30	35.27	38.38	54.89	4.01	4.23	2.37	2.93	5.70
Nevada Non-MSA	1,156	7.79	0.00	0.00	12.95	9.95	68.40	64.62	18.65	25.43	2.93	0.00	2.88	2.64	4.52

(*) 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 2005 Peer Mortgage Data: Western Region 1.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			State: NEVADA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Las Vegas-Paradise	1,523	68.14	0.28	0.13	16.43	13.79	44.57	42.68	38.72	43.40	5.65	0.00	6.00	5.84	5.40	
Limited-Scope Review:																
Carson City	63	2.82	0.00	0.00	6.70	7.94	68.56	68.25	24.74	23.81	9.56	0.00	6.90	7.85	17.31	
Reno-Sparks	404	18.08	0.98	0.00	16.35	14.11	44.30	47.03	38.38	38.86	7.26	0.00	10.00	6.65	7.35	
Nevada Non-MSA	245	10.96	0.00	0.00	12.95	11.02	68.40	68.57	18.65	20.41	6.84	0.00	6.90	6.94	6.54	

(*) 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 2005 Peer Mortgage Data: Western Region 1.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		State: NEVADA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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	8,074	69.53	0.28	0.24	16.43	9.88	44.57	38.93	38.72	50.95	2.19	2.80	1.82	2.01	2.45	
Limited-Scope Review:																
Carson City	254	2.19	0.00	0.00	6.70	6.30	68.56	62.99	24.74	30.71	3.77	0.00	1.05	3.57	5.47	
Reno-Sparks	2,274	19.58	0.98	0.53	16.35	9.32	44.30	38.57	38.38	51.58	3.16	3.30	2.45	2.45	4.21	
Nevada Non-MSA	1,011	8.71	0.00	0.00	12.95	8.70	68.40	60.73	18.65	30.56	3.11	0.00	2.63	2.76	4.52	

(*) 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 2005 Peer Mortgage Data: Western Region 1.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			State: NEVADA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Las Vegas-Paradise	15,297	68.08	5.36	1.99	21.30	17.06	37.66	35.55	35.68	45.40	10.13	9.12	11.53	10.02	10.17	
Limited-Scope Review:																
Carson City	688	3.06	0.00	0.00	14.99	9.59	72.79	70.78	12.22	19.62	7.83	0.00	7.14	8.44	7.90	
Reno-Sparks	4,252	18.92	3.56	2.56	44.46	35.18	27.80	28.67	24.18	33.58	9.49	9.82	9.89	10.69	9.80	
Nevada Non-MSA	2,232	9.93	0.00	0.00	11.43	14.70	68.06	61.65	20.51	23.66	9.75	0.00	17.79	11.16	7.89	

(*) 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 (2006).

(***) Based on 2005 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, 2004 TO DECEMBER 31, 2006					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:																
Las Vegas-Paradise	35	29.41	2.97	0.00	17.88	8.57	41.95	42.86	37.20	48.57	5.41	0.00	0.00	4.35	8.05	
Limited-Scope Review:																
Carson City	2	1.68	0.00	0.00	10.90	100.00	72.44	0.00	16.67	0.00	0.00	0.00	0.00	0.00	0.00	
Reno-Sparks	13	10.92	2.38	0.00	28.02	7.69	35.16	38.46	34.43	53.85	8.54	0.00	0.00	9.09	12.50	
Nevada Non-MSA	69	57.98	0.00	0.00	13.93	15.94	69.66	65.22	16.41	18.84	6.60	0.00	15.15	4.35	14.29	

(*) 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.

(**) Source of Data-Dunn and Bradstreet (2006).

(***) Based on 2005 Peer Small Farm Data US&PR.

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		State: NEVADA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Las Vegas-Paradise	10,629	71.62	18.69	2.07	18.74	8.91	23.47	19.12	39.10	69.91	1.85	2.83	1.86	1.41	1.99	
Limited-Scope Review:																
Carson City	251	1.69	18.53	0.49	18.74	10.68	22.28	22.33	40.45	66.50	4.84	0.00	4.08	3.29	5.88	
Reno-Sparks	2,804	18.89	19.08	1.70	18.90	10.51	23.06	17.78	38.95	70.01	4.02	3.19	2.91	2.69	4.94	
Nevada Non-MSA	1,156	7.79	18.25	4.04	18.86	15.73	25.32	22.46	37.57	57.76	3.17	3.75	2.69	2.88	3.44	

(*) 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 27.37% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Western Region 1.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			State: NEVADA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Las Vegas-Paradise	1,523	68.14	18.69	6.24	18.74	16.14	23.47	28.41	39.10	49.22	5.69	9.76	6.50	5.82	5.06	
Limited-Scope Review:																
Carson City	63	2.82	18.53	1.64	18.74	9.84	22.28	34.43	40.45	54.10	9.27	0.00	5.17	18.75	7.14	
Reno-Sparks	404	18.08	19.08	6.25	18.90	18.23	23.06	23.44	38.95	52.08	7.17	6.93	6.70	6.03	8.17	
Nevada Non-MSA	245	10.96	18.25	4.24	18.86	18.22	25.32	22.46	37.57	55.08	6.63	3.45	5.14	5.56	8.27	

(*) 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 for 3.53% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Western Region 1.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			State: NEVADA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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	8,074	69.53	18.69	4.65	18.74	14.41	23.47	24.70	39.10	56.24	1.72	2.24	1.37	1.47	1.95	
Limited-Scope Review:																
Carson City	254	2.19	18.53	3.74	18.74	11.76	22.28	29.95	40.45	54.55	3.36	3.49	1.95	3.86	3.53	
Reno-Sparks	2,274	19.58	19.08	3.91	18.90	14.60	23.06	23.94	38.95	57.55	2.78	2.25	2.09	2.17	3.53	
Nevada Non-MSA	1,011	8.71	18.25	3.62	18.86	14.60	25.32	27.54	37.57	54.24	2.72	2.40	2.43	2.34	3.14	

(*) 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 Families is based on 2000 Census information.

(***) As a percentage of loans with borrower income information available. No information was available for 32.09% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Western Region 1.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		State: NEVADA		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					
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	15,297	68.08	61.19	56.14	96.88	1.42	1.71	10.13	10.89
Limited-Scope Review:									
Carson City	688	3.06	47.56	52.47	96.51	0.87	2.62	7.83	7.81
Reno-Sparks	4,252	18.92	61.07	50.16	96.31	1.41	2.28	9.49	9.95
Nevada Non-MSA	2,232	9.93	64.24	51.70	97.27	1.48	1.25	9.75	10.07

(*) 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 2006).

(***) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 36.50% of small loans to businesses originated/purchased by the bank.

(****) Based on 2005 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, 2004 TO DECEMBER 31, 2006				
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	35	29.41	88.06	57.14	97.14	0.00	2.86	5.41	3.16
Limited-Scope Review:									
Carson City	2	1.68	94.23	50.00	100.00	0.00	0.00	0.00	0.00
Reno-Sparks	13	10.92	88.46	38.46	100.00	0.00	0.00	8.54	9.76
Nevada Non-MSA	69	57.98	87.96	55.07	100.00	0.00	0.00	6.60	6.36

(*) 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 2006).

(***) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 38.66% of small loans to farms originated and purchased by the bank.

(****) Based on 2005 Peer Small Farm Data US&PR.

Table 13. Qualified Investments

QUALIFIED INVESTMENTS		State: NEVADA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006			
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	7	9,091	105	45,624	112	54,715	82.01	5	19,971
Limited-Scope Review:									
Carson City	0	0	9	265	9	265	0.40	0	0
Reno-Sparks	4	3,355	44	2,161	48	5,516	8.27	4	3,385
Nevada Non-MSA	0	0	17	6,034	17	6,034	9.04	0	0
Statewide Assessed***	0	0	7	187	7	187	0.28	0	0
Statewide Non-Assessed***	0	0	1	0	1	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, 2004 TO DECEMBER 31, 2006									
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 Branch Open- ings	# of Branch Clos- ings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	M od	Mi d	U pp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Las Vegas-Paradise	78.78	54	62.79	1.85	14.81	35.19	48.15	11	3	0	1	1	6	1.72	28.17	41.73	28.38
Limited-Scope Review:																	
Carson City	1.51	1	1.16	0.00	0.00	100.00	0.00	0	1	0	0	0	-1	0.00	11.55	66.93	21.52
Reno-Sparks	14.03	17	19.77	0.00	35.29	29.41	35.29	3	1	0	0	0	2	3.61	29.33	40.08	26.98
Nevada Non-MSA	5.68	14	16.28	0.00	0.00	85.71	14.29	1	0	0	0	0	1	0.00	13.74	69.01	17.25

Table 1. Lending Volume

LENDING VOLUME		State: NEW HAMPSHIRE				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006						
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	36.70	2,124	390,950	3,116	116,036	7	109	1	1,500	5,248	508,595	44.20
Limited-Scope Review:												
Rockingham County-Strafford County	42.61	2,474	500,895	3,596	115,973	20	225	3	6,373	6,093	623,466	26.05
New Hampshire Non-MSA	20.69	1,299	241,789	1,645	40,451	14	188	0	0	2,958	282,428	29.74
Statewide Assessed****								1	15,000	1	15,000	
Statewide Non-Assessed****								1	400	1	400	

(*) Loan data as of December 31, 2006. Rated area refers to either the state or multistate MSA/MD rating area.

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

(***) Deposit data as of June 30, 2006. 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, 2004 TO DECEMBER 31, 2006								
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:															
Manchester-Nashua	818	36.36	0.73	0.98	8.76	12.10	56.63	49.27	33.88	37.65	1.83	1.46	1.26	1.59	2.59
Limited-Scope Review:															
Rockingham County- Strafford County	895	39.78	0.00	0.00	16.82	12.51	63.78	65.81	19.40	21.68	1.79	0.00	1.27	1.86	2.25
New Hampshire Non-MSA	537	23.87	0.00	0.00	2.58	1.86	78.16	73.74	19.26	24.39	2.52	0.00	1.55	2.40	3.20

(*) 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 2005 Peer Mortgage Data: Western Region 1.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			State: NEW HAMPSHIRE				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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	246	32.98	0.73	0.81	8.76	6.50	56.63	51.63	33.88	41.06	3.50	0.00	1.16	2.56	6.50	
Limited-Scope Review:																
Rockingham County- Strafford County	345	46.25	0.00	0.00	16.82	13.04	63.78	60.87	19.40	26.09	4.05	0.00	2.62	3.71	7.31	
New Hampshire Non-MSA	155	20.78	0.00	0.00	2.58	5.81	78.16	67.10	19.26	27.10	2.88	0.00	6.98	2.34	4.97	

(*) 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 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 2005 Peer Mortgage Data: Western Region 1.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		State: NEW HAMPSHIRE					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006								
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	1,059	36.54	0.73	0.85	8.76	8.69	56.63	51.75	33.88	38.72	1.79	0.50	1.29	1.73	2.13
Limited-Scope Review:															
Rockingham County- Strafford County	1,233	42.55	0.00	0.00	16.82	14.76	63.78	61.23	19.40	24.01	2.01	0.00	1.67	1.95	2.53
New Hampshire Non-MSA	606	20.91	0.00	0.00	2.58	2.31	78.16	71.95	19.26	25.74	1.76	0.00	2.25	1.58	2.50

(*) 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 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 2005 Peer Mortgage Data: Western Region 1.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES															State: NEW HAMPSHIRE					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006				
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:																								
Manchester-Nashua	3,116	37.29	2.14	2.92	18.66	19.19	52.10	45.92	27.11	31.96	8.03	11.76	8.82	7.81	8.39									
Limited-Scope Review:																								
Rockingham County- Strafford County	3,596	43.03	0.00	0.00	17.45	13.93	66.58	65.43	15.96	20.63	7.38	0.00	7.80	7.14	9.70									
New Hampshire Non-MSA	1,645	19.68	0.00	0.00	4.54	4.38	76.07	69.18	19.39	26.44	5.77	0.00	7.79	5.77	7.28									

(*) 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 (2006).

(***) Based on 2005 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, 2004 TO DECEMBER 31, 2006								
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:															
Manchester-Nashua	7	17.07	0.57	0.00	8.24	0.00	60.37	71.43	30.82	28.57	9.43	0.00	0.00	9.76	10.00
Limited-Scope Review:															
Rockingham County- Strafford County	20	48.78	0.00	0.00	10.36	0.00	67.04	85.00	22.61	15.00	10.34	0.00	0.00	15.38	5.26
New Hampshire Non-MSA	14	34.15	0.00	0.00	1.62	0.00	80.72	92.86	17.66	7.14	8.22	0.00	0.00	10.91	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 (2006).

(***) Based on 2005 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, 2004 TO DECEMBER 31, 2006								
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***	Over all	Low	Mod	Mid	Upp
Full-Scope Review:															
Manchester-Nashua	818	36.36	16.82	6.43	18.82	21.25	26.62	30.18	37.74	42.14	1.60	1.91	1.61	1.25	1.87
Limited-Scope Review:															
Rockingham County- Strafford County	895	39.78	16.53	6.14	19.79	19.84	26.38	25.67	37.30	48.35	1.59	2.45	1.05	1.18	2.08
New Hampshire Non-MSA	537	23.87	15.01	2.83	18.50	13.92	25.72	20.99	40.77	62.26	2.43	1.42	1.54	1.75	3.16

(*) 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 Families is based on 2000 Census information.

(***) As a percentage of loans with borrower income information available. No information was available for 28.04% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Western Region 1.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		State: NEW HAMPSHIRE					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006									
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:																
Manchester-Nashua	246	32.98	16.82	10.39	18.82	22.08	26.62	29.44	37.74	38.10	3.26	3.61	2.63	2.06	4.74	
Limited-Scope Review:																
Rockingham County- Strafford County	345	46.25	16.53	8.81	19.79	20.67	26.38	29.48	37.30	41.03	4.08	4.76	2.62	3.32	5.38	
New Hampshire Non-MSA	155	20.78	15.01	6.43	18.50	17.86	25.72	30.71	40.77	45.00	2.77	2.67	2.91	3.15	2.44	

(*) 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 6.17% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Western Region 1.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		State: NEW HAMPSHIRE					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006									
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	1,059	36.54	16.82	7.40	18.82	24.72	26.62	32.96	37.74	34.92	1.39	1.37	1.24	1.29	1.60	
Limited-Scope Review:																
Rockingham County- Strafford County	1,233	42.55	16.53	7.39	19.79	24.12	26.38	30.18	37.30	38.30	1.48	1.29	1.46	1.37	1.64	
New Hampshire Non-MSA	606	20.91	15.01	5.30	18.50	16.92	25.72	27.02	40.77	50.76	1.32	0.78	0.60	1.35	1.69	

(*) 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 33.16% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Western Region 1.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		State: NEW HAMPSHIRE		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					
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	3,116	37.29	64.90	43.10	94.64	2.60	2.76	8.03	8.67
Limited-Scope Review:									
Rockingham County-Strafford County	3,596	43.03	64.66	46.64	95.75	1.92	2.34	7.38	8.00
New Hampshire Non-MSA	1,645	19.68	63.49	47.29	97.81	0.67	1.52	5.77	6.39

(*) 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 2006).

(***) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 43.70% of small loans to businesses originated/purchased by the bank.

(****) Based on 2005 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, 2004 TO DECEMBER 31, 2006				
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	7	17.07	92.19	71.43	100.00	0.00	0.00	9.43	8.89
Limited-Scope Review:									
Rockingham County-Strafford County	20	48.78	93.88	65.00	100.00	0.00	0.00	10.34	6.94
New Hampshire Non-MSA	14	34.15	94.28	71.43	100.00	0.00	0.00	8.22	6.78

(*) 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 2006).

(***) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 26.83% of small loans to farms originated and purchased by the bank.

(****) Based on 2005 Peer Small Farm Data US&PR.

Table 13. Qualified Investments

QUALIFIED INVESTMENTS		State: NEW HAMPSHIRE				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006			
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	3	1,666	58	3,694	61	5,359	14.28	2	1,732
Limited-Scope Review:									
Rockingham County-Strafford County	8	4,369	29	2,280	37	6,649	17.71	1	399
New Hampshire Non-MSA	20	12,964	36	10,653	56	23,617	62.91	5	5,793
Statewide Assessed***	0	0	8	98	8	98	0.26	0	0
Statewide Non-Assessed***	0	0	5	1,818	5	1,818	4.84	1	410

(*) "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, 2004 TO DECEMBER 31, 2006								
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 Branch Open- ings	# of Branch Clos- ings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	M od	Mi d	U pp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Manchester-Nashua	44.20	14	40.00	0.00	28.57	57.14	14.29	0	0	0	0	0	0	2.68	17.41	52.62	27.29
Limited-Scope Review:																	
Rockingham County- Strafford County	26.05	15	42.86	0.00	20.00	73.33	6.67	0	0	0	0	0	0	0.00	19.21	63.51	17.27
New Hampshire Non- MSA	29.74	6	17.14	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, 2004 TO DECEMBER 31, 2006						
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:												
Edison	41.31	16,715	3,756,038	21,702	670,943	77	1,093	19	128,489	38,513	4,556,563	36.36
Limited-Scope Review:												
Atlantic City	4.77	2,415	376,838	2,018	56,010	13	157	0	0	4,446	433,005	8.53
Camden	12.42	5,854	814,006	5,689	184,155	22	503	10	54,868	11,575	1,053,532	17.64
Newark-Union (NJ-PA)	32.43	12,630	3,276,178	17,548	524,015	42	498	14	63,843	30,234	3,864,534	30.11
Ocean City	2.90	1,650	541,197	1,048	20,459	6	163	0	0	2,704	561,819	1.38
Trenton-Ewing	4.58	2,032	443,961	2,224	62,954	9	96	6	4,534	4,271	511,545	4.80
Vineland-Millville-Bridgeton	1.59	825	70,844	642	12,476	11	114	2	12,486	1,480	95,920	1.19
Statewide Assessed****								0	0	0	0	
Statewide Non-Assessed****								0	0	0	0	

(*) Loan data as of December 31, 2006. Rated area refers to either the state or multistate MSA/MD rating area.

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

(***) Deposit data as of June 30, 2006. 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, 2004 TO DECEMBER 31, 2006					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:																
Edison	5,529	37.80	3.50	2.28	14.87	17.09	51.71	44.82	29.93	35.81	2.19	1.46	2.07	1.81	3.08	
Limited-Scope Review:																
Atlantic City	694	4.74	0.98	1.87	9.67	18.16	66.07	58.93	23.29	21.04	1.68	1.31	2.61	1.43	1.88	
Camden	1,926	13.17	3.02	8.05	9.38	15.21	62.69	49.38	24.91	27.36	1.40	2.36	1.99	1.12	1.81	
Newark-Union (NJ-PA)	4,746	32.44	3.15	7.35	12.31	14.90	35.02	25.81	49.52	51.94	2.29	1.15	1.49	1.73	3.61	
Ocean City	689	4.71	0.00	0.00	21.44	18.29	50.49	43.25	28.06	38.46	2.46	0.00	2.47	2.05	3.20	
Trenton-Ewing	850	5.81	6.07	10.24	12.82	13.18	38.98	25.18	42.12	51.41	2.38	2.03	1.38	1.77	3.48	
Vineland-Millville-Bridgeton	194	1.33	1.56	4.12	10.01	19.59	59.09	53.09	29.35	23.20	1.83	4.35	2.05	1.57	2.04	

(*) 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 2005 Peer Mortgage Data: Western Region 1.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			State: NEW JERSEY				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Edison	2,868	40.25	3.50	1.64	14.87	16.04	51.71	59.38	29.93	22.94	6.20	4.39	6.03	6.07	6.76	
Limited-Scope Review:																
Atlantic City	524	7.35	0.98	0.00	9.67	12.02	66.07	68.70	23.29	19.27	7.14	0.00	7.33	7.37	6.61	
Camden	1,117	15.67	3.02	5.01	9.38	11.01	62.69	68.13	24.91	15.85	3.01	5.47	3.40	3.08	2.46	
Newark-Union (NJ-PA)	1,927	27.04	3.15	5.66	12.31	18.47	35.02	38.56	49.52	37.31	5.94	7.21	6.54	5.76	5.70	
Ocean City	211	2.96	0.00	0.00	21.44	36.02	50.49	54.50	28.06	9.48	6.12	0.00	8.24	6.91	2.41	
Trenton-Ewing	277	3.89	6.07	11.55	12.82	11.91	38.98	35.38	42.12	41.16	5.32	9.38	3.96	3.57	7.29	
Vineland-Millville-Bridgeton	202	2.83	1.56	1.98	10.01	11.88	59.09	54.46	29.35	31.68	6.44	10.00	7.50	6.00	6.80	

(*) 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 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 2005 Peer Mortgage Data: Western Region 1.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		State: NEW JERSEY					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006									
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:																
Edison	8,315	40.84	3.50	1.62	14.87	14.42	51.71	54.11	29.93	29.85	2.46	2.08	1.85	2.30	3.30	
Limited-Scope Review:																
Atlantic City	1,195	5.87	0.98	0.33	9.67	8.54	66.07	68.12	23.29	23.01	2.27	0.00	1.68	2.37	2.37	
Camden	2,811	13.81	3.02	2.53	9.38	10.10	62.69	64.92	24.91	22.45	1.51	2.32	1.71	1.48	1.46	
Newark-Union (NJ-PA)	5,955	29.25	3.15	5.24	12.31	14.91	35.02	33.90	49.52	45.94	2.50	1.58	1.82	2.25	3.32	
Ocean City	750	3.68	0.00	0.00	21.44	17.33	50.49	49.60	28.06	33.07	2.88	0.00	1.94	3.10	3.23	
Trenton-Ewing	904	4.44	6.07	5.75	12.82	13.94	38.98	32.41	42.12	47.90	2.24	2.31	1.73	1.65	3.22	
Vineland-Millville-Bridgeton	429	2.11	1.56	1.40	10.01	11.19	59.09	52.21	29.35	35.20	2.47	4.55	1.30	2.36	3.03	

(*) 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 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 2005 Peer Mortgage Data: Western Region 1.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			State: NEW JERSEY				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006									
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:																
Edison	21,702	42.66	3.02	2.35	13.33	13.90	51.89	49.72	31.75	34.03	10.29	11.13	12.54	10.06	10.39	
Limited-Scope Review:																
Atlantic City	2,018	3.97	6.46	3.72	13.85	13.97	59.66	58.47	20.02	23.84	9.27	10.71	12.92	8.92	9.32	
Camden	5,689	11.18	3.71	2.74	10.62	11.32	56.74	56.20	28.94	29.74	6.44	7.83	8.43	6.39	6.36	
Newark-Union (NJ-PA)	17,548	34.50	9.02	6.62	15.98	15.46	31.80	31.31	43.20	46.61	8.87	10.95	11.40	8.26	8.79	
Ocean City	1,048	2.06	0.00	0.00	20.22	26.53	56.03	52.58	23.74	20.90	8.22	0.00	12.00	8.05	6.71	
Trenton-Ewing	2,224	4.37	11.35	5.76	10.20	9.31	33.73	31.25	44.71	53.69	7.55	8.07	7.17	6.92	8.29	
Vineland-Millville-Bridgeton	642	1.26	8.57	9.81	17.57	15.11	45.23	47.04	28.63	28.04	7.46	10.60	9.40	7.37	6.99	

(*) 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 (2006).

(***) Based on 2005 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, 2004 TO DECEMBER 31, 2006									
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:																
Edison	77	42.78	0.85	0.00	8.76	9.09	53.78	49.35	36.61	41.56	11.86	0.00	9.68	11.67	13.68	
Limited-Scope Review:																
Atlantic City	13	7.22	0.75	0.00	4.02	0.00	77.39	92.31	17.84	7.69	12.96	0.00	0.00	17.95	0.00	
Camden	22	12.22	0.78	0.00	6.80	18.18	58.76	31.82	33.66	50.00	3.59	0.00	11.11	2.38	4.76	
Newark-Union (NJ-PA)	42	23.33	1.00	4.76	6.25	4.76	34.57	21.43	58.18	69.05	6.13	0.00	5.26	3.41	9.02	
Ocean City	6	3.33	0.00	0.00	18.10	33.33	57.47	66.67	24.43	0.00	13.04	0.00	20.00	18.18	0.00	
Trenton-Ewing	9	5.00	3.61	0.00	10.34	0.00	32.21	22.22	53.85	77.78	12.82	0.00	0.00	8.33	21.05	
Vineland-Millville-Bridgeton	11	6.11	0.83	0.00	2.90	27.27	46.47	0.00	49.79	72.73	10.00	0.00	50.00	0.00	11.11	

(*) 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 (2006).

(***) Based on 2005 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, 2004 TO DECEMBER 31, 2006					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:																
Edison	5,529	37.80	19.11	8.04	18.58	20.27	22.73	29.40	39.58	42.29	1.67	2.79	1.69	1.39	1.76	
Limited-Scope Review:																
Atlantic City	694	4.74	19.29	7.89	18.27	20.68	23.34	28.36	39.11	43.07	1.34	1.08	1.28	1.58	1.25	
Camden	1,926	13.17	18.85	17.44	18.50	23.59	24.62	25.73	38.03	33.25	0.90	1.72	0.67	0.84	0.95	
Newark-Union (NJ-PA)	4,746	32.44	22.05	5.36	16.60	20.94	20.25	29.23	41.11	44.47	1.47	2.86	1.96	1.18	1.49	
Ocean City	689	4.71	18.91	3.04	18.76	8.51	21.69	13.37	40.65	75.08	1.31	0.00	2.02	1.25	1.29	
Trenton-Ewing	850	5.81	20.71	12.24	17.30	22.41	21.40	24.29	40.58	41.05	1.77	0.69	1.54	1.50	2.27	
Vineland-Millville-Bridgeton	194	1.33	21.78	11.41	17.56	22.82	20.35	27.52	40.31	38.26	1.20	3.33	0.49	0.55	1.86	

(*) 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 42.13% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Western Region 1.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			State: NEW JERSEY				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Edison	2,868	40.25	19.11	10.70	18.58	25.41	22.73	30.86	39.58	33.03	6.11	5.54	6.61	5.35	6.58	
Limited-Scope Review:																
Atlantic City	524	7.35	19.29	11.80	18.27	18.57	23.34	25.92	39.11	43.71	7.26	12.21	5.77	7.59	7.03	
Camden	1,117	15.67	18.85	16.98	18.50	22.48	24.62	29.76	38.03	30.78	2.97	4.18	3.22	2.91	2.54	
Newark-Union (NJ-PA)	1,927	27.04	22.05	10.60	16.60	23.02	20.25	29.50	41.11	36.88	5.96	8.87	6.29	5.32	5.82	
Ocean City	211	2.96	18.91	14.36	18.76	17.33	21.69	29.21	40.65	39.11	6.49	6.78	8.19	7.14	5.59	
Trenton-Ewing	277	3.89	20.71	14.07	17.30	22.81	21.40	21.67	40.58	41.44	5.22	4.17	3.09	4.56	7.44	
Vineland-Millville-Bridgeton	202	2.83	21.78	9.74	17.56	21.54	20.35	21.03	40.31	47.69	6.42	5.56	7.14	8.54	5.07	

(*) 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 3.40% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Western Region 1.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		State: NEW JERSEY					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006									
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:																
Edison	8,315	40.84	19.11	9.76	18.58	22.51	22.73	31.35	39.58	36.38	1.84	1.99	1.64	1.51	2.24	
Limited-Scope Review:																
Atlantic City	1,195	5.87	19.29	8.52	18.27	22.36	23.34	28.22	39.11	40.89	1.86	3.05	1.74	1.67	1.91	
Camden	2,811	13.81	18.85	13.91	18.50	24.84	24.62	29.96	38.03	31.29	0.99	1.68	0.75	0.93	1.06	
Newark-Union (NJ-PA)	5,955	29.25	22.05	7.80	16.60	22.06	20.25	29.47	41.11	40.67	1.73	2.14	1.47	1.49	1.99	
Ocean City	750	3.68	18.91	7.51	18.76	15.45	21.69	27.04	40.65	50.00	1.93	1.65	1.98	2.30	1.82	
Trenton-Ewing	904	4.44	20.71	11.92	17.30	23.51	21.40	24.80	40.58	39.77	1.62	1.39	1.17	1.59	2.05	
Vineland-Millville-Bridgeton	429	2.11	21.78	6.03	17.56	23.28	20.35	25.86	40.31	44.83	2.19	2.99	2.13	1.59	2.58	

(*) 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 31.00% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Western Region 1.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			State: NEW JERSEY		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006				
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:									
Edison	21,702	42.66	69.83	46.99	96.11	1.88	2.01	10.29	11.75
Limited-Scope Review:									
Atlantic City	2,018	3.97	68.40	45.64	95.84	1.98	2.18	9.27	11.51
Camden	5,689	11.18	68.36	44.00	95.46	2.18	2.36	6.44	7.08
Newark-Union (NJ-PA)	17,548	34.50	71.27	44.68	96.18	1.95	1.87	8.87	9.94
Ocean City	1,048	2.06	71.55	45.61	98.28	0.67	1.05	8.22	9.43
Trenton-Ewing	2,224	4.37	67.19	50.45	96.99	1.26	1.75	7.55	8.73
Vineland-Millville-Bridgeton	642	1.26	66.72	44.24	98.29	1.25	0.47	7.46	8.55

(*) 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 2006).

(***) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 42.50% of small loans to businesses originated/purchased by the bank.

(****) Based on 2005 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, 2004 TO DECEMBER 31, 2006				
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:									
Edison	77	42.78	90.49	58.44	98.70	1.30	0.00	11.86	8.97
Limited-Scope Review:									
Atlantic City	13	7.22	87.44	69.23	100.00	0.00	0.00	12.96	11.90
Camden	22	12.22	88.89	45.45	100.00	0.00	0.00	3.59	0.00
Newark-Union (NJ-PA)	42	23.33	92.03	64.29	100.00	0.00	0.00	6.13	6.44
Ocean City	6	3.33	88.24	16.67	100.00	0.00	0.00	13.04	5.88
Trenton-Ewing	9	5.00	87.26	77.78	100.00	0.00	0.00	12.82	14.81
Vineland-Millville-Bridgeton	11	6.11	80.50	54.55	100.00	0.00	0.00	10.00	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.

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

(***) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 33.33% of small loans to farms originated and purchased by the bank.

(****) Based on 2005 Peer Small Farm Data US&PR.

Table 13. Qualified Investments

QUALIFIED INVESTMENTS		State: NEW JERSEY				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006			
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:									
Edison	3	9,164	102	42,977	105	52,142	26.48	3	9,607
Limited-Scope Review:									
Atlantic City	0	0	29	2,538	29	2,538	1.29	0	0
Camden	7	25,366	72	40,328	79	65,694	33.36	5	23,726
Newark-Union (NJ-PA)	19	10,355	163	45,551	182	55,906	28.39	4	1,488
Ocean City	0	0	15	865	15	865	0.44	0	0
Trenton-Ewing	6	3,298	50	12,370	56	15,668	7.98	3	267
Vineland-Millville-Bridgeton	0	0	21	3,525	21	3,525	1.79	0	0
Statewide Assessed***	0	0	12	533	12	533	0.00	0	0
Statewide Non-Assessed***	0	0	1	2	1	2	0.27	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, 2004 TO DECEMBER 31, 2006									
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 Branch Open- ings	# of Branch Clos- ings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	M od	Mi d	U pp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Edison	36.41	122	38.98	1.64	18.85	51.64	27.87	0	12	0	-3	-6	-3	3.91	17.20	51.81	27.08
Limited-Scope Review:																	
Atlantic City	8.52	14	4.47	0.00	21.43	57.14	21.43	0	1	0	0	0	-1	4.31	16.09	61.29	18.32
Camden	17.62	40	12.78	5.00	10.00	70.00	15.00	0	5	0	-2	-3	0	6.00	12.38	59.47	22.14
Newark-Union (NJ-PA)	30.08	100	31.95	10.00	15.00	39.00	36.00	1	13	0	0	-3	-9	11.19	22.22	30.44	36.15
Ocean City	1.38	9	2.88	0.00	11.11	55.56	33.33	0	2	0	0	-1	-1	0.00	23.79	51.50	24.71
Trenton-Ewing	4.80	20	6.39	15.00	5.00	30.00	50.00	0	2	0	0	-1	-1	11.94	14.87	35.29	37.90
Vineland-Millville- Bridgeton	1.19	8	2.56	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, 2004 TO DECEMBER 31, 2006						
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	62.78	7,762	1,109,215	5,690	203,867	52	1,731	3	7,975	13,507	1,322,788	68.31
Limited-Scope Review:												
Farmington	3.75	299	40,083	487	10,011	21	173	0	0	807	50,267	7.49
Las Cruces	4.83	568	72,365	460	6,558	11	285	0	0	1,039	79,208	2.99
Santa Fe	14.24	1,753	473,776	1,300	32,954	10	123	1	3,822	3,064	510,675	6.25
New Mexico Non-MSA	14.40	1,444	144,236	1,570	35,420	83	3,631	0	0	3,097	183,287	14.97
Statewide Assessed****								0	0	0	0	
Statewide Non-Assessed****								0	0	0	0	

(*) Loan Data as of December 31, 2006. Rated area refers to either the state or multistate MSA/MD rating area.

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

(***) Deposit data as of June 30, 2006. 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, 2004 TO DECEMBER 31, 2006					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	4,871	68.85	1.39	2.75	23.24	34.33	41.85	35.72	33.52	27.20	3.71	8.56	6.43	3.35	2.66	
Limited-Scope Review:																
Farmington	141	1.99	4.35	0.00	20.80	6.38	52.16	43.26	22.69	50.35	1.48	0.00	1.83	1.08	1.98	
Las Cruces	319	4.51	0.00	0.00	27.58	10.34	37.80	42.63	34.62	47.02	2.11	0.00	2.31	1.79	2.32	
Santa Fe	924	13.06	0.84	1.84	24.88	15.48	36.23	30.52	38.05	52.16	5.64	9.62	3.68	5.12	6.81	
New Mexico Non-MSA	820	11.59	1.11	0.00	21.31	9.27	56.69	55.24	20.89	35.49	4.57	0.00	4.13	4.75	4.48	

(*) 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 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 2005 Peer Mortgage Data: Southwest Region.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			State: NEW MEXICO				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Albuquerque	471	58.00	1.39	0.85	23.24	18.68	41.85	41.61	33.52	38.85	7.64	7.69	9.82	6.18	8.29	
Limited-Scope Review:																
Farmington	30	3.69	4.35	0.00	20.80	0.00	52.16	53.33	22.69	46.67	1.64	0.00	0.00	1.56	2.20	
Las Cruces	50	6.16	0.00	0.00	27.58	16.00	37.80	44.00	34.62	40.00	2.26	0.00	0.93	3.70	1.92	
Santa Fe	91	11.21	0.84	1.10	24.88	17.58	36.23	40.66	38.05	40.66	8.35	14.29	6.02	8.84	8.72	
New Mexico Non-MSA	170	20.94	1.11	0.00	21.31	16.47	56.69	62.35	20.89	21.18	6.45	0.00	4.40	8.76	2.56	

(*) 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 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 2005 Peer Mortgage Data: Southwest Region.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		State: NEW MEXICO					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006									
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:																
Albuquerque	2,419	61.43	1.39	1.32	23.24	17.11	41.85	38.61	33.52	42.95	2.64	5.73	2.49	2.28	3.03	
Limited-Scope Review:																
Farmington	128	3.25	4.35	0.00	20.80	4.69	52.16	54.69	22.69	40.63	2.05	0.00	2.94	1.82	2.30	
Las Cruces	199	5.05	0.00	0.00	27.58	12.56	37.80	37.69	34.62	49.75	1.52	0.00	1.97	1.75	1.24	
Santa Fe	738	18.74	0.84	2.17	24.88	14.09	36.23	33.74	38.05	50.00	3.97	8.51	2.66	3.43	4.87	
New Mexico Non-MSA	454	11.53	1.11	0.00	21.31	11.89	56.69	65.20	20.89	22.91	2.51	0.00	3.17	2.87	1.76	

(*) 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 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 2005 Peer Mortgage Data: Southwest Region.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			State: NEW MEXICO				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Albuquerque	5,690	59.85	1.75	1.90	24.38	25.20	45.99	39.96	27.89	32.93	8.77	12.32	10.44	8.88	8.53	
Limited-Scope Review:																
Farmington	487	5.12	4.05	1.23	12.69	18.48	60.33	53.39	22.93	26.90	6.55	25.00	11.49	6.06	8.08	
Las Cruces	460	4.84	1.36	0.22	20.68	22.17	40.10	41.09	37.87	36.52	4.59	0.00	6.57	5.03	4.18	
Santa Fe	1,300	13.67	1.97	2.00	18.80	23.54	26.45	30.38	52.78	44.08	7.46	13.10	10.50	9.06	6.33	
New Mexico Non-MSA	1,570	16.51	0.37	0.32	20.81	21.40	55.77	54.08	23.05	24.20	8.79	25.00	12.62	9.84	7.99	

(*) 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 (2006).

(***) Based on 2005 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, 2004 TO DECEMBER 31, 2006									
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:																
Albuquerque	52	29.38	2.46	13.46	23.93	17.31	48.08	32.69	25.53	36.54	9.79	100.00	3.57	12.50	13.89	
Limited-Scope Review:																
Farmington	21	11.86	1.53	0.00	7.63	0.00	61.83	66.67	29.01	33.33	18.75	0.00	0.00	27.78	0.00	
Las Cruces	11	6.21	0.29	0.00	40.97	36.36	27.22	18.18	31.52	45.45	6.49	0.00	10.00	4.35	5.56	
Santa Fe	10	5.65	1.82	0.00	18.18	10.00	34.55	30.00	45.45	60.00	7.32	0.00	11.11	7.14	5.88	
New Mexico Non-MSA	83	46.89	0.34	4.82	11.14	9.64	72.10	60.24	16.42	25.30	9.74	100.00	10.00	9.52	16.67	

(*) 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 (2006).

(***) Based on 2005 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, 2004 TO DECEMBER 31, 2006					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:																
Albuquerque	4,871	68.85	21.03	8.66	17.68	46.34	21.02	15.39	40.27	29.62	3.90	7.95	10.24	2.28	2.13	
Limited-Scope Review:																
Farmington	141	1.99	22.47	0.00	16.42	6.50	20.54	17.07	40.57	76.42	1.56	0.00	1.01	0.40	2.18	
Las Cruces	319	4.51	23.12	1.15	16.27	7.66	18.83	19.92	41.78	71.26	2.14	0.91	1.50	1.90	2.36	
Santa Fe	924	13.06	22.01	2.49	17.85	12.32	18.89	16.51	41.25	68.68	6.05	2.00	6.19	4.88	6.63	
New Mexico Non-MSA	820	11.59	22.57	3.21	16.36	12.20	19.32	16.82	41.74	67.78	5.44	5.41	4.11	4.86	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 Families is based on 2000 Census information.

(***) As a percentage of loans with borrower income information available. No information was available for 13.17% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Southwest Region.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		State: NEW MEXICO					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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	471	58.00	21.03	10.06	17.68	16.49	21.02	24.20	40.27	49.25	7.87	5.56	8.80	6.84	8.48	
Limited-Scope Review:																
Farmington	30	3.69	22.47	3.33	16.42	3.33	20.54	26.67	40.57	66.67	1.69	0.00	0.00	1.45	2.30	
Las Cruces	50	6.16	23.12	2.00	16.27	10.00	18.83	18.00	41.78	70.00	2.37	0.00	1.47	1.30	3.38	
Santa Fe	91	11.21	22.01	2.22	17.85	22.22	18.89	22.22	41.25	53.33	8.66	0.00	5.88	7.41	11.76	
New Mexico Non-MSA	170	20.94	22.57	2.98	16.36	16.07	19.32	16.67	41.74	64.29	6.37	2.08	8.82	3.79	7.36	

(*) 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 0.86% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Southwest Region.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			State: NEW MEXICO				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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	2,419	61.43	21.03	6.91	17.68	21.14	21.02	23.73	40.27	48.22	2.63	3.54	2.99	2.04	2.72	
Limited-Scope Review:																
Farmington	128	3.25	22.47	5.00	16.42	8.00	20.54	16.00	40.57	71.00	2.25	5.56	0.52	1.53	2.72	
Las Cruces	199	5.05	23.12	3.33	16.27	13.33	18.83	22.67	41.78	60.67	1.41	2.00	2.36	1.69	1.13	
Santa Fe	738	18.74	22.01	4.22	17.85	11.82	18.89	24.49	41.25	59.46	3.73	2.44	3.48	3.03	4.22	
New Mexico Non-MSA	454	11.53	22.57	5.10	16.36	15.05	19.32	22.19	41.74	57.65	2.53	4.03	2.77	2.16	2.52	

(*) 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 18.69% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Southwest Region.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		State: NEW MEXICO		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					
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	5,690	59.85	66.94	45.68	92.86	4.50	2.64	8.77	8.33
Limited-Scope Review:									
Farmington	487	5.12	60.89	44.56	97.74	1.23	1.03	6.55	6.95
Las Cruces	460	4.84	63.99	54.57	99.13	0.87	0.00	4.59	6.12
Santa Fe	1,300	13.67	67.66	44.15	96.46	1.69	1.85	7.46	6.85
New Mexico Non-MSA	1,570	16.51	62.73	47.71	96.88	2.04	1.08	8.79	8.44

(*) 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.

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

(***) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 45.36% of small loans to businesses originated/purchased by the bank.

(****) Based on 2005 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, 2004 TO DECEMBER 31, 2006					
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	52	29.38	90.28	48.08	86.54	13.46	0.00	9.79	4.17
Limited-Scope Review:									
Farmington	21	11.86	89.31	47.62	100.00	0.00	0.00	18.75	7.41
Las Cruces	11	6.21	80.23	72.73	90.91	9.09	0.00	6.49	10.64
Santa Fe	10	5.65	88.73	40.00	100.00	0.00	0.00	7.32	3.45
New Mexico Non-MSA	83	46.89	86.39	32.53	93.98	4.82	1.20	9.74	6.12

(*) 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 2006).

(***) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 55.93% of small loans to farms originated and purchased by the bank.

(****) Based on 2005 Peer Small Farm Data US&PR.

Table 13. Qualified Investments

QUALIFIED INVESTMENTS		State: NEW MEXICO				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006			
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	3	4,553	64	15,831	67	20,384	67.43	3	549
Limited-Scope Review:									
Farmington	0	0	7	366	7	366	1.21	0	0
Las Cruces	2	1,853	10	1,033	12	2,886	9.55	2	759
Santa Fe	3	1,702	24	3,165	27	4,868	16.10	3	1,163
New Mexico Non-MSA	1	207	40	1,342	41	1,549	5.13	1	211
Statewide Assessed***	0	0	4	174	4	174	0.58	0	0
Statewide Non-Assessed***	0	0	1	2	1	2	0.01	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 MEXICO				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006									
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 Branch Open- ings	# of Branch Clos- ings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	M od	Mi d	U pp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Albuquerque	68.31	26	50.00	0.00	19.23	50.00	30.77	2	3	0	-1	0	0	2.77	28.03	40.78	28.41
Limited-Scope Review:																	
Farmington	7.49	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	2.99	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	6.25	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	14.97	16	30.77	0.00	31.25	62.50	6.25	0	2	0	0	-1	-1	1.58	25.36	55.38	17.69

Table 1. Lending Volume

LENDING VOLUME		State: NEW YORK				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006						
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:												
Albany-Schenectady-Troy	8.65	2,979	380,090	4,527	138,296	37	330	5	7,078	7,548	525,794	17.72
Limited-Scope Review:												
Buffalo-Niagara Falls	8.30	2,810	237,808	4,400	131,638	29	255	5	8,263	7,246	379,834	10.76
Glens Falls	1.08	296	44,258	636	17,106	10	80	0	0	944	61,479	0.50
Ithaca	0.60	143	17,500	368	5,572	7	54	2	4,280	522	27,450	0.63
Kingston	2.64	700	114,379	1,595	40,584	11	95	2	15,595	2,310	170,826	2.30
Nassau-Suffolk	50.08	17,136	5,345,202	26,518	743,576	56	586	11	29,708	43,723	6,122,647	43.07
Poughkeepsie-Newburgh-Middleton	6.78	2,569	538,233	3,322	79,190	25	238	4	3,871	5,922	621,849	4.21
Rochester	8.03	2,621	258,225	4,344	108,368	44	565	3	1,207	7,014	368,831	5.85
Syracuse	5.29	1,756	148,267	2,846	81,906	19	207	1	550	4,624	231,337	5.43
Utica-Rome	2.92	1,004	66,207	1,524	36,259	19	231	1	10	2,550	103,125	3.65
New York Non-MSA	5.62	1,877	188,857	2,963	64,299	70	1,271	0	0	4,914	254,887	5.89
Statewide Assessed****								2	8,525	2	8,525	
Statewide Non-Assessed****								0	0	0	0	

(*) Loan data as of December 31, 2006. Rated area refers to either the state or multistate MSA/MD rating area.

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

(***) Deposit data as of June 30, 2006. 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, 2004 TO DECEMBER 31, 2006					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:																
Albany-Schenectady-Troy	1,287	9.19	2.78	5.91	13.35	14.30	53.66	48.80	30.21	31.00	2.07	1.86	2.13	1.85	2.50	
Limited-Scope Review:																
Buffalo-Niagara Falls	1,471	10.50	4.34	3.81	13.17	14.21	51.87	50.58	30.61	31.41	2.59	4.20	2.92	2.69	2.23	
Glens Falls	101	0.72	0.00	0.00	7.87	4.95	76.58	70.30	15.56	24.75	1.55	0.00	0.69	1.64	1.76	
Ithaca	97	0.69	0.00	0.00	6.41	7.22	82.16	76.29	11.43	16.49	3.33	0.00	1.71	3.69	2.35	
Kingston	207	1.48	0.00	0.00	8.34	10.63	76.90	69.57	14.76	19.81	1.33	0.00	1.13	1.37	1.46	
Nassau-Suffolk	6,211	44.34	0.22	0.52	12.21	12.62	66.17	57.11	21.40	29.75	2.92	2.20	1.80	2.55	6.08	
Poughkeepsie-Newburgh-Middleton	1,040	7.42	2.07	4.42	8.38	13.17	66.59	53.56	22.96	28.85	1.86	1.28	1.68	1.65	2.82	
Rochester	1,465	10.46	3.53	6.35	11.76	15.90	51.96	43.62	32.74	34.13	2.07	1.31	2.94	1.79	2.23	
Syracuse	887	6.33	2.33	3.72	11.70	13.75	55.10	53.78	30.87	28.75	2.05	2.12	2.43	2.22	1.65	
Utica-Rome	523	3.73	2.64	5.54	9.37	14.72	65.32	59.46	22.66	20.27	3.77	10.00	6.25	3.69	2.32	
New York Non-MSA	720	5.14	0.00	0.00	4.28	6.67	74.90	72.50	20.82	20.83	2.40	0.00	2.60	2.41	2.33	

(*) 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 2005 Peer Mortgage Data: Northeast Region.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			State: NEW YORK				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Albany-Schenectady-Troy	361	7.74	2.78	3.05	13.35	10.80	53.66	54.29	30.21	31.86	2.87	3.06	2.17	2.49	3.98	
Limited-Scope Review:																
Buffalo-Niagara Falls	273	5.85	4.34	5.49	13.17	19.05	51.87	48.72	30.61	26.74	2.49	4.67	4.12	2.18	2.11	
Glens Falls	41	0.88	0.00	0.00	7.87	9.76	76.58	75.61	15.56	14.63	0.54	0.00	0.00	0.43	1.55	
Ithaca	8	0.17	0.00	0.00	6.41	0.00	82.16	87.50	11.43	12.50	0.75	0.00	0.00	0.61	2.44	
Kingston	141	3.02	0.00	0.00	8.34	9.93	76.90	80.85	14.76	9.22	4.53	0.00	5.77	4.44	4.20	
Nassau-Suffolk	2,608	55.92	0.22	0.19	12.21	16.33	66.17	68.40	21.40	15.07	6.74	0.00	5.66	6.70	8.74	
Poughkeepsie-Newburgh-Middleton	353	7.57	2.07	3.68	8.38	15.01	66.59	63.74	22.96	17.56	2.95	6.52	3.36	2.94	2.40	
Rochester	172	3.69	3.53	4.65	11.76	19.77	51.96	48.84	32.74	26.74	1.51	1.34	2.02	1.38	1.56	
Syracuse	219	4.70	2.33	2.74	11.70	17.35	55.10	48.86	30.87	31.05	1.58	1.72	2.05	1.41	1.73	
Utica-Rome	149	3.19	2.64	6.04	9.37	7.38	65.32	77.85	22.66	8.72	2.07	2.04	0.58	2.45	1.51	
New York Non-MSA	339	7.27	0.00	0.00	4.28	5.90	74.90	69.91	20.82	24.19	3.33	0.00	7.41	3.07	3.69	

(*) 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 2005 Peer Mortgage Data: Northeast Region.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			State: NEW YORK				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006									
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:																
Albany-Schenectady-Troy	1,328	8.73	2.78	3.31	13.35	14.23	53.66	51.88	30.21	30.57	2.07	2.08	2.23	1.97	2.19	
Limited-Scope Review:																
Buffalo-Niagara Falls	1,066	7.01	4.34	2.91	13.17	10.88	51.87	53.10	30.61	33.11	2.32	3.03	2.59	2.40	2.05	
Glens Falls	154	1.01	0.00	0.00	7.87	11.04	76.58	69.48	15.56	19.48	1.31	0.00	1.95	1.13	1.80	
Ithaca	38	0.25	0.00	0.00	6.41	13.16	82.16	78.95	11.43	7.89	2.13	0.00	4.05	2.02	1.39	
Kingston	352	2.31	0.00	0.00	8.34	6.82	76.90	73.01	14.76	20.17	2.32	0.00	0.98	2.40	3.03	
Nassau-Suffolk	8,317	54.67	0.22	0.30	12.21	14.54	66.17	63.89	21.40	21.27	2.89	1.12	1.94	2.85	4.70	
Poughkeepsie-Newburgh-Middleton	1,175	7.72	2.07	4.51	8.38	10.89	66.59	58.98	22.96	25.62	1.78	1.69	1.49	1.60	2.53	
Rochester	984	6.47	3.53	4.47	11.76	15.04	51.96	46.44	32.74	34.04	1.76	1.88	1.93	1.52	2.07	
Syracuse	648	4.26	2.33	3.70	11.70	12.50	55.10	50.93	30.87	32.87	2.53	5.37	2.87	2.17	2.80	
Utica-Rome	332	2.18	2.64	3.61	9.37	9.94	65.32	69.88	22.66	16.57	2.94	7.14	3.90	2.98	2.11	
New York Non-MSA	818	5.38	0.00	0.00	4.28	4.89	74.90	67.48	20.82	27.63	2.60	0.00	1.57	2.51	3.22	

(*) 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 2005 Peer Mortgage Data: Northeast Region.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			State: NEW YORK				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Albany-Schenectady-Troy	4,527	8.53	12.20	7.40	13.37	13.19	48.33	49.48	26.10	29.93	7.97	7.91	8.70	8.07	8.25	
Limited-Scope Review:																
Buffalo-Niagara Falls	4,400	8.30	9.36	8.27	12.92	13.48	45.57	44.02	32.15	34.23	6.24	8.45	7.96	6.16	6.00	
Glens Falls	636	1.20	0.00	0.00	12.06	12.74	68.45	61.95	19.49	25.31	5.81	0.00	6.65	5.85	6.12	
Ithaca	368	0.69	0.00	0.00	27.33	30.71	60.56	56.52	12.11	12.77	5.75	0.00	6.82	5.58	4.74	
Kingston	1,595	3.01	0.00	0.00	11.72	9.72	74.78	73.04	13.50	17.24	9.13	0.00	9.72	9.66	9.80	
Nassau-Suffolk	26,518	49.99	0.71	0.56	13.12	14.73	62.43	62.89	23.74	21.82	8.46	9.42	10.68	8.57	7.86	
Poughkeepsie-Newburgh-Middleton	3,322	6.26	7.45	7.71	12.43	11.26	61.56	59.36	18.56	21.67	6.30	8.29	8.08	6.26	6.33	
Rochester	4,344	8.19	9.35	7.87	14.50	16.18	46.33	42.29	29.82	33.66	6.20	7.15	8.23	5.66	6.36	
Syracuse	2,846	5.37	13.06	12.37	12.57	13.67	49.11	46.91	25.25	27.06	6.38	8.66	8.38	5.98	6.26	
Utica-Rome	1,524	2.87	9.43	9.12	12.73	13.45	58.18	58.99	19.66	18.44	7.81	7.54	8.24	8.28	7.37	
New York Non-MSA	2,963	5.59	0.00	0.00	8.10	8.98	74.17	66.01	17.73	25.01	7.34	0.00	10.42	7.00	9.45	

(*) 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.

(**) Source of Data-Dunn and Bradstreet (2006).

(***) Based on 2005 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, 2004 TO DECEMBER 31, 2006					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:																
Albany-Schenectady-Troy	37	11.31	2.05	2.70	13.92	27.03	57.03	56.76	27.01	13.51	9.14	100.00	8.16	9.68	7.14	
Limited-Scope Review:																
Buffalo-Niagara Falls	29	8.87	1.74	0.00	4.72	3.45	59.25	48.28	34.29	48.28	6.02	0.00	0.00	3.74	12.50	
Glens Falls	10	3.06	0.00	0.00	2.18	30.00	87.89	70.00	9.93	0.00	3.51	0.00	0.00	3.77	0.00	
Ithaca	7	2.14	0.00	0.00	6.67	0.00	84.44	100.00	8.89	0.00	8.70	0.00	0.00	9.52	0.00	
Kingston	11	3.36	0.00	0.00	4.74	9.09	72.46	72.73	22.80	18.18	10.64	0.00	100.00	8.82	9.09	
Nassau-Suffolk	56	17.13	0.47	0.00	16.99	21.43	65.66	57.14	16.88	21.43	6.08	0.00	4.23	6.69	7.69	
Poughkeepsie-Newburgh-Middleton	25	7.65	0.89	0.00	7.22	12.00	63.92	56.00	27.97	32.00	6.98	0.00	6.67	7.50	8.33	
Rochester	44	13.46	1.37	0.00	6.62	2.27	65.26	84.09	26.75	13.64	3.60	0.00	0.00	3.53	6.15	
Syracuse	19	5.81	1.90	0.00	10.28	36.84	54.30	52.63	33.53	10.53	3.95	0.00	4.76	5.11	1.54	
Utica-Rome	19	5.81	0.94	0.00	3.89	0.00	80.83	84.21	14.34	15.79	4.21	0.00	0.00	3.55	8.33	
New York Non-MSA	70	21.41	0.00	0.00	1.62	2.86	73.24	62.86	25.14	34.29	4.61	0.00	50.00	3.75	6.88	

(*) 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 (2006).

(***) Based on 2005 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, 2004 TO DECEMBER 31, 2006					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:																
Albany-Schenectady-Troy	1,287	9.19	19.23	5.97	18.71	18.86	23.17	28.34	38.88	46.82	1.86	1.67	1.24	1.46	2.54	
Limited-Scope Review:																
Buffalo-Niagara Falls	1,471	10.50	20.37	13.75	18.07	24.60	22.08	22.61	39.48	39.04	2.76	3.25	2.77	2.10	3.15	
Glens Falls	101	0.72	17.50	0.00	19.41	8.96	24.45	23.88	38.65	67.16	1.01	0.00	0.00	0.85	1.61	
Ithaca	97	0.69	19.53	5.32	17.96	24.47	23.38	30.85	39.13	39.36	3.61	1.22	2.89	5.69	3.25	
Kingston	207	1.48	19.23	3.82	18.20	11.45	23.74	21.37	38.83	63.36	1.23	0.00	0.29	0.91	1.58	
Nassau-Suffolk	6,211	44.34	18.03	3.72	18.61	15.49	24.19	25.57	39.18	55.22	1.55	2.52	2.03	1.02	1.79	
Poughkeepsie-Newburgh-Middleton	1,040	7.42	19.14	4.33	18.04	13.69	24.40	31.37	38.41	50.61	1.37	1.80	1.18	1.39	1.40	
Rochester	1,465	10.46	19.78	13.46	18.27	27.86	22.85	21.71	39.10	36.96	1.90	1.87	2.14	1.56	1.98	
Syracuse	887	6.33	20.27	12.31	18.30	30.28	21.84	25.38	39.58	32.04	2.01	2.90	2.07	1.52	2.13	
Utica-Rome	523	3.73	19.89	11.80	18.20	25.67	23.06	30.85	38.84	31.68	3.75	4.91	3.29	4.41	3.27	
New York Non-MSA	720	5.14	17.13	3.89	18.21	17.09	22.43	22.17	42.23	56.85	2.32	2.69	2.24	1.96	2.51	

(*) 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 Families is based on 2000 Census information.

(***) As a percentage of loans with borrower income information available. No information was available for 35.00% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Northeast Region.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			State: NEW YORK				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Albany-Schenectady-Troy	361	7.74	19.23	14.16	18.71	25.37	23.17	22.42	38.88	38.05	2.79	4.16	3.20	1.47	3.27	
Limited-Scope Review:																
Buffalo-Niagara Falls	273	5.85	20.37	18.39	18.07	21.46	22.08	27.97	39.48	32.18	2.49	3.24	2.19	2.02	2.83	
Glens Falls	41	0.88	17.50	2.56	19.41	17.95	24.45	17.95	38.65	61.54	0.61	0.00	0.00	0.46	1.23	
Ithaca	8	0.17	19.53	0.00	17.96	25.00	23.38	50.00	39.13	25.00	0.77	0.00	0.91	1.03	0.66	
Kingston	141	3.02	19.23	15.15	18.20	18.94	23.74	31.06	38.83	34.85	4.47	9.46	4.67	3.85	3.95	
Nassau-Suffolk	2,608	55.92	18.03	9.81	18.61	21.12	24.19	32.42	39.18	36.65	6.68	7.42	6.07	5.86	7.71	
Poughkeepsie-Newburgh-Middleton	353	7.57	19.14	8.16	18.04	20.24	24.40	29.61	38.41	41.99	2.91	3.59	2.73	2.78	2.96	
Rochester	172	3.69	19.78	19.16	18.27	31.14	22.85	21.56	39.10	28.14	1.53	1.74	1.52	1.42	1.53	
Syracuse	219	4.70	20.27	12.80	18.30	27.96	21.84	27.96	39.58	31.28	1.55	2.56	2.22	0.96	1.29	
Utica-Rome	149	3.19	19.89	14.08	18.20	25.35	23.06	23.94	38.84	36.62	2.01	1.44	2.02	1.57	2.50	
New York Non-MSA	339	7.27	17.13	10.88	18.21	16.31	22.43	22.05	42.23	50.76	3.47	5.15	4.28	2.99	3.12	

(*) 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 4.65% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Northeast Region.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			State: NEW YORK				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Albany-Schenectady-Troy	1,328	8.73	19.23	9.24	18.71	22.48	23.17	27.52	38.88	40.76	1.55	1.62	1.16	1.26	2.04	
Limited-Scope Review:																
Buffalo-Niagara Falls	1,066	7.01	20.37	10.40	18.07	20.80	22.08	29.07	39.48	39.72	1.78	2.52	1.52	1.76	1.79	
Glens Falls	154	1.01	17.50	7.00	19.41	11.00	24.45	31.00	38.65	51.00	0.87	0.67	0.52	1.05	0.96	
Ithaca	38	0.25	19.53	0.00	17.96	25.00	23.38	25.00	39.13	50.00	1.37	0.00	0.47	0.40	2.97	
Kingston	352	2.31	19.23	6.67	18.20	13.78	23.74	33.33	38.83	46.22	1.57	1.43	0.79	1.68	1.82	
Nassau-Suffolk	8,317	54.67	18.03	7.45	18.61	22.86	24.19	32.32	39.18	37.37	1.78	2.07	1.64	1.47	2.14	
Poughkeepsie-Newburgh-Middleton	1,175	7.72	19.14	5.27	18.04	19.88	24.40	30.42	38.41	44.43	1.07	0.70	0.88	0.86	1.37	
Rochester	984	6.47	19.78	10.69	18.27	19.97	22.85	30.15	39.10	39.19	1.43	1.54	1.09	1.26	1.83	
Syracuse	648	4.26	20.27	11.52	18.30	20.37	21.84	26.13	39.58	41.98	1.78	2.50	1.13	1.64	2.13	
Utica-Rome	332	2.18	19.89	10.55	18.20	26.18	23.06	29.45	38.84	33.82	2.69	3.80	2.55	2.86	2.45	
New York Non-MSA	818	5.38	17.13	4.97	18.21	13.04	22.43	26.40	42.23	55.59	2.22	1.97	1.59	2.23	2.47	

(*) 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 38.61% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Northeast Region.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		State: NEW YORK		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					
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:									
Albany-Schenectady-Troy	4,527	8.53	61.24	44.73	95.36	2.39	2.25	7.97	9.01
Limited-Scope Review:									
Buffalo-Niagara Falls	4,400	8.30	62.13	43.80	95.68	2.18	2.14	6.24	6.76
Glens Falls	636	1.20	60.50	47.80	97.64	1.10	1.26	5.81	7.30
Ithaca	368	0.69	59.86	51.36	99.46	0.54	0.00	5.75	6.12
Kingston	1,595	3.01	68.00	48.03	96.99	1.88	1.13	9.13	10.54
Nassau-Suffolk	26,518	49.99	68.33	49.42	97.01	1.44	1.55	8.46	9.28
Poughkeepsie-Newburgh-Middleton	3,322	6.26	66.97	49.16	97.29	1.32	1.38	6.30	7.32
Rochester	4,344	8.19	63.98	46.43	97.24	1.61	1.15	6.20	7.06
Syracuse	2,846	5.37	63.01	44.55	95.96	2.32	1.72	6.38	7.26
Utica-Rome	1,524	2.87	59.05	47.64	97.11	1.77	1.12	7.81	8.47
New York Non-MSA	2,963	5.59	60.86	48.36	97.98	1.01	1.01	7.34	8.38

(*) 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.

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

(***) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 41.11% of small loans to businesses originated/purchased by the bank.

(****) Based on 2005 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, 2004 TO DECEMBER 31, 2006				
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:									
Albany-Schenectady-Troy	37	11.31	93.25	54.05	100.00	0.00	0.00	9.14	6.06
Limited-Scope Review:									
Buffalo-Niagara Falls	29	8.87	90.25	65.52	100.00	0.00	0.00	6.02	5.51
Glens Falls	10	3.06	92.25	40.00	100.00	0.00	0.00	3.51	4.35
Ithaca	7	2.14	91.85	57.14	100.00	0.00	0.00	8.70	4.76
Kingston	11	3.36	89.16	45.45	100.00	0.00	0.00	10.64	10.34
Nassau-Suffolk	56	17.13	91.43	66.07	100.00	0.00	0.00	6.08	5.40
Poughkeepsie-Newburgh-Middleton	25	7.65	91.90	68.00	100.00	0.00	0.00	6.98	6.19
Rochester	44	13.46	90.73	70.45	100.00	0.00	0.00	3.60	3.54
Syracuse	19	5.81	91.18	63.16	100.00	0.00	0.00	3.95	2.74
Utica-Rome	19	5.81	94.50	63.16	100.00	0.00	0.00	4.21	2.48
New York Non-MSA	70	21.41	92.92	77.14	95.71	4.29	0.00	4.61	4.40

(*) 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 2006).

(***) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 29.97% of small loans to farms originated and purchased by the bank.

(****) Based on 2005 Peer Small Farm Data US&PR.

Table 13. Qualified Investments

QUALIFIED INVESTMENTS		State: NEW YORK				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006			
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:									
Albany-Schenectady-Troy	2	1,734	102	27,694	104	29,428	13.51	2	6,827
Limited-Scope Review:									
Buffalo-Niagara Falls	2	11,536	48	22,429	50	33,965	15.60	3	1,725
Glens Falls	0	0	15	147	15	147	0.07	0	0
Ithaca	1	4,515	11	219	12	4,734	2.17	1	8
Kingston	1	160	14	495	15	655	0.30	1	76
Nassau-Suffolk	1	8	128	97,448	129	97,456	44.76	2	29,221
Poughkeepsie-Newburgh-Middleton	4	436	25	16,078	29	16,515	7.58	0	0
Rochester	3	2,882	49	5,584	52	8,466	3.89	2	40
Syracuse	0	0	28	7,264	28	7,264	3.34	1	5,370
Utica-Rome	0	0	22	15,961	22	15,961	7.33	1	5,750
New York Non-MSA	3	1,359	41	1,310	44	2,669	1.23	2	21
Statewide Assessed***	0	0	4	218	4	218	0.10	0	0
Statewide Non-Assessed***	0	0	34	271	34	271	0.12	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, 2004 TO DECEMBER 31, 2006									
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 Branch Open- ings	# of Branch Clos- ings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	M od	Mi d	U pp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Albany-Schenectady-Troy	17.43	30	11.72	16.67	13.33	43.33	26.67	0	1	0	0	-1	0	7.34	16.25	50.39	26.02
Limited-Scope Review:																	
Buffalo-Niagara Falls	10.57	35	13.67	17.14	14.29	42.86	25.71	1	1	0	0	0	0	8.78	16.45	47.62	27.16
Glens Falls	0.49	2	0.78	0.00	50.00	0.00	50.00	0	0	0	0	0	0	0.00	10.39	74.77	14.84
Ithaca	0.62	3	1.17	0.00	66.67	33.33	0.00	0	0	0	0	0	0	0.00	13.96	67.88	18.15
Kingston	2.26	10	3.91	0.00	20.00	80.00	0.00	0	0	0	0	0	0	0.00	11.46	75.10	13.44
Nassau-Suffolk	44.05	82	32.03	1.22	12.20	73.17	13.41	0	0	0	0	0	0	0.76	16.02	64.36	18.86
Poughkeepsie-Newburgh- Middleton	4.13	15	5.86	13.33	6.67	73.33	6.67	0	1	0	0	-1	0	7.18	11.97	62.07	18.78
Rochester	5.74	23	8.98	8.70	17.39	43.48	30.43	0	1	0	0	-1	0	8.63	14.32	48.68	28.37
Syracuse	5.34	16	6.25	18.75	6.25	37.50	37.50	1	1	0	0	0	0	8.20	15.32	49.06	27.42
Utica-Rome	3.58	14	5.47	14.29	14.29	64.29	7.14	0	2	0	0	-1	-1	5.95	13.31	60.65	20.09
New York Non-MSA	5.79	26	10.16	0.00	11.54	65.38	23.08	1	1	0	1	-1	0	0.00	6.38	73.46	20.16

Table 1. Lending Volume

LENDING VOLUME		State: NORTH CAROLINA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006						
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:												
Raleigh-Cary	18.08	8,536	1,518,551	5,083	171,335	32	1,844	3	6,423	13,654	1,698,153	15.83
Limited-Scope Review:												
Asheville	6.91	2,551	457,753	2,637	61,251	27	276	5	13,436	5,220	532,716	7.43
Burlington	1.79	845	86,347	502	13,254	7	348	0	0	1,354	99,949	2.44
Durham	7.84	3,734	684,456	2,152	59,771	38	2,728	1	7,624	5,925	754,579	10.17
Fayetteville	3.47	1,375	129,696	1,233	35,575	10	92	2	2,862	2,620	168,225	4.34
Goldsboro	0.85	237	19,098	373	7,782	31	1,768	1	454	642	29,102	0.76
Greensboro-High Point	11.64	5,066	629,576	3,701	113,418	20	952	8	14,479	8,795	758,425	15.21
Greenville	2.94	1,382	170,168	798	37,213	40	3,628	0	0	2,220	211,009	2.79
Hickory-Lenoir-Morganton	3.35	1,223	164,366	1,292	37,406	17	719	1	3,033	2,533	205,524	1.70
Jacksonville	2.59	1,006	157,239	920	23,963	25	1,784	4	12,626	1,955	195,612	2.81
Wilmington	9.82	4,420	908,347	2,945	71,811	46	2,237	6	19,058	7,417	1,001,453	9.01
Winston-Salem	6.43	3,110	400,070	1,724	48,066	22	245	4	9,045	4,860	457,426	5.42
North Carolina Non-MSA	24.28	10,280	1,867,920	7,836	230,848	213	11,858	15	27,390	18,344	2,138,016	22.09
Statewide Assessed****								0	0	0	0	
Statewide Non-Assessed****								2	804	2	804	

(*) Loan data as of December 31, 2006. Rated area refers to either the state or multistate MSA/MD rating area.

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

(***) Deposit data as of June 30, 2006. 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, 2004 TO DECEMBER 31, 2006					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:																
Raleigh-Cary	5,876	20.72	0.78	1.12	18.90	10.33	54.17	56.08	26.14	32.47	3.51	3.93	2.42	3.13	5.00	
Limited-Scope Review:																
Asheville	1,572	5.54	0.55	0.45	6.31	7.82	81.77	75.95	11.36	15.78	4.08	0.73	5.57	4.13	3.41	
Burlington	567	2.00	0.00	0.00	12.07	19.75	76.04	70.02	11.89	10.23	5.00	0.00	10.12	4.50	3.61	
Durham	2,574	9.08	2.82	2.41	10.54	5.83	52.16	40.75	34.48	51.01	5.71	2.89	4.16	4.25	8.12	
Fayetteville	776	2.74	1.15	1.80	7.45	7.35	70.71	68.56	20.69	22.29	2.23	2.56	3.55	2.16	2.15	
Goldsboro	133	0.47	1.16	3.76	18.30	18.05	62.30	52.63	18.23	25.56	1.74	0.00	1.36	1.94	1.57	
Greensboro-High Point	3,254	11.47	1.58	1.66	13.70	12.26	56.38	40.75	28.34	45.33	5.03	3.90	4.83	4.44	5.86	
Greenville	1,064	3.75	1.48	0.47	9.91	4.61	54.67	38.35	33.94	56.58	6.45	5.88	4.32	6.33	6.78	
Hickory-Lenoir-Morganton	702	2.48	0.00	0.00	7.43	5.98	85.96	82.62	6.61	11.40	3.52	0.00	4.24	3.48	3.43	
Jacksonville	588	2.07	0.69	0.34	3.33	1.87	77.08	80.10	18.90	17.69	3.76	7.14	3.55	3.82	3.45	
Wilmington	2,733	9.64	1.66	1.10	18.83	11.20	60.15	66.85	19.37	20.86	5.03	4.13	3.29	5.09	6.31	
Winston-Salem	2,143	7.56	0.91	0.61	13.46	8.54	56.06	51.61	29.57	39.24	5.08	1.15	2.73	5.12	5.93	
North Carolina Non-MSA	6,378	22.49	0.25	0.05	5.91	4.39	70.86	52.13	22.97	43.43	5.67	0.00	7.12	5.10	6.45	

(*) 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 2005 Peer Mortgage Data: Southeast Region 2.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			State: NORTH CAROLINA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Raleigh-Cary	181	10.50	0.78	1.10	18.90	15.47	54.17	53.59	26.14	29.83	3.20	0.00	2.88	3.10	3.87	
Limited-Scope Review:																
Asheville	145	8.42	0.55	0.69	6.31	4.83	81.77	81.38	11.36	13.10	5.56	12.50	5.00	4.89	11.11	
Burlington	34	1.97	0.00	0.00	12.07	17.65	76.04	79.41	11.89	2.94	4.71	0.00	11.54	4.25	0.00	
Durham	89	5.17	2.82	2.25	10.54	11.24	52.16	43.82	34.48	42.70	3.59	3.23	2.33	3.56	4.18	
Fayetteville	105	6.09	1.15	0.95	7.45	11.43	70.71	60.00	20.69	27.62	3.74	0.00	5.88	2.91	5.65	
Goldsboro	38	2.21	1.16	5.26	18.30	10.53	62.30	60.53	18.23	23.68	3.24	0.00	1.67	3.23	5.17	
Greensboro-High Point	161	9.34	1.58	3.73	13.70	21.74	56.38	42.24	28.34	32.30	3.26	4.76	4.39	2.54	3.99	
Greenville	30	1.74	1.48	0.00	9.91	16.67	54.67	50.00	33.94	33.33	3.98	0.00	6.82	2.73	4.96	
Hickory-Lenoir-Morganton	72	4.18	0.00	0.00	7.43	20.83	85.96	73.61	6.61	5.56	3.85	0.00	8.06	3.27	5.66	
Jacksonville	57	3.31	0.69	0.00	3.33	1.75	77.08	82.46	18.90	15.79	4.43	0.00	5.00	4.66	3.33	
Wilmington	231	13.41	1.66	3.46	18.83	13.42	60.15	64.07	19.37	19.05	7.60	15.79	7.33	7.21	8.29	
Winston-Salem	93	5.40	0.91	3.23	13.46	11.83	56.06	45.16	29.57	39.78	3.51	0.00	2.03	2.90	5.48	
North Carolina Non-MSA	487	28.26	0.25	0.00	5.91	6.98	70.86	59.96	22.97	33.06	4.25	0.00	7.77	3.42	5.77	

(*) 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 2005 Peer Mortgage Data: Southeast Region 2.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE State: NORTH CAROLINA Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006															
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:															
Raleigh-Cary	2,477	18.13	0.78	1.49	18.90	11.71	54.17	48.97	26.14	37.83	2.65	3.56	1.60	2.28	3.87
Limited-Scope Review:															
Asheville	832	6.09	0.55	0.60	6.31	5.17	81.77	77.76	11.36	16.47	2.53	0.78	2.57	2.47	3.01
Burlington	244	1.79	0.00	0.00	12.07	15.98	76.04	73.77	11.89	10.25	3.04	0.00	5.08	3.00	1.65
Durham	1,069	7.83	2.82	2.81	10.54	6.64	52.16	42.56	34.48	47.99	3.18	2.73	2.88	2.82	3.84
Fayetteville	494	3.62	1.15	2.02	7.45	5.87	70.71	69.43	20.69	22.67	2.41	8.00	1.95	2.39	2.43
Goldsboro	66	0.48	1.16	3.03	18.30	19.70	62.30	63.64	18.23	13.64	1.42	6.90	1.46	1.63	0.50
Greensboro-High Point	1,649	12.07	1.58	1.82	13.70	10.67	56.38	47.97	28.34	39.54	3.36	3.00	2.53	3.10	4.09
Greenville	288	2.11	1.48	0.35	9.91	9.72	54.67	39.24	33.94	50.69	3.66	0.00	6.02	3.18	3.83
Hickory-Lenoir-Morganton	449	3.29	0.00	0.00	7.43	9.35	85.96	78.62	6.61	12.03	1.64	0.00	1.99	1.52	2.74
Jacksonville	361	2.64	0.69	0.28	3.33	2.77	77.08	73.68	18.90	23.27	4.19	0.00	8.16	3.81	5.42
Wilmington	1,454	10.64	1.66	1.44	18.83	10.66	60.15	66.57	19.37	21.32	3.63	4.65	2.93	3.65	3.86
Winston-Salem	872	6.38	0.91	0.80	13.46	14.45	56.06	49.43	29.57	35.32	2.45	1.06	2.67	2.17	2.88
North Carolina Non-MSA	3,406	24.93	0.25	0.09	5.91	4.79	70.86	54.37	22.97	40.75	3.12	3.45	3.31	2.79	3.70

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

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

(***) Based on 2005 Peer Mortgage Data: Southeast Region 2.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES State: NORTH CAROLINA Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006															
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:															
Raleigh-Cary	5,083	16.29	1.53	0.94	16.72	13.75	56.78	54.71	24.97	30.59	5.54	5.30	5.57	5.62	5.79
Limited-Scope Review:															
Asheville	2,637	8.45	2.24	1.93	15.37	13.84	72.23	69.59	10.16	14.64	6.20	5.06	8.23	6.32	5.17
Burlington	502	1.61	0.00	0.00	15.16	14.14	72.46	71.12	12.38	14.74	5.32	0.00	6.62	5.57	4.24
Durham	2,152	6.90	5.93	4.60	14.31	11.38	49.68	46.56	30.09	37.45	6.39	11.57	6.14	6.20	6.90
Fayetteville	1,233	3.95	6.95	8.60	14.51	14.36	57.66	56.61	20.88	20.44	6.61	8.18	10.38	6.99	4.55
Goldsboro	373	1.20	7.38	8.04	22.48	19.03	48.32	54.16	21.82	18.77	4.05	6.15	3.39	4.18	4.16
Greensboro-High Point	3,701	11.86	3.36	2.73	19.16	16.40	49.54	45.23	27.94	35.64	6.26	6.50	6.99	5.70	7.16
Greenville	798	2.56	1.79	0.75	17.86	16.67	44.54	38.47	35.81	44.11	6.41	2.56	8.72	5.84	6.59
Hickory-Lenoir-Morganton	1,292	4.14	0.00	0.00	13.84	16.64	75.33	67.72	10.83	15.63	5.06	0.00	7.91	4.83	5.82
Jacksonville	920	2.95	7.14	7.93	7.13	2.93	69.33	67.93	16.40	21.20	10.48	10.95	5.26	10.76	11.55
Wilmington	2,945	9.44	2.97	1.73	22.89	21.15	55.20	57.05	18.94	20.07	7.09	5.59	8.25	7.29	6.27
Winston-Salem	1,724	5.53	1.97	2.32	12.87	13.75	59.30	51.39	25.85	32.54	5.23	11.33	6.26	5.05	5.28
North Carolina Non-MSA	7,836	25.12	0.94	0.51	9.38	7.95	63.29	56.51	26.40	35.03	6.18	6.36	7.70	6.05	6.70

(*) 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.

(**) Source of Data-Dunn and Bradstreet (2006).

(***) Based on 2005 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, 2004 TO DECEMBER 31, 2006									
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:																
Raleigh-Cary	32	6.06	0.44	0.00	24.30	28.13	57.19	59.38	18.08	12.50	2.88	0.00	0.43	6.17	5.26	
Limited-Scope Review:																
Asheville	27	5.11	0.60	0.00	8.01	3.70	80.98	92.59	10.41	3.70	8.46	0.00	10.00	9.80	0.00	
Burlington	7	1.33	0.00	0.00	10.87	0.00	83.04	85.71	6.09	14.29	10.00	0.00	0.00	7.14	50.00	
Durham	38	7.20	1.24	0.00	8.80	18.42	66.37	65.79	23.59	15.79	9.09	0.00	16.67	10.11	0.00	
Fayetteville	10	1.89	1.38	0.00	8.28	20.00	70.34	70.00	20.00	10.00	7.41	0.00	0.00	6.52	0.00	
Goldsboro	31	5.87	2.06	0.00	5.66	0.00	78.66	93.55	13.62	6.45	2.75	0.00	0.00	6.54	0.00	
Greensboro-High Point	20	3.79	2.01	0.00	8.24	5.00	66.42	80.00	23.32	15.00	4.00	0.00	0.00	3.88	6.25	
Greenville	40	7.58	0.00	0.00	7.62	25.00	69.14	42.50	23.25	32.50	7.93	0.00	29.41	4.50	9.09	
Hickory-Lenoir-Morganton	17	3.22	0.00	0.00	4.92	0.00	89.51	94.12	5.57	5.88	4.88	0.00	0.00	5.31	0.00	
Jacksonville	25	4.73	3.20	4.00	2.74	0.00	79.91	64.00	14.16	32.00	19.67	0.00	0.00	15.38	66.67	
Wilmington	46	8.71	1.95	0.00	24.23	60.87	60.03	30.43	13.79	8.70	12.39	0.00	18.37	9.62	0.00	
Winston-Salem	22	4.17	0.33	0.00	12.39	13.64	64.51	63.64	22.77	22.73	8.93	0.00	6.67	8.64	14.29	
North Carolina Non-MSA	213	40.34	0.28	0.47	6.08	7.04	77.01	82.63	16.64	9.86	6.93	0.00	6.67	7.17	6.41	

(*) 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 (2006).

(***) Based on 2005 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, 2004 TO DECEMBER 31, 2006					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:																
Raleigh-Cary	5,876	20.72	19.58	10.40	18.24	24.97	23.50	23.50	38.68	41.13	3.63	3.68	3.18	3.37	4.12	
Limited-Scope Review:																
Asheville	1,572	5.54	18.01	3.32	19.26	9.45	23.76	19.41	38.96	67.82	4.62	2.68	2.43	3.49	6.02	
Burlington	567	2.00	18.81	25.34	18.16	31.43	23.65	15.91	39.38	27.31	5.44	21.46	4.79	2.74	4.01	
Durham	2,574	9.08	21.15	4.78	17.67	28.18	21.48	17.66	39.70	49.39	6.15	3.45	7.30	4.28	6.97	
Fayetteville	776	2.74	19.32	4.16	18.02	24.52	23.43	24.52	39.22	46.81	2.09	3.91	2.27	1.65	2.23	
Goldsboro	133	0.47	18.92	4.92	19.11	27.05	23.15	32.79	38.82	35.25	1.96	1.15	2.70	2.18	1.58	
Greensboro-High Point	3,254	11.47	19.32	10.26	18.43	30.89	23.23	20.49	39.02	38.36	5.48	6.17	5.40	4.62	5.93	
Greenville	1,064	3.75	23.33	2.63	16.32	15.41	19.71	22.54	40.63	59.41	7.53	3.33	4.58	6.93	9.30	
Hickory-Lenoir-Morganton	702	2.48	17.58	6.20	19.21	20.88	24.99	21.21	38.22	51.71	3.49	1.32	2.30	2.94	5.17	
Jacksonville	588	2.07	17.36	1.43	19.59	8.78	24.25	20.25	38.80	69.53	4.19	3.57	2.98	3.12	5.03	
Wilmington	2,733	9.64	20.49	2.59	18.06	10.35	22.04	16.19	39.41	70.87	5.47	4.00	4.03	4.16	6.24	
Winston-Salem	2,143	7.56	19.32	9.20	18.45	32.75	23.31	21.10	38.92	36.94	5.31	4.47	6.00	4.64	5.54	
North Carolina Non-MSA	6,378	22.49	18.04	4.29	17.33	12.76	22.40	17.09	42.24	65.86	6.41	6.78	5.00	4.42	7.48	

(*) 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 11.94% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Southeast Region 2.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			State: NORTH CAROLINA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Raleigh-Cary	181	10.50	19.58	9.77	18.24	17.82	23.50	29.89	38.68	42.53	3.12	2.53	2.35	2.97	3.88	
Limited-Scope Review:																
Asheville	145	8.42	18.01	9.93	19.26	16.31	23.76	28.37	38.96	45.39	5.86	5.71	3.24	6.98	6.63	
Burlington	34	1.97	18.81	17.65	18.16	14.71	23.65	29.41	39.38	38.24	4.90	14.29	3.92	0.00	6.38	
Durham	89	5.17	21.15	1.14	17.67	18.18	21.48	20.45	39.70	60.23	3.62	0.00	2.17	3.83	5.56	
Fayetteville	105	6.09	19.32	6.73	18.02	13.46	23.43	24.04	39.22	55.77	3.82	4.26	3.74	3.68	3.86	
Goldsboro	38	2.21	18.92	0.00	19.11	21.05	23.15	36.84	38.82	42.11	3.31	0.00	1.52	4.60	4.03	
Greensboro-High Point	161	9.34	19.32	5.70	18.43	21.52	23.23	22.15	39.02	50.63	3.41	1.48	3.49	1.84	5.30	
Greenville	30	1.74	23.33	3.45	16.32	10.34	19.71	27.59	40.63	58.62	4.11	3.45	0.00	4.29	5.88	
Hickory-Lenoir-Morganton	72	4.18	17.58	8.57	19.21	21.43	24.99	25.71	38.22	44.29	3.91	2.97	4.74	4.28	3.30	
Jacksonville	57	3.31	17.36	3.51	19.59	8.77	24.25	15.79	38.80	71.93	4.52	0.00	4.65	1.44	6.29	
Wilmington	231	13.41	20.49	3.07	18.06	12.28	22.04	21.05	39.41	63.60	7.78	1.35	5.85	6.67	10.28	
Winston-Salem	93	5.40	19.32	8.89	18.45	17.78	23.31	31.11	38.92	42.22	3.55	1.53	2.58	3.36	5.08	
North Carolina Non-MSA	487	28.26	18.04	4.17	17.33	13.54	22.40	18.75	42.24	63.54	4.32	2.85	2.37	2.03	6.74	

(*) 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 1.86% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Southeast Region 2.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE															State: NORTH CAROLINA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006				
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:																								
Raleigh-Cary	2,477	18.13	19.58	5.97	18.24	18.65	23.50	25.30	38.68	50.09	2.41	1.80	1.86	2.09	2.97									
Limited-Scope Review:																								
Asheville	832	6.09	18.01	4.30	19.26	13.06	23.76	23.89	38.96	58.76	2.13	1.29	1.24	1.83	2.75									
Burlington	244	1.79	18.81	12.31	18.16	33.85	23.65	18.97	39.38	34.87	3.26	3.49	4.94	3.04	2.45									
Durham	1,069	7.83	21.15	4.80	17.67	17.32	21.48	22.12	39.70	55.75	2.67	1.79	1.93	2.70	3.13									
Fayetteville	494	3.62	19.32	5.50	18.02	15.50	23.43	23.75	39.22	55.25	2.61	3.59	3.65	1.91	2.54									
Goldsboro	66	0.48	18.92	2.00	19.11	14.00	23.15	34.00	38.82	50.00	1.13	0.00	1.31	1.25	1.12									
Greensboro-High Point	1,649	12.07	19.32	8.67	18.43	22.58	23.23	23.08	39.02	45.66	3.46	3.04	3.12	3.33	3.81									
Greenville	288	2.11	23.33	3.27	16.32	11.43	19.71	17.14	40.63	68.16	3.94	2.38	2.91	2.59	4.97									
Hickory-Lenoir-Morganton	449	3.29	17.58	6.88	19.21	15.19	24.99	27.79	38.22	50.14	1.44	0.46	1.09	1.49	1.90									
Jacksonville	361	2.64	17.36	2.88	19.59	8.31	24.25	16.93	38.80	71.88	4.71	4.88	4.10	4.63	4.81									
Wilmington	1,454	10.64	20.49	5.01	18.06	15.11	22.04	19.07	39.41	60.81	3.38	3.94	3.03	3.26	3.47									
Winston-Salem	872	6.38	19.32	10.36	18.45	19.85	23.31	26.28	38.92	43.50	2.41	2.00	2.32	2.35	2.59									
North Carolina Non-MSA	3,406	24.93	18.04	3.83	17.33	12.31	22.40	20.05	42.24	63.80	2.97	2.03	2.18	2.51	3.47									

(*) 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 22.08% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Southeast Region 2.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		State: NORTH CAROLINA			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006				
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:									
Raleigh-Cary	5,083	16.29	65.15	56.92	94.75	2.70	2.56	5.54	6.84
Limited-Scope Review:									
Asheville	2,637	8.45	66.92	50.40	97.04	1.52	1.44	6.20	6.80
Burlington	502	1.61	68.46	48.21	97.01	0.80	2.19	5.32	5.76
Durham	2,152	6.90	66.10	53.21	95.77	2.28	1.95	6.39	7.89
Fayetteville	1,233	3.95	60.35	51.99	94.32	3.73	1.95	6.61	7.64
Goldsboro	373	1.20	63.33	50.40	97.59	1.34	1.07	4.05	5.03
Greensboro-High Point	3,701	11.86	67.19	52.15	95.16	2.65	2.19	6.26	7.70
Greenville	798	2.56	61.92	54.89	90.10	5.26	4.64	6.41	8.27
Hickory-Lenoir-Morganton	1,292	4.14	65.45	52.55	96.05	1.93	2.01	5.06	6.21
Jacksonville	920	2.95	55.06	54.02	95.54	3.15	1.30	10.48	14.34
Wilmington	2,945	9.44	62.73	53.17	96.71	1.87	1.43	7.09	7.89
Winston-Salem	1,724	5.53	66.98	52.03	96.11	1.39	2.49	5.23	6.48
North Carolina Non-MSA	7,836	25.12	65.60	52.77	95.56	2.27	2.17	6.18	7.20

(*) 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.

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

(***) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 38.53% of small loans to businesses originated/purchased by the bank.

(****) Based on 2005 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, 2004 TO DECEMBER 31, 2006				
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:									
Raleigh-Cary	32	6.06	89.75	62.50	84.38	9.38	6.25	2.88	1.51
Limited-Scope Review:									
Asheville	27	5.11	93.54	51.85	100.00	0.00	0.00	8.46	5.71
Burlington	7	1.33	93.48	85.71	85.71	14.29	0.00	10.00	7.14
Durham	38	7.20	92.10	42.11	84.21	5.26	10.53	9.09	5.83
Fayetteville	10	1.89	92.41	60.00	100.00	0.00	0.00	7.41	5.00
Goldsboro	31	5.87	91.00	35.48	87.10	6.45	6.45	2.75	1.18
Greensboro-High Point	20	3.79	93.36	55.00	90.00	0.00	10.00	4.00	3.47
Greenville	40	7.58	87.98	50.00	77.50	10.00	12.50	7.93	5.15
Hickory-Lenoir-Morganton	17	3.22	94.10	76.47	88.24	5.88	5.88	4.88	6.06
Jacksonville	25	4.73	92.24	44.00	84.00	0.00	16.00	19.67	15.56
Wilmington	46	8.71	91.09	43.48	80.43	15.22	4.35	12.39	7.41
Winston-Salem	22	4.17	94.64	68.18	100.00	0.00	0.00	8.93	9.89
North Carolina Non-MSA	213	40.34	92.17	50.23	85.92	9.86	4.23	6.93	4.56

(*) 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 2006).

(***) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 45.27% of small loans to farms originated and purchased by the bank.

(****) Based on 2005 Peer Small Farm Data US&PR.

Table 13. Qualified Investments

QUALIFIED INVESTMENTS		State: NORTH CAROLINA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006			
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:									
Raleigh-Cary	15	3,552	38	4,542	53	8,094	5.64	10	5,469
Limited-Scope Review:									
Asheville	3	3,751	20	5,856	23	9,608	6.70	2	3,270
Burlington	0	0	8	1,298	8	1,298	0.90	0	0
Durham	10	12,712	26	20,488	36	33,200	23.14	6	5,763
Fayetteville	1	369	8	4,164	9	4,533	3.16	1	286
Goldsboro	1	688	3	177	4	864	0.60	1	616
Greensboro-High Point	6	557	26	3,903	32	4,460	3.11	3	212
Greenville	2	2,985	6	1,065	8	4,050	2.82	2	2,893
Hickory-Lenoir-Morganton	2	1,452	10	699	12	2,151	1.50	2	1,438
Jacksonville	1	182	14	198	15	381	0.27	1	162
Wilmington	0	0	10	2,480	10	2,480	1.73	1	1,333
Winston-Salem	3	5,400	18	11,309	21	16,709	11.65	3	4,284
North Carolina Non-MSA	9	7,060	39	22,775	48	29,836	20.79	9	5,183
Statewide Assessed***	0	0	8	411	8	411	0.29	0	0
Statewide Non-Assessed***	0	0	13	25,409	13	25,409	17.71	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: NORTH CAROLINA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006									
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 Branch Clos- ings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	M od	Mi d	U pp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Raleigh-Cary	15.83	20	13.70	0.00	10.00	55.00	35.00	1	0	0	0	1	0	4.19	21.12	51.42	23.27
Limited-Scope Review:																	
Asheville	7.43	9	6.16	0.00	33.33	55.56	11.11	0	0	0	0	0	0	1.22	7.96	80.16	10.66
Burlington	2.44	3	2.05	0.00	33.33	66.67	0.00	0	0	0	0	0	0	0.00	14.51	73.97	11.52
Durham	10.17	10	6.85	0.00	20.00	50.00	30.00	0	0	0	0	0	0	10.70	15.26	45.24	28.80
Fayetteville	4.34	7	4.79	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	2.05	0.00	0.00	66.67	33.33	0	0	0	0	0	0	2.71	21.14	60.29	15.86
Greensboro-High Point	15.21	19	13.01	5.26	26.32	42.11	26.32	0	1	0	0	0	-1	4.49	17.33	52.94	25.25
Greenville	2.79	5	3.42	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	1.70	4	2.74	0.00	0.00	50.00	50.00	0	0	0	0	0	0	0.00	9.25	84.46	6.29
Jacksonville	2.81	4	2.74	0.00	0.00	75.00	25.00	0	0	0	0	0	0	0.83	10.46	66.38	22.32
Wilmington	9.01	13	8.90	7.69	30.77	46.15	15.38	0	0	0	0	0	0	3.28	23.01	55.62	18.08
Winston-Salem	5.42	10	6.85	10.00	10.00	70.00	10.00	0	0	0	0	0	0	3.19	17.56	53.32	25.93
North Carolina Non-MSA	22.09	39	26.71	0.00	15.38	46.15	38.46	0	2	0	-1	-1	0	0.87	9.09	69.24	20.79

Table 1. Lending Volume

LENDING VOLUME		State: OKLAHOMA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006						
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	40.07	4,822	548,165	4,089	104,433	31	573	0	0	8,942	653,171	50.66
Limited-Scope Review:												
Lawton	1.42	102	9,209	210	3,145	6	48	0	0	318	12,402	0.28
Oklahoma City	50.39	6,440	757,248	4,747	108,098	58	1,126	0	0	11,245	866,472	41.08
Oklahoma Non-MSA	8.12	920	71,650	847	20,566	45	1,605	0	0	1,812	93,821	7.98
Statewide Assessed****								0	0	0	0	
Statewide Non-Assessed****								0	0	0	0	

(*) Loan Data as of December 31, 2006. Rated area refers to either the state or multistate MSA/MD rating area.

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

(***) Deposit data as of June 30, 2006. 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, 2004 TO DECEMBER 31, 2006					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:																
Tulsa	2,897	36.62	0.92	0.59	20.83	10.94	47.41	38.07	30.84	50.40	3.04	3.49	2.35	2.81	3.47	
Limited-Scope Review:																
Lawton	60	0.76	1.57	0.00	15.78	25.00	64.80	58.33	17.86	16.67	0.58	0.00	2.44	0.27	0.47	
Oklahoma City	4,467	56.47	1.79	0.78	21.81	15.13	41.22	38.01	35.17	46.07	3.52	4.92	2.89	3.40	3.84	
Oklahoma Non-MSA	486	6.14	0.00	0.00	11.91	8.85	65.78	66.05	22.30	25.10	4.60	0.00	3.24	4.70	4.87	

(*) 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 2005 Peer Mortgage Data: Southwest Region.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			State: OKLAHOMA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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	219	36.38	0.92	2.28	20.83	27.85	47.41	38.36	30.84	31.51	2.08	4.35	3.28	1.79	1.71	
Limited-Scope Review:																
Lawton	11	1.83	1.57	0.00	15.78	0.00	64.80	54.55	17.86	45.45	0.90	0.00	0.00	1.17	0.86	
Oklahoma City	287	47.67	1.79	2.79	21.81	25.44	41.22	34.49	35.17	37.28	1.61	2.75	2.10	1.13	1.80	
Oklahoma Non-MSA	85	14.12	0.00	0.00	11.91	7.06	65.78	70.59	22.30	22.35	6.26	0.00	1.39	7.32	6.04	

(*) 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 2005 Peer Mortgage Data: Southwest Region.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		State: OKLAHOMA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Tulsa	1,705	45.23	0.92	0.88	20.83	16.01	47.41	43.34	30.84	39.77	2.63	2.14	2.57	2.59	2.72	
Limited-Scope Review:																
Lawton	31	0.82	1.57	3.23	15.78	6.45	64.80	61.29	17.86	29.03	0.36	0.00	0.00	0.29	0.93	
Oklahoma City	1,685	44.69	1.79	0.89	21.81	18.40	41.22	35.67	35.17	45.04	1.85	1.53	1.89	1.64	2.05	
Oklahoma Non-MSA	349	9.26	0.00	0.00	11.91	5.44	65.78	69.05	22.30	25.50	3.91	0.00	1.58	4.35	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 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 2005 Peer Mortgage Data: Southwest Region.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			State: OKLAHOMA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Tulsa	4,089	41.33	0.96	0.71	26.35	25.43	42.70	37.22	29.99	36.63	6.25	4.65	9.06	6.13	5.62	
Limited-Scope Review:																
Lawton	210	2.12	10.51	16.67	27.20	34.29	51.01	35.71	11.28	13.33	4.10	6.77	5.32	3.70	2.86	
Oklahoma City	4,747	47.98	4.22	4.23	23.93	22.88	39.58	34.34	32.27	38.55	5.40	6.86	6.57	5.06	5.59	
Oklahoma Non-MSA	847	8.56	0.00	0.00	14.82	15.11	67.88	65.29	17.30	19.60	6.21	0.00	9.11	6.91	4.37	

(*) 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 (2006).

(***) Based on 2005 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, 2004 TO DECEMBER 31, 2006					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	31	22.14	0.44	0.00	24.63	38.71	47.43	48.39	27.49	12.90	3.64	0.00	2.91	4.29	3.77	
Limited-Scope Review:																
Lawton	6	4.29	4.48	0.00	15.42	0.00	66.17	83.33	13.93	16.67	1.27	0.00	0.00	1.72	0.00	
Oklahoma City	58	41.43	1.91	0.00	17.00	15.52	46.97	34.48	34.11	50.00	3.59	0.00	2.60	2.92	7.04	
Oklahoma Non-MSA	45	32.14	0.00	0.00	8.71	0.00	74.47	60.00	16.82	40.00	4.45	0.00	0.00	3.50	14.71	

(*) 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 (2006).

(***) Based on 2005 Peer Small Farm Data US&PR.

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		State: OKLAHOMA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Tulsa	2,897	36.62	19.97	9.27	18.37	23.06	21.62	24.45	40.05	43.22	3.33	2.45	2.88	3.44	3.68	
Limited-Scope Review:																
Lawton	60	0.76	20.53	0.00	17.07	6.38	22.19	8.51	40.21	85.11	0.42	0.00	0.39	0.13	0.66	
Oklahoma City	4,467	56.47	20.04	8.14	18.19	27.27	21.66	20.92	40.11	43.68	3.75	2.92	3.53	3.34	4.29	
Oklahoma Non-MSA	486	6.14	19.76	7.47	17.46	17.19	21.13	20.59	41.66	54.75	5.13	2.31	3.44	5.29	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 Families is based on 2000 Census information.

(***) As a percentage of loans with borrower income information available. No information was available for 9.49% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Southwest Region.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			State: OKLAHOMA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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	219	36.38	19.97	9.22	18.37	20.28	21.62	21.66	40.05	48.85	2.19	1.87	1.72	2.17	2.54	
Limited-Scope Review:																
Lawton	11	1.83	20.53	0.00	17.07	9.09	22.19	9.09	40.21	81.82	0.93	0.00	0.00	0.00	1.77	
Oklahoma City	287	47.67	20.04	11.43	18.19	19.29	21.66	22.14	40.11	47.14	1.67	1.26	1.59	1.73	1.81	
Oklahoma Non-MSA	85	14.12	19.76	2.35	17.46	16.47	21.13	20.00	41.66	61.18	6.61	0.00	4.04	4.64	10.48	

(*) 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 1.50% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Southwest Region.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			State: OKLAHOMA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Tulsa	1,705	45.23	19.97	9.04	18.37	20.45	21.62	24.73	40.05	45.79	2.76	2.56	2.48	2.64	2.99	
Limited-Scope Review:																
Lawton	31	0.82	20.53	0.00	17.07	0.00	22.19	8.33	40.21	91.67	0.19	0.00	0.00	0.00	0.39	
Oklahoma City	1,685	44.69	20.04	6.71	18.19	19.25	21.66	21.81	40.11	52.24	1.56	1.35	1.39	1.38	1.79	
Oklahoma Non-MSA	349	9.26	19.76	5.14	17.46	15.43	21.13	19.29	41.66	60.13	4.19	0.00	2.79	2.71	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 19.18% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Southwest Region.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		State: OKLAHOMA		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					
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	4,089	41.33	59.02	49.52	96.36	2.05	1.59	6.25	7.22
Limited-Scope Review:									
Lawton	210	2.12	55.15	50.48	99.05	0.00	0.95	4.10	4.56
Oklahoma City	4,747	47.98	58.49	48.56	96.82	2.02	1.16	5.40	6.12
Oklahoma Non-MSA	847	8.56	50.32	48.05	95.99	2.48	1.53	6.21	7.48

(*) 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.

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

(***) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 43.55% of small loans to businesses originated/purchased by the bank.

(****) Based on 2005 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, 2004 TO DECEMBER 31, 2006				
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	31	22.14	93.04	61.29	93.55	6.45	0.00	3.64	2.44
Limited-Scope Review:									
Lawton	6	4.29	94.03	83.33	100.00	0.00	0.00	1.27	1.31
Oklahoma City	58	41.43	91.76	51.72	96.55	3.45	0.00	3.59	2.55
Oklahoma Non-MSA	45	32.14	93.99	33.33	88.89	11.11	0.00	4.45	2.36

(*) 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 2006).

(***) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 48.57% of small loans to farms originated and purchased by the bank.

(****) Based on 2005 Peer Small Farm Data US&PR.

Table 13. Qualified Investments

QUALIFIED INVESTMENTS		State: OKLAHOMA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006			
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	2	1,113	39	6,284	41	7,396	36.60	1	1,377
Limited-Scope Review:									
Lawton	0	0	3	576	3	576	2.85	0	0
Oklahoma City	1	1,736	33	1,487	34	3,222	15.94	1	1,237
Oklahoma Non-MSA	0	0	21	78	21	78	0.39	0	0
									0
Statewide Assessed***	0	0	4	1,773	4	1,773	8.77	0	1,595
Statewide Non-Assessed***	0	0	8	7,163	8	7,163	35.45	3	1,595

(*) "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, 2004 TO DECEMBER 31, 2006									
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 Branch Clos- ings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	M od	Mi d	U pp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Tulsa	50.66	18	40.00	0.00	27.78	44.44	27.78	0	0	0	0	0	0	1.78	24.53	45.74	27.94
Limited-Scope Review:																	
Lawton	0.28	1	2.22	0.00	0.00	100.00	0.00	1	0	0	0	1	0	2.18	17.78	66.40	13.63
Oklahoma City	41.08	19	42.22	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	7.98	7	15.56	0.00	0.00	85.71	14.29	0	1	0	0	-1	0	0.00	13.18	67.38	19.44

Table 1. Lending Volume

LENDING VOLUME		State: OREGON				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006						
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:												
Medford	12.34	942	211,329	1,524	25,160	26	758	1	205	2,493	237,452	11.43
Limited-Scope Review:												
Bend	14.39	1,277	337,001	1,598	26,634	32	300	0	0	2,907	363,935	9.49
Corvallis	3.25	260	46,738	382	6,028	14	161	0	0	656	52,927	3.90
Eugene-Springfield	11.91	865	172,251	1,511	27,686	26	347	5	12,771	2,407	213,055	9.33
Salem	15.50	1,321	195,038	1,706	26,827	97	4,862	7	2,657	3,131	229,384	11.42
Oregon Non-MSA	42.62	3,594	495,134	4,791	82,010	223	3,520	4	7,026	8,612	587,690	54.42
Statewide Assessed****								1	495	1	495	
Statewide Non-Assessed****								0	0	0	0	

(*) Loan data as of December 31, 2006. Rated area refers to either the state or multistate MSA/MD rating area.

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

(***) Deposit data as of June 30, 2006. 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, 2004 TO DECEMBER 31, 2006					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:																
Medford	337	8.26	0.31	0.00	15.60	13.06	56.76	56.38	27.33	30.56	1.61	0.00	1.26	1.46	2.39	
Limited-Scope Review:																
Bend	738	18.09	0.00	0.00	18.64	17.21	48.92	41.60	32.44	41.19	1.88	0.00	1.68	1.52	2.62	
Corvallis	157	3.85	0.00	0.00	26.55	25.48	28.42	14.01	45.02	60.51	1.76	0.00	1.50	1.54	2.04	
Eugene-Springfield	432	10.59	0.53	0.46	10.64	9.49	65.10	60.88	23.73	29.17	0.95	0.00	0.70	0.84	1.39	
Salem	683	16.74	0.09	0.15	14.36	13.62	59.70	55.20	25.85	31.04	1.45	0.00	0.97	1.32	2.03	
Oregon Non-MSA	1,732	42.46	0.00	0.00	7.95	7.85	74.04	74.13	18.01	18.01	2.60	0.00	2.85	2.60	2.55	

(*) 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 2005 Peer Mortgage Data: Western Region 1.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			State: OREGON				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Medford	104	13.79	0.31	0.96	15.60	13.46	56.76	58.65	27.33	26.92	4.14	0.00	3.64	3.78	5.47	
Limited-Scope Review:																
Bend	70	9.28	0.00	0.00	18.64	10.00	48.92	50.00	32.44	40.00	3.33	0.00	5.00	3.83	1.68	
Corvallis	13	1.72	0.00	0.00	26.55	38.46	28.42	38.46	45.02	23.08	4.58	0.00	7.14	4.55	3.39	
Eugene-Springfield	54	7.16	0.53	0.00	10.64	11.11	65.10	70.37	23.73	18.52	1.93	0.00	1.10	2.32	1.45	
Salem	89	11.80	0.09	0.00	14.36	14.61	59.70	53.93	25.85	31.46	3.35	0.00	1.63	3.21	4.45	
Oregon Non-MSA	424	56.23	0.00	0.00	7.95	8.49	74.04	74.76	18.01	16.75	5.84	0.00	4.48	5.74	7.03	

(*) 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 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 2005 Peer Mortgage Data: Western Region 1.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			State: OREGON				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Medford	501	14.63	0.31	0.40	15.60	16.37	56.76	46.31	27.33	36.93	1.58	0.00	1.10	1.20	2.88	
Limited-Scope Review:																
Bend	469	13.69	0.00	0.00	18.64	15.14	48.92	42.86	32.44	42.00	1.68	0.00	1.64	1.17	2.43	
Corvallis	90	2.63	0.00	0.00	26.55	27.78	28.42	25.56	45.02	46.67	1.74	0.00	1.51	1.66	1.92	
Eugene-Springfield	378	11.04	0.53	0.53	10.64	8.73	65.10	61.90	23.73	28.84	0.98	0.00	0.63	1.00	1.11	
Salem	549	16.03	0.09	0.18	14.36	15.66	59.70	58.47	25.85	25.68	1.38	0.00	1.27	1.47	1.28	
Oregon Non-MSA	1,438	41.99	0.00	0.00	7.95	6.26	74.04	74.90	18.01	18.85	2.21	0.00	1.55	2.22	2.51	

(*) 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 2005 Peer Mortgage Data: Western Region 1.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			State: OREGON				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006									
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:																
Medford	1,524	13.24	6.37	7.74	24.69	25.07	48.67	43.77	20.27	23.43	7.49	10.58	9.30	7.42	6.73	
Limited-Scope Review:																
Bend	1,598	13.88	0.00	0.00	23.56	19.27	45.64	41.68	30.80	39.05	7.84	0.00	8.06	7.94	8.84	
Corvallis	382	3.32	0.00	0.00	48.51	42.41	23.88	28.27	27.61	29.32	7.92	0.00	8.14	10.27	6.52	
Eugene-Springfield	1,511	13.13	4.85	3.57	18.38	20.32	56.25	53.14	20.52	22.96	6.19	5.67	8.32	6.28	6.12	
Salem	1,706	14.82	0.25	0.00	22.33	20.05	59.52	57.21	17.90	22.74	6.74	0.00	6.53	7.85	6.43	
Oregon Non-MSA	4,791	41.62	0.00	0.00	11.00	11.35	72.72	70.11	16.28	18.53	9.00	0.00	12.08	9.50	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.

(**) Source of Data-Dunn and Bradstreet (2006).

(***) Based on 2005 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, 2004 TO DECEMBER 31, 2006					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:																
Medford	26	6.22	2.08	0.00	18.31	0.00	59.87	61.54	19.74	38.46	6.40	0.00	0.00	7.35	13.64	
Limited-Scope Review:																
Bend	32	7.66	0.00	0.00	15.61	31.25	49.84	37.50	34.55	31.25	7.96	0.00	15.79	6.90	6.45	
Corvallis	14	3.35	0.00	0.00	28.07	7.14	52.05	57.14	19.88	35.71	8.22	0.00	0.00	11.90	7.69	
Eugene-Springfield	26	6.22	1.27	0.00	10.28	15.38	67.88	69.23	20.56	15.38	8.53	0.00	15.38	9.88	3.57	
Salem	97	23.21	0.00	0.00	7.90	3.09	74.61	81.44	17.49	15.46	5.32	0.00	0.00	6.13	4.17	
Oregon Non-MSA	223	53.35	0.00	0.00	7.38	2.24	76.11	71.30	16.51	26.46	6.68	0.00	6.38	7.50	5.42	

(*) 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 (2006).

(***) Based on 2005 Peer Small Farm Data US&PR.

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		State: OREGON					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Medford	337	8.26	19.34	1.09	18.89	7.61	21.45	20.11	40.32	71.20	1.09	0.98	0.81	0.73	1.31	
Limited-Scope Review:																
Bend	738	18.09	17.37	1.14	20.54	6.18	22.66	12.59	39.43	80.09	1.59	0.00	0.36	1.31	2.03	
Corvallis	157	3.85	19.62	2.56	18.42	11.11	22.30	20.51	39.65	65.81	1.82	1.52	0.62	1.32	2.96	
Eugene-Springfield	432	10.59	19.02	1.73	18.57	6.93	22.91	23.38	39.49	67.97	0.73	0.00	0.14	0.47	1.20	
Salem	683	16.74	18.49	4.23	18.97	13.59	23.62	26.28	38.92	55.90	1.21	0.49	0.65	0.72	2.07	
Oregon Non-MSA	1,732	42.46	19.16	3.65	18.43	10.39	22.68	19.79	39.72	66.18	2.72	2.25	1.83	2.14	3.28	

(*) 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 30.30% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Western Region 1.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			State: OREGON				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Medford	104	13.79	19.34	6.25	18.89	11.46	21.45	26.04	40.32	56.25	3.81	3.03	2.11	3.64	4.60	
Limited-Scope Review:																
Bend	70	9.28	17.37	6.25	20.54	17.19	22.66	26.56	39.43	50.00	2.91	10.71	3.88	0.75	2.80	
Corvallis	13	1.72	19.62	8.33	18.42	33.33	22.30	16.67	39.65	41.67	4.03	11.11	2.94	0.00	6.52	
Eugene-Springfield	54	7.16	19.02	14.89	18.57	10.64	22.91	21.28	39.49	53.19	1.66	3.64	1.99	0.81	1.83	
Salem	89	11.80	18.49	7.23	18.97	21.69	23.62	18.07	38.92	53.01	3.26	1.85	1.30	2.63	4.71	
Oregon Non-MSA	424	56.23	19.16	8.71	18.43	14.43	22.68	24.38	39.72	52.49	5.65	4.64	3.84	6.62	6.05	

(*) 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 6.63% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Western Region 1.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			State: OREGON				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Medford	501	14.63	19.34	4.48	18.89	15.30	21.45	22.76	40.32	57.46	0.87	0.72	0.60	0.71	1.08	
Limited-Scope Review:																
Bend	469	13.69	17.37	4.55	20.54	11.82	22.66	21.82	39.43	61.82	0.88	0.34	0.58	0.69	1.15	
Corvallis	90	2.63	19.62	10.42	18.42	22.92	22.30	25.00	39.65	41.67	0.88	1.00	0.80	1.13	0.71	
Eugene-Springfield	378	11.04	19.02	8.23	18.57	18.35	22.91	24.68	39.49	48.73	0.35	0.00	0.36	0.22	0.49	
Salem	549	16.03	18.49	5.07	18.97	19.10	23.62	31.64	38.92	44.18	0.93	0.68	0.70	0.86	1.14	
Oregon Non-MSA	1,438	41.99	19.16	4.53	18.43	14.93	22.68	25.92	39.72	54.62	1.71	0.86	1.38	1.50	2.03	

(*) 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 39.65% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Western Region 1.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		State: OREGON		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					
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:									
Medford	1,524	13.24	67.75	48.95	98.82	0.39	0.79	7.49	7.30
Limited-Scope Review:									
Bend	1,598	13.88	68.75	51.44	98.87	0.44	0.69	7.84	7.89
Corvallis	382	3.32	66.77	48.69	98.43	1.05	0.52	7.92	7.90
Eugene-Springfield	1,511	13.13	66.59	46.66	98.41	0.60	0.99	6.19	6.04
Salem	1,706	14.82	65.61	50.59	99.41	0.18	0.41	6.74	6.99
Oregon Non-MSA	4,791	41.62	66.59	51.35	98.94	0.33	0.73	9.00	9.44

(*) 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.

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

(***) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 41.83% of small loans to businesses originated/purchased by the bank.

(****) Based on 2005 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, 2004 TO DECEMBER 31, 2006				
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:									
Medford	26	6.22	91.69	53.85	96.15	0.00	3.85	6.40	5.32
Limited-Scope Review:									
Bend	32	7.66	93.47	46.88	100.00	0.00	0.00	7.96	6.58
Corvallis	14	3.35	89.18	64.29	100.00	0.00	0.00	8.22	7.69
Eugene-Springfield	26	6.22	91.99	50.00	100.00	0.00	0.00	8.53	7.14
Salem	97	23.21	85.39	44.33	83.51	10.31	6.19	5.32	5.36
Oregon Non-MSA	223	53.35	91.16	60.99	99.10	0.45	0.45	6.68	5.27

(*) 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 2006).

(***) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 36.60% of small loans to farms originated and purchased by the bank.

(****) Based on 2005 Peer Small Farm Data US&PR.

Table 13. Qualified Investments

QUALIFIED INVESTMENTS		State: OREGON				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006			
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:									
Medford	2	100	6	41	8	141	0.48	0	0
Limited-Scope Review:									
Bend	1	6	10	320	11	326	1.11	0	0
Corvallis	0	0	7	17	7	17	0.06	0	0
Eugene-Springfield	6	2,553	12	1,606	18	4,158	14.11	3	1,614
Salem	2	2,423	13	3,512	15	5,934	20.13	2	2,219
Oregon Non-MSA	10	7,554	44	10,264	54	17,817	60.45	6	7,442
Statewide Assessed***	0	0	4	81	4	81	0.27	0	0
Statewide Non-Assessed***	0	0	2	1,001	2	1,001	3.40	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, 2004 TO DECEMBER 31, 2006									
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 Branch Open- ings	# of Branch Clos- ings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	M od	Mi d	U pp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Medford	11.43	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
Limited-Scope Review:																	
Bend	9.49	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	9.33	4	11.11	0.00	50.00	50.00	0.00	0	0	0	0	0	0	2.90	14.69	61.85	20.56
Salem	11.42	4	11.11	0.00	50.00	50.00	0.00	1	1	0	1	-1	0	0.98	21.38	56.75	20.89
Oregon Non-MSA	54.42	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

Table 1. Lending Volume

LENDING VOLUME		State: PENNSYLVANIA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006						
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	76.52	12,779	2,866,765	12,949	430,636	46	988	8	32,385	25,782	3,330,774	91.61
Limited-Scope Review:												
Lancaster	5.74	841	118,581	1,066	18,114	28	303	0	0	1,935	136,998	0.66
Reading	5.07	840	95,611	854	11,614	14	128	0	0	1,708	107,353	0.48
Scranton--Wilkes-Barre	10.72	1,790	174,313	1,807	41,211	13	144	0	0	3,610	215,668	6.89
Pennsylvania Non-MSA	1.95	272	18,980	382	4,694	2	31	0	0	656	23,705	0.35
Statewide Assessed****								0	0	0	0	
Statewide Non-Assessed****								0	0	0	0	

(*) Loan data as of December 31, 2006. Rated area refers to either the state or multistate MSA/MD rating area.

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

(***) Deposit data as of June 30, 2006. 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, 2004 TO DECEMBER 31, 2006									
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:																
Philadelphia	6,335	77.43	8.68	6.38	18.44	17.76	33.17	24.72	39.71	51.14	1.84	2.22	1.75	1.28	2.29	
Limited-Scope Review:																
Lancaster	460	5.62	1.17	2.17	6.39	11.74	81.91	75.22	10.53	10.87	1.27	1.20	1.52	1.23	1.42	
Reading	398	4.86	3.01	3.52	10.08	23.62	70.43	54.77	16.49	18.09	1.09	1.31	2.06	0.89	1.08	
Scranton--Wilkes-Barre	840	10.27	0.03	0.00	7.89	9.52	74.88	68.57	17.20	21.90	2.65	0.00	2.78	2.74	2.35	
Pennsylvania Non-MSA	149	1.82	0.00	0.00	13.06	15.44	75.64	73.15	11.30	11.41	1.57	0.00	2.29	1.69	0.78	

(*) 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 2005 Peer Mortgage Data: Western Region 1.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			State: PENNSYLVANIA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Philadelphia	1,124	75.44	8.68	5.43	18.44	18.42	33.17	42.35	39.71	33.81	1.26	1.08	1.32	1.42	1.09	
Limited-Scope Review:																
Lancaster	50	3.36	1.17	2.00	6.39	18.00	81.91	66.00	10.53	14.00	0.58	0.00	2.48	0.41	0.99	
Reading	70	4.70	3.01	15.71	10.08	32.86	70.43	42.86	16.49	8.57	0.43	1.01	3.17	0.17	0.00	
Scranton--Wilkes-Barre	222	14.90	0.03	0.00	7.89	9.01	74.88	73.42	17.20	17.57	2.38	0.00	2.09	2.60	1.71	
Pennsylvania Non-MSA	24	1.61	0.00	0.00	13.06	20.83	75.64	75.00	11.30	4.17	1.02	0.00	1.20	1.15	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 2005 Peer Mortgage Data: Western Region 1.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE State: PENNSYLVANIA Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006															
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:															
Philadelphia	5,318	77.67	8.68	3.89	18.44	15.51	33.17	33.36	39.71	47.24	1.45	1.47	1.15	1.26	1.76
Limited-Scope Review:															
Lancaster	330	4.82	1.17	0.30	6.39	5.15	81.91	80.91	10.53	13.64	0.80	0.00	0.72	0.86	0.49
Reading	372	5.43	3.01	2.15	10.08	10.48	70.43	66.94	16.49	20.43	0.93	0.52	2.04	0.93	0.61
Scranton--Wilkes-Barre	728	10.63	0.03	0.00	7.89	9.20	74.88	67.45	17.20	23.35	2.02	0.00	2.01	2.02	2.05
Pennsylvania Non-MSA	99	1.45	0.00	0.00	13.06	9.09	75.64	75.76	11.30	15.15	1.25	0.00	0.42	1.31	1.37

(*) 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 2005 Peer Mortgage Data: Western Region 1.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		State: PENNSYLVANIA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Philadelphia	12,949	75.91	8.59	5.22	15.98	14.84	29.84	29.73	45.59	50.21	4.84	5.69	6.15	4.65	4.77	
Limited-Scope Review:																
Lancaster	1,066	6.25	3.94	3.85	7.68	5.82	77.93	76.36	10.45	13.98	2.99	4.88	3.34	2.92	3.34	
Reading	854	5.01	8.68	6.32	7.82	6.56	65.91	66.74	17.59	20.37	3.37	3.67	4.13	3.42	3.38	
Scranton--Wilkes-Barre	1,807	10.59	3.37	1.16	10.64	11.40	68.74	66.91	17.25	20.53	4.13	2.17	6.08	4.20	3.90	
Pennsylvania Non-MSA	382	2.24	0.00	0.00	16.59	10.21	71.04	68.59	12.37	21.20	4.37	0.00	4.22	4.12	5.75	

(*) 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 (2006).

(***) Based on 2005 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, 2004 TO DECEMBER 31, 2006									
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	46	44.66	1.04	0.00	5.72	4.35	34.83	23.91	58.40	71.74	3.85	0.00	2.78	2.04	6.37	
Limited-Scope Review:																
Lancaster	28	27.18	0.29	0.00	1.65	0.00	94.36	92.86	3.71	7.14	0.91	0.00	0.00	0.98	0.00	
Reading	14	13.59	0.49	0.00	1.27	0.00	89.00	92.86	9.25	7.14	1.23	0.00	0.00	1.29	0.00	
Scranton--Wilkes-Barre	13	12.62	0.14	0.00	3.38	0.00	69.44	69.23	27.04	30.77	6.35	0.00	0.00	8.70	0.00	
Pennsylvania Non-MSA	2	1.94	0.00	0.00	2.14	0.00	75.00	50.00	22.86	50.00	2.94	0.00	0.00	1.82	10.00	

(*) 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 (2006).

(***) Based on 2005 Peer Small Farm Data US&PR.

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		State: PENNSYLVANIA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Philadelphia	6,335	77.43	22.16	12.56	17.16	21.19	20.53	21.99	40.14	44.25	1.27	2.05	1.22	1.05	1.29	
Limited-Scope Review:																
Lancaster	460	5.62	15.76	8.07	19.70	27.33	26.55	27.33	37.99	37.27	0.92	0.68	1.17	0.64	1.05	
Reading	398	4.86	17.73	18.63	19.00	31.56	24.38	20.91	38.90	28.90	0.83	1.12	1.00	0.68	0.77	
Scranton--Wilkes-Barre	840	10.27	19.02	16.26	18.75	25.82	22.88	24.73	39.34	33.20	2.80	4.86	3.15	2.32	2.40	
Pennsylvania Non-MSA	149	1.82	17.34	18.18	19.95	30.30	24.41	25.76	38.30	25.76	1.58	1.38	2.10	2.36	0.83	

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

(**) Percentage of Families is based on 2000 Census information.

(***) As a percentage of loans with borrower income information available. No information was available for 36.67% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Western Region 1.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			State: PENNSYLVANIA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Philadelphia	1,124	75.44	22.16	11.58	17.16	24.39	20.53	27.02	40.14	37.01	1.21	1.02	1.27	1.31	1.17	
Limited-Scope Review:																
Lancaster	50	3.36	15.76	11.36	19.70	25.00	26.55	29.55	37.99	34.09	0.53	0.00	0.66	0.75	0.39	
Reading	70	4.70	17.73	34.33	19.00	26.87	24.38	20.90	38.90	17.91	0.44	1.62	0.16	0.14	0.38	
Scranton--Wilkes-Barre	222	14.90	19.02	14.75	18.75	26.27	22.88	23.96	39.34	35.02	2.39	1.70	2.45	2.37	2.60	
Pennsylvania Non-MSA	24	1.61	17.34	17.39	19.95	30.43	24.41	21.74	38.30	30.43	1.03	2.00	2.11	0.94	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 Families is based on 2000 Census information.

(***) As a percentage of loans with borrower income information available. No information was available for 5.17% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Western Region 1.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			State: PENNSYLVANIA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Philadelphia	5,318	77.67	22.16	7.48	17.16	24.77	20.53	25.84	40.14	41.90	0.79	0.61	0.87	0.70	0.84	
Limited-Scope Review:																
Lancaster	330	4.82	15.76	7.46	19.70	26.37	26.55	30.35	37.99	35.82	0.47	0.70	0.42	0.35	0.58	
Reading	372	5.43	17.73	10.28	19.00	28.04	24.38	22.90	38.90	38.79	0.59	0.93	0.84	0.29	0.62	
Scranton--Wilkes-Barre	728	10.63	19.02	11.76	18.75	23.70	22.88	28.57	39.34	35.97	2.00	2.82	2.10	2.07	1.71	
Pennsylvania Non-MSA	99	1.45	17.34	10.84	19.95	31.33	24.41	24.10	38.30	33.73	1.14	2.74	1.16	0.82	1.03	

(*) 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 40.30% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Western Region 1.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		State: PENNSYLVANIA		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					
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	12,949	75.91	66.42	46.29	95.50	1.96	2.54	4.84	5.39
Limited-Scope Review:									
Lancaster	1,066	6.25	69.54	46.62	99.16	0.56	0.28	2.99	3.52
Reading	854	5.01	68.90	49.65	99.88	0.12	0.00	3.37	4.00
Scranton--Wilkes-Barre	1,807	10.59	69.05	42.83	97.84	0.89	1.27	4.13	4.60
Pennsylvania Non-MSA	382	2.24	67.71	45.81	100.00	0.00	0.00	4.37	5.59

(*) 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 2006).

(***) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 41.59% of small loans to businesses originated/purchased by the bank.

(****) Based on 2005 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, 2004 TO DECEMBER 31, 2006				
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	46	44.66	88.69	71.74	97.83	0.00	2.17	3.85	4.05
Limited-Scope Review:									
Lancaster	28	27.18	91.45	60.71	100.00	0.00	0.00	0.91	0.68
Reading	14	13.59	91.72	78.57	100.00	0.00	0.00	1.23	1.43
Scranton--Wilkes-Barre	13	12.62	92.68	69.23	100.00	0.00	0.00	6.35	6.38
Pennsylvania Non-MSA	2	1.94	92.14	100.00	100.00	0.00	0.00	2.94	3.77

(*) 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.

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

(***) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 23.30% of small loans to farms originated and purchased by the bank.

(****) Based on 2005 Peer Small Farm Data US&PR.

Table 13. Qualified Investments

QUALIFIED INVESTMENTS		State: PENNSYLVANIA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006			
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	42	15,240	127	54,344	169	69,583	90.90	12	3,747
Limited-Scope Review:									
Lancaster	0	0	8	1,290	8	1,290	1.68	0	0
Reading	0	0	5	2,632	5	2,632	3.44	0	0
Scranton--Wilkes-Barre	0	0	18	826	18	826	1.08	0	0
Pennsylvania Non-MSA	0	0	7	125	7	125	0.16	0	0
Statewide Assessed***	0	0	7	664	7	664	0.16	0	0
Statewide Non-Assessed***	0	0	8	1,431	8	1,431	1.87	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: PENNSYLVANIA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006									
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 Branch Open- ings	# of Branch Clos- ings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	M od	Mi d	U pp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Philadelphia	91.63	80	83.33	3.75	17.50	33.75	45.00	9	15	2	2	-4	-6	12.19	20.88	31.83	35.10
Limited-Scope Review:																	
Lancaster	0.66	3	3.13	33.33	0.00	0.00	66.67	0	0	0	0	0	0	3.13	8.69	79.02	9.15
Reading	0.48	2	2.08	0.00	50.00	0.00	50.00	0	0	0	0	0	0	7.37	12.67	64.96	15.00
Scranton--Wilkes-Barre	6.88	10	10.42	10.00	10.00	50.00	30.00	0	1	0	-1	0	0	0.46	10.26	73.22	16.06
Pennsylvania Non-MSA	0.35	1	1.04	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, 2004 TO DECEMBER 31, 2006						
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	19.41	7,386	1,024,040	3,868	146,284	98	1,873	0	0	11,352	1,172,197	36.21
Limited-Scope Review:												
Anderson	3.72	1,302	168,301	860	30,296	14	138	0	0	2,176	198,735	2.32
Charleston-North Charleston	25.60	10,597	2,428,940	4,361	209,862	12	140	3	7,181	14,973	2,646,123	18.35
Florence	2.37	645	72,260	723	38,708	18	871	3	5,690	1,389	117,529	3.13
Greenville	13.34	4,415	627,010	3,375	127,054	14	105	0	0	7,804	754,169	14.94
Myrtle Beach-Conway-North Myrtle Beach	13.51	6,172	1,031,449	1,727	56,037	3	32	1	935	7,903	1,088,453	5.64
Spartanburg	5.42	1,753	215,955	1,404	69,074	11	86	1	1,825	3,169	286,940	5.88
Sumter	1.69	571	60,603	394	20,457	24	3,499	2	6,602	991	91,161	0.93
South Carolina Non-MSA	14.94	5,396	1,180,252	3,295	122,586	45	1,207	4	9,442	8,740	1,313,487	12.60
Statewide Assessed****								0	0	0	0	
Statewide Non-Assessed****								1	372	1	372	

(*) Loan data as of December 31, 2006. Rated area refers to either the state or multistate MSA/MD rating area.

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

(***) Deposit data as of June 30, 2006. 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, 2004 TO DECEMBER 31, 2006									
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:																
Columbia	5,550	20.31	0.96	1.14	23.50	13.44	42.68	30.76	32.87	54.67	6.59	7.14	6.49	5.33	7.80	
Limited-Scope Review:																
Anderson	906	3.31	0.00	0.00	13.81	6.73	68.46	58.17	17.73	35.10	6.37	0.00	5.35	5.60	8.79	
Charleston-North Charleston	7,520	27.51	2.42	1.26	16.78	5.16	49.56	44.00	31.24	49.57	7.92	6.86	4.47	6.60	10.27	
Florence	379	1.39	2.33	1.06	20.03	14.25	55.83	44.06	21.81	40.63	3.05	0.00	2.12	2.60	4.04	
Greenville	3,040	11.12	1.08	0.92	16.80	8.75	56.73	41.55	25.39	48.78	5.93	3.35	3.87	5.08	7.78	
Myrtle Beach-Conway-North Myrtle Beach	4,873	17.83	0.00	0.00	9.72	5.83	72.14	57.46	18.13	36.71	7.73	0.00	8.82	6.16	12.71	
Spartanburg	1,146	4.19	1.89	0.61	12.54	9.86	69.00	61.08	16.57	28.45	5.73	2.56	4.96	5.74	6.23	
Sumter	415	1.52	0.00	0.00	25.98	13.49	42.80	43.37	31.22	43.13	4.99	0.00	4.08	5.74	4.60	
South Carolina Non-MSA	3,503	12.82	0.17	0.06	6.88	2.40	61.68	29.86	31.27	67.68	5.76	0.00	6.38	5.17	6.06	

(*) 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 2005 Peer Mortgage Data: Southeast Region 2.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			State: SOUTH CAROLINA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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	224	17.57	0.96	1.79	23.50	19.20	42.68	37.05	32.87	41.96	4.78	11.11	4.53	3.57	6.11	
Limited-Scope Review:																
Anderson	58	4.55	0.00	0.00	13.81	13.79	68.46	60.34	17.73	25.86	4.52	0.00	9.62	3.45	5.75	
Charleston-North Charleston	354	27.76	2.42	1.69	16.78	10.73	49.56	40.40	31.24	47.18	6.53	3.45	4.71	4.47	11.40	
Florence	38	2.98	2.33	0.00	20.03	23.68	55.83	50.00	21.81	26.32	2.34	0.00	2.30	2.30	2.67	
Greenville	145	11.37	1.08	1.38	16.80	13.10	56.73	55.86	25.39	29.66	3.84	0.00	2.22	3.53	5.63	
Myrtle Beach-Conway-North Myrtle Beach	118	9.25	0.00	0.00	9.72	6.78	72.14	68.64	18.13	24.58	5.33	0.00	0.00	5.03	9.20	
Spartanburg	76	5.96	1.89	1.32	12.54	7.89	69.00	65.79	16.57	25.00	4.20	5.26	2.74	4.74	2.56	
Sumter	34	2.67	0.00	0.00	25.98	14.71	42.80	50.00	31.22	35.29	5.82	0.00	4.55	6.58	5.80	
South Carolina Non-MSA	228	17.88	0.17	0.00	6.88	5.26	61.68	45.18	31.27	49.56	6.01	0.00	4.05	4.11	9.95	

(*) 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 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 2005 Peer Mortgage Data: Southeast Region 2.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE State: SOUTH CAROLINA Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006															
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	1,610	16.74	0.96	0.75	23.50	13.85	42.68	34.29	32.87	51.12	3.28	3.07	3.06	2.81	3.78
Limited-Scope Review:															
Anderson	337	3.50	0.00	0.00	13.81	11.57	68.46	59.94	17.73	28.49	2.82	0.00	4.02	2.34	3.70
Charleston-North Charleston	2,718	28.26	2.42	1.91	16.78	6.66	49.56	37.01	31.24	54.42	4.87	4.23	3.44	3.71	6.57
Florence	227	2.36	2.33	1.32	20.03	15.42	55.83	46.26	21.81	37.00	2.58	5.00	1.98	2.29	3.26
Greenville	1,229	12.78	1.08	0.73	16.80	12.21	56.73	45.40	25.39	41.66	3.04	0.67	2.77	2.61	3.96
Myrtle Beach-Conway-North Myrtle Beach	1,181	12.28	0.00	0.00	9.72	5.50	72.14	62.32	18.13	32.18	4.44	0.00	4.04	3.76	6.72
Spartanburg	531	5.52	1.89	1.69	12.54	8.85	69.00	67.04	16.57	22.41	2.77	1.69	2.63	2.76	3.01
Sumter	122	1.27	0.00	0.00	25.98	9.84	42.80	37.70	31.22	52.46	2.71	0.00	2.03	2.35	3.29
South Carolina Non-MSA	1,662	17.28	0.17	0.06	6.88	3.49	61.68	32.49	31.27	63.96	3.76	0.00	4.69	2.76	4.42

(*) 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 2005 Peer Mortgage Data: Southeast Region 2.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES State: SOUTH CAROLINA Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006															
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:															
Columbia	3,868	19.33	4.65	4.81	25.63	19.86	35.25	31.54	34.46	43.80	7.68	13.09	8.09	6.99	8.34
Limited-Scope Review:															
Anderson	860	4.30	0.00	0.00	16.16	13.26	63.47	59.30	20.37	27.44	6.86	0.00	7.83	7.31	6.34
Charleston-North Charleston	4,361	21.80	5.60	4.56	18.04	13.51	44.72	42.01	31.64	39.92	9.62	10.12	10.73	9.47	9.97
Florence	723	3.61	4.28	4.15	26.56	23.51	45.62	40.66	23.54	31.67	6.14	14.12	7.72	5.18	6.61
Greenville	3,375	16.87	3.67	3.59	17.36	14.52	51.75	44.18	27.23	37.72	6.99	9.00	8.24	6.09	8.28
Myrtle Beach-Conway-North Myrtle Beach	1,727	8.63	0.00	0.00	18.42	15.87	57.84	54.78	23.74	29.36	4.45	0.00	7.15	3.74	5.30
Spartanburg	1,404	7.02	6.59	4.91	16.48	18.30	56.30	50.36	20.63	26.42	7.15	11.07	7.87	6.61	7.69
Sumter	394	1.97	0.00	0.00	37.17	35.28	33.94	36.04	28.89	28.68	7.12	0.00	11.16	6.92	5.07
South Carolina Non-MSA	3,295	16.47	1.19	0.73	7.26	6.98	52.13	37.36	39.43	54.93	7.63	8.60	11.42	6.97	8.25

(*) 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 (2006).

(***) Based on 2005 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, 2004 TO DECEMBER 31, 2006									
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:																
Columbia	98	41.00	1.10	1.02	25.53	32.65	46.02	52.04	27.36	14.29	13.19	0.00	16.36	15.48	5.56	
Limited-Scope Review:																
Anderson	14	5.86	0.00	0.00	12.37	0.00	68.73	71.43	18.90	28.57	16.00	0.00	0.00	19.05	0.00	
Charleston-North Charleston	12	5.02	1.46	0.00	19.08	33.33	48.26	25.00	31.20	41.67	4.12	0.00	3.23	3.13	6.67	
Florence	18	7.53	1.47	11.11	15.44	16.67	66.67	61.11	16.42	11.11	9.57	100.00	4.17	9.84	14.29	
Greenville	14	5.86	0.74	0.00	13.63	14.29	65.55	50.00	20.07	35.71	6.41	0.00	11.11	5.45	7.69	
Myrtle Beach-Conway-North Myrtle Beach	3	1.26	0.00	0.00	15.38	0.00	72.55	100.00	12.06	0.00	0.50	0.00	0.00	0.66	0.00	
Spartanburg	11	4.60	0.50	0.00	9.16	0.00	72.52	90.91	17.82	9.09	12.50	0.00	0.00	19.05	0.00	
Sumter	24	10.04	0.00	0.00	22.75	12.50	58.73	87.50	18.52	0.00	18.18	0.00	16.67	21.74	0.00	
South Carolina Non-MSA	45	18.83	0.34	0.00	6.91	4.44	65.77	77.78	26.98	17.78	4.85	0.00	7.14	6.03	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 (2006).

(***) Based on 2005 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, 2004 TO DECEMBER 31, 2006					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:																
Columbia	5,550	20.31	20.66	8.24	17.72	24.34	22.17	21.59	39.45	45.83	7.89	5.50	6.37	6.83	10.40	
Limited-Scope Review:																
Anderson	906	3.31	19.55	6.52	17.96	20.72	22.67	23.98	39.82	48.78	7.49	6.29	4.83	6.80	9.65	
Charleston-North Charleston	7,520	27.51	21.35	2.28	17.45	13.28	21.13	16.66	40.08	67.79	9.18	4.08	6.65	6.01	11.68	
Florence	379	1.39	23.11	5.11	16.29	17.05	20.19	20.74	40.41	57.10	3.70	1.50	2.39	3.14	5.07	
Greenville	3,040	11.12	19.99	5.70	18.25	19.57	22.03	20.07	39.72	54.66	6.75	2.80	5.02	5.94	9.07	
Myrtle Beach-Conway-North Myrtle Beach	4,873	17.83	18.14	1.24	19.53	6.02	22.91	10.67	39.42	82.07	9.16	4.28	5.34	5.73	10.58	
Spartanburg	1,146	4.19	20.05	6.83	18.24	24.83	22.52	22.71	39.19	45.62	6.33	3.91	4.97	4.82	9.20	
Sumter	415	1.52	21.04	3.28	17.91	17.42	21.47	23.99	39.59	55.30	6.00	4.85	4.49	3.92	8.44	
South Carolina Non-MSA	3,503	12.82	18.49	3.34	16.33	12.44	20.46	15.32	44.71	68.90	6.81	5.51	6.15	7.42	6.83	

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

(**) Percentage of Families is based on 2000 Census information.

(***) As a percentage of loans with borrower income information available. No information was available for 7.43% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Southeast Region 2.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			State: SOUTH CAROLINA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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	224	17.57	20.66	8.48	17.72	16.52	22.17	25.45	39.45	49.55	5.02	4.67	2.69	4.24	7.40	
Limited-Scope Review:																
Anderson	58	4.55	19.55	10.34	17.96	15.52	22.67	13.79	39.82	60.34	4.63	4.44	3.85	0.00	9.15	
Charleston-North Charleston	354	27.76	21.35	7.93	17.45	12.46	21.13	24.08	40.08	55.52	6.65	3.90	3.17	6.11	9.70	
Florence	38	2.98	23.11	10.53	16.29	18.42	20.19	23.68	40.41	47.37	2.40	1.82	2.47	2.27	2.75	
Greenville	145	11.37	19.99	12.41	18.25	20.69	22.03	26.90	39.72	40.00	3.99	3.80	4.43	3.98	3.79	
Myrtle Beach-Conway-North Myrtle Beach	118	9.25	18.14	8.47	19.53	18.64	22.91	12.71	39.42	60.17	5.63	6.78	6.62	1.97	7.35	
Spartanburg	76	5.96	20.05	11.84	18.24	25.00	22.52	28.95	39.19	34.21	4.32	3.33	4.90	4.70	4.02	
Sumter	34	2.67	21.04	2.94	17.91	11.76	21.47	32.35	39.59	52.94	5.95	0.00	3.33	4.76	9.09	
South Carolina Non-MSA	228	17.88	18.49	6.17	16.33	15.42	20.46	18.06	44.71	60.35	6.24	4.83	2.95	5.00	8.79	

(*) 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 0.16% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Southeast Region 2.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		State: SOUTH CAROLINA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006									
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:																
Columbia	1,610	16.74	20.66	6.74	17.72	17.17	22.17	21.67	39.45	54.42	3.48	2.86	1.86	3.09	4.67	
Limited-Scope Review:																
Anderson	337	3.50	19.55	8.42	17.96	15.79	22.67	27.37	39.82	48.42	2.97	2.56	1.60	3.09	3.78	
Charleston-North Charleston	2,718	28.26	21.35	3.98	17.45	12.59	21.13	17.47	40.08	65.95	5.16	2.63	3.40	3.51	7.04	
Florence	227	2.36	23.11	3.14	16.29	20.42	20.19	25.13	40.41	51.31	2.70	1.43	2.10	2.17	3.47	
Greenville	1,229	12.78	19.99	9.06	18.25	16.96	22.03	24.76	39.72	49.22	3.23	3.56	2.29	2.75	3.96	
Myrtle Beach-Conway-North Myrtle Beach	1,181	12.28	18.14	3.19	19.53	10.53	22.91	18.45	39.42	67.83	5.15	2.57	2.73	3.80	6.77	
Spartanburg	531	5.52	20.05	9.17	18.24	16.59	22.52	28.38	39.19	45.85	2.93	2.91	1.91	2.61	3.71	
Sumter	122	1.27	21.04	6.67	17.91	13.33	21.47	20.95	39.59	59.05	2.71	1.10	0.00	2.78	3.90	
South Carolina Non-MSA	1,662	17.28	18.49	2.50	16.33	10.52	20.46	16.12	44.71	70.86	3.99	1.52	2.60	3.19	4.66	

(*) 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 15.40% of originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Southeast Region 2.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		State: SOUTH CAROLINA			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006				
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	3,868	19.33	64.57	50.65	93.07	3.59	3.34	7.68	8.77
Limited-Scope Review:									
Anderson	860	4.30	61.43	51.40	93.95	2.67	3.37	6.86	7.61
Charleston-North Charleston	4,361	21.80	66.13	52.10	90.92	4.08	5.00	9.62	11.71
Florence	723	3.61	62.31	49.24	90.59	4.43	4.98	6.14	5.75
Greenville	3,375	16.87	63.34	52.53	93.63	2.99	3.38	6.99	7.99
Myrtle Beach-Conway-North Myrtle Beach	1,727	8.63	63.08	49.10	94.96	2.49	2.55	4.45	3.73
Spartanburg	1,404	7.02	63.75	49.86	91.45	3.85	4.70	7.15	8.91
Sumter	394	1.97	62.07	52.79	87.56	8.12	4.31	7.12	9.83
South Carolina Non-MSA	3,295	16.47	65.46	51.11	93.41	3.07	3.52	7.63	8.53

(*) 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 2006).

(***) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 38.22% of small loans to businesses originated/purchased by the bank.

(****) Based on 2005 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, 2004 TO DECEMBER 31, 2006				
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	98	41.00	92.04	44.90	97.96	2.04	0.00	13.19	8.03
Limited-Scope Review:									
Anderson	14	5.86	95.53	42.86	100.00	0.00	0.00	16.00	10.00
Charleston-North Charleston	12	5.02	91.36	58.33	100.00	0.00	0.00	4.12	2.94
Florence	18	7.53	94.61	38.89	72.22	27.78	0.00	9.57	5.13
Greenville	14	5.86	93.43	57.14	100.00	0.00	0.00	6.41	7.25
Myrtle Beach-Conway-North Myrtle Beach	3	1.26	93.53	66.67	100.00	0.00	0.00	0.50	0.55
Spartanburg	11	4.60	91.58	45.45	100.00	0.00	0.00	12.50	11.54
Sumter	24	10.04	88.89	33.33	54.17	29.17	16.67	18.18	14.29
South Carolina Non-MSA	45	18.83	90.22	37.78	95.56	4.44	0.00	4.85	2.56

(*) 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 2006).

(***) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 47.70% of small loans to farms originated and purchased by the bank.

(****) Based on 2005 Peer Small Farm Data US&PR.

Table 13. Qualified Investments

QUALIFIED INVESTMENTS		State: SOUTH CAROLINA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006			
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	293	38	5,929	40	6,222	9.14	1	316
Limited-Scope Review:									
Anderson	1	261	5	698	6	959	1.41	1	258
Charleston-North Charleston	7	10,013	22	14,213	29	24,227	35.59	8	12,997
Florence	2	1,434	6	1,425	8	2,859	4.20	2	1,392
Greenville	0	0	16	4,484	16	4,484	6.59	0	0
Myrtle Beach-Conway-North Myrtle Beach	2	1,811	17	2,293	19	4,104	6.03	1	1,468
Spartanburg	1	2,301	7	3,221	8	5,522	8.11	1	2,388
Sumter	0	0	8	895	8	895	1.31	0	0
South Carolina Non-MSA	7	1,864	43	10,095	50	11,959	17.57	6	1,746
Statewide Assessed***	0	0	9	583	9	583	0.86	0	0
Statewide Non-Assessed***	0	0	13	6,264	13	6,264	9.20	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: SOUTH CAROLINA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006									
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 Branch Open- ings	# of Branch Clos- ings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	M od	Mi d	U pp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Columbia	36.21	25	22.32	8.00	20.00	28.00	44.00	1	0	0	0	0	1	3.21	27.35	40.27	29.17
Limited-Scope Review:																	
Anderson	2.32	4	3.57	0.00	0.00	75.00	25.00	0	0	0	0	0	0	0.00	16.52	66.32	17.16
Charleston-North Charleston	18.35	19	16.96	5.26	21.05	31.58	42.11	1	2	0	-1	0	0	5.20	20.09	48.15	26.57
Florence	3.13	6	5.36	16.67	33.33	33.33	16.67	0	0	0	0	0	0	3.49	22.49	53.82	20.19
Greenville	14.94	20	17.86	5.00	25.00	45.00	25.00	0	1	0	0	-1	0	1.93	20.48	53.15	24.44
Myrtle Beach-Conway- North Myrtle Beach	5.64	8	7.14	0.00	0.00	50.00	50.00	0	0	0	0	0	0	0.00	12.74	70.33	16.93
Spartanburg	5.88	8	7.14	0.00	50.00	37.50	12.50	0	0	0	0	0	0	4.57	15.95	64.23	15.25
Sumter	0.93	2	1.79	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	12.60	20	17.86	5.00	0.00	40.00	55.00	1	3	0	0	0	-2	0.48	8.70	63.24	27.58

Table 1. Lending Volume

LENDING VOLUME		State: TENNESSEE				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006						
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	47.75	9,745	1,642,378	7,731	306,378	116	5,361	4	3,028	17,596	1,957,145	68.77
Limited-Scope Review:												
Chattanooga (TN-GA)	7.26	1,523	221,037	1,148	28,698	4	45	0	0	2,675	249,780	3.64
Clarksville (TN-KY)	4.11	989	88,746	517	10,106	6	328	2	1,960	1,514	101,140	3.46
Johnson City	2.98	529	66,885	565	15,963	4	58	0	0	1,098	82,906	1.43
Knoxville	8.70	1,683	278,882	1,513	41,501	8	66	1	1,972	3,205	322,421	3.70
Memphis (TN-MS-AR)	20.66	4,339	616,226	3,252	118,639	20	490	1	1,150	7,612	736,505	10.39
Tennessee Non-MSA	8.55	1,923	185,603	1,185	33,259	42	890	2	3,224	3,152	222,976	8.59
Statewide Assessed****								0	0	0	0	
Statewide Non-Assessed****								0	0	0	0	

(*) Loan data as of December 31, 2006. Rated area refers to either the state or multistate MSA/MD rating area.

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

(***) Deposit data as of June 30, 2006. 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, 2004 TO DECEMBER 31, 2006					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	5,700	45.46	1.59	1.44	17.54	12.91	57.52	50.37	23.35	35.28	2.73	1.53	2.30	2.42	3.90	
Limited-Scope Review:																
Chattanooga (TN-GA)	1,086	8.66	1.97	1.75	17.37	10.87	46.91	38.67	33.74	48.71	3.68	2.87	3.04	3.31	4.35	
Clarksville (TN-KY)	588	4.69	0.00	0.00	4.54	3.23	65.23	59.01	30.23	37.76	2.09	0.00	0.82	1.69	3.51	
Johnson City	345	2.75	0.00	0.00	9.81	9.57	71.89	63.77	18.30	26.67	2.47	0.00	3.96	2.32	2.46	
Knoxville	1,077	8.59	2.85	4.09	14.64	11.51	57.71	43.36	24.80	41.04	1.69	2.03	1.52	1.44	2.16	
Memphis (TN-MS-AR)	2,802	22.35	6.03	2.18	21.99	11.10	31.12	22.59	40.86	64.13	2.68	2.60	2.16	2.14	3.08	
Tennessee Non-MSA	941	7.50	0.00	0.00	3.81	1.70	70.13	56.43	26.07	41.87	4.24	0.00	1.90	4.44	4.30	

(*) 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 2005 Peer Mortgage Data: Southeast Region 2.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		State: TENNESSEE					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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	Over all	Low	Mod	Mid	Upp	
Full-Scope Review:																
Nashville-Davidson--Murfreesboro	556	47.73	1.59	3.60	17.54	16.55	57.52	56.83	23.35	23.02	4.94	7.35	3.80	4.55	7.24	
Limited-Scope Review:																
Chattanooga (TN-GA)	56	4.81	1.97	0.00	17.37	26.79	46.91	39.29	33.74	33.93	1.42	0.00	1.45	1.04	2.17	
Clarksville (TN-KY)	139	11.93	0.00	0.00	4.54	3.60	65.23	82.01	30.23	14.39	9.58	0.00	0.00	11.95	4.92	
Johnson City	29	2.49	0.00	0.00	9.81	13.79	71.89	58.62	18.30	27.59	2.79	0.00	4.76	2.24	4.05	
Knoxville	65	5.58	2.85	4.62	14.64	15.38	57.71	47.69	24.80	32.31	1.22	2.70	0.81	1.11	1.59	
Memphis (TN-MS-AR)	178	15.28	6.03	7.30	21.99	26.40	31.12	24.72	40.86	41.57	3.14	2.53	4.15	1.80	3.89	
Tennessee Non-MSA	142	12.19	0.00	0.00	3.81	4.23	70.13	72.54	26.07	23.24	6.20	0.00	6.67	7.16	3.90	

(*) 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 2005 Peer Mortgage Data: Southeast Region 2.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		State: TENNESSEE					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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	3,486	49.69	1.59	2.21	17.54	15.17	57.52	47.93	23.35	34.68	2.62	3.38	1.70	2.31	3.98	
Limited-Scope Review:																
Chattanooga (TN-GA)	379	5.40	1.97	1.58	17.37	13.46	46.91	40.90	33.74	44.06	1.39	1.45	0.79	1.39	1.72	
Clarksville (TN-KY)	261	3.72	0.00	0.00	4.54	5.36	65.23	62.45	30.23	32.18	1.96	0.00	2.59	1.78	2.31	
Johnson City	155	2.21	0.00	0.00	9.81	11.61	71.89	69.68	18.30	18.71	1.56	0.00	3.46	1.59	0.80	
Knoxville	540	7.70	2.85	1.30	14.64	16.67	57.71	44.44	24.80	37.59	1.13	0.19	1.60	0.95	1.38	
Memphis (TN-MS-AR)	1,356	19.33	6.03	2.80	21.99	17.92	31.12	28.83	40.86	50.44	2.12	2.53	1.75	1.82	2.47	
Tennessee Non-MSA	839	11.96	0.00	0.00	3.81	2.86	70.13	66.75	26.07	30.39	4.07	0.00	3.43	3.95	4.52	

(*) 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 2005 Peer Mortgage Data: Southeast Region 2.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		State: TENNESSEE					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006									
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:																
Nashville-Davidson--Murfreesboro	7,731	48.59	3.32	2.74	23.73	19.18	48.53	48.40	24.42	29.67	6.44	7.33	6.76	6.64	6.29	
Limited-Scope Review:																
Chattanooga (TN-GA)	1,148	7.22	5.03	4.97	18.72	18.73	51.76	47.74	24.48	28.57	3.73	3.03	4.57	3.69	3.76	
Clarksville (TN-KY)	517	3.25	0.00	0.00	16.41	13.15	56.93	55.32	26.66	31.53	6.40	0.00	6.65	6.70	6.13	
Johnson City	565	3.55	0.00	0.00	16.13	16.46	62.05	61.42	21.82	22.12	4.13	0.00	6.42	3.94	3.56	
Knoxville	1,513	9.51	8.21	6.01	17.05	18.31	46.55	42.76	28.19	32.91	2.85	2.22	3.67	2.93	2.70	
Memphis (TN-MS-AR)	3,252	20.44	10.24	7.72	19.67	18.57	26.78	25.55	43.31	48.15	5.48	6.51	6.29	5.92	5.06	
Tennessee Non-MSA	1,185	7.45	0.00	0.00	6.70	8.19	68.05	65.99	25.25	25.82	7.36	0.00	10.12	7.46	7.20	

(*) 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 (2006).

(***) Based on 2005 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, 2004 TO DECEMBER 31, 2006									
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:																
Nashville-Davidson--Murfreesboro	116	58.00	1.20	0.00	18.81	13.79	60.90	72.41	19.08	13.79	6.93	0.00	2.16	9.67	17.95	
Limited-Scope Review:																
Chattanooga (TN-GA)	4	2.00	1.17	0.00	16.73	0.00	47.28	75.00	34.82	25.00	0.00	0.00	0.00	0.00	0.00	
Clarksville (TN-KY)	6	3.00	0.00	0.00	7.89	0.00	51.75	66.67	40.35	33.33	3.70	0.00	0.00	6.67	0.00	
Johnson City	4	2.00	0.00	0.00	10.84	0.00	70.63	100.00	18.53	0.00	0.76	0.00	0.00	0.96	0.00	
Knoxville	8	4.00	4.24	0.00	10.97	0.00	60.92	62.50	23.87	37.50	4.50	0.00	0.00	4.05	11.11	
Memphis (TN-MS-AR)	20	10.00	4.41	0.00	14.65	25.00	40.13	20.00	40.81	55.00	3.41	0.00	14.29	2.38	1.52	
Tennessee Non-MSA	42	21.00	0.00	0.00	1.63	0.00	69.13	80.95	29.23	19.05	7.69	0.00	0.00	9.49	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 (2006).

(***) Based on 2005 Peer Small Farm Data US&PR.

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		State: TENNESSEE					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Nashville-Davidson--Murfreesboro	5,700	45.46	19.23	6.54	18.34	18.96	23.56	19.79	38.86	54.71	2.59	1.74	1.78	1.92	3.83	
Limited-Scope Review:																
Chattanooga (TN-GA)	1,086	8.66	19.38	3.56	17.15	15.90	21.28	24.79	42.18	55.75	4.00	2.12	2.64	3.49	5.36	
Clarksville (TN-KY)	588	4.69	15.10	3.54	18.88	19.25	24.16	28.49	41.85	48.72	2.02	1.24	1.24	1.60	2.90	
Johnson City	345	2.75	19.61	6.73	18.00	9.76	23.45	20.88	38.94	62.63	2.44	1.72	1.69	2.55	2.77	
Knoxville	1,077	8.59	20.14	5.99	18.11	15.65	21.88	23.13	39.87	55.24	1.30	0.32	0.76	1.10	1.98	
Memphis (TN-MS-AR)	2,802	22.35	22.83	9.46	16.28	26.23	19.27	19.95	41.62	44.36	2.67	2.77	2.42	1.98	3.21	
Tennessee Non-MSA	941	7.50	16.76	3.38	16.74	18.76	21.97	21.33	44.52	56.53	4.50	2.52	3.31	3.55	5.80	

(*) 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 19.63% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Southeast Region 2.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		State: TENNESSEE					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Nashville-Davidson--Murfreesboro	556	47.73	19.23	12.20	18.34	23.48	23.56	26.43	38.86	37.89	5.07	4.42	4.41	4.38	6.38	
Limited-Scope Review:																
Chattanooga (TN-GA)	56	4.81	19.38	14.00	17.15	14.00	21.28	36.00	42.18	36.00	1.07	1.88	0.40	1.05	1.22	
Clarksville (TN-KY)	139	11.93	15.10	0.00	18.88	23.19	24.16	39.86	41.85	36.96	9.73	0.00	9.38	13.68	8.45	
Johnson City	29	2.49	19.61	13.79	18.00	13.79	23.45	20.69	38.94	51.72	2.87	2.86	2.33	2.27	3.65	
Knoxville	65	5.58	20.14	9.84	18.11	19.67	21.88	24.59	39.87	45.90	1.18	0.72	0.71	1.60	1.35	
Memphis (TN-MS-AR)	178	15.28	22.83	6.36	16.28	16.18	19.27	17.34	41.62	60.12	3.13	1.27	2.61	1.76	4.62	
Tennessee Non-MSA	142	12.19	16.76	7.30	16.74	15.33	21.97	26.28	44.52	51.09	6.15	5.43	4.14	8.38	5.95	

(*) 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 for 3.09% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Southeast Region 2.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		State: TENNESSEE					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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	3,486	49.69	19.23	7.15	18.34	16.37	23.56	23.13	38.86	53.36	2.40	1.62	1.48	1.96	3.47	
Limited-Scope Review:																
Chattanooga (TN-GA)	379	5.40	19.38	3.57	17.15	15.48	21.28	22.22	42.18	58.73	1.03	0.28	0.86	0.77	1.48	
Clarksville (TN-KY)	261	3.72	15.10	5.16	18.88	18.78	24.16	30.52	41.85	45.54	2.42	6.61	2.39	2.17	2.12	
Johnson City	155	2.21	19.61	8.08	18.00	14.14	23.45	20.20	38.94	57.58	1.18	0.65	1.10	0.78	1.56	
Knoxville	540	7.70	20.14	6.03	18.11	21.28	21.88	21.99	39.87	50.71	0.63	0.38	0.46	0.57	0.82	
Memphis (TN-MS-AR)	1,356	19.33	22.83	6.87	16.28	18.74	19.27	21.84	41.62	52.55	1.65	1.21	1.07	1.75	1.90	
Tennessee Non-MSA	839	11.96	16.76	5.84	16.74	17.40	21.97	23.25	44.52	53.51	4.43	3.91	3.28	3.85	5.27	

(*) 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 Families is based on 2000 Census information.

(***) As a percentage of loans with borrower income information available. No information was available for 27.81% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Southeast Region 2.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		State: TENNESSEE		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					
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	7,731	48.59	60.87	49.00	93.20	3.51	3.30	6.44	6.91
Limited-Scope Review:									
Chattanooga (TN-GA)	1,148	7.22	59.84	49.74	97.13	1.66	1.22	3.73	4.58
Clarksville (TN-KY)	517	3.25	54.24	54.74	98.26	0.97	0.77	6.40	7.73
Johnson City	565	3.55	61.88	51.86	94.69	3.19	2.12	4.13	4.50
Knoxville	1,513	9.51	62.25	46.86	95.97	1.98	2.05	2.85	2.96
Memphis (TN-MS-AR)	3,252	20.44	61.53	51.57	94.59	2.68	2.74	5.48	6.74
Tennessee Non-MSA	1,185	7.45	53.07	55.27	95.27	3.21	1.52	7.36	8.96

(*) 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 2006).

(***) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 39.27% of small loans to businesses originated/purchased by the bank.

(****) Based on 2005 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, 2004 TO DECEMBER 31, 2006				
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	116	58.00	93.47	44.83	87.07	11.21	1.72	6.93	3.85
Limited-Scope Review:									
Chattanooga (TN-GA)	4	2.00	92.80	25.00	100.00	0.00	0.00	0.00	0.00
Clarksville (TN-KY)	6	3.00	93.42	33.33	66.67	33.33	0.00	3.70	0.00
Johnson City	4	2.00	92.31	75.00	100.00	0.00	0.00	0.76	0.81
Knoxville	8	4.00	92.35	87.50	100.00	0.00	0.00	4.50	4.30
Memphis (TN-MS-AR)	20	10.00	90.06	65.00	95.00	5.00	0.00	3.41	2.76
Tennessee Non-MSA	42	21.00	96.49	54.76	92.86	7.14	0.00	7.69	4.55

(*) 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 2006).

(***) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 49.50% of small loans to farms originated and purchased by the bank.

(****) Based on 2005 Peer Small Farm Data US&PR.

Table 13. Qualified Investments

QUALIFIED INVESTMENTS		State: TENNESSEE				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006			
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	4	2,778	93	17,886	97	20,664	41.12	2	1,487
Limited-Scope Review:									
Chattanooga (TN-GA)	0	0	26	974	26	974	1.94	0	0
Clarksville (TN-KY)	0	0	10	715	10	715	1.42	0	0
Johnson City	0	0	9	169	9	169	0.34	0	0
Knoxville	1	847	19	11,554	20	12,401	24.68	1	595
Memphis (TN-MS-AR)	2	2,690	25	9,745	27	12,435	24.75	2	46
Tennessee Non-MSA	0	0	26	1,128	26	1,128	2.24	0	0
Statewide Assessed***	0	0	5	237	5	237	0.47	0	0
Statewide Non-Assessed***	0	0	15	1,524	15	1,524	3.03	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: TENNESSEE				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006									
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 Branch Open- ings	# of Branch Clos- ings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	M od	Mi d	U pp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Nashville-Davidson-- Murfreesboro	68.77	40	45.98	2.50	32.50	37.50	27.50	1	1	0	0	0	0	3.97	21.41	54.45	20.18
Limited-Scope Review:																	
Chattanooga (TN-GA)	3.64	5	5.75	20.00	0.00	40.00	40.00	0	1	0	0	-1	0	5.26	18.37	46.16	30.21
Clarksville (TN-KY)	3.46	6	6.90	0.00	16.67	66.67	16.67	0	0	0	0	0	0	0.00	8.08	67.28	24.65
Johnson City	1.43	2	2.30	0.00	50.00	0.00	50.00	0	0	0	0	0	0	0.00	13.40	69.79	16.82
Knoxville	3.70	5	5.75	20.00	40.00	20.00	20.00	0	0	0	0	0	0	5.62	16.48	53.99	23.91
Memphis (TN-MS-AR)	10.39	17	19.54	5.88	17.65	29.41	47.06	0	1	0	0	0	-1	10.05	26.80	30.09	33.06
Tennessee Non-MSA	8.59	12	13.79	0.00	0.00	83.33	16.67	0	3	0	0	-3	0	0.00	5.23	68.35	26.41

Table 1. Lending Volume

LENDING VOLUME		State: TEXAS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006						
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	24.54	32,254	5,172,058	27,678	740,945	150	2,840	7	23,645	60,089	5,939,488	43.86
Houston-Sugar Land-Baytown	28.13	38,388	5,245,394	30,269	774,337	210	3,410	12	54,348	68,879	6,077,489	21.43
Limited-Scope Review:												
Abilene	0.41	459	32,175	513	8,317	32	689	0	0	1,004	41,181	0.31
Amarillo	1.03	1,215	111,593	1,227	58,285	79	12,335	1	2,125	2,522	184,338	0.96
Austin-Round Rock	9.85	14,221	2,382,224	9,812	284,302	82	3,882	3	10,324	24,118	2,680,732	7.38
Beaumont-Port Arthur	0.63	677	65,587	867	12,922	5	49	0	0	1,549	78,558	0.33
Brownsville-Harlingen	0.62	770	71,351	730	21,520	9	230	0	0	1,509	93,101	0.24
College Station-Bryan	0.56	782	94,450	561	10,322	27	451	2	12,464	1,372	117,687	0.28
Corpus Christi	2.12	3,262	352,164	1,867	49,514	56	5,767	0	0	5,185	407,445	1.34
El Paso	2.51	3,162	277,379	2,949	65,707	17	189	6	9,352	6,134	352,627	1.81
Fort Worth-Arlington	10.70	15,145	1,887,429	10,963	236,547	89	2,621	4	19,853	26,201	2,146,450	6.87
Killeen-Temple-Fort Hood	0.97	1,447	144,430	885	14,363	39	2,033	3	6,915	2,374	167,741	0.35
Laredo	0.49	660	77,968	534	8,770	1	3	1	1,125	1,196	87,866	0.05
Longview	0.40	398	38,923	550	6,871	31	1,108	0	0	979	46,902	0.10
Lubbock	0.83	1,168	104,735	849	19,771	16	222	0	0	2,033	124,728	0.39
McAllen-Edinburg-Mission	1.77	2,646	207,881	1,665	31,572	28	831	3	15,160	4,342	255,444	0.39
Midland	0.46	507	42,594	606	30,278	6	179	0	0	1,119	73,051	1.36
Odessa	0.30	313	19,218	417	9,346	4	39	0	0	734	28,603	0.23
San Angelo	0.40	533	42,005	421	19,841	20	1,064	0	0	974	62,910	0.23

(*) Loan data as of December 31, 2006. Rated area refers to either the state or multistate MSA/MD rating area.

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

(***) Deposit data as of June 30, 2006. 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, 2004 TO DECEMBER 31, 2006						
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	8.35	11,085	1,325,912	9,246	248,401	110	6,684	6	56,417	20,447	1,637,414	7.92
Sherman-Denison	0.37	481	54,165	407	4,818	21	253	0	0	909	59,236	0.20
Tyler	0.97	1,280	140,942	1,078	32,959	14	1,184	0	0	2,372	175,085	0.82
Victoria	0.36	428	40,476	441	6,369	17	374	1	2,147	887	49,366	0.17
Waco	0.80	1,105	95,789	817	16,961	33	3,874	0	0	1,955	116,624	0.63
Wichita Falls	0.32	295	24,123	466	9,587	17	179	0	0	778	33,889	0.20
Texas Non-MSA	2.11	2,560	217,884	2,388	61,049	219	14,705	1	1,468	5,168	295,106	2.15
Statewide Assessed****								0	0	0	0	
Statewide Non-Assessed****								0	0	0	0	

(*) Loan data as of December 31, 2006. Rated area refers to either the state or multistate MSA/MD rating area.

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

(***) Deposit data as of June 30, 2006. 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, 2004 TO DECEMBER 31, 2006					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:																
Dallas-Plano-Irving	19,072	23.73	2.57	1.94	20.21	15.10	36.31	30.30	40.91	52.66	3.10	3.35	3.02	2.85	3.33	
Houston-Sugar Land-Baytown	23,073	28.71	2.87	2.28	23.19	16.53	32.97	30.58	40.97	50.61	2.91	2.87	3.00	2.97	2.86	
Limited-Scope Review:																
Abilene	185	0.23	0.00	0.00	17.54	9.73	54.63	43.78	27.83	46.49	1.50	0.00	1.90	1.35	1.61	
Amarillo	532	0.66	1.19	0.00	22.92	13.35	44.82	47.74	31.06	38.91	3.10	0.00	3.51	3.04	3.09	
Austin-Round Rock	9,454	11.76	2.50	3.44	19.19	15.42	42.63	40.40	35.68	40.74	3.45	4.46	3.11	3.03	4.11	
Beaumont-Port Arthur	358	0.45	3.21	0.00	15.67	5.87	54.46	47.77	26.66	46.37	1.73	0.00	1.14	1.58	2.11	
Brownsville-Harlingen	414	0.52	0.87	0.72	21.06	7.73	43.90	28.02	34.18	63.53	2.31	0.00	1.86	1.98	2.81	
College Station-Bryan	549	0.68	0.06	0.00	21.07	12.57	49.53	34.43	29.34	53.01	3.11	0.00	2.69	2.85	3.46	
Corpus Christi	2,003	2.49	3.53	0.60	23.89	7.44	43.52	43.93	29.06	48.03	6.26	2.00	4.71	7.05	6.02	
El Paso	1,500	1.87	0.92	0.33	26.70	19.93	34.90	34.33	37.48	45.40	2.54	2.63	3.33	2.12	2.68	
Fort Worth-Arlington	9,767	12.15	3.14	2.05	18.57	14.73	43.89	37.33	34.39	45.89	3.37	4.75	4.49	2.85	3.61	
Killeen-Temple-Fort Hood	937	1.17	0.17	0.53	8.68	4.48	61.34	44.50	29.81	50.48	1.91	4.17	1.55	1.48	2.86	
Laredo	494	0.61	0.12	0.20	34.45	4.66	33.06	12.55	32.37	82.59	3.52	0.00	1.05	1.85	4.84	
Longview	253	0.31	0.00	0.00	13.63	7.51	68.94	64.03	17.43	28.46	2.04	0.00	2.12	1.78	2.73	
Lubbock	675	0.84	0.26	0.00	23.78	13.04	43.81	39.85	32.15	47.11	2.99	0.00	2.02	3.17	3.12	
McAllen-Edinburg-Mission	998	1.24	0.00	0.00	27.56	13.53	48.45	44.09	23.99	42.38	2.91	0.00	2.75	3.26	2.66	
Midland	230	0.29	4.50	3.48	18.42	4.78	44.68	47.39	32.40	44.35	2.29	3.45	1.90	2.63	1.99	
Odessa	133	0.17	2.25	0.00	15.94	11.28	43.46	28.57	38.35	60.15	2.43	0.00	2.50	2.06	2.69	
San Angelo	247	0.31	0.93	0.00	15.85	6.07	54.08	50.20	29.15	43.72	4.76	0.00	6.25	4.19	5.38	

(*) 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 2005 Peer Mortgage Data: Southwest Region.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		State: TEXAS					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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	Over all	Low	Mod	Mid	Upp	
Limited-Scope Review:																
San Antonio	6,399	7.96	1.49	0.50	28.43	16.77	37.16	28.60	32.92	54.13	2.42	1.84	2.14	2.14	2.65	
Sherman-Denison	251	0.31	0.00	0.00	13.89	8.37	75.65	74.90	10.46	16.73	2.25	0.00	1.93	2.20	2.82	
Tyler	751	0.93	2.09	0.80	17.19	11.58	55.58	51.26	25.14	36.35	3.97	2.50	5.26	3.24	4.88	
Victoria	282	0.35	1.51	1.42	19.84	10.64	54.88	43.97	23.77	43.97	4.67	0.00	1.55	4.82	5.92	
Waco	533	0.66	4.80	6.00	18.68	12.20	36.55	26.45	39.97	55.35	2.88	3.95	1.78	3.39	2.82	
Wichita Falls	165	0.21	1.52	0.61	16.68	14.55	51.23	40.00	30.57	44.85	1.86	0.00	1.80	1.64	2.22	
Texas Non-MSA	1,124	1.40	0.00	0.00	6.94	3.65	68.49	69.22	24.57	27.14	3.95	0.00	3.70	4.06	3.78	

(*) 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 2005 Peer Mortgage Data: Southwest Region.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			State: TEXAS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Dallas-Plano-Irving	2,118	20.08	2.57	2.60	20.21	22.43	36.31	29.75	40.91	45.23	6.33	5.99	8.01	6.10	5.99	
Houston-Sugar Land-Baytown	2,800	26.54	2.87	2.25	23.19	20.68	32.97	28.29	40.97	48.79	6.63	6.45	6.12	6.14	7.23	
Limited-Scope Review:																
Abilene	83	0.79	0.00	0.00	17.54	10.84	54.63	51.81	27.83	37.35	6.63	0.00	0.00	9.21	5.17	
Amarillo	109	1.03	1.19	1.83	22.92	33.03	44.82	33.03	31.06	32.11	4.40	7.69	7.26	3.63	3.20	
Austin-Round Rock	703	6.66	2.50	2.84	19.19	17.92	42.63	34.28	35.68	44.95	5.69	8.41	6.32	4.43	6.52	
Beaumont-Port Arthur	105	1.00	3.21	0.95	15.67	5.71	54.46	46.67	26.66	46.67	2.87	6.67	0.00	2.29	4.96	
Brownsville-Harlingen	77	0.73	0.87	0.00	21.06	27.27	43.90	36.36	34.18	36.36	2.84	0.00	3.33	2.29	3.45	
College Station-Bryan	43	0.41	0.06	0.00	21.07	16.28	49.53	34.88	29.34	48.84	3.01	0.00	2.08	2.68	3.85	
Corpus Christi	362	3.43	3.53	3.04	23.89	19.34	43.52	44.75	29.06	32.87	8.04	3.57	5.77	8.69	9.22	
El Paso	307	2.91	0.92	0.98	26.70	16.29	34.90	37.79	37.48	44.95	3.39	11.11	3.45	3.36	3.27	
Fort Worth-Arlington	1,002	9.50	3.14	3.39	18.57	16.77	43.89	34.33	34.39	45.51	4.82	9.62	5.20	3.88	5.39	
Killeen-Temple-Fort Hood	139	1.32	0.17	0.00	8.68	5.76	61.34	52.52	29.81	41.73	4.83	0.00	4.23	3.53	7.53	
Laredo	20	0.19	0.12	0.00	34.45	25.00	33.06	10.00	32.37	65.00	0.83	0.00	1.70	1.05	0.00	
Longview	39	0.37	0.00	0.00	13.63	0.00	68.94	92.31	17.43	7.69	1.96	0.00	0.00	2.23	2.15	
Lubbock	115	1.09	0.26	0.00	23.78	24.35	43.81	41.74	32.15	33.91	6.29	0.00	2.94	7.11	7.51	
McAllen-Edinburg-Mission	317	3.00	0.00	0.00	27.56	26.18	48.45	49.53	23.99	24.29	5.97	0.00	6.55	6.56	4.76	
Midland	73	0.69	4.50	5.48	18.42	19.18	44.68	42.47	32.40	32.88	7.63	5.00	8.33	6.03	10.26	
Odessa	57	0.54	2.25	3.51	15.94	24.56	43.46	40.35	38.35	31.58	7.30	33.33	12.82	6.73	4.60	
San Angelo	82	0.78	0.93	1.22	15.85	10.98	54.08	52.44	29.15	35.37	6.39	0.00	2.56	6.45	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 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 2005 Peer Mortgage Data: Southwest Region.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			State: TEXAS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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						
Limited-Scope Review:																
San Antonio	1,066	10.10	1.49	2.35	28.43	35.65	37.16	29.92	32.92	32.08	5.71	9.09	7.26	5.23	5.03	
Sherman-Denison	50	0.47	0.00	0.00	13.89	16.00	75.65	72.00	10.46	12.00	2.58	0.00	4.26	1.72	6.45	
Tyler	182	1.73	2.09	1.10	17.19	15.38	55.58	50.55	25.14	32.97	8.27	0.00	7.96	7.92	9.43	
Victoria	31	0.29	1.51	0.00	19.84	12.90	54.88	45.16	23.77	41.94	2.44	0.00	0.00	3.52	1.61	
Waco	191	1.81	4.80	4.71	18.68	18.85	36.55	25.13	39.97	51.31	8.41	2.94	10.43	6.84	9.32	
Wichita Falls	36	0.34	1.52	0.00	16.68	13.89	51.23	47.22	30.57	38.89	4.08	0.00	3.33	2.76	7.07	
Texas Non-MSA	443	4.20	0.00	0.00	6.94	7.45	68.49	68.62	24.57	23.93	13.11	0.00	22.39	12.94	10.91	

(*) 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 2005 Peer Mortgage Data: Southwest Region.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			State: TEXAS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Dallas-Plano-Irving	11,043	24.96	2.57	1.78	20.21	19.59	36.31	30.19	40.91	48.44	4.87	5.11	5.81	4.27	5.00	
Houston-Sugar Land-Baytown	12,501	28.25	2.87	1.93	23.19	22.81	32.97	30.84	40.97	44.42	4.68	4.03	5.26	4.58	4.55	
Limited-Scope Review:																
Abilene	191	0.43	0.00	0.00	17.54	6.81	54.63	43.98	27.83	49.21	3.31	0.00	1.83	3.73	3.14	
Amarillo	574	1.30	1.19	0.17	22.92	17.42	44.82	43.73	31.06	38.68	6.48	4.35	5.98	6.63	6.64	
Austin-Round Rock	4,058	9.17	2.50	2.71	19.19	15.40	42.63	35.46	35.68	46.43	4.87	4.14	4.14	4.13	6.10	
Beaumont-Port Arthur	214	0.48	3.21	0.00	15.67	7.48	54.46	46.73	26.66	45.79	2.02	0.00	1.56	1.40	3.19	
Brownsville-Harlingen	279	0.63	0.87	0.36	21.06	13.26	43.90	41.58	34.18	44.80	2.62	0.00	3.04	2.88	2.39	
College Station-Bryan	187	0.42	0.06	0.00	21.07	11.76	49.53	44.39	29.34	43.85	2.74	0.00	1.55	3.98	2.07	
Corpus Christi	896	2.03	3.53	1.12	23.89	13.50	43.52	45.09	29.06	40.29	5.14	5.56	4.23	5.61	4.98	
El Paso	1,353	3.06	0.92	0.30	26.70	17.00	34.90	35.03	37.48	47.67	4.78	4.35	6.15	4.53	4.53	
Fort Worth-Arlington	4,368	9.87	3.14	1.97	18.57	17.17	43.89	36.10	34.39	44.76	4.07	3.94	4.71	3.48	4.48	
Killeen-Temple-Fort Hood	370	0.84	0.17	0.00	8.68	4.32	61.34	50.81	29.81	44.86	2.78	0.00	2.23	2.29	3.82	
Laredo	146	0.33	0.12	0.00	34.45	8.90	33.06	20.55	32.37	70.55	2.17	0.00	0.76	2.31	2.46	
Longview	104	0.24	0.00	0.00	13.63	9.62	68.94	70.19	17.43	20.19	1.85	0.00	2.45	1.63	2.11	
Lubbock	378	0.85	0.26	0.00	23.78	14.02	43.81	42.33	32.15	43.65	3.24	0.00	2.85	3.30	3.36	
McAllen-Edinburg-Mission	1,328	3.00	0.00	0.00	27.56	22.14	48.45	51.96	23.99	25.90	8.09	0.00	11.42	9.31	5.35	
Midland	204	0.46	4.50	6.37	18.42	18.63	44.68	42.16	32.40	32.84	6.14	35.00	9.02	4.80	5.73	
Odessa	123	0.28	2.25	2.44	15.94	17.07	43.46	32.52	38.35	47.97	5.08	12.50	9.72	5.02	4.31	
San Angelo	204	0.46	0.93	0.49	15.85	5.39	54.08	57.35	29.15	36.76	6.28	0.00	3.75	6.31	6.98	

(*) 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 2005 Peer Mortgage Data: Southwest Region.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		State: TEXAS					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
San Antonio	3,616	8.17	1.49	1.36	28.43	29.26	37.16	29.92	32.92	39.46	3.83	4.74	4.98	3.53	3.56	
Sherman-Denison	180	0.41	0.00	0.00	13.89	9.44	75.65	77.22	10.46	13.33	3.25	0.00	4.41	2.93	4.72	
Tyler	346	0.78	2.09	0.87	17.19	14.74	55.58	51.73	25.14	32.66	4.46	0.00	4.24	4.05	5.53	
Victoria	115	0.26	1.51	1.74	19.84	8.70	54.88	52.17	23.77	37.39	2.98	0.00	0.00	3.39	3.88	
Waco	380	0.86	4.80	3.16	18.68	18.16	36.55	27.37	39.97	51.32	4.09	1.14	6.15	2.91	4.53	
Wichita Falls	94	0.21	1.52	0.00	16.68	14.89	51.23	50.00	30.57	35.11	1.51	0.00	2.08	1.67	1.09	
Texas Non-MSA	992	2.24	0.00	0.00	6.94	4.33	68.49	68.25	24.57	27.42	6.59	0.00	6.79	6.28	7.46	

(*) 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 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 2005 Peer Mortgage Data: Southwest Region.

Table 5. Geographic Distribution of Multi-family Loans

Geographic Distribution: MULTI-FAMILY		State: TEXAS					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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**	#	% of Total*	% MF Units**	% BANK Loans	% MF Units**						
Full-Scope Review:																
Dallas-Plano-Irving	21	30.88	14.32	14.29	30.41	19.05	33.46	52.38	21.80	14.29	1.79	1.41	1.82	2.13	1.67	
Houston-Sugar Land-Baytown	14	20.59	9.84	0.00	35.87	35.71	30.30	42.86	23.99	21.43	0.91	0.00	0.00	1.92	1.82	
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	6	8.82	16.88	33.33	32.97	16.67	35.24	33.33	14.91	16.67	1.26	0.00	1.37	0.00	6.67	
Beaumont-Port Arthur	0	0.00	6.11	0.00	27.01	0.00	35.64	0.00	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	3	4.41	7.28	0.00	31.15	66.67	52.47	33.33	9.11	0.00	4.35	0.00	0.00	16.67	0.00	
Corpus Christi	1	1.47	7.25	0.00	14.32	0.00	46.80	0.00	31.63	100.00	0.00	0.00	0.00	0.00	0.00	
El Paso	2	2.94	11.43	0.00	31.34	0.00	26.23	100.00	31.00	0.00	1.59	0.00	0.00	10.00	0.00	
Fort Worth-Arlington	8	11.76	7.03	0.00	28.60	37.50	45.61	50.00	18.76	12.50	4.52	0.00	2.67	7.84	6.67	
Killeen-Temple-Fort Hood	1	1.47	3.31	0.00	34.62	0.00	47.21	100.00	14.87	0.00	3.70	0.00	0.00	9.09	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	2	2.94	0.00	0.00	17.94	0.00	50.91	0.00	31.14	100.00	12.50	0.00	0.00	0.00	33.33	
Lubbock	0	0.00	9.24	0.00	29.60	0.00	43.18	0.00	17.98	0.00	0.00	0.00	0.00	0.00	0.00	
McAllen-Edinburg-Mission	3	4.41	0.00	0.00	11.56	33.33	31.77	66.67	56.67	0.00	2.17	0.00	0.00	5.71	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	0	0.00	1.95	0.00	22.15	0.00	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 2005 Peer Mortgage Data: Southwest Region.

Table 5. Geographic Distribution of Multi-family Loans

Geographic Distribution: MULTI-FAMILY		State: TEXAS					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006								
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**	#	% of Total*	% MF Units**	% BANK Loans	% MF Units**	Over all	Low	Mod	Mid	Upp
Limited-Scope Review:															
San Antonio	4	5.88	1.81	0.00	35.31	25.00	40.80	25.00	22.08	50.00	0.94	0.00	0.00	0.00	4.76
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	1	1.47	0.53	0.00	28.79	0.00	34.75	100.00	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	1	1.47	26.63	0.00	38.25	100.00	18.33	0.00	16.78	0.00	0.00	0.00	0.00	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	1	1.47	0.00	0.00	11.79	0.00	67.99	100.00	20.22	0.00	5.88	0.00	0.00	6.67	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 2005 Peer Mortgage Data: Southwest Region.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			State: TEXAS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Dallas-Plano-Irving	27,678	25.58	4.24	3.71	23.70	22.56	34.16	29.63	37.90	44.10	8.28	9.94	9.54	7.90	8.47	
Houston-Sugar Land-Baytown	30,269	27.97	4.93	3.70	25.31	25.63	28.43	27.85	41.33	42.82	7.49	7.32	9.09	7.59	7.17	
Limited-Scope Review:																
Abilene	513	0.47	0.00	0.00	24.54	23.00	52.51	51.27	22.95	25.73	3.71	0.00	4.41	4.39	2.51	
Amarillo	1,227	1.13	9.72	8.07	25.36	27.14	38.88	37.08	26.03	27.71	4.61	5.69	6.60	4.34	3.89	
Austin-Round Rock	9,812	9.07	4.18	4.07	19.47	19.55	38.91	35.28	37.44	41.10	7.37	10.59	8.84	7.08	7.53	
Beaumont-Port Arthur	867	0.80	2.83	2.54	19.72	21.22	49.52	44.18	27.93	32.06	3.63	12.10	5.30	3.41	3.15	
Brownsville-Harlingen	730	0.67	2.30	1.78	28.83	27.67	33.82	28.77	35.05	41.78	3.74	2.70	5.11	3.29	3.81	
College Station-Bryan	561	0.52	1.37	1.60	25.60	27.99	44.42	36.36	28.61	34.05	3.56	3.49	4.50	3.68	3.31	
Corpus Christi	1,867	1.73	10.68	8.68	23.61	20.51	41.14	39.80	24.57	31.01	6.39	5.18	7.50	6.43	7.41	
El Paso	2,949	2.73	8.57	7.87	30.74	29.50	25.69	24.58	35.00	38.05	7.45	7.99	9.46	7.43	6.70	
Fort Worth-Arlington	10,963	10.13	3.29	2.75	24.74	23.36	40.69	34.95	31.28	38.93	7.40	8.45	8.66	6.84	8.08	
Killeen-Temple-Fort Hood	885	0.82	2.97	2.49	16.92	16.16	55.28	51.19	24.83	30.17	5.68	10.00	7.46	5.69	5.52	
Laredo	534	0.49	6.27	8.05	21.67	16.67	21.89	21.16	50.17	54.12	3.65	5.21	4.24	3.57	3.64	
Longview	550	0.51	0.00	0.00	23.52	18.18	57.87	60.55	18.61	21.27	4.04	0.00	4.54	4.74	3.20	
Lubbock	849	0.78	0.52	0.59	23.19	19.67	44.09	39.58	32.21	40.16	3.91	9.09	4.46	4.27	3.70	
McAllen-Edinburg-Mission	1,665	1.54	0.00	0.00	19.14	23.84	41.31	37.72	39.55	38.44	3.99	0.00	5.67	4.02	3.65	
Midland	606	0.56	5.60	8.25	31.43	28.55	35.93	27.39	27.04	35.81	5.40	9.30	8.03	4.27	5.23	
Odessa	417	0.39	1.42	0.96	19.21	27.10	39.00	36.45	40.37	35.49	5.39	3.70	7.68	5.85	5.09	
San Angelo	421	0.39	2.12	1.90	15.01	12.83	54.35	55.58	28.52	29.69	5.27	5.41	4.65	6.67	4.22	

(*) 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 (2006).

(***) Based on 2005 Peer Small Business Data US&PR.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			State: TEXAS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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						
Limited-Scope Review:																
San Antonio	9,246	8.54	1.82	1.58	26.59	27.16	37.97	31.96	33.62	39.30	7.34	6.98	9.91	6.83	7.05	
Sherman-Denison	407	0.38	0.00	0.00	20.33	18.43	71.32	69.53	8.35	12.04	5.13	0.00	6.28	5.05	7.56	
Tyler	1,078	1.00	3.68	3.80	24.64	23.01	44.05	40.35	27.63	32.84	5.93	4.58	7.49	6.09	5.91	
Victoria	441	0.41	0.89	4.08	30.09	25.62	47.08	43.99	21.94	26.30	4.06	25.00	3.94	4.66	3.15	
Waco	817	0.76	4.71	3.55	29.71	30.48	29.41	26.93	36.17	39.05	5.13	6.12	6.91	5.24	4.71	
Wichita Falls	466	0.43	0.97	0.21	30.61	34.55	37.11	32.19	31.31	33.05	5.45	6.67	8.00	5.02	4.81	
Texas Non-MSA	2,388	2.21	0.00	0.00	12.87	9.72	65.89	65.33	21.23	24.96	6.51	0.00	7.42	6.96	6.94	

(*) 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 (2006).

(***) Based on 2005 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, 2004 TO DECEMBER 31, 2006					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:																
Dallas-Plano-Irving	150	11.26	2.46	1.33	19.75	14.00	41.34	43.33	36.45	41.33	7.42	5.88	10.34	5.42	10.57	
Houston-Sugar Land-Baytown	210	15.77	2.70	2.38	20.30	24.76	38.68	29.52	38.32	43.33	7.02	9.52	8.41	5.90	7.56	
Limited-Scope Review:																
Abilene	32	2.40	0.00	0.00	18.40	0.00	55.20	68.75	26.40	31.25	3.61	0.00	0.00	3.41	5.50	
Amarillo	79	5.93	5.94	1.27	9.04	2.53	56.20	69.62	28.81	26.58	7.67	0.00	5.56	9.93	6.52	
Austin-Round Rock	82	6.16	1.99	0.00	18.27	14.63	49.36	54.88	30.38	30.49	6.71	0.00	6.76	6.49	9.09	
Beaumont-Port Arthur	5	0.38	2.84	0.00	11.67	20.00	58.20	20.00	27.29	60.00	0.73	0.00	0.00	1.33	0.00	
Brownsville-Harlingen	9	0.68	0.00	0.00	14.32	0.00	52.19	55.56	33.49	44.44	2.38	0.00	0.00	2.80	3.70	
College Station-Bryan	27	2.03	0.18	0.00	16.64	3.70	52.01	62.96	31.17	33.33	4.69	0.00	0.00	6.87	3.66	
Corpus Christi	56	4.20	4.26	10.71	18.09	19.64	51.27	42.86	26.38	26.79	8.07	30.00	6.12	6.25	8.77	
El Paso	17	1.28	3.63	0.00	36.80	35.29	23.49	23.53	36.08	41.18	7.89	0.00	9.52	16.67	7.41	
Fort Worth-Arlington	89	6.68	1.59	2.25	16.51	13.48	50.57	55.06	31.33	29.21	6.32	50.00	3.92	6.29	8.04	
Killeen-Temple-Fort Hood	39	2.93	0.71	0.00	7.90	0.00	60.93	58.97	30.47	41.03	5.86	0.00	0.00	5.78	7.32	
Laredo	1	0.08	2.88	0.00	16.55	0.00	28.78	100.00	51.80	0.00	0.00	0.00	0.00	0.00	0.00	
Longview	31	2.33	0.00	0.00	15.93	16.13	65.69	70.97	18.38	12.90	4.81	0.00	5.26	5.15	0.00	
Lubbock	16	1.20	0.00	0.00	21.91	18.75	46.16	75.00	31.92	6.25	2.25	0.00	1.54	3.61	0.87	
McAllen-Edinburg-Mission	28	2.10	0.00	0.00	15.76	21.43	53.69	57.14	30.54	21.43	2.54	0.00	2.86	3.51	1.02	
Midland	6	0.45	1.83	0.00	19.41	0.00	54.21	50.00	24.54	50.00	7.32	0.00	0.00	10.53	9.09	
Odessa	4	0.30	0.00	0.00	3.39	0.00	45.76	50.00	50.85	50.00	8.00	0.00	0.00	8.33	12.50	
San Angelo	20	1.50	1.74	0.00	5.23	0.00	69.48	70.00	23.55	30.00	6.92	0.00	0.00	6.72	12.00	

(*) 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 (2006).

(***) Based on 2005 Peer Small Farm Data US&PR.

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS			State: TEXAS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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						
Limited-Scope Review:																
San Antonio	110	8.26	0.73	0.00	16.00	10.00	49.57	47.27	33.70	42.73	6.69	0.00	4.23	6.23	10.92	
Sherman-Denison	21	1.58	0.00	0.00	5.25	14.29	87.29	85.71	7.46	0.00	10.94	0.00	25.00	10.91	0.00	
Tyler	14	1.05	1.53	0.00	11.57	7.14	62.45	92.86	24.45	0.00	3.74	0.00	0.00	5.80	0.00	
Victoria	17	1.28	0.29	0.00	13.41	0.00	64.14	88.24	22.16	11.76	2.26	0.00	0.00	2.79	1.11	
Waco	33	2.48	2.36	0.00	13.16	6.06	38.51	60.61	45.97	33.33	5.52	0.00	9.09	7.69	3.17	
Wichita Falls	17	1.28	1.22	0.00	15.61	11.76	54.88	76.47	28.29	11.76	6.32	0.00	0.00	12.24	0.00	
Texas Non-MSA	219	16.44	0.00	0.00	5.98	2.74	73.08	78.08	20.94	19.18	8.90	0.00	12.50	10.08	7.61	

(*) 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 (2006).

(***) Based on 2005 Peer Small Farm Data US&PR.

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		State: TEXAS					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Dallas-Plano-Irving	19,072	23.73	21.32	7.67	18.00	24.52	20.39	19.52	40.30	48.29	2.88	3.28	2.90	2.26	3.18	
Houston-Sugar Land-Baytown	23,073	28.71	22.61	7.60	17.36	27.27	18.97	18.97	41.06	46.16	2.91	4.98	3.91	1.91	2.91	
Limited-Scope Review:																
Abilene	185	0.23	19.15	3.38	18.23	10.81	23.78	20.95	38.84	64.86	1.29	0.55	0.51	1.10	1.75	
Amarillo	532	0.66	19.77	5.26	18.63	13.47	21.81	18.53	39.78	62.74	3.06	2.07	2.34	1.59	4.33	
Austin-Round Rock	9,454	11.76	19.76	5.94	18.30	21.51	22.76	21.20	39.17	51.35	3.41	3.01	3.34	3.09	3.67	
Beaumont-Port Arthur	358	0.45	22.47	1.69	17.06	9.46	20.02	18.92	40.44	69.93	1.69	0.00	0.75	1.20	2.55	
Brownsville-Harlingen	414	0.52	23.75	0.64	16.04	5.41	17.82	11.78	42.40	82.17	1.84	1.14	0.94	0.80	2.27	
College Station-Bryan	549	0.68	23.88	2.98	16.53	8.51	18.30	18.94	41.29	69.57	2.87	0.00	2.05	1.98	3.49	
Corpus Christi	2,003	2.49	22.82	1.78	16.99	6.25	19.76	15.63	40.43	76.35	6.89	2.98	3.66	5.01	8.34	
El Paso	1,500	1.87	22.11	2.87	17.46	12.81	18.92	18.32	41.51	65.99	2.45	3.16	1.66	1.74	2.83	
Fort Worth-Arlington	9,767	12.15	19.56	13.11	18.78	31.30	21.95	17.91	39.71	37.67	3.29	7.02	3.81	2.33	3.12	
Killeen-Temple-Fort Hood	937	1.17	17.01	2.90	19.97	12.59	23.75	21.03	39.27	63.48	1.73	1.72	0.87	1.39	2.28	
Laredo	494	0.61	22.96	0.00	16.89	1.24	18.19	13.61	41.96	85.15	3.52	0.00	0.00	1.90	4.37	
Longview	253	0.31	20.58	3.96	17.93	17.33	21.60	22.77	39.88	55.94	1.75	1.52	1.99	1.10	2.05	
Lubbock	675	0.84	21.02	5.68	17.88	15.79	20.74	18.95	40.36	59.58	1.69	2.21	1.12	1.36	1.93	
McAllen-Edinburg-Mission	998	1.24	23.48	1.22	16.86	6.68	17.67	12.88	41.98	79.22	2.82	2.97	2.71	2.81	2.83	
Midland	230	0.29	20.88	6.22	18.60	14.51	19.33	24.35	41.20	54.92	2.05	2.73	1.12	1.13	2.70	
Odessa	133	0.17	21.22	5.38	17.50	18.28	21.98	20.43	39.30	55.91	1.59	2.78	2.08	0.58	1.86	
San Angelo	247	0.31	19.37	3.98	18.37	14.43	22.73	21.89	39.53	59.70	3.83	2.14	3.02	3.36	4.71	

(*) 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 18.76% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Southwest Region.

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			State: TEXAS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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***						
Limited-Scope Review:																
San Antonio	6,399	7.96	21.16	4.20	17.99	13.85	20.54	19.14	40.31	62.81	2.37	2.02	1.61	1.67	2.95	
Sherman-Denison	251	0.31	19.46	3.77	18.09	11.32	23.05	24.06	39.40	60.85	2.21	0.48	0.84	2.00	3.14	
Tyler	751	0.93	20.31	4.18	18.42	14.33	20.71	21.49	40.55	60.00	4.08	4.67	3.60	3.36	4.51	
Victoria	282	0.35	21.10	3.88	17.47	10.08	20.57	22.09	40.86	63.95	5.13	0.85	2.30	4.84	6.89	
Waco	533	0.66	20.68	4.83	17.54	13.66	21.36	21.22	40.42	60.29	3.07	3.95	2.30	2.45	3.56	
Wichita Falls	165	0.21	18.22	1.82	19.08	15.45	23.92	21.82	38.78	60.91	0.99	0.00	0.63	0.37	1.67	
Texas Non-MSA	1,124	1.40	18.69	3.56	16.99	12.80	21.18	18.09	43.15	65.54	4.44	1.41	4.14	3.32	5.15	

(*) 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 18.76% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Southwest Region.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		State: TEXAS					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Dallas-Plano-Irving	2,118	20.08	21.32	10.41	18.00	16.27	20.39	20.34	40.30	52.98	6.66	6.13	5.10	6.41	7.32	
Houston-Sugar Land-Baytown	2,800	26.54	22.61	6.97	17.36	14.41	18.97	20.46	41.06	58.15	6.84	4.58	5.65	5.43	8.18	
Limited-Scope Review:																
Abilene	83	0.79	19.15	1.20	18.23	14.46	23.78	30.12	38.84	54.22	6.80	2.63	6.94	10.00	6.09	
Amarillo	109	1.03	19.77	8.26	18.63	14.68	21.81	22.02	39.78	55.05	4.52	3.49	4.14	6.06	4.20	
Austin-Round Rock	703	6.66	19.76	5.56	18.30	15.67	22.76	21.65	39.17	57.12	5.96	3.92	3.97	5.31	7.55	
Beaumont-Port Arthur	105	1.00	22.47	4.76	17.06	17.14	20.02	20.95	40.44	57.14	2.93	2.60	1.31	3.06	3.43	
Brownsville-Harlingen	77	0.73	23.75	9.09	16.04	18.18	17.82	12.99	42.40	59.74	2.95	1.10	3.10	1.38	3.93	
College Station-Bryan	43	0.41	23.88	0.00	16.53	9.30	18.30	20.93	41.29	69.77	3.07	0.00	3.23	5.08	2.68	
Corpus Christi	362	3.43	22.82	5.26	16.99	16.07	19.76	21.61	40.43	57.06	8.34	3.06	6.54	5.60	11.28	
El Paso	307	2.91	22.11	4.90	17.46	13.07	18.92	19.28	41.51	62.75	3.42	4.52	2.96	2.47	3.80	
Fort Worth-Arlington	1,002	9.50	19.56	8.60	18.78	14.40	21.95	20.10	39.71	56.90	5.31	4.55	4.36	4.74	5.98	
Killeen-Temple-Fort Hood	139	1.32	17.01	3.60	19.97	12.23	23.75	15.83	39.27	68.35	5.04	1.82	3.70	4.15	6.17	
Laredo	20	0.19	22.96	5.00	16.89	5.00	18.19	5.00	41.96	85.00	0.91	0.00	0.00	0.00	1.85	
Longview	39	0.37	20.58	12.82	17.93	17.95	21.60	25.64	39.88	43.59	2.02	0.00	0.88	1.97	2.92	
Lubbock	115	1.09	21.02	10.43	17.88	6.09	20.74	21.74	40.36	61.74	6.58	4.35	1.83	6.67	8.82	
McAllen-Edinburg-Mission	317	3.00	23.48	5.08	16.86	7.94	17.67	22.22	41.98	64.76	6.23	2.52	3.66	5.61	7.71	
Midland	73	0.69	20.88	5.48	18.60	15.07	19.33	24.66	41.20	54.79	7.72	2.78	6.82	5.08	10.83	
Odessa	57	0.54	21.22	7.02	17.50	21.05	21.98	26.32	39.30	45.61	7.39	22.22	9.09	4.35	7.41	
San Angelo	82	0.78	19.37	9.76	18.37	18.29	22.73	28.05	39.53	43.90	6.49	13.04	6.06	4.05	6.90	

(*) 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 0.17% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Southwest Region.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		State: TEXAS					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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***						
Limited-Scope Review:																
San Antonio	1,066	10.10	21.16	12.68	17.99	18.69	20.54	21.60	40.31	47.04	5.88	6.69	6.25	5.21	5.87	
Sherman-Denison	50	0.47	19.46	6.00	18.09	24.00	23.05	16.00	39.40	54.00	2.74	0.00	3.45	1.54	3.55	
Tyler	182	1.73	20.31	5.49	18.42	13.19	20.71	16.48	40.55	64.84	8.49	4.26	4.90	6.21	11.40	
Victoria	31	0.29	21.10	3.23	17.47	22.58	20.57	19.35	40.86	54.84	2.52	0.00	2.63	0.00	4.46	
Waco	191	1.81	20.68	3.17	17.54	15.34	21.36	16.93	40.42	64.55	8.62	2.13	9.09	5.76	10.75	
Wichita Falls	36	0.34	18.22	11.11	19.08	19.44	23.92	27.78	38.78	41.67	4.18	0.00	5.17	5.41	4.29	
Texas Non-MSA	443	4.20	18.69	6.09	16.99	14.67	21.18	17.38	43.15	61.85	13.47	13.92	11.11	11.90	14.79	

(*) 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 0.17% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Southwest Region.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			State: TEXAS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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	11,043	24.96	21.32	9.18	18.00	19.97	20.39	23.22	40.30	47.63	5.21	6.43	5.29	4.82	5.19	
Houston-Sugar Land-Baytown	12,501	28.25	22.61	7.60	17.36	19.84	18.97	23.40	41.06	49.16	4.92	6.01	5.31	4.57	4.80	
Limited-Scope Review:																
Abilene	191	0.43	19.15	4.57	18.23	12.00	23.78	14.29	38.84	69.14	3.96	6.12	2.44	0.47	5.59	
Amarillo	574	1.30	19.77	5.77	18.63	13.41	21.81	25.33	39.78	55.49	7.88	5.33	5.49	7.58	8.97	
Austin-Round Rock	4,058	9.17	19.76	6.48	18.30	17.99	22.76	22.44	39.17	53.09	5.29	5.34	4.66	4.75	5.84	
Beaumont-Port Arthur	214	0.48	22.47	5.71	17.06	16.00	20.02	21.71	40.44	56.57	1.97	0.00	2.11	2.53	1.90	
Brownsville-Harlingen	279	0.63	23.75	7.52	16.04	6.64	17.82	15.04	42.40	70.80	2.57	3.49	2.07	1.69	2.84	
College Station-Bryan	187	0.42	23.88	1.32	16.53	10.53	18.30	23.68	41.29	64.47	2.83	0.00	5.17	1.69	2.96	
Corpus Christi	896	2.03	22.82	5.04	16.99	10.21	19.76	22.14	40.43	62.61	6.17	5.75	4.64	6.92	6.26	
El Paso	1,353	3.06	22.11	7.31	17.46	15.27	18.92	20.96	41.51	56.46	6.39	6.23	7.25	6.02	6.36	
Fort Worth-Arlington	4,368	9.87	19.56	9.23	18.78	22.09	21.95	21.15	39.71	47.52	4.48	5.52	4.51	3.93	4.58	
Killeen-Temple-Fort Hood	370	0.84	17.01	6.03	19.97	13.02	23.75	17.78	39.27	63.17	4.23	9.33	3.45	2.58	4.84	
Laredo	146	0.33	22.96	0.79	16.89	8.73	18.19	16.67	41.96	73.81	2.37	0.00	3.57	2.13	2.37	
Longview	104	0.24	20.58	6.33	17.93	5.06	21.60	25.32	39.88	63.29	1.61	1.41	0.88	1.88	1.71	
Lubbock	378	0.85	21.02	5.34	17.88	12.17	20.74	17.51	40.36	64.99	3.65	2.91	6.45	2.40	3.44	
McAllen-Edinburg-Mission	1,328	3.00	23.48	3.87	16.86	11.13	17.67	20.12	41.98	64.88	8.76	18.84	14.20	9.14	7.95	
Midland	204	0.46	20.88	4.21	18.60	20.53	19.33	31.05	41.20	44.21	6.89	6.56	4.79	10.10	6.26	
Odessa	123	0.28	21.22	5.45	17.50	11.82	21.98	21.82	39.30	60.91	6.15	18.18	6.41	6.00	5.82	
San Angelo	204	0.46	19.37	8.81	18.37	12.44	22.73	25.39	39.53	53.37	7.88	4.44	4.55	8.88	9.02	

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

(**) Percentage of Families is based on 2000 Census information.

(***) As a percentage of loans with borrower income information available. No information was available for 15.69% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Southwest Region.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		State: TEXAS					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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	3,616	8.17	21.16	10.04	17.99	17.99	20.54	21.47	40.31	50.50	4.29	8.20	4.10	4.24	3.92	
Sherman-Denison	180	0.41	19.46	5.44	18.09	13.61	23.05	25.17	39.40	55.78	3.25	2.20	3.59	2.88	3.45	
Tyler	346	0.78	20.31	7.12	18.42	13.92	20.71	19.42	40.55	59.55	4.61	5.56	3.89	4.06	4.95	
Victoria	115	0.26	21.10	6.54	17.47	8.41	20.57	14.02	40.86	71.03	3.27	0.00	1.98	1.63	4.70	
Waco	380	0.86	20.68	4.30	17.54	11.75	21.36	22.06	40.42	61.89	4.69	1.05	4.59	4.03	5.32	
Wichita Falls	94	0.21	18.22	11.54	19.08	10.26	23.92	19.23	38.78	58.97	1.65	2.20	0.48	2.10	1.77	
Texas Non-MSA	992	2.24	18.69	3.82	16.99	11.57	21.18	22.05	43.15	62.55	7.56	9.52	6.56	6.27	8.15	

(*) 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 15.69% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Southwest Region.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			State: TEXAS		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006				
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	27,678	25.58	66.78	57.51	96.56	1.93	1.52	8.28	9.98
Houston-Sugar Land-Baytown	30,269	27.97	68.09	56.44	96.68	1.80	1.52	7.49	8.28
Limited-Scope Review:									
Abilene	513	0.47	62.72	48.93	99.03	0.19	0.78	3.71	3.95
Amarillo	1,227	1.13	66.45	45.64	89.57	6.28	4.16	4.61	5.66
Austin-Round Rock	9,812	9.07	67.27	57.03	95.77	2.12	2.11	7.37	8.30
Beaumont-Port Arthur	867	0.80	66.08	47.64	98.62	1.04	0.35	3.63	3.49
Brownsville-Harlingen	730	0.67	60.23	54.38	96.03	0.96	3.01	3.74	3.66
College Station-Bryan	561	0.52	61.35	49.38	98.40	0.53	1.07	3.56	4.01
Corpus Christi	1,867	1.73	66.97	53.62	96.41	1.98	1.61	6.39	7.31
El Paso	2,949	2.73	66.60	52.09	97.12	1.63	1.25	7.45	8.01
Fort Worth-Arlington	10,963	10.13	65.66	58.16	97.68	1.30	1.01	7.40	8.97
Killeen-Temple-Fort Hood	885	0.82	63.71	52.99	98.87	0.45	0.68	5.68	7.04
Laredo	534	0.49	67.11	50.19	98.50	0.75	0.75	3.65	3.77
Longview	550	0.51	60.36	48.55	99.45	0.55	0.00	4.04	5.03
Lubbock	849	0.78	65.16	51.94	97.76	0.59	1.65	3.91	4.18
McAllen-Edinburg-Mission	1,665	1.54	63.00	58.56	97.96	1.14	0.90	3.99	3.83
Midland	606	0.56	64.48	38.78	89.93	6.60	3.47	5.40	5.27
Odessa	417	0.39	64.48	50.36	97.36	1.92	0.72	5.39	7.86
San Angelo	421	0.39	63.99	49.64	86.22	9.50	4.28	5.27	5.16

(*) 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 2006).

(***) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 35.74% of small loans to businesses originated/purchased by the bank.

(****) Based on 2005 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, 2004 TO DECEMBER 31, 2006					
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	9,246	8.54	66.94	52.51	95.87	2.23	1.90	7.34	8.89
Sherman-Denison	407	0.38	63.85	50.12	99.51	0.49	0.00	5.13	5.83
Tyler	1,078	1.00	64.82	52.32	95.08	1.48	3.43	5.93	6.59
Victoria	441	0.41	64.75	45.12	98.19	1.81	0.00	4.06	3.39
Waco	817	0.76	64.57	48.10	97.67	1.22	1.10	5.13	5.85
Wichita Falls	466	0.43	65.83	43.56	97.00	1.72	1.29	5.45	6.30
Texas Non-MSA	2,388	2.21	59.76	50.63	96.61	1.76	1.63	6.51	6.77

(*) 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 2006).

(***) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 35.74% of small loans to businesses originated/purchased by the bank.

(****) Based on 2005 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, 2004 TO DECEMBER 31, 2006				
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	150	11.26	91.21	56.67	98.00	0.00	2.00	7.42	6.87
Houston-Sugar Land-Baytown	210	15.77	91.73	57.62	98.57	0.48	0.95	7.02	4.68
Limited-Scope Review:									
Abilene	32	2.40	95.00	53.13	96.88	0.00	3.13	3.61	2.60
Amarillo	79	5.93	92.64	49.37	55.70	12.66	31.65	7.67	3.47
Austin-Round Rock	82	6.16	92.11	59.76	91.46	3.66	4.88	6.71	7.75
Beaumont-Port Arthur	5	0.38	94.95	60.00	100.00	0.00	0.00	0.73	0.78
Brownsville-Harlingen	9	0.68	90.07	55.56	100.00	0.00	0.00	2.38	2.25
College Station-Bryan	27	2.03	89.49	59.26	96.30	3.70	0.00	4.69	4.84
Corpus Christi	56	4.20	92.40	41.07	64.29	16.07	19.64	8.07	4.68
El Paso	17	1.28	86.68	64.71	100.00	0.00	0.00	7.89	5.36
Fort Worth-Arlington	89	6.68	92.19	57.30	92.13	5.62	2.25	6.32	5.05
Killeen-Temple-Fort Hood	39	2.93	93.65	43.59	87.18	7.69	5.13	5.86	4.23
Laredo	1	0.08	89.93	100.00	100.00	0.00	0.00	0.00	0.00
Longview	31	2.33	94.61	51.61	90.32	9.68	0.00	4.81	3.47
Lubbock	16	1.20	92.32	62.50	100.00	0.00	0.00	2.25	2.46
McAllen-Edinburg-Mission	28	2.10	82.92	50.00	92.86	0.00	7.14	2.54	2.22
Midland	6	0.45	93.77	33.33	100.00	0.00	0.00	7.32	6.45
Odessa	4	0.30	92.37	50.00	100.00	0.00	0.00	8.00	5.88
San Angelo	20	1.50	92.73	60.00	95.00	0.00	5.00	6.92	5.76

(*) 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 2006).

(***) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 41.37% of small loans to farms originated and purchased by the bank.

(****) Based on 2005 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, 2004 TO DECEMBER 31, 2006				
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	110	8.26	92.63	54.55	83.64	8.18	8.18	6.69	4.36
Sherman-Denison	21	1.58	94.75	61.90	100.00	0.00	0.00	10.94	10.42
Tyler	14	1.05	92.58	28.57	64.29	28.57	7.14	3.74	1.12
Victoria	17	1.28	94.46	64.71	94.12	5.88	0.00	2.26	2.63
Waco	33	2.48	96.07	39.39	60.61	27.27	12.12	5.52	3.36
Wichita Falls	17	1.28	93.66	58.82	100.00	0.00	0.00	6.32	6.25
Texas Non-MSA	219	16.44	92.24	50.68	83.56	8.68	7.76	8.90	5.97

(*) 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 2006).

(***) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 41.37% of small loans to farms originated and purchased by the bank.

(****) Based on 2005 Peer Small Farm Data US&PR.

Table 13. Qualified Investments

QUALIFIED INVESTMENTS		State: TEXAS				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006			
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	26	31,403	154	58,244	180	89,647	20.63	15	22,509
Houston-Sugar Land-Baytown	22	23,184	114	99,736	136	122,927	28.29	14	41,776
Limited-Scope Review:									
Abilene	0	0	16	293	16	293	0.07	0	0
Amarillo	2	638	20	377	22	1,015	0.23	2	529
Austin-Round Rock	7	13,833	71	27,518	78	41,351	9.52	7	11,907
Beaumont-Port Arthur	1	287	15	2,897	16	3,184	0.73	1	143
Brownsville-Harlingen	0	0	30	1,377	30	1,377	0.32	0	0
College Station-Bryan	2	489	17	84	19	572	0.13	2	486
Corpus Christi	0	0	37	12,302	37	12,302	2.83	0	0
El Paso	3	281	35	23,006	38	23,286	5.36	1	17,604
Fort Worth-Arlington	5	5,870	76	14,527	81	20,397	4.69	3	5,339
Killeen-Temple-Fort Hood	0	0	8	124	8	124	0.03	0	0
Laredo	1	22	13	8,096	14	8,118	1.87	0	0
Longview	1	151	5	89	6	240	0.06	0	0
Lubbock	1	706	12	710	13	1,416	0.33	1	694
McAllen-Edinburg-Mission	3	3,478	18	741	21	4,219	0.97	2	120
Midland	0	0	28	206	28	206	0.05	0	0
Odessa	1	641	10	82	11	723	0.17	1	658
San Angelo	0	0	14	214	14	214	0.05	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, 2004 TO DECEMBER 31, 2006			
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	10	14,904	84	40,912	94	55,816	12.84	7	22,183
Sherman-Denison	0	0	11	163	11	163	0.04	0	0
Tyler	0	0	24	300	24	300	0.07	0	0
Victoria	1	1,382	6	121	7	1,503	0.35	1	1,178
Waco	1	338	20	441	21	779	0.18	1	251
Wichita Falls	0	0	8	1,669	8	1,669	0.38	0	0
Texas Non-MSA	2	3,654	36	12,626	38	16,280	3.75	2	1,509
Statewide Assessed***	0	0	8	204	8	204	0.05	0	0
Statewide Non-Assessed***	0	0	18	26,236	18	26,236	6.04	4	10,437

(*) "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, 2004 TO DECEMBER 31, 2006									
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 Branch Clos- ings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	M od	Mi d	U pp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Dallas-Plano-Irving	43.98	130	27.43	3.08	22.31	30.77	43.85	16	25	-1	0	-6	-2	7.60	27.39	34.04	30.98
Houston-Sugar Land-Baytown	21.30	109	23.00	1.83	29.36	16.51	52.29	15	10	1	4	-2	2	6.43	30.28	31.45	31.85
Limited-Scope Review:																	
Abilene	0.31	3	0.63	0.00	33.33	33.33	33.33	1	1	0	0	0	0	0.00	19.80	56.43	23.77
Amarillo	0.97	7	1.48	28.57	42.86	14.29	14.29	0	0	0	0	0	0	1.78	29.05	44.10	25.06
Austin-Round Rock	7.40	43	9.07	4.65	20.93	27.91	46.51	7	8	0	-2	-3	4	7.50	26.47	39.38	26.65
Beaumont-Port Arthur	0.33	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	0.24	3	0.63	33.33	66.67	0.00	0.00	2	0	1	1	0	0	2.26	25.87	42.69	29.18
College Station-Bryan	0.29	2	0.42	0.00	50.00	0.00	50.00	0	0	0	0	0	0	1.87	28.66	42.54	26.93
Corpus Christi	1.34	8	1.69	25.00	12.50	37.50	25.00	0	0	0	0	0	0	5.95	26.89	41.64	25.52
El Paso	1.81	13	2.74	7.69	7.69	23.08	61.54	0	0	0	0	0	0	3.70	30.92	33.98	31.40
Fort Worth-Arlington	6.89	46	9.70	0.00	30.43	32.61	36.96	2	7	0	0	-4	-1	5.10	24.80	41.72	28.37
Killeen-Temple-Fort Hood	0.35	5	1.05	0.00	60.00	20.00	20.00	0	0	0	0	0	0	0.71	17.12	60.90	21.27
Laredo	0.05	2	0.42	0.00	0.00	50.00	50.00	1	0	0	0	1	0	0.52	38.06	33.72	27.69
Longview	0.10	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	0.39	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	0.39	5	1.05	0.00	0.00	40.00	60.00	1	0	0	0	0	1	0.00	29.73	48.29	21.98
Midland	1.36	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	0.23	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	0.23	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, 2004 TO DECEMBER 31, 2006									
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 Branch Clos- ings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	M od	Mi d	U pp	Low	Mod	Mid	Upp
Limited-Scope Review:																	
San Antonio	7.90	43	9.07	2.33	30.23	34.88	32.56	2	2	0	-2	1	1	2.45	35.31	35.83	26.41
Sherman-Denison	0.20	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	0.83	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	0.17	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	0.64	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	0.20	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	2.10	27	5.70	0.00	25.93	70.37	3.70	0	0	0	0	0	0	0.00	9.44	67.17	23.39

Table 1. Lending Volume

LENDING VOLUME		State: VIRGINIA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006						
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	30.63	10,110	1,757,145	6,823	283,330	74	2,571	23	6,086	17,030	2,049,132	54.80
Limited-Scope Review:												
Blacksburg-Christiansburg-Radford	2.14	719	92,604	462	14,888	8	59	3	7,036	1,192	114,587	1.10
Charlottesville	7.65	2,678	628,518	1,540	61,715	36	1,249	0	0	4,254	691,482	6.06
Danville	1.42	379	32,311	405	9,503	6	89	0	0	790	41,903	1.06
Harrisonburg	1.50	436	59,695	376	6,810	24	227	0	0	836	66,732	1.63
Lynchburg	3.56	1,139	156,320	834	18,697	8	89	0	0	1,981	175,106	1.73
Roanoke	5.66	1,951	301,482	1,181	28,382	17	164	1	1,673	3,150	331,701	3.81
Virginia Beach-Norfolk-Newport News (VA-NC)	38.30	12,702	2,374,958	8,456	263,075	52	673	89	51,803	21,299	2,690,509	22.57
Virginia Non-MSA	9.12	2,924	373,443	2,016	50,440	127	6,190	6	18,559	5,073	448,632	7.24
Statewide Assessed****								0	0	0	0	
Statewide Non-Assessed****								0	0	0	0	

(*) Loan data as of December 31, 2006. Rated area refers to either the state or multistate MSA/MD rating area.

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

(***) Deposit data as of June 30, 2006. 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, 2004 TO DECEMBER 31, 2006					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:																
Richmond	5,283	30.96	2.89	2.21	17.41	14.48	47.12	40.02	32.58	43.29	3.66	2.84	3.28	2.99	4.81	
Limited-Scope Review:																
Blacksburg-Christiansburg-Radford	450	2.64	0.00	0.00	4.88	5.33	86.82	83.78	8.30	10.89	4.48	0.00	8.33	4.35	4.61	
Charlottesville	1,581	9.27	1.07	0.70	11.96	9.36	63.77	64.39	23.21	25.55	7.62	4.63	7.07	7.26	9.42	
Danville	167	0.98	0.00	0.00	12.48	10.78	76.30	73.65	11.22	15.57	2.95	0.00	3.06	2.81	3.53	
Harrisonburg	230	1.35	0.00	0.00	9.44	12.61	76.87	68.26	13.68	19.13	2.96	0.00	2.59	2.78	3.93	
Lynchburg	672	3.94	0.99	1.19	9.45	8.93	68.72	60.42	20.84	29.46	3.07	2.50	3.49	3.06	3.02	
Roanoke	1,186	6.95	2.02	1.35	9.99	9.53	57.64	48.06	30.35	41.06	4.65	2.22	3.23	4.22	6.09	
Virginia Beach-Norfolk-Newport News (VA-NC)	6,106	35.79	1.82	1.92	15.61	14.61	44.99	39.68	37.58	43.79	3.31	2.06	2.65	2.99	4.13	
Virginia Non-MSA	1,388	8.13	0.00	0.00	6.32	5.12	72.93	68.08	20.74	26.80	3.87	0.00	3.28	4.44	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 2005 Peer Mortgage Data: Southeast Region 2.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			State: VIRGINIA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Richmond	639	25.23	2.89	3.91	17.41	19.87	47.12	40.53	32.58	35.68	3.64	3.52	3.15	3.32	4.48	
Limited-Scope Review:																
Blacksburg-Christiansburg-Radford	36	1.42	0.00	0.00	4.88	8.33	86.82	75.00	8.30	16.67	1.96	0.00	7.14	1.40	6.52	
Charlottesville	152	6.00	1.07	1.32	11.96	11.84	63.77	66.45	23.21	20.39	6.43	0.00	3.73	6.83	8.05	
Danville	42	1.66	0.00	0.00	12.48	23.81	76.30	64.29	11.22	11.90	4.32	0.00	6.98	3.57	5.88	
Harrisonburg	39	1.54	0.00	0.00	9.44	10.26	76.87	74.36	13.68	15.38	4.17	0.00	0.00	4.18	6.12	
Lynchburg	61	2.41	0.99	0.00	9.45	14.75	68.72	68.85	20.84	16.39	3.29	0.00	2.56	3.17	4.76	
Roanoke	98	3.87	2.02	7.14	9.99	15.31	57.64	55.10	30.35	22.45	3.24	10.00	6.21	2.28	3.11	
Virginia Beach-Norfolk-Newport News (VA-NC)	1,182	46.66	1.82	2.45	15.61	17.34	44.99	41.03	37.58	39.17	4.55	8.18	4.33	3.84	5.55	
Virginia Non-MSA	284	11.21	0.00	0.00	6.32	5.63	72.93	68.31	20.74	26.06	3.94	0.00	5.79	4.01	3.50	

(*) 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 2005 Peer Mortgage Data: Southeast Region 2.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		State: VIRGINIA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006								
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:															
Richmond	4,186	31.16	2.89	2.01	17.41	14.76	47.12	44.70	32.58	38.53	2.75	1.74	2.33	2.44	3.54
Limited-Scope Review:															
Blacksburg-Christiansburg-Radford	233	1.73	0.00	0.00	4.88	9.01	86.82	80.69	8.30	10.30	2.21	0.00	5.00	2.07	2.60
Charlottesville	945	7.03	1.07	0.63	11.96	8.04	63.77	61.69	23.21	29.63	4.94	2.04	2.90	4.88	6.48
Danville	169	1.26	0.00	0.00	12.48	14.79	76.30	69.82	11.22	15.38	2.88	0.00	3.11	2.57	4.36
Harrisonburg	167	1.24	0.00	0.00	9.44	10.78	76.87	76.05	13.68	13.17	1.97	0.00	1.12	2.18	1.55
Lynchburg	406	3.02	0.99	0.49	9.45	6.90	68.72	59.85	20.84	32.76	1.89	2.08	1.67	1.98	1.75
Roanoke	666	4.96	2.02	1.65	9.99	8.26	57.64	49.25	30.35	40.84	2.41	2.96	1.48	2.01	3.51
Virginia Beach-Norfolk-Newport News (VA-NC)	5,410	40.27	1.82	1.68	15.61	13.31	44.99	40.91	37.58	44.10	2.28	2.42	1.74	1.99	2.89
Virginia Non-MSA	1,252	9.32	0.00	0.00	6.32	3.27	72.93	71.73	20.74	25.00	2.64	0.00	0.96	2.96	2.25

(*) 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 2005 Peer Mortgage Data: Southeast Region 2.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			State: VIRGINIA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Richmond	6,823	30.88	9.88	7.94	18.18	18.75	41.91	39.97	30.03	33.34	7.56	9.71	9.74	7.19	7.12	
Limited-Scope Review:																
Blacksburg-Christiansburg-Radford	462	2.09	0.00	0.00	1.67	7.58	90.63	81.60	7.70	10.82	5.60	0.00	18.75	5.39	6.64	
Charlottesville	1,540	6.97	0.72	0.45	13.14	11.17	59.74	62.73	26.40	25.65	8.28	6.90	9.43	8.68	7.47	
Danville	405	1.83	0.00	0.00	19.72	20.99	70.46	57.28	9.82	21.73	6.61	0.00	11.11	5.23	9.16	
Harrisonburg	376	1.70	0.00	0.00	14.69	12.50	58.22	61.44	27.08	26.06	4.69	0.00	3.85	5.21	4.22	
Lynchburg	834	3.77	5.04	2.76	12.71	13.79	61.55	56.47	20.70	26.98	5.02	4.07	7.20	4.95	4.68	
Roanoke	1,181	5.35	3.40	4.57	15.32	14.99	56.20	51.06	25.07	29.38	5.10	7.14	6.35	4.75	5.16	
Virginia Beach-Norfolk-Newport News (VA-NC)	8,456	38.27	2.94	2.25	21.97	21.59	41.23	38.59	33.85	37.57	7.93	9.51	9.83	7.69	7.39	
Virginia Non-MSA	2,016	9.13	0.00	0.00	6.34	6.30	72.84	69.64	20.82	24.06	5.96	0.00	7.46	6.35	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 (2006).

(***) Based on 2005 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, 2004 TO DECEMBER 31, 2006					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	74	21.02	1.77	6.76	18.20	27.03	51.65	40.54	28.38	25.68	12.30	28.57	14.49	10.43	9.26	
Limited-Scope Review:																
Blacksburg-Christiansburg-Radford	8	2.27	0.00	0.00	1.95	12.50	89.45	62.50	8.59	25.00	10.53	0.00	20.00	10.71	0.00	
Charlottesville	36	10.23	0.20	0.00	12.18	16.67	63.27	36.11	24.35	47.22	23.21	0.00	18.18	24.00	38.46	
Danville	6	1.70	0.00	0.00	3.58	0.00	92.11	100.00	4.30	0.00	2.74	0.00	0.00	2.82	0.00	
Harrisonburg	24	6.82	0.00	0.00	9.17	12.50	76.76	66.67	14.07	20.83	11.67	0.00	12.50	11.63	11.11	
Lynchburg	8	2.27	1.75	0.00	6.82	0.00	68.23	87.50	23.20	12.50	4.17	0.00	0.00	5.56	0.00	
Roanoke	17	4.83	1.94	0.00	6.89	0.00	61.13	82.35	30.04	17.65	3.77	0.00	0.00	5.88	0.00	
Virginia Beach-Norfolk-Newport News (VA-NC)	52	14.77	1.35	1.92	13.78	26.92	47.70	30.77	37.17	40.38	9.55	0.00	25.00	6.14	12.28	
Virginia Non-MSA	127	36.08	0.00	0.00	2.64	2.36	74.19	82.68	23.17	14.96	9.23	0.00	18.18	10.40	4.88	

(*) 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 (2006).

(***) Based on 2005 Peer Small Farm Data US&PR.

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			State: VIRGINIA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Richmond	5,283	30.96	19.79	5.65	18.40	22.40	22.83	24.59	38.99	47.36	3.79	2.62	3.14	3.40	4.63	
Limited-Scope Review:																
Blacksburg-Christiansburg-Radford	450	2.64	20.15	7.00	17.69	16.91	23.23	20.77	38.93	55.31	4.72	4.43	2.34	4.06	6.33	
Charlottesville	1,581	9.27	19.18	2.73	18.34	16.69	23.26	20.06	39.21	60.52	8.12	3.65	6.76	6.65	9.69	
Danville	167	0.98	20.64	7.14	17.93	23.38	22.05	17.53	39.38	51.95	3.21	1.67	1.46	2.19	5.22	
Harrisonburg	230	1.35	17.33	4.08	19.26	21.94	25.06	18.88	38.36	55.10	2.86	0.76	2.10	1.84	4.13	
Lynchburg	672	3.94	19.36	5.58	18.36	17.98	23.19	26.70	39.10	49.74	3.16	1.89	1.81	3.28	4.03	
Roanoke	1,186	6.95	18.02	5.85	18.98	22.02	24.06	21.33	38.94	50.79	4.80	2.57	3.38	4.03	7.10	
Virginia Beach-Norfolk-Newport News (VA-NC)	6,106	35.79	19.21	3.42	18.61	17.88	23.23	20.40	38.95	58.30	3.28	3.79	2.93	2.36	3.88	
Virginia Non-MSA	1,388	8.13	18.63	4.31	17.44	14.60	23.21	19.15	40.71	61.93	4.39	2.68	3.01	3.89	5.19	

(*) 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 Families is based on 2000 Census information.

(***) As a percentage of loans with borrower income information available. No information was available for 17.00% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Southeast Region 2.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			State: VIRGINIA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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	639	25.23	19.79	9.70	18.40	23.19	22.83	25.49	38.99	41.61	3.57	1.60	3.22	3.09	5.10	
Limited-Scope Review:																
Blacksburg-Christiansburg-Radford	36	1.42	20.15	2.94	17.69	32.35	23.23	26.47	38.93	38.24	1.85	0.00	3.16	1.64	1.92	
Charlottesville	152	6.00	19.18	11.49	18.34	16.22	23.26	23.65	39.21	48.65	6.34	2.58	4.33	5.51	10.69	
Danville	42	1.66	20.64	12.20	17.93	21.95	22.05	31.71	39.38	34.15	4.61	3.13	6.56	5.48	3.57	
Harrisonburg	39	1.54	17.33	15.79	19.26	15.79	25.06	28.95	38.36	39.47	4.18	7.14	1.79	1.98	6.86	
Lynchburg	61	2.41	19.36	14.04	18.36	21.05	23.19	21.05	39.10	43.86	3.01	3.57	3.50	3.51	1.87	
Roanoke	98	3.87	18.02	15.79	18.98	21.05	24.06	21.05	38.94	42.11	3.14	2.82	3.42	1.64	4.56	
Virginia Beach-Norfolk-Newport News (VA-NC)	1,182	46.66	19.21	7.29	18.61	19.84	23.23	26.51	38.95	46.36	4.48	4.46	4.01	3.70	5.34	
Virginia Non-MSA	284	11.21	18.63	4.03	17.44	17.95	23.21	22.71	40.71	55.31	3.92	1.99	2.84	3.48	5.52	

(*) 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 3.95% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Southeast Region 2.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			State: VIRGINIA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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	4,186	31.16	19.79	7.99	18.40	22.71	22.83	26.44	38.99	42.86	2.35	1.66	1.96	2.11	3.14	
Limited-Scope Review:																
Blacksburg-Christiansburg-Radford	233	1.73	20.15	13.99	17.69	24.87	23.23	26.94	38.93	34.20	1.98	1.52	2.38	1.25	2.38	
Charlottesville	945	7.03	19.18	6.62	18.34	19.60	23.26	24.24	39.21	49.54	4.34	1.88	4.00	3.77	5.71	
Danville	169	1.26	20.64	9.42	17.93	18.84	22.05	25.36	39.38	46.38	2.29	1.68	2.27	2.70	2.22	
Harrisonburg	167	1.24	17.33	11.11	19.26	16.67	25.06	28.57	38.36	43.65	1.64	1.53	1.48	1.03	2.24	
Lynchburg	406	3.02	19.36	9.27	18.36	23.32	23.19	23.96	39.10	43.45	1.53	1.59	0.95	1.52	1.85	
Roanoke	666	4.96	18.02	9.33	18.98	22.82	24.06	23.21	38.94	44.64	2.05	1.51	1.68	1.59	2.93	
Virginia Beach-Norfolk-Newport News (VA-NC)	5,410	40.27	19.21	6.49	18.61	17.08	23.23	24.87	38.95	51.56	2.01	1.53	1.48	1.63	2.66	
Virginia Non-MSA	1,252	9.32	18.63	5.59	17.44	17.74	23.21	23.82	40.71	52.84	2.45	1.51	1.83	2.10	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 23.11% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Southeast Region 2.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			State: VIRGINIA		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006				
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	6,823	30.88	63.25	49.48	91.54	4.79	3.66	7.56	9.09
Limited-Scope Review:									
Blacksburg-Christiansburg-Radford	462	2.09	60.99	50.87	95.89	1.30	2.81	5.60	7.61
Charlottesville	1,540	6.97	65.63	47.79	91.56	5.00	3.44	8.28	9.90
Danville	405	1.83	66.38	39.01	95.31	3.70	0.99	6.61	5.19
Harrisonburg	376	1.70	62.13	47.07	96.81	3.19	0.00	4.69	4.91
Lynchburg	834	3.77	66.74	46.16	97.72	0.96	1.32	5.02	5.58
Roanoke	1,181	5.35	64.95	49.20	96.27	2.20	1.52	5.10	6.23
Virginia Beach-Norfolk-Newport News (VA-NC)	8,456	38.27	65.10	51.09	95.09	2.51	2.40	7.93	10.00
Virginia Non-MSA	2,016	9.13	63.16	50.35	96.28	2.28	1.44	5.96	7.42

(*) 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 2006).

(***) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 41.60% of small loans to businesses originated/purchased by the bank.

(****) Based on 2005 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, 2004 TO DECEMBER 31, 2006				
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	74	21.02	92.77	48.65	94.59	0.00	5.41	12.30	8.43
Limited-Scope Review:									
Blacksburg-Christiansburg-Radford	8	2.27	93.75	12.50	100.00	0.00	0.00	10.53	3.70
Charlottesville	36	10.23	93.01	44.44	94.44	0.00	5.56	23.21	10.26
Danville	6	1.70	97.13	83.33	100.00	0.00	0.00	2.74	3.28
Harrisonburg	24	6.82	93.12	41.67	100.00	0.00	0.00	11.67	4.35
Lynchburg	8	2.27	94.54	62.50	100.00	0.00	0.00	4.17	0.00
Roanoke	17	4.83	91.52	70.59	100.00	0.00	0.00	3.77	2.38
Virginia Beach-Norfolk-Newport News (VA-NC)	52	14.77	91.48	51.92	100.00	0.00	0.00	9.55	7.27
Virginia Non-MSA	127	36.08	94.07	42.52	86.61	9.45	3.94	9.23	6.09

(*) 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 2006).

(***) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 47.44% of small loans to farms originated/purchased by the bank.

(****) Based on 2005 Peer Small Farm Data US&PR.

Table 13. Qualified Investments

QUALIFIED INVESTMENTS		State: VIRGINIA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006			
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	10	7,735	46	40,503	56	48,238	43.48	6	15,916
Limited-Scope Review:									
Blacksburg-Christiansburg-Radford	0	0	4	6,208	4	6,208	5.60	1	102
Charlottesville	0	0	22	1,880	22	1,880	1.69	1	302
Danville	0	0	4	5,805	4	5,805	5.23	0	0
Harrisonburg	0	0	5	32	5	32	0.03	0	0
Lynchburg	0	0	12	98	12	98	0.09	0	0
Roanoke	0	0	28	2,295	28	2,295	2.07	1	255
Virginia Beach-Norfolk-Newport News (VA-NC)	14	10,585	35	15,883	49	26,467	23.85	15	17,673
Virginia Non-MSA	0	0	28	18,075	28	18,075	16.29	1	133
Statewide Assessed***	0	0	3	57	3	57	0.05	0	0
Statewide Non-Assessed***	0	0	9	1,800	9	1,800	1.62	3	504

(*) "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, 2004 TO DECEMBER 31, 2006									
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 Branch Open- ings	# of Branch Clos- ings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	M od	Mi d	U pp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Richmond	54.80	35	26.72	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	1.10	3	2.29	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	3.60	82.76	13.63
Charlottesville	6.06	9	6.87	0.00	11.11	66.67	22.22	0	0	0	0	0	0	1.78	17.53	57.63	23.06
Danville	1.06	3	2.29	0.00	33.33	33.33	33.33	0	0	0	0	0	0	0.00	18.76	70.58	10.66
Harrisonburg	1.63	3	2.29	0.00	0.00	66.67	33.33	0	0	0	0	0	0	0.00	15.13	66.75	10.66
Lynchburg	1.73	5	3.82	0.00	20.00	60.00	20.00	0	0	0	0	0	0	3.38	11.42	66.12	19.08
Roanoke	3.81	8	6.11	0.00	25.00	62.50	12.50	0	0	0	0	0	0	4.02	12.58	57.22	26.17
Virginia Beach-Norfolk- Newport News (VA-NC)	22.57	48	36.64	2.08	37.50	39.58	20.83	2	1	0	0	1	0	4.35	23.97	42.02	29.66
Virginia Non-MSA	7.24	17	12.98	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, 2004 TO DECEMBER 31, 2006						
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	57.02	26,647	7,402,588	36,518	1,199,388	253	19,206	14	59,557	63,432	8,680,739	77.55
Limited-Scope Review:												
Bellingham	2.72	1,036	221,662	1,928	38,945	64	4,468	3	10,328	3,031	275,403	1.40
Bremerton-Silverdale	3.60	1,677	338,448	2,312	53,388	18	352	0	0	4,007	392,188	1.85
Kennewick-Richland-Pasco	2.56	1,483	175,668	1,270	24,653	91	6,542	1	108	2,845	206,971	1.15
Lewiston (ID-WA)	0.24	123	10,332	144	3,379	3	175	0	0	270	13,886	0.21
Longview	1.04	598	68,237	544	14,313	8	785	2	4,144	1,152	87,479	0.45
Mount Vernon-Anacortes	1.71	645	120,920	1,196	23,676	55	3,671	1	81	1,897	148,348	0.80
Olympia	2.76	1,329	238,332	1,721	37,175	18	819	1	1,087	3,069	277,413	1.16
Spokane	5.04	2,382	292,972	3,176	86,427	47	2,695	5	8,575	5,610	390,669	3.14
Tacoma	10.33	6,139	1,178,288	5,305	143,860	48	2,429	3	21,104	11,495	1,345,681	5.16
Wenatchee	1.38	557	96,075	916	16,709	57	809	0	0	1,530	113,593	0.52
Yakima	2.38	1,162	110,060	1,371	33,940	110	4,536	1	127	2,644	148,663	1.01
Washington Non-MSA	9.23	4,123	589,448	5,725	118,874	407	20,961	13	11,360	10,268	740,643	5.60
Statewide Assessed****								0	0	0	0	
Statewide Non-Assessed****								0	0	0	0	

(*) Loan data as of December 31, 2006. Rated area refers to either the state or multistate MSA/MD rating area.

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

(***) Deposit data as of June 30, 2006. 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, 2004 TO DECEMBER 31, 2006									
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:																
Seattle-Bellevue-Everett	13,152	56.55	0.49	0.52	15.58	15.62	55.45	49.90	28.48	33.96	3.32	1.78	2.73	3.01	4.49	
Limited-Scope Review:																
Bellingham	537	2.31	0.00	0.00	8.83	7.08	71.28	69.09	19.90	23.84	2.23	0.00	1.33	2.34	2.29	
Bremerton-Silverdale	572	2.46	1.75	4.20	9.31	10.66	69.62	57.52	19.32	27.62	1.78	0.97	0.91	1.51	4.07	
Kennewick-Richland-Pasco	873	3.75	2.95	1.83	13.08	5.96	55.11	56.93	28.86	35.28	2.57	1.20	1.30	2.76	2.83	
Lewiston (ID-WA)	52	0.22	0.00	0.00	23.09	28.85	51.87	48.08	25.04	23.08	1.36	0.00	1.41	0.96	2.34	
Longview	303	1.30	2.18	5.61	10.31	12.21	66.32	65.02	21.20	17.16	2.58	2.41	2.76	2.54	2.73	
Mount Vernon-Anacortes	281	1.21	0.00	0.00	9.11	7.83	71.16	76.87	19.73	15.30	2.05	0.00	2.49	1.91	2.66	
Olympia	667	2.87	0.00	0.00	12.34	9.15	68.09	68.82	19.57	22.04	1.65	0.00	1.36	1.60	2.12	
Spokane	1,186	5.10	0.28	0.76	21.71	23.02	44.82	41.57	33.20	34.65	2.08	0.00	1.57	1.97	2.77	
Tacoma	2,732	11.75	0.50	0.70	10.96	12.81	63.09	58.16	25.46	28.33	2.28	1.44	2.52	1.99	2.92	
Wenatchee	283	1.22	0.00	0.00	18.55	14.49	54.40	57.95	27.04	27.56	1.95	0.00	1.71	2.12	1.79	
Yakima	545	2.34	1.43	1.10	22.04	30.46	38.95	40.18	37.58	28.26	3.20	4.55	6.47	3.77	1.39	
Washington Non-MSA	2,075	8.92	0.08	0.05	10.99	9.64	71.38	67.18	17.55	23.13	3.03	3.45	3.25	3.02	3.09	

(*) 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 2005 Peer Mortgage Data: Western Region 1.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT			State: WASHINGTON				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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	1,562	47.96	0.49	0.51	15.58	16.45	55.45	53.52	28.48	29.51	6.64	6.67	7.79	5.67	8.42	
Limited-Scope Review:																
Bellingham	76	2.33	0.00	0.00	8.83	7.89	71.28	68.42	19.90	23.68	3.13	0.00	2.53	3.08	3.64	
Bremerton-Silverdale	174	5.34	1.75	2.87	9.31	9.20	69.62	72.99	19.32	14.94	4.85	2.94	3.13	5.09	5.42	
Kennewick-Richland-Pasco	78	2.39	2.95	2.56	13.08	15.38	55.11	60.26	28.86	21.79	3.64	0.00	3.80	3.59	3.93	
Lewiston (ID-WA)	9	0.28	0.00	0.00	23.09	33.33	51.87	22.22	25.04	44.44	4.44	0.00	9.09	2.13	4.76	
Longview	33	1.01	2.18	3.03	10.31	3.03	66.32	63.64	21.20	30.30	3.15	20.00	0.00	3.20	2.86	
Mount Vernon-Anacortes	62	1.90	0.00	0.00	9.11	8.06	71.16	77.42	19.73	14.52	4.25	0.00	2.44	5.09	2.38	
Olympia	97	2.98	0.00	0.00	12.34	12.37	68.09	65.98	19.57	21.65	2.80	0.00	3.23	2.49	3.68	
Spokane	220	6.75	0.28	0.00	21.71	24.09	44.82	40.91	33.20	35.00	3.96	0.00	3.79	4.49	3.46	
Tacoma	451	13.85	0.50	0.22	10.96	12.64	63.09	61.86	25.46	25.28	4.80	6.67	6.17	4.77	4.31	
Wenatchee	53	1.63	0.00	0.00	18.55	11.32	54.40	60.38	27.04	28.30	5.04	0.00	2.78	5.63	4.88	
Yakima	79	2.43	1.43	1.27	22.04	30.38	38.95	44.30	37.58	24.05	3.03	0.00	3.64	5.05	1.45	
Washington Non-MSA	363	11.15	0.08	0.00	10.99	12.40	71.38	69.15	17.55	18.46	4.49	0.00	9.19	4.44	3.53	

(*) 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 2005 Peer Mortgage Data: Western Region 1.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			State: WASHINGTON				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Seattle-Bellevue-Everett	11,921	55.81	0.49	0.51	15.58	14.03	55.45	50.96	28.48	34.49	3.15	2.09	2.68	2.74	4.40	
Limited-Scope Review:																
Bellingham	421	1.97	0.00	0.00	8.83	8.79	71.28	71.50	19.90	19.71	1.98	0.00	1.88	1.88	2.36	
Bremerton-Silverdale	931	4.36	1.75	2.36	9.31	10.53	69.62	65.52	19.32	21.59	2.25	2.95	2.76	1.91	3.30	
Kennewick-Richland-Pasco	531	2.49	2.95	3.39	13.08	11.49	55.11	46.89	28.86	38.23	3.23	3.55	3.60	2.94	3.64	
Lewiston (ID-WA)	62	0.29	0.00	0.00	23.09	20.97	51.87	51.61	25.04	27.42	2.70	0.00	3.41	3.13	1.06	
Longview	262	1.23	2.18	2.29	10.31	7.63	66.32	70.99	21.20	19.08	2.44	1.56	2.19	2.46	2.67	
Mount Vernon-Anacortes	302	1.41	0.00	0.00	9.11	9.27	71.16	70.53	19.73	20.20	1.73	0.00	1.70	1.57	2.48	
Olympia	563	2.64	0.00	0.00	12.34	10.83	68.09	66.79	19.57	22.38	1.55	0.00	1.33	1.44	2.18	
Spokane	975	4.56	0.28	0.41	21.71	22.97	44.82	43.49	33.20	33.13	1.82	1.61	1.56	1.66	2.20	
Tacoma	2,952	13.82	0.50	0.37	10.96	10.09	63.09	60.16	25.46	29.37	2.18	1.14	1.85	2.08	2.58	
Wenatchee	221	1.03	0.00	0.00	18.55	17.65	54.40	62.90	27.04	19.46	1.77	0.00	2.15	1.91	1.26	
Yakima	537	2.51	1.43	0.93	22.04	40.41	38.95	34.64	37.58	24.02	3.53	3.28	6.42	3.70	1.91	
Washington Non-MSA	1,682	7.87	0.08	0.24	10.99	7.79	71.38	68.91	17.55	23.07	2.48	4.35	3.32	2.40	2.49	

(*) 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 2005 Peer Mortgage Data: Western Region 1.

Table 5. Geographic Distribution of Multi-family Loans

Geographic Distribution: MULTI-FAMILY 2006		State: WASHINGTON					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31,									
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**	#	% of Total*	% MF Units**	% BANK Loans	% MF Units**	Ove rall	Low	Mod	Mid	Upp	
Full-Scope Review:																
Seattle-Bellevue-Everett	12	46.15	3.72	0.00	36.96	50.00	43.29	41.67	16.04	8.33	0.60	0.00	0.75	0.37	1.10	
Limited-Scope Review:																
Bellingham	2	7.69	0.00	0.00	27.18	50.00	62.25	0.00	10.58	50.00	2.86	0.00	0.00	0.00	50.00	
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	3.85	18.46	0.00	22.92	0.00	45.18	100.00	13.44	0.00	5.26	0.00	0.00	12.50	0.00	
Lewiston (ID-WA)	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	0	0.00	0.64	0.00	42.57	0.00	55.16	0.00	1.62	0.00	0.00	0.00	0.00	0.00	0.00	
Mount Vernon-Anacortes	0	0.00	0.00	0.00	13.16	0.00	84.67	0.00	2.16	0.00	0.00	0.00	0.00	0.00	0.00	
Olympia	2	7.69	0.00	0.00	31.69	50.00	66.41	50.00	1.90	0.00	0.00	0.00	0.00	0.00	0.00	
Spokane	1	3.85	9.33	0.00	54.66	0.00	25.88	100.00	10.14	0.00	1.01	0.00	0.00	3.70	0.00	
Tacoma	4	15.38	8.47	0.00	29.99	0.00	52.41	100.00	9.13	0.00	1.36	0.00	0.00	3.08	0.00	
Wenatchee	0	0.00	0.00	0.00	38.67	0.00	51.29	0.00	10.04	0.00	0.00	0.00	0.00	0.00	0.00	
Yakima	1	3.85	15.70	0.00	38.09	0.00	29.23	100.00	16.99	0.00	4.76	0.00	0.00	12.50	0.00	
Washington Non-MSA	3	11.54	9.47	0.00	20.25	33.33	62.46	66.67	7.81	0.00	1.11	0.00	0.00	1.72	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 2005 Peer Mortgage Data: Western Region 1.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES		State: WASHINGTON					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006									
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:																
Seattle-Bellevue-Everett	36,518	58.78	2.55	2.54	23.73	22.64	47.24	45.01	26.47	29.82	16.54	19.65	18.64	16.11	16.99	
Limited-Scope Review:																
Bellingham	1,928	3.10	0.00	0.00	11.92	15.40	75.95	70.02	12.13	14.57	11.00	0.00	14.61	10.99	10.18	
Bremerton-Silverdale	2,312	3.72	3.44	2.29	11.69	10.90	63.27	57.57	21.60	29.24	13.16	12.60	18.31	13.10	14.64	
Kennewick-Richland-Pasco	1,270	2.04	4.29	3.78	23.04	21.89	48.96	46.69	23.70	27.64	9.90	13.87	11.23	9.98	9.25	
Lewiston (ID-WA)	144	0.23	0.00	0.00	36.04	34.72	48.01	45.14	15.95	20.14	11.89	0.00	10.81	12.94	14.29	
Longview	544	0.88	1.50	0.92	21.88	27.94	64.52	52.02	12.10	19.12	11.25	11.11	13.87	9.87	14.85	
Mount Vernon-Anacortes	1,196	1.93	0.00	0.00	18.56	16.47	66.42	60.45	15.02	23.08	11.53	0.00	12.76	11.44	12.37	
Olympia	1,721	2.77	0.00	0.00	22.14	23.71	64.37	55.43	13.49	20.86	12.82	0.00	17.95	11.32	15.48	
Spokane	3,176	5.11	4.16	3.87	36.80	34.38	36.60	31.52	22.43	30.23	9.88	11.38	9.91	9.69	11.02	
Tacoma	5,305	8.54	1.93	0.85	21.51	21.38	55.39	49.80	21.18	27.97	11.48	5.41	13.66	11.60	11.99	
Wenatchee	916	1.47	0.00	0.00	23.83	19.32	58.90	52.29	17.27	28.38	9.28	0.00	10.79	9.15	9.77	
Yakima	1,371	2.21	9.91	8.53	23.13	23.78	38.73	34.57	28.23	33.11	11.37	11.70	14.57	11.91	9.87	
Washington Non-MSA	5,725	9.22	0.46	0.14	13.94	11.46	71.17	65.05	14.43	23.35	11.42	2.22	13.09	12.42	11.12	

(*) 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.

(**) Source of Data-Dunn and Bradstreet (2006).

(***) Based on 2005 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, 2004 TO DECEMBER 31, 2006									
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	253	21.46	1.22	0.40	16.14	11.86	58.32	58.10	24.32	29.64	17.37	0.00	21.67	15.05	23.73	
Limited-Scope Review:																
Bellingham	64	5.43	0.00	0.00	5.99	0.00	87.07	95.31	6.95	4.69	8.46	0.00	0.00	8.59	9.09	
Bremerton-Silverdale	18	1.53	1.26	0.00	5.23	0.00	68.65	50.00	24.86	50.00	10.00	0.00	0.00	8.00	16.67	
Kennewick-Richland-Pasco	91	7.72	0.99	1.10	21.34	29.67	64.33	54.95	13.34	14.29	10.97	0.00	14.71	10.50	8.33	
Lewiston (ID-WA)	3	0.25	0.00	0.00	10.39	0.00	62.34	66.67	27.27	33.33	2.38	0.00	0.00	3.13	0.00	
Longview	8	0.68	2.23	0.00	14.29	0.00	60.27	75.00	23.21	25.00	9.52	0.00	0.00	22.22	0.00	
Mount Vernon-Anacortes	55	4.66	0.00	0.00	11.11	7.27	59.40	58.18	29.49	34.55	10.65	0.00	16.67	11.36	10.00	
Olympia	18	1.53	0.00	0.00	19.76	11.11	65.19	66.67	15.04	22.22	3.51	0.00	0.00	2.70	8.33	
Spokane	47	3.99	0.58	0.00	15.61	12.77	46.15	44.68	37.67	42.55	12.00	0.00	25.00	8.11	14.29	
Tacoma	48	4.07	1.13	2.08	13.06	6.25	61.85	43.75	23.95	47.92	5.65	0.00	0.00	7.89	5.26	
Wenatchee	57	4.83	0.00	0.00	16.92	10.53	62.09	59.65	21.00	29.82	5.73	0.00	3.17	6.81	6.00	
Yakima	110	9.33	1.10	0.00	11.51	10.91	68.20	76.36	19.19	12.73	10.13	0.00	10.00	10.19	12.33	
Washington Non-MSA	407	34.52	0.34	0.00	15.16	8.85	73.15	75.43	11.34	15.72	8.88	0.00	5.24	9.57	11.28	

(*) 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 (2006).

(***) Based on 2005 Peer Small Farm Data US&PR.

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE			State: WASHINGTON				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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:																
Seattle-Bellevue-Everett	13,152	56.55	18.50	4.18	18.70	19.43	24.54	25.93	38.26	50.47	2.57	2.99	2.71	1.96	2.90	
Limited-Scope Review:																
Bellingham	537	2.31	18.16	2.92	18.66	11.94	23.94	22.28	39.24	62.86	2.02	1.19	1.71	1.67	2.38	
Bremerton-Silverdale	572	2.46	17.45	3.94	19.02	12.81	24.52	19.46	39.02	63.79	1.35	2.00	0.57	0.87	1.90	
Kennewick-Richland-Pasco	873	3.75	20.23	9.47	18.40	20.26	21.76	27.63	39.61	42.63	2.75	2.48	2.06	2.87	3.22	
Lewiston (ID-WA)	52	0.22	21.81	4.55	19.80	20.45	21.68	31.82	36.71	43.18	1.38	0.00	0.85	2.17	1.37	
Longview	303	1.30	20.36	5.37	17.47	19.42	23.64	30.99	38.53	44.21	2.58	2.53	1.94	2.90	2.67	
Mount Vernon-Anacortes	281	1.21	18.11	1.71	18.93	12.57	23.36	25.71	39.60	60.00	1.57	0.98	1.08	1.21	1.99	
Olympia	667	2.87	17.26	2.26	18.90	17.28	25.85	32.72	37.98	47.74	1.47	1.09	0.86	1.21	1.98	
Spokane	1,186	5.10	18.88	5.46	18.97	22.16	22.97	22.48	39.18	49.89	1.93	1.30	1.62	1.61	2.41	
Tacoma	2,732	11.75	18.66	2.75	18.89	16.51	23.23	28.92	39.22	51.82	2.02	2.91	1.88	1.73	2.23	
Wenatchee	283	1.22	19.86	3.27	19.12	17.29	21.01	16.36	40.01	63.08	1.85	2.75	2.02	0.75	2.34	
Yakima	545	2.34	20.45	11.33	18.68	29.33	20.51	21.78	40.36	37.56	3.10	8.73	4.33	2.33	2.41	
Washington Non-MSA	2,075	8.92	19.41	2.50	18.36	13.47	22.99	21.76	39.24	62.27	3.04	2.41	2.72	2.40	3.44	

(*) 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 29.86% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Western Region 1.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			State: WASHINGTON				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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	1,562	47.96	18.50	8.90	18.70	17.94	24.54	30.72	38.26	42.44	6.28	6.14	5.23	6.46	6.64	
Limited-Scope Review:																
Bellingham	76	2.33	18.16	5.41	18.66	21.62	23.94	25.68	39.24	47.30	3.02	0.00	4.29	3.59	2.53	
Bremerton-Silverdale	174	5.34	17.45	5.45	19.02	17.58	24.52	30.30	39.02	46.67	4.58	4.84	3.31	3.98	5.60	
Kennewick-Richland-Pasco	78	2.39	20.23	9.09	18.40	22.08	21.76	32.47	39.61	36.36	3.70	1.61	1.88	5.33	3.83	
Lewiston (ID-WA)	9	0.28	21.81	22.22	19.80	33.33	21.68	22.22	36.71	22.22	4.55	7.14	5.88	0.00	5.13	
Longview	33	1.01	20.36	7.14	17.47	7.14	23.64	21.43	38.53	64.29	2.30	8.33	2.27	0.00	2.74	
Mount Vernon-Anacortes	62	1.90	18.11	4.84	18.93	25.81	23.36	32.26	39.60	37.10	4.45	10.53	8.47	5.93	1.61	
Olympia	97	2.98	17.26	6.32	18.90	22.11	25.85	26.32	37.98	45.26	2.88	4.92	3.23	2.05	3.03	
Spokane	220	6.75	18.88	8.02	18.97	14.15	22.97	28.30	39.18	49.53	3.81	4.72	3.14	4.30	3.66	
Tacoma	451	13.85	18.66	7.21	18.89	15.81	23.23	30.00	39.22	46.98	4.59	4.95	4.03	3.92	5.15	
Wenatchee	53	1.63	19.86	4.00	19.12	14.00	21.01	24.00	40.01	58.00	4.91	0.00	0.00	3.80	7.87	
Yakima	79	2.43	20.45	6.41	18.68	28.21	20.51	26.92	40.36	38.46	2.91	2.33	3.70	1.99	3.18	
Washington Non-MSA	363	11.15	19.41	11.17	18.36	13.18	22.99	24.07	39.24	51.58	4.40	8.18	3.17	2.96	5.05	

(*) 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 4.11% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Western Region 1.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			State: WASHINGTON				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					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	11,921	55.81	18.50	8.21	18.70	21.00	24.54	26.53	38.26	44.27	2.23	3.14	2.27	1.78	2.45	
Limited-Scope Review:																
Bellingham	421	1.97	18.16	7.55	18.66	18.11	23.94	31.70	39.24	42.64	1.41	1.82	1.29	1.32	1.48	
Bremerton-Silverdale	931	4.36	17.45	6.45	19.02	16.67	24.52	31.60	39.02	45.28	1.65	1.62	1.52	1.63	1.73	
Kennewick-Richland-Pasco	531	2.49	20.23	6.90	18.40	18.71	21.76	25.84	39.61	48.55	3.29	1.68	3.08	3.36	3.63	
Lewiston (ID-WA)	62	0.29	21.81	5.00	19.80	15.00	21.68	28.33	36.71	51.67	2.99	3.45	5.17	2.73	2.19	
Longview	262	1.23	20.36	7.65	17.47	17.49	23.64	24.59	38.53	50.27	1.81	2.37	1.78	1.66	1.85	
Mount Vernon-Anacortes	302	1.41	18.11	5.12	18.93	17.21	23.36	33.49	39.60	44.19	1.42	2.59	1.36	1.36	1.41	
Olympia	563	2.64	17.26	6.13	18.90	17.18	25.85	30.98	37.98	45.71	0.91	1.09	0.73	0.79	1.07	
Spokane	975	4.56	18.88	9.18	18.97	21.73	22.97	24.56	39.18	44.53	1.54	1.74	1.46	1.46	1.61	
Tacoma	2,952	13.82	18.66	5.56	18.89	17.17	23.23	26.83	39.22	50.44	1.64	2.63	1.42	1.26	1.92	
Wenatchee	221	1.03	19.86	4.61	19.12	12.50	21.01	33.55	40.01	49.34	1.25	0.00	0.72	1.61	1.36	
Yakima	537	2.51	20.45	10.34	18.68	26.21	20.51	26.21	40.36	37.24	3.32	4.47	6.15	3.90	1.93	
Washington Non-MSA	1,682	7.87	19.41	5.85	18.36	16.59	22.99	21.96	39.24	55.61	2.14	3.14	1.93	1.62	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 Families is based on 2000 Census information.

(***) As a percentage of loans with borrower income information available. No information was available for 30.85% of loans originated and purchased by the bank.

(****) Based on 2005 Peer Mortgage Data: Western Region 1.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES			State: WASHINGTON		Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006				
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	36,518	58.78	69.17	47.70	95.39	2.16	2.45	16.54	16.46
Limited-Scope Review:									
Bellingham	1,928	3.10	70.11	47.67	96.99	2.13	0.88	11.00	10.42
Bremerton-Silverdale	2,312	3.72	73.76	49.09	97.53	1.17	1.30	13.16	13.32
Kennewick-Richland-Pasco	1,270	2.04	67.35	46.46	98.50	0.94	0.55	9.90	10.49
Lewiston (ID-WA)	144	0.23	64.99	50.69	97.22	2.08	0.69	11.89	11.72
Longview	544	0.88	68.73	45.40	96.69	1.29	2.02	11.25	10.82
Mount Vernon-Anacortes	1,196	1.93	69.98	43.98	98.24	0.59	1.17	11.53	10.04
Olympia	1,721	2.77	70.66	47.24	97.91	1.10	0.99	12.82	13.29
Spokane	3,176	5.11	67.03	43.83	96.25	1.83	1.92	9.88	9.69
Tacoma	5,305	8.54	69.68	49.92	96.89	1.30	1.81	11.48	11.91
Wenatchee	916	1.47	68.72	45.31	98.58	0.55	0.87	9.28	9.19
Yakima	1,371	2.21	66.60	42.60	97.37	1.02	1.60	11.37	10.21
Washington Non-MSA	5,725	9.22	70.79	46.95	97.71	1.22	1.07	11.42	11.21

(*) 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 2006).

(***) Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 40.96% of small loans to businesses originated/purchased by the bank.

(****) Based on 2005 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, 2004 TO DECEMBER 31, 2006				
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	253	21.46	90.58	44.66	81.03	12.25	6.72	17.37	10.20
Limited-Scope Review:									
Bellingham	64	5.43	88.98	34.38	79.69	10.94	9.38	8.46	7.22
Bremerton-Silverdale	18	1.53	94.05	66.67	94.44	5.56	0.00	10.00	6.45
Kennewick-Richland-Pasco	91	7.72	82.61	38.46	82.42	7.69	9.89	10.97	8.33
Lewiston (ID-WA)	3	0.25	90.91	0.00	100.00	0.00	0.00	2.38	0.00
Longview	8	0.68	87.95	50.00	62.50	37.50	0.00	9.52	7.14
Mount Vernon-Anacortes	55	4.66	86.75	40.00	80.00	14.55	5.45	10.65	7.62
Olympia	18	1.53	90.86	44.44	83.33	16.67	0.00	3.51	2.56
Spokane	47	3.99	93.64	36.17	78.72	19.15	2.13	12.00	6.84
Tacoma	48	4.07	91.53	43.75	87.50	8.33	4.17	5.65	4.44
Wenatchee	57	4.83	88.46	57.89	98.25	1.75	0.00	5.73	4.74
Yakima	110	9.33	81.77	50.91	90.91	5.45	3.64	10.13	7.40
Washington Non-MSA	407	34.52	92.12	43.49	86.73	10.57	2.70	8.88	5.46

(*) 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 2006).

(***) Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 41.82% of small loans to farms originated/purchased by the bank.

(****) Based on 2005 Peer Small Farm Data US&PR.

Table 13. Qualified Investments

QUALIFIED INVESTMENTS		State: WASHINGTON				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006			
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	39	22,981	145	119,576	184	142,557	77.97	19	67,578
Limited-Scope Review:									
Bellingham	4	3,558	12	4,945	16	8,504	4.65	5	7,409
Bremerton-Silverdale	0	0	14	1,233	14	1,233	0.67	0	0
Kennewick-Richland-Pasco	1	3,545	14	599	15	4,143	2.27	1	3,049
Lewiston (ID-WA)	1	31	9	437	10	468	0.26	0	0
Longview	0	0	7	500	7	500	0.27	0	0
Mount Vernon-Anacortes	2	25	9	732	11	758	0.41	0	0
Olympia	4	497	12	783	16	1,280	0.70	1	390
Spokane	1	555	46	1,866	47	2,421	1.32	1	515
Tacoma	5	3,128	39	7,261	44	10,389	5.68	3	5,014
Wenatchee	1	53	11	501	12	554	0.30	0	0
Yakima	0	0	19	2,899	19	2,899	1.59	0	0
Washington Non-MSA	10	4,429	56	2,594	66	7,023	3.84	6	4,912
Statewide Assessed***	0	0	7	111	7	111	0.06	0	0
Statewide Non-Assessed***	0	0	1	1	1	1	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: WASHINGTON				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006									
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 Branch Open- ings	# of Branch Clos- ings	Net Change in Location of Branches (+ or -)				% of the Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	M od	Mi d	U pp	Low	Mod	Mid	Upp
Full-Scope Review:																	
Seattle-Bellevue- Everett	77.55	119	53.13	3.36	26.05	47.90	22.69	8	8	0	1	-1	0	1.93	21.89	52.39	23.79
Limited-Scope Review:																	
Bellingham	1.40	7	3.13	0.00	14.29	85.71	0.00	0	0	0	0	0	0	0.00	13.44	70.37	16.19
Bremerton-Silverdale	1.85	9	4.02	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	1.15	5	2.23	0.00	40.00	40.00	20.00	0	0	0	0	0	0	6.87	18.55	51.89	22.69
Lewiston (ID-WA)	0.21	1	0.45	0.00	100.00	0.00	0.00	0	0	0	0	0	0	0.00	28.17	50.48	21.35
Longview	0.45	3	1.34	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	0.80	5	2.23	0.00	40.00	60.00	0.00	0	0	0	0	0	0	0.00	9.71	74.25	16.04
Olympia	1.16	6	2.68	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0.00	15.50	68.02	16.48
Spokane	3.14	13	5.80	7.69	30.77	46.15	15.38	0	0	0	0	0	0	1.61	30.19	40.90	27.30
Tacoma	5.16	19	8.48	0.00	31.58	63.16	5.26	1	1	0	0	0	0	2.73	18.13	58.48	20.66
Wenatchee	0.52	4	1.79	0.00	25.00	75.00	0.00	0	0	0	0	0	0	0.00	24.88	52.36	22.75
Yakima	1.01	6	2.68	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	5.60	27	12.05	0.00	22.22	70.37	7.41	0	2	0	-1	-1	0	1.16	15.48	67.73	15.63

Table 13. Qualified Investments

QUALIFIED INVESTMENTS		REGIONAL						Evaluation	
Period: JANUARY 1, 2004 TO DECEMBER 31, 2006									
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.